

June 22, 2012

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Subject: Gainful Employment Electronic Announcement #37 – Release of 2011 Gainful Employment Informational Rates to Institutions

Late Thursday evening, June 21, 2012, the Department began releasing to institutions their *2011 Gainful Employment Informational Debt Measures* and their *2011 Gainful Employment Loan Medians for Disclosures*. This information will be electronically placed in the Student Aid Internet Gateway (SAIG) mailbox designated by each institution for gainful employment notification. We expect that all institutions will be able to access their own Gainful Employment Program (GE Program) information Friday morning, June 22, 2012.

Instructions and deadlines for the designation by an institution of its SAIG mailbox for gainful employment notification were provided in [Gainful Employment Electronic Announcement #33](#) and [Gainful Employment Electronic Announcement #36](#).

2011 Gainful Employment Informational Rates

Each institution will receive a separate 2011 GE Notification Package for each of its GE Programs. Each GE Notification Package will include a –

- 2011 Gainful Employment Informational Debt Measures “Dear President Letter” (see attached) that provides the GE Program’s Loan Repayment Rate, Discretionary Debt-to-Earnings Ratio, and Annual Debt-to-Earnings Ratio.
- Repayment Rate Gainful Employment Detail Record file (GEDR) that contains the student level back-up detail that was used in the calculation of the GE Program’s Repayment Rate.
- Debt-to-Earnings Ratio Gainful Employment Detail Record file (GEDR) that contains the student level back-up detail that was used in the calculation of the GE Program’s Debt-to-Earnings Ratios.
- 2011 Gainful Employment Median Loan Debt Amount “Dear President Letter” (see attached) that provides the GE Program’s three median loan debt amounts - Title IV Loan Debt, Private Loan Debt, and Institutional Loan Debt.
- 2011 Gainful Employment Median Loan Debt Amount Detail Record file that contains the student level back-up detail that was used in the calculation of the GE Program’s three median loan debt amounts.

2011 Gainful Employment Informational Rates SAIG Package

The institution's SAIG mailbox will receive the five files noted above and listed below, for each of its GE Programs. For technical reasons, not all of these files will be delivered to the institution's SAIG mailbox at the same time, but we expect that they all will be delivered by Friday morning, June 22, 2012.

Item	SAIG Message Class	Details
Debt Measures Letter	GELFLEOP	1 file for each GE Program
Debt Measures Backup Detail	GEBFLEOP	2 files for each GE Program - one for Repayment Rate backup data and one for Debt-to-Earnings backup data
Loan Medians for Disclosure Letter	GEMDLTOP	1 file for each GE Program
Loan Medians for Disclosure Backup Detail	GEMDBFOP	1 single file for each GE Program with backup data for all three loan medians

2011 Gainful Employment Informational Debt Measures

The release of 2011 Gainful Employment Informational Debt Measures are for the purpose of providing institutions with preliminary information they can use to assess their gainful employment programs in preparation for the official gainful employment debt measures that will first be calculated in 2013. These FY 2011 GE Informational Debt Measures are informational only and, as such, do not invoke any regulatory requirements, sanctions, or other adverse action. They are not intended to form a basis for making any determinations about specific GE Programs, or in making projections about future year's rates.

We expect to make the 2011 Gainful Employment Informational Debt Measures, without the student level information from the GEDRs, available to the public beginning Tuesday morning, June 26, 2012. Public access to the 2011 Gainful Employment Debt Measures will be at <http://federalstudentaid.ed.gov/datacenter/schooldata.html>.

The 2011 Gainful Employment Informational Debt Measures were not calculated for a GE Program if the program had 30 or fewer former students in the relevant two-year period. When this occurs the "Dear President Letter" will display 'N/A' for the debt measure that does not have a calculation. However, the 2011 GE Notification Package will include back-up data for that measure. Beginning next year, official gainful employment debt measures will include small programs using a four-year period if that four-year period results in more than 30 former students for the GE Program.

As noted, 2011 Gainful Employment Informational Debt Measures were prepared to provide institutions and the Department with preliminary data about the performance of GE Programs. The 2011 GE Informational Debt Measures did not include a process for institutions to receive draft debt measures and to submit challenges, as the institutions will have for official rate calculations.

For the Debt-to-Earnings ratios, median and average earnings of the students who were included in the calculation of each GE Program were provided by the Social Security Administration. No individual earnings were provided and therefore the earnings data provided to institutions for their GE Programs does not identify individual student earnings.

2011 Gainful Employment Loan Medians for Disclosures

The Loan Medians for Disclosures are provided to institutions to meet, in part, the gainful employment regulatory requirements for disclosure by an institution of information about each of its GE Programs. Those regulations also provide that institutions must use the disclosure template provided by the Department when it becomes available. We are in the final stages of testing the disclosure template and expect to release it for institutional use in July, 2012. Institutions are not required to update their disclosures with these GE loan medians until the template is available. Once available, institutions should update their disclosures, including providing these loan medians consistent with [Electronic Announcement #25](#), as soon as possible but no later than within 60 days of the release of the template.

Although 2011 Gainful Employment Loan Medians for Disclosures were calculated without regard to the size of the GE Program, institutions are not required to disclose loan medians if there were 10 or fewer former students included in the calculation. The back-up data for loan medians for the GE Program can be used to determine the number of students included in the calculation.

NSLDS Access to GE Notification Packages

As noted in Gainful Employment Electronic Announcements #33 and #36, institutions that did not designate an SAIG mailbox for gainful employment notification will not automatically receive their gainful employment information. Beginning Friday morning, June 22, 2012, all institutions will be able to view their own *2011 Gainful Employment Informational Debt Measures* and their *2011 Gainful Employment Loan Medians for Disclosures* and request back-up data, by accessing the [NSLDS Professional Access](#) website. However, the two "Dear President" letters will not be available when an institution uses NSLDS to access this information.

GE Webinar # 7 – Gainful Employment: How to Read Your GE Back-Up Detail Report

On May 16, 2012, we presented a GE webinar titled *Gainful Employment: How to Read Your GE Back-Up Detail Report*. During the webinar we provided detailed information on the GE Notification Packages, including information on how to read and understand the backup information that is provided for both the 2011 *Gainful Employment Informational Debt Measures* and for the *Gainful Employment Median Loan Debt Amounts*. The webinar is available at:

<http://ifap.ed.gov/GainfulEmploymentInfo/GETraining.html>.

In July, 2012, we will be presenting a follow-up webinar where we will provide a brief overview of the GE materials that were made available to institutions beginning June 22, 2012, followed by an extensive Question and Answer period. Please monitor IFAP for an announcement with details on this upcoming webinar.

Gainful Employment Operations Manual

In [Gainful Employment Electronic Announcement #35](#) we announced the posting of the [Gainful Employment Operations Manual](#). The Gainful Employment Operations Manual includes information on the Gainful Employment Backup Detail Report (GEDR) records discussed earlier in this electronic announcement. The Manual also provides detailed information on how to request gainful employment information via the NSLDS Professional Access website, as discussed above.

Contact Information

For questions about NSLDS, contact the NSLDS Customer Support Center at 800/999-8219. You can also contact Customer Support by e-mail at nslds@ed.gov.

For questions about the SAIG, contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806) or by e-mail at CPSSAIG@ed.gov.

The [Gainful Employment Information Page](#) on the IFAP Web site contains publications and resources on gainful employment as well as Frequently Asked Questions (FAQs). Policy questions that have not already been addressed in the FAQ section of the Gainful Employment Information Page may be submitted to ge-questions@ed.gov.

Attachments: 2011 Gainful Employment Informational Debt Measures “Dear President Letter”

2011 Gainful Employment Median Loan Debt Amount “Dear President Letter”