

SUBJECT: GAINFUL EMPLOYMENT FINAL DEBT-TO-EARNINGS RATES
INSTITUTION: GULF COAST STATE COLLEGE
OPEID: 001490
DMYR: 2015

DEAR PRESIDENT:

THIS LETTER PROVIDES YOU WITH THE FINAL GAINFUL EMPLOYMENT (GE) DEBT-TO- EARNINGS (D/E) RATES FOR GAINFUL EMPLOYMENT PROGRAMS AT YOUR INSTITUTION FOR DEBT MEASURE YEAR (DMYR) 2015. THE DEPARTMENT CALCULATES A DISCRETIONARY INCOME RATE AND AN ANNUAL EARNINGS RATE FOR EACH GE PROGRAM AT YOUR INSTITUTION. IF YOUR INSTITUTION CHALLENGED THE UNDERLYING TITLE IV LOAN DATA USED TO CALCULATE THE D/E RATES FOR A GE PROGRAM DURING THE 45-DAY CHALLENGE PERIOD THAT ENDED DECEMBER 7, 2016, AND THE CHALLENGE WAS APPROVED BY THE DEPARTMENT, THE PROGRAM'S FINAL D/E RATE WILL REFLECT THAT APPROVAL. IF YOUR INSTITUTION DID NOT CHALLENGE THE UNDERLYING LOAN DATA FOR A GE PROGRAM, THE DRAFT D/E RATES THAT WERE PROVIDED TO YOU ON OCTOBER 20, 2016, ARE THE FINAL RATES FOR THE PROGRAM. GE PROGRAM FINAL D/E RATES WILL BE RELEASED TO THE PUBLIC.

DEBT TO EARNINGS RATES

UNDER THE GE REGULATIONS, A GE PROGRAM PASSES THE D/E RATES MEASURE IF ITS DISCRETIONARY INCOME RATE IS LESS THAN OR EQUAL TO 20 PERCENT OR ITS ANNUAL EARNINGS RATE IS LESS THAN OR EQUAL TO 8 PERCENT. A GE PROGRAM FAILS THE D/E RATES MEASURE IF ITS DISCRETIONARY INCOME RATE IS GREATER THAN 30 PERCENT AND ITS ANNUAL EARNINGS RATE IS GREATER THAN 12 PERCENT. A DISCRETIONARY INCOME RATE WILL BE CONSIDERED FAILING IF ITS DENOMINATOR IS NEGATIVE OR ZERO, AND AN ANNUAL EARNING RATE WILL BE CONSIDERED FAILING IF ITS DENOMINATOR IS ZERO. A GE PROGRAM WITH D/E RATES THAT ARE NEITHER PASSING NOR FAILING IS IN THE ZONE. IF A PROGRAM FAILS OR IS IN THE ZONE, A TRANSITIONAL RATE MAY ALSO BE CALCULATED IF THERE ARE AT LEAST 10 STUDENTS IN THE TRANSITIONAL RATE COHORT, WHICH CONSISTS OF THOSE STUDENTS WHO COMPLETED THE PROGRAM DURING THE 2014-2015 AWARD YEAR. FINAL D/E RATES FOR THE GE PROGRAM WILL BE THE BETTER OF THE DRAFT OR TRANSITIONAL DRAFT D/E RATES. EACH OF YOUR INSTITUTION'S GE PROGRAMS ARE LISTED BELOW WITH EACH OF THE APPLICABLE D/E RATES AND AN INDICATOR OF WHETHER THE PROGRAM RECEIVED A RATE OF 'PASS', 'FAIL', OR 'ZONE'.

UNDER THE REGULATIONS, A GE PROGRAM BECOMES INELIGIBLE FOR TITLE IV, HEA PROGRAM FUNDS, IF THE PROGRAM FAILS THE D/E RATES MEASURE FOR TWO OUT OF THREE CONSECUTIVE YEARS, OR THE PROGRAM HAS A COMBINATION OF

FAILING OR ZONE D/E RATES FOR FOUR CONSECUTIVE YEARS.

ADDITIONAL INFORMATION ON THE CALCULATION OF D/E RATES IS AVAILABLE IN DEAR COLLEAGUE LETTER GEN 15-12.

THE DEPARTMENT DID NOT CALCULATE D/E RATES FOR PROGRAMS WHERE, AFTER ANY EXCLUSIONS UNDER 34 CFR 668.404(E), THERE WERE FEWER THAN 30 STUDENTS IN THE COHORT, OR IF APPLICABLE, FEWER THAN 10 STUDENTS IN THE TRANSITIONAL COHORT. FOR SUCH PROGRAMS, THE WORDS, 'TOO SMALL' WILL BE DISPLAYED INSTEAD OF 'PASS', 'FAIL', OR 'ZONE' BELOW (NSLDS WILL DISPLAY 'N/A'). YOU WILL RECEIVE IN YOUR INSTITUTION'S STUDENT AID INFORMATION GATEWAY (SAIG) MAILBOX GE DEBT MEASURES BACKUP DATA WHICH PROVIDES INFORMATION USED FOR THE CALCULATION OF D/E RATES.

ALTERNATE EARNINGS APPEALS

AN INSTITUTION MAY SUBMIT AN ALTERNATE EARNINGS APPEAL FOR A GE PROGRAM WITH A FINAL D/E RATE THAT IS FAILING OR IN THE ZONE. APPEALS MAY BE SUBMITTED IF USING THE ALTERNATE EARNINGS WOULD CHANGE THE PROGRAM'S D/E RATE FROM ZONE TO PASS OR FROM FAIL TO EITHER ZONE OR PASS. IF YOUR INSTITUTION ELECTS TO SUBMIT AN ALTERNATE EARNINGS APPEAL YOU MUST FILE A NOTICE OF INTENT TO APPEAL WITH THE DEPARTMENT NO LATER THAN 14 DAYS AFTER THE ISSUANCE OF THESE FINAL D/E RATES. TO SUBMIT A NOTICE OF INTENT, INSTITUTIONS MUST SEND AN EMAIL TO ALTEARNINGSAPPEALS@ED.GOV. NOTICE OF INTENT EMAIL MESSAGES MUST HAVE THE SUBJECT LINE "NOTICE OF INTENT TO FILE ALTERNATE EARNINGS APPEAL" AND THE BODY OF THE EMAIL MUST INCLUDE YOUR INSTITUTION'S NAME, 6-DIGIT OPEID, AND THE CIP CODES AND CREDENTIAL LEVELS FOR EACH PROGRAM THAT WILL BE PART OF THE APPEAL.

ADDITIONAL INFORMATION ON ALTERNATE EARNINGS APPEALS IS AVAILABLE IN GAINFUL EMPLOYMENT ELECTRONIC ANNOUNCEMENT #95 - DEBT-TO-EARNINGS RATE ALTERNATE EARNINGS APPEALS. IF YOU HAVE QUESTIONS ABOUT THE ALTERNATE EARNINGS APPEALS PROCESS, CONTACT THE GAINFUL EMPLOYMENT OPERATIONS TEAM AT ALTEARNINGSAPPEALS@ED.GOV.

REQUIRED STUDENT WARNINGS

IF ONE OF YOUR INSTITUTION'S GE PROGRAMS COULD BECOME INELIGIBLE BASED ON ITS FINAL D/E RATES CALCULATED FOR THE NEXT AWARD YEAR, YOUR INSTITUTION MUST PROVIDE WARNINGS TO STUDENTS AND PROSPECTIVE STUDENTS WITHIN 30 DAYS OF RECEIVING THE FINAL D/E RATES. FOR EXAMPLE, IF YOUR INSTITUTION HAS A GE PROGRAM THAT RECEIVED A FINAL D/E RATE THAT IS FAILING FOR DMYR 2015, YOUR INSTITUTION MUST PROVIDE

WARNINGS TO YOUR STUDENTS AND PROSPECTIVE STUDENTS BECAUSE THE PROGRAM COULD LOSE TITLE IV ELIGIBILITY IF THE PROGRAM FAILS FOR THE NEXT YEAR. NOTE, THAT IF YOU HAVE PROVIDED PROPER NOTICE TO THE DEPARTMENT THAT YOU WILL SUBMIT AN ALTERNATE EARNINGS APPEAL, WARNINGS ARE NOT REQUIRED UNTIL SUCH TIME AS THE DEPARTMENT HAS COMPLETED ITS REVIEW OF THE APPEAL. THE WARNINGS MUST CONTAIN FOLLOWING LANGUAGE AS PROVIDED IN 34 CFR 668.410(A)(2)(I):

"THIS PROGRAM HAS NOT PASSED STANDARDS ESTABLISHED BY THE U.S. DEPARTMENT OF EDUCATION. THE DEPARTMENT BASED THESE STANDARDS ON THE AMOUNTS STUDENTS BORROW FOR ENROLLMENT IN THIS PROGRAM AND THEIR REPORTED EARNINGS. IF IN THE FUTURE THE PROGRAM DOES NOT PASS THE STANDARDS, STUDENTS WHO ARE THEN ENROLLED MAY NOT BE ABLE TO USE FEDERAL STUDENT GRANTS OR LOANS TO PAY FOR THE PROGRAM, AND MAY HAVE TO FIND OTHER WAYS, SUCH AS PRIVATE LOANS, TO PAY FOR THE PROGRAM."

ALL WARNINGS PROVIDED TO CURRENTLY ENROLLED STUDENTS MUST ALSO:

1. DESCRIBE THE ACADEMIC AND FINANCIAL OPTIONS AVAILABLE TO STUDENTS TO CONTINUE THEIR EDUCATION IN ANOTHER PROGRAM AT THE INSTITUTION, INCLUDING WHETHER THE STUDENTS COULD TRANSFER THEIR CREDITS TO ANOTHER PROGRAM AT THE INSTITUTION AND WHICH CREDITS WOULD TRANSFER.
2. INDICATE WHETHER, IF THE PROGRAM LOSES TITLE IV ELIGIBILITY, THE INSTITUTION WILL CONTINUE TO PROVIDE INSTRUCTION ALLOWING STUDENTS TO COMPLETE THE PROGRAM OR REFUND TUITION AND FEES, AND OTHER REQUIRED CHARGES.
3. EXPLAIN WHETHER STUDENTS COULD TRANSFER CREDITS EARNED IN THE PROGRAM TO ANOTHER INSTITUTION.

ADDITIONAL INFORMATION ON STUDENT WARNINGS IS AVAILABLE ON THE GE INFORMATION PAGE ON OUR INFORMATION FOR FINANCIAL AID PROFESSIONALS (IFAP) WEBSITE.

IF YOU HAVE INQUIRIES REGARDING YOUR INSTITUTION'S D/E RATES, YOU CAN SUBMIT THEM VIA EMAIL TO OUR GE OPERATIONS TEAM AT GE.OPERATIONS@ED.GOV.

SINCERELY,
KATRINA TURNER
SERVICE DIRECTOR, OPERATIONS PERFORMANCE MANAGEMENT SERVICES
BUSINESS OPERATIONS
FEDERAL STUDENT AID
U.S. DEPARTMENT OF EDUCATION

PASS

CIP	CRED LEVL	CIP NAME			TRANSITIONAL	
			ANNUAL RATE	DISCR RATE	ANNUAL RATE	DISCR RATE
510601	01	DENTAL ASSISTING/ASS	000.00	000.00	001.00	001.00
513901	01	LICENSED PRACTICAL/V	000.00	000.00	001.00	001.00

FAIL

CIP	CRED LEVL	CIP NAME			TRANSITIONAL	
			ANNUAL RATE	DISCR RATE	ANNUAL RATE	DISCR RATE
<i>AT THIS TIME, NO PROGRAMS AT YOUR INSTITUTION HAVE BEEN IDENTIFIED WITH A FAIL RATE.</i>						

ZONE

CIP	CRED LEVL	CIP NAME			TRANSITIONAL	
			ANNUAL RATE	DISCR RATE	ANNUAL RATE	DISCR RATE

TOO SMALL TO CALCULATE

CIP	CRED LEVL	CIP NAME			TRANSITIONAL	
			ANNUAL RATE	DISCR RATE	ANNUAL RATE	DISCR RATE
430106	01	FORENSIC SCIENCE AND	N/A	N/A	N/A	N/A
510805	01	PHARMACY TECHNICIAN/	N/A	N/A	N/A	N/A
510904	01	EMERGENCY MEDICAL TE	N/A	N/A	N/A	N/A
510909	01	SURGICAL TECHNOLOGY/	N/A	N/A	N/A	N/A