57 baccalaureate jobs
Career Technical Education: the Path Out of Poverty

CA living wage:

$60,771
($29.22/hour)
2-parent household with 1 working adult & 2 children
Source: CA Budget Project

$66,000
AA – Career Technical Education 5-years later
Source: Salary Surfer, 112 CA Community Colleges

$38,500
AA - General Education 5-years later
Source: Salary Surfer, 112 CA Community Colleges
“The society which scorns excellence in plumbing because plumbing is a humble activity and tolerates shoddiness in philosophy because it is an exalted activity will have neither good plumbing nor good philosophy. Neither its pipes nor its theories will hold water”

- John Gardner, 1961
Student loan debt exceeded credit card debt in 2010, and auto loans in 2011, and it passed the $1 trillion mark in 2012.

Time.com
January 11, 2016
2 major components

Reporting

Disclosure
In June 2012, The Department of Education released the 2011 Gainful Employment Informational Rates that provide the public with information about educational programs that prepare students for gainful employment in a recognized occupation.

What accountability measures must my GE programs meet to remain eligible for Title IV aid? §668.403(b).

GE programs must meet two requirements:

• Certification, and
• Debt-to-earnings (D/E) rates.

<table>
<thead>
<tr>
<th>California Gainful Employment Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Institutions with Gainful Employment Programs</strong></td>
</tr>
<tr>
<td>262</td>
</tr>
</tbody>
</table>
On June 30, 2012, the Department received a court ruling in a legal challenge which affects the implementation of the Gainful Employment regulations. On March 19, 2013, the court issued a decision that denied a request from the Department to reinstate certain GE provisions, including the reporting requirements. That decision does not affect the GE disclosure requirements for institutions.

Final regulations published in the Federal Register on October 29, 2010, require institutions to report certain information about students who enrolled in Title IV eligible educational programs that lead to gainful employment in a recognized occupation (GE programs). Those regulations also provide that institutions must disclose to prospective students certain information about the institution’s GE Programs.
Like the 2011 version of the GE rule, the 2014 rule includes significant new disclosure requirements for GE programs, as well as a notice and approval process for the creation of new GE programs. Our colleges must notify the Department if we wish to add an additional GE Program to its list of Title IV eligible programs.

In general, under the debt-to-earning metric, students who complete a GE program would need to spend, on average, no more than 8 percent of their annual income, or 20 percent of their discretionary income, on their student loan payments. Under the program cohort default metric, no more than 30 percent of the students who enrolled or completed a particular GE program could default on their student loans.
What are the debt-to-earnings rates?
§668.402, §668.404.

ED established two D/E rates:

- *Discretionary income rate*: The percentage of a GE program’s students’ annual loan payment compared to the discretionary income of the students who completed the program.
- *Annual earnings rate*: The percentage of a GE program’s students’ annual loan payment compared to the annual earnings of the students who completed the program.

The loan debt includes Title IV, private and institutional debt, but excludes cancellations and adjustments. The median amount used in the calculation will be the lesser of:

- Amount of tuition, fees, books, supplies and equipment.
- The actual loan amount, including any portion for living expenses.
What programs are subject to the gainful employment rules?
§668.402; Gainful Employment Q&A, G-Q3

• Nearly every program at proprietary schools, and all non-degree programs at nonprofit institutions (public or private). Programs at nonprofit institutions are only subject to the GE rules if they have non-degree programs — essentially, certificate programs. Teacher certificate programs are exempt if the state awards the certificate; however, if the school awards the certificate, the program is subject to GE rules.

What students are included in the GE rules?
§668.402

• Effective July 1, 2015, the rules apply to students enrolled in GE programs who receive Title IV aid. Prior to that date, the rules apply to any student enrolled in a GE program.
What are the certification requirements?
§668.414

The school must certify each GE program is:

• Included in the school’s accreditation, or for vocational schools, approved by the recognized state agency.
• Satisfies applicable state or federal program-level accreditation requirements.
• Satisfies applicable state licensing and certification requirements relevant to the program.

US Dept of Ed will implement this certification as an addendum to the Program Participation Agreement for existing programs. Schools were required to make the first certifications to US Dept of Ed by Dec. 31, 2015.
What metrics must my GE programs pass to remain eligible for Title IV aid?

§668.403(c)

ED established three measures to determine whether a program remains eligible: passing, failing and zone.

<table>
<thead>
<tr>
<th>Discretionary Income Rate</th>
<th>Annual Earnings Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passing</td>
<td>Less than or equal to 20%.</td>
</tr>
<tr>
<td></td>
<td>Less than or equal to 8%.</td>
</tr>
<tr>
<td>Failing</td>
<td>Greater than 30%, or discretionary earnings of the rate is negative or zero.</td>
</tr>
<tr>
<td></td>
<td>Greater than 12%, or annual earnings of the rate is zero.</td>
</tr>
<tr>
<td>Zone</td>
<td>Greater than 20%, but less than 30%.</td>
</tr>
<tr>
<td></td>
<td>Greater than 8%, but less than 12%.</td>
</tr>
</tbody>
</table>

ED considers a program “passing” if it meets at least one of the passing thresholds outlined above. A GE program will no longer be eligible to participate (no student financial aid) if:

- It fails both measures for two out of any three consecutive years.
- It has a combination of failing and “in the zone” rates for four consecutive years.
Gainful Employment Programs

• At public institutions and not-for-profit institutions, all Title IV eligible, non-degree programs are GE Programs except for:
  – Programs of at least two years in length that are designed to be fully transferable to a bachelor’s degree program (ADTs).
  – Preparatory coursework necessary for enrollment in an eligible program
Gainful Employment Disclosures

What disclosures must my college make regarding GE programs?
Schools must provide general disclosures for all GE programs and specific warning disclosures for GE programs subject to ineligibility during the next award or fiscal year.
§668.6(b), §668.412

ED will establish each year what items schools must disclose for its GE programs and publish that information annually in the Federal Register. ED will revise the current disclosure template to reflect the new regulations. Schools must comply with existing disclosure requirements through Dec. 31, 2016, with the new rules going into effect on Jan. 1, 2017.
BUS-20 Business Mathematics (3 units)
BUS-22 Management Communications (3 units)
CIS-1A Intro to Computer Information Systems (3 units)*
of BUS/CIS/CAT-3 Computer Applications for Business (3 units)

*Suggested Semester Sequence

<table>
<thead>
<tr>
<th>Fall 1</th>
<th>Spring 1</th>
<th>Fall 2</th>
<th>Spring 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC-1A</td>
<td>ACC-1B</td>
<td>BUS-1A</td>
<td>BUS-67</td>
</tr>
<tr>
<td>BUS-10</td>
<td>BUS-30</td>
<td>BUS-22</td>
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</tr>
<tr>
<td>BUS-22</td>
<td>ACC-65</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For more information regarding certificate program, course sequencing or scheduling:
Patty Worsham, Associate Professor • (951) 372-7194 • patti.worsham@norcocollege.edu

Norco College Counseling Department
(951) 372-7101

Jobs & Wages

- Entry Level Accountant
  (13-2011.01)
- Entry Level Cost Accountant
  (13-2011.01)
- Entry Level Payroll Accountant
  (43-3011.00)
- Accounting Analyst
  (13-2031.00)
- Accountant Manager
  (13-2011.01)
- Bookkeeper
  (43-3031.00)
- Accounting Technician
  (43-3031.00)
- Accounting Clerk
  (43-3031.00)
- Tax Preparer
  (13-2082.00)

Program Costs and Gainful Employment Disclosure

† An Associate of Science Degree in Business Administration with a concentration in Accounting will be awarded upon completion of the required courses (30 units) plus the General Education requirements. Please refer to the Norco College Catalog or visit the Counseling Center.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at: http://www.norcocollege.edu/ctas/Pages/bus-accounting.aspx
Norco College

Business Administration: Accounting Concentration

Program Level - Undergraduate certificate
Program Length - 18 months

COST

Q. How much will this program cost me?*

A. Tuition and fees: $1,380
   Books and supplies: $1,572
   On-campus room & board: not offered

What other costs are there for this program?

For further program cost information, click here.

* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

SUCCESS

Q. How long will it take me to complete this program?

A. The program is designed to take 18 months to complete. Of those that completed the program in 2013-2014, 6% finished in 18 months.

Q. What are my chances of getting a job when I graduate?

A. The job placement rate for students who completed this program is 5%.

FINANCING

Q. What financing options are available to help me pay for this program?

A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

   Federal loans: $0
   Private education loans: $0
   Institutional financing plan: $0

Click here for more information on jobs related to this program.

For additional information related to this program and/or the information provided above, click here.

Date Created: 1/7/2016
<table>
<thead>
<tr>
<th></th>
<th>Required through 2016</th>
<th>Required beginning 2017</th>
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<tbody>
<tr>
<td>Primary occupation.</td>
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</tr>
<tr>
<td>Completion and withdrawal rates, by enrollment status.*</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Program length in calendar time.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of hours in program, or equivalent measure.</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Total enrollment during last award year.*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Loan repayment rate.*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Total cost to complete the program on time.</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Percentage of students who incurred debt during last award year.*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Placement rate, if required by an accrediting or state agency.</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Median loan debt.*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Mean or median earnings.*</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Most recent Program CDR (pCDR).*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Most recent annual earnings rate.*</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>If program meets requirements for professional licensure in specified locations, and whether a determination was not made in other states.</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Programmatic accreditation required to obtain employment, if applicable, and the name of the accrediting agency.</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Link to College Navigator website, or other similar federal resource.</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Applicable prospective student warnings.</td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

* Schools will not report when the data is based on fewer than 10 students.
GE Reporting

- **ONLY** submit data on students who were enrolled in a GE program
- **ONLY** submit data on Title IV aid recipients (exclude Federal Work Study and FSEOG only recipients)
- **ONLY** submit data for programs that exist as of July 1, 2015 (i.e. if program existed in a prior year but won’t exist for the coming year, do not report it)
GE Data - Students to Include

- All Title IV students enrolled in GE Programs
- A student enrolled in more than one GE Program must be reported separately for each program.
- A student who ‘stopped out’ and re-entered the same GE Program during the *same* award year must be reported separately for each enrollment.
- A student who was enrolled in the same GE Program during *multiple* award years must be reported separately for each award year.
GE Data to report

1. Institution data
   - Institution Code (OPEID)
   - Institution Name

2. GE Program Information
   - Program Name
   - Award Year
   - CIP Code (NCES 2010 version)
   - Credential Level
   - Medical or Dental Internship or Residency not applicable for CCCs
   - Length of GE Program
   - Length of GE Program Measurement
GE Data to report

3. Student data
   – Student Social Security Number
   – Student First Name
   – Student Middle Name or Initial
   – Student Last Name
   – Student Date of Birth
   – Enrollment Status on first day
   – Program Attendance (start and end dates)
   – Program Attendance Status during award year (graduated, withdrew, enrolled)
GE Data to report

4. Financial Data for Students

- Report at time of graduation or withdrawal, report full amounts
- Private Loan Amount
- Institutional Debt Amount owed to college at time of graduation or withdrawal
- Tuition and Fees Amount (*Actual* amount assessed the student)
- Allowance for Books, Supplies, and Equipment
- Note: The lower of tuition and fees, plus books, supplies and equipment, or the total debt will be used to calculate debt to income ratios.
GE Reporting Details  (Yes, there’s more)

Length of GE Program
– The length of the instructional program in weeks, months, or years as published by the school

Length of GE Program Measurement
– The unit of measure for the length of the instructional program as published by the school: ‘W’ (Weeks), ‘M’ (Months), or ‘Y’ (Years) – confirmed as academic years, not calendar years
Case Study-Single Program in Two Award Years

James started his Auto Mechanics GE Program course on May 15, 2008 and finished it on June 20, 2009, without taking any time off. So he was enrolled in the program in Award Year 2007-2008, and Award Year 2008-2009.

Name: James A. Brown
SSN: 000-00-9913
DOB: 10/1/1988
CIP: 150803
# Case Study - Single Program in Two Award Years

## Data Elements 1 through 9

<table>
<thead>
<tr>
<th></th>
<th>Award Year</th>
<th>Student Social Security Number</th>
<th>Student First Name</th>
<th>Student Middle Name</th>
<th>Student Last Name</th>
<th>Student Date of Birth</th>
<th>Institution Code</th>
<th>Institution Name</th>
<th>Program Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>20072008</td>
<td>00000009913</td>
<td>James</td>
<td>A</td>
<td>Brown</td>
<td>10/1/1988</td>
<td>06789900</td>
<td>North South University</td>
<td>Complete Engine Rebuild</td>
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<tr>
<td>3</td>
<td>20082009</td>
<td>00000009913</td>
<td>James</td>
<td>A</td>
<td>Brown</td>
<td>10/1/1988</td>
<td>06789900</td>
<td>North South University</td>
<td>Complete Engine Rebuild</td>
</tr>
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</table>
## Case Study-Single Program in Two Award Years

### Data Elements 10 through 16

<table>
<thead>
<tr>
<th>J</th>
<th>K</th>
<th>L</th>
<th>M</th>
<th>N</th>
<th>O</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CIP Code</td>
<td>Credential Level</td>
<td>Medical or Dental Internship or Residency</td>
<td>Program Attendance Begin Date</td>
<td>Program Attendance Begin Date for This Award Year</td>
<td>Program Attendance During Award Year</td>
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<tr>
<td>2</td>
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<td>05/15/2008</td>
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<td>3</td>
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<td>05/15/2008</td>
<td>07/01/2008</td>
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Case Study-Single Program in Two Award Years

Data Elements 17 through 23

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<th>Q</th>
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<th>S</th>
<th>T</th>
<th>U</th>
<th>V</th>
<th>W</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Private Loans Amount</td>
<td>Institutional Debt</td>
<td>Tuition and Fees Amount</td>
<td>Allowance for Books, Supplies, and Equipment</td>
<td>Length of GE Program</td>
<td>Length of GE Program Measurement</td>
<td>Student's Enrollment Status as of the 1st Day of Enrollment in Program</td>
</tr>
<tr>
<td>2</td>
<td>1750</td>
<td>0</td>
<td>1250</td>
<td>500</td>
<td>18</td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td>3</td>
<td>1750</td>
<td>0</td>
<td>1250</td>
<td>500</td>
<td>18</td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>
Where can I find more information?

The Department’s provides all relevant Gainful Employment Dear Colleague Letters and Electronic Announcements, as well as updates through Frequently Asked Questions through this webpage: www.ifap.ed.gov/GainfulEmploymentInfo/indexV2.html, or schools may send questions to GE-Questions@ed.gov.