

Gainful Employment: Frequently Asked Questions

National Association of Student
Financial Aid Administrators Presents ...

Gainful Employment: Frequently Asked Questions

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Goals

Understand and review the:

- Definition of a gainful employment (GE) program
- Reporting requirements and deadlines
- Frequently asked questions received from other financial aid administrators

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Topics We Will Discuss

- General GE questions
- Reporting questions
- Disclosure questions

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Gainful Employment: Frequently Asked Questions

What is a GE Program?

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Eligible Program

A degree program offered by a public or non-profit postsecondary educational institution

A program, offered by any institution, which prepares students for "gainful employment in a recognized occupation"

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Gainful Employment Programs

- All non-degree programs at public and private non-profit institutions
- Most programs at for-profit institutions

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Gainful Employment: Frequently Asked Questions

Frequently Asked Questions

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What is Considered a Gainful Employment Program?

Exceptions:

- For-profit institutions
 - Preparatory coursework necessary for enrollment in a Title IV eligible program;

Reference: GE Electronic Announcement #53

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What is Considered a Gainful Employment Program?

Exceptions:

- For-profit institutions
 - Approved Comprehensive Transition and Postsecondary(CTP) Programs for students with intellectual disabilities; and
 - A limited number of bachelor degree programs in liberal arts if the institution has been regionally accredited since October 2007 and the program has been offered by the institution since January 2009

Reference: GE Electronic Announcement #53

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Gainful Employment: Frequently Asked Questions

What is Considered a Gainful Employment Program?

Exceptions:

- Public and Private Non-Profit institutions
 - Programs of at least two years in length designed to be fully transferable to a bachelor's degree program where the institution does not confer a credential upon completion of the coursework;
 - Approved CTP Programs for students with intellectual disabilities;

Reference: GE Electronic Announcement #53 © 2015 NASFAA Slide 10



What is Considered a Gainful Employment Program?

Exceptions:

- Public and Private Non-Profit institutions
 - Preparatory coursework necessary for enrollment in an eligible program; and
 - Teacher certification programs where the institution does not award a credential

Reference: GE Electronic Announcement #53 © 2015 NASFAA Slide 11



What is Considered a Gainful Employment Program?

Exceptions:

- Embedded programs
 - Programs where students may also be awarded a non-degree credential (e.g., certificate, diploma) after completing a portion of the degree program

Reference: GE Electronic Announcement #53 © 2015 NASFAA Slide 12



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What Do You Think?



What is the difference between an embedded certificate and concurrent enrollment?

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Answer

- Embedded certificate
 - Student enrolled in a degree program, can complete requirements for a certificate along the way
- Concurrent enrollment
 - Student enrolled in separately in a certificate or diploma program AND a degree program
 - Must be reported for GE purposes

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Reporting

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General Information

- GE data from the 2008–09 to 2013–14 award year was due July 31, 2015
- GE data from the 2014–15 award year was due October 1, 2015
- GE data will be due October 1 annually unless the Department of Education (ED) establishes a different date

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Frequently Asked Questions

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Must a New Certificate Program Be Reported?

- For Title IV eligibility
 - Yes
- Non-Title IV eligible
 - No

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When Will Schools Have Information After Reporting GE Data to NSLDS?

- No official date has been given for when debt to earning ratios and media loan debt information will be available to schools
- Earliest date data is expected from SSA for this round of reporting is February 2016
 - SSA provides income information to ED

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What Do You Think?



How should a school report students enrolled in summer periods which cross over two award years?

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Answer

- If summer period crosses over July 1
 - Report students in both award years
- If summer falls entirely before or after July 1
 - Report students for applicable award year only

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What Do You Think?



What if an institution wants to offer a GE program that prepares a student to work in a certain occupation but discloses the program does not satisfy the educational prerequisites of licensure in State B, only those of State A?

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Answer

If your institution operates in State B and the student completes the program and plans to seek employment in State B, the GE program must prepare the student for licensure or certification in State B. This would not be an eligible GE program. [668.414 (d)(3)]

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Disclosures

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General Information

- Currently, institutions must comply with disclosure requirements in 668.6(b)
- New disclosure requirements are effective January 1, 2017

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Frequently Asked Questions

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Has ED Released the Disclosure Template?

- Yes, the 2014–15 GE Disclosure Template was released on October 23, 2015
 - Automatically disables the median debt fields fewer than 10 completers reported
 - Provides an additional option on the *Job Placement* screen for institutions that report 0 completers. Using the new option, an institution can indicate that it is required to calculate placement rates, but had no graduates in the program for the applicable award year. This is in addition to the existing options

Reference: GE Electronic Announcement #65

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Gainful Employment: Frequently Asked Questions

Has ED Released the Disclosure Template?

- Adds a job placement rate screening question for institutions that report fewer than 10 completers to indicate whether the institution is not required to calculate a job placement rate, is required to calculate a job placement rate, is required to calculate a job placement rate but cannot do so due to the small number of completers, or is required to calculate a job placement rate but no students completed the program in the specified year
- Changes the "Who is included?" field to "Placement Rate Methodology," when a state and/or accrediting agency job placement rate is required

Reference: GE Electronic Announcement #65

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What Do You Think?



Must gainful employment disclosures be located on the home page of each GE program?

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Answer

Yes, disclosure information for gainful employment programs must be located directly on the home page of each gainful employment program. Please see D-Q17 on the U.S. Department of Education's (ED's) [Gainful Employment FAQ webpage](#). ED has re-confirmed this requirement during conference presentations on consumer information.

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Gainful Employment: Frequently Asked Questions

Questions?

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References

- 668.6(b)
- 668.414(d)
- [GEN-15-12](#)
- [GE Electronic Announcement #65](#)
- [GE Electronic Announcement #53](#)
- [Gainful Employment FAQ Webpage](#)

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Summary of Requirements on Debt-to-Earnings Ratios

	Annual Debt-to-Earnings Rates	Discretionary Debt-to-Earnings Rates
Definition	Annual loan payment ÷ Annual earnings Annual earnings = higher of median or mean	Annual loan payment ÷ Annual discretionary income Discretionary income = higher of median or mean annual earnings minus (1.5 x poverty guideline for single person)
Cohort	<p>Title IV recipients who completed the program during the data years</p> <ul style="list-style-type: none"> • 2-year period, if # of completers ≥ 30 • 4-year period, if # of completers in 2-year period is < 30, and # of completers in 4-year period is ≥ 30 <p><i>Excluded:</i> Students who—</p> <ul style="list-style-type: none"> • Died • Were in military deferment at any point during year for which earnings are measured • Received or have pending a disability discharge • Were enrolled in any other eligible program at any school during year for which earnings are measured • For undergraduate GE programs, completed a higher credentialed undergraduate GE program at the institution subsequent to completing the program as of the end of the most recently completed award year prior to the calculation of the draft D/E rates • For graduate GE programs, completed a higher credentialed graduate GE program at the institution subsequent to completing the program as of the end of the most recently completed award year prior to the calculation of the draft D/E rates 	
Steps for ED Calculation of Ratios	<ol style="list-style-type: none"> 1. Create a list of the students who completed the program during the cohort period and providing the list to the institution 2. Allow the institution to correct the information about the students on the list 3. Calculate annual loan payment on median loan debt of all completers included in the cohort <ul style="list-style-type: none"> • <i>Includes:</i> Direct Loans, FFEL, Perkins Loans, private education loans, institutional loans and any amount outstanding, as of the date the student completes the program, on any other credit (including any unpaid charges) extended by or on behalf of the institution • <i>Excludes:</i> parent PLUS loans and TEACH-generated unsubsidized Direct loans • <i>Limited to:</i> tuition, fees, books, equipment, and supplies • Amortize over 10 years for certificate and associate degrees, 15 years for bachelor's and master's degrees, 20 years for doctoral and first professional degrees • Interest rate for undergraduate certificate, post-baccalaureate certificate, and associate degrees: use average undergraduate unsubsidized interest rate for 3 years prior to cohort period • Interest rate for graduate certificate and master's degrees: use average graduate unsubsidized interest rate for 3 years prior to cohort period • Interest rate for bachelor's degrees: use average undergraduate unsubsidized interest rate for 6 years prior to cohort period 	

	Annual Debt-to-Earnings Rates	Discretionary Debt-to-Earnings Rates
Steps for ED Calculation of Ratios (continued)	<ul style="list-style-type: none"> Interest rate for doctoral and first professional degrees: use average graduate unsubsidized interest rate for 6 years prior to cohort period <ol style="list-style-type: none"> Obtain from the Social Security Administration (SSA) the most currently available mean and median annual earnings of the completers in cohort <ul style="list-style-type: none"> Higher of mean or median earnings is used Calculate draft D/E rates and provides them to the institution, along with the mean and median annual earnings obtained from SSA and the individual student loan information used to calculate the rates, including the loan debt that was used in the calculation for each student Allow the institution to challenge the median loan debt used to calculate the draft D/E rates Calculate final D/E rates and provides them to the institution Allow the institution to appeal the final D/E rates 	
Categories and Thresholds	Passing: $aDTE \leq 8\%$ OR $dDTE \leq 20\%$ Zone: <ul style="list-style-type: none"> Not Passing AND $8\% < aDTE \leq 12\%$ OR $20\% < dDTE \leq 30\%$ Fail: $aDTE > 12\%$ AND $dDTE > 30\%$	
Ineligibility Rules	A program becomes ineligible for 3 years if: <ul style="list-style-type: none"> It fails in any 2 out of 3 years, OR It fails or is in the zone (in any combination) for 4 years 	
Restrictions Before Ineligibility	Required warnings to enrolled and prospective students if program could become ineligible for the next award year (applicable to both zone and failing programs)	

Debt-to-Earnings Cohort Periods and Earnings Years

	Award Year for Which the D/E Rates are Calculated	2014–2015	2015–2016	2016–2017	2017–2018	
Medical and Dental Programs	Two-Year Cohort Period	2007–2008	2008–2009	2009–2010	2010–2011	
		2008–2009	2009–2010	2010–2011	2011–2012	
	Four-Year Cohort Period			2007–2008	2008–2009	
				2008–2009	2009–2010	
				2009–2010	2010–2011	
				2010–2011	2011–2012	
	All Other GE Programs	Two-Year Cohort Period	2010–2011	2011–2012	2012–2013	2013–2014
			2011–2012	2012–2013	2013–2014	2014–2015
Four-Year Cohort Period		2008–2009	2009–2010	2010–2011	2011–2012	
		2009–2010	2010–2011	2011–2012	2012–2013	
		2010–2011	2011–2012	2012–2013	2013–2014	
		2011–2012	2012–2013	2013–2014	2014–2015	
		SSA Earnings Year (Jan. 1 – Dec. 31)	2014	2015	2016	2017
		Department Receives Mean and Median Earnings from SSA (anticipated dates)	Feb. 2016	Feb. 2017	Feb. 2018	Feb. 2019

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Requirements for Gainful Employment Warnings

The following table lists the requirements related to gainful employment warnings to enrolled and prospective students about a program’s potential loss of Title IV eligibility based on its debt-to-earnings rates. The intent of the warning is to provide currently enrolled students with information about program outcomes and the potential effect of those outcomes on the program’s future Title IV eligibility, and help prospective students make informed decisions about where to pursue their postsecondary education.

References: 34 CFR 668.402 and 668.410(a)

	Provision	Comments
When a Warning is Required	Any year for which ED notifies the school that the program could become ineligible based on its final D/E rates for the next award year	Applies to both failing and zone programs
Recipients of Warnings	Enrolled and prospective students, as defined in 668.402: <ul style="list-style-type: none"> • Student: Title IV recipients • Prospective student: an individual who has requested information about enrolling in a GE program or who has been contacted directly by the school or by a third party on behalf of the school about enrolling in a GE program 	
Content of Warning	<p>The warning must include:</p> <ul style="list-style-type: none"> • The exact words “This program has not passed standards established by the U.S. Department of Education. The Department based these standards on the amounts students should 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” • A referral and link to the College Navigator, a successor site, or other similar federal resource for information about other similar programs • For warnings to enrolled students: <ul style="list-style-type: none"> ➤ Description of academic and financial options to continue in another academic program at school, including whether credits would transfer and which credits would transfer ➤ Explanation whether students could transfer credits to another school ➤ Statement whether the school will continue to provide instruction to allow students to complete ➤ Statement whether the school will refund charges <p>To the extent practicable, the school must provide warnings in alternative languages to students and prospective students for whom English is not their first language</p>	<p>ED has the option to change the wording and if they do, will post new wording in the <i>Federal Register</i></p> <p>ED will conduct consumer testing on the warning</p> <p>ED suggests that alternative languages are warranted if a non-English language was principally used in marketing and recruiting for the program</p>

	Provision	Comments
Method of Delivery	<p>To enrolled students:</p> <ul style="list-style-type: none"> • Hand-delivery as a separate document individual or as part of group presentation • Email to primary email address used by the institution for communicating to student <p>To prospective students or third parties:</p> <ul style="list-style-type: none"> • Hand-delivery as a separate document individual or as part of group presentation • Email to primary email address used by the institution for communicating to student or third party • Providing a copy of the GE disclosure template that includes the warning • By telephone, if the contact is by telephone <p>If warning is provided by email, school must:</p> <ul style="list-style-type: none"> • Ensure that warning is the only substantive content • Receive electronic or written acknowledgment that email was received • Send the warning to different email address, or via different delivery, if school gets notice that email couldn't be delivered • Maintain records of its efforts to provide the warning 	<p>If a school receives a response indicating the emailed warning could not be delivered, the attempted delivery is not enough to meet the requirement and the school must send the information using a different address or method of delivery</p>
Deadline to Provide Warning	<p>To enrolled students:</p> <ul style="list-style-type: none"> • No later than 30 days after ED's notice of determination that warnings are required <p>To prospective students and third parties acting on behalf of prospective students:</p> <ul style="list-style-type: none"> • At the first contact about the program between the school and the prospective student or third party • Before the school enrolls, registers, or enters into a financial commitment with the student <p>School must wait 3 business days after providing warning to prospective student before enrolling, registering, or entering into a financial commitment with the student</p> <p>If more than 30 days have passed since warning was provided, school must provide another warning, and wait 3 business days before enrolling, registering, or entering into a financial commitment with the student</p>	
Inclusion of Warning on GE Disclosure Template	<p>Within 30 days of receiving notice from ED that a warning is required, school must update its disclosure template to include the warning</p>	

Gainful Employment Reporting Requirements

The following table lists the gainful employment reporting requirements. The left column lists the information to be reported; the right column provides additional information. Institutions must comply with the reporting requirements by July 31, 2015. For the first reporting cycle, schools must report information for the 2008–09 through 2013–14 award years. If an institution has medical or dental programs, it must also report information for the 2007–08 award year by July 31, 2015. For award years 2014–15 and beyond, schools must report information by the October 1 following the end of the award year. For example, institutions must report information for 2014–15 by October 1, 2015.

Information to be Reported	Comments
Information needed to identify the student and the institution.	<ul style="list-style-type: none"> • Will include items such as: <ul style="list-style-type: none"> ➤ The student’s name, Social Security Number, and date of birth; and ➤ The name of the institution and OPEID.
The name, CIP code, credential level, and length of the program.	<ul style="list-style-type: none"> • Report using the following credential levels: <ul style="list-style-type: none"> ➤ Undergraduate: <ul style="list-style-type: none"> ◆ Less than one year certificate or diploma, ◆ One year or longer but less than two years certificate or diploma, ◆ Two years or longer certificate or diploma, ◆ Associate degree, or ◆ Bachelor’s degree; ➤ Graduate: <ul style="list-style-type: none"> ◆ Post-baccalaureate certificate (including post-graduate certificate), ◆ Graduate certificate, ◆ Master’s degree, ◆ Doctoral degree, and ◆ First professional degree (e.g., MD, DDS, JD). • Report program length in calendar time (weeks, months, or years).
Whether the program is a medical or dental program whose students are required to complete an internship or residency.	<ul style="list-style-type: none"> • Necessary to determine the correct 2-year cohort period for calculating D/E rates.
The date the student first enrolled in the program.	<ul style="list-style-type: none"> • Required to attribute the correct amount of a student’s Title IV loans when calculating a program’s D/E rates. • Used to identify a program’s former students for inclusion on the list submitted to SSA to determine the program’s mean and median annual earnings for calculating D/E rates. • Used to identify borrowers considered in the calculation of the program’s pCDR, completion rate, withdrawal rate, loan repayment rate, median loan debt, and median earnings.

Information to be Reported	Comments
<p>The student's attendance dates and attendance status in the program during the award year.</p>	<ul style="list-style-type: none"> • Required to attribute the correct amount of a student's Title IV loans when calculating a program's D/E rates. • Used to identify a program's former students for inclusion on the list submitted to SSA to determine the program's mean and median annual earnings for calculating D/E rates. • Used to identify borrowers considered in the calculation of the program's pCDR, completion rate, withdrawal rate, loan repayment rate, median loan debt, and median earnings.
<p>The student's enrollment status as of the first date of the student's enrollment in the program.</p>	<ul style="list-style-type: none"> • Enrollment statuses: <ul style="list-style-type: none"> ➤ Full time; ➤ Three quarter time; ➤ Half time; or ➤ Less than half time. • Required to attribute the correct amount of a student's Title IV loans when calculating a program's D/E rates. • Used to identify a program's former students for inclusion on the list submitted to SSA to determine the program's mean and median annual earnings for calculating D/E rates. • Used to identify borrowers considered in the calculation of the program's pCDR, completion rate, withdrawal rate, loan repayment rate, median loan debt, and median earnings.
<p>If the student completed or withdrew from the program during the award year, the date the student completed or withdrew from the program.</p>	<ul style="list-style-type: none"> • Required to attribute the correct amount of a student's Title IV loans when calculating a program's D/E rates. • Used to identify a program's former students for inclusion on the list submitted to SSA to determine the program's mean and median annual earnings for calculating D/E rates. • Used to identify borrowers considered in the calculation of the program's pCDR, completion rate, withdrawal rate, loan repayment rate, median loan debt, and median earnings.
<p>If the student completed or withdrew from the program during the award year, the total amount the student received from private educational loans for enrollment in the program that the institution is, or should reasonably be, aware of.</p>	<ul style="list-style-type: none"> • Used to determine the debt portion of a program's D/E rates.

Information to be Reported	Comments
If the student completed or withdrew from the program during the award year, the total amount of institutional debt incurred for enrollment in the program that the student owes any party after completing or withdrawing from the program.	<ul style="list-style-type: none"> • Used to determine the debt portion of a program's D/E rates.
If the student completed or withdrew from the program during the award year, the total amount of tuition and fees assessed the student for his or her entire enrollment in the program.	<ul style="list-style-type: none"> • Used to calculate the program's D/E rates. <ul style="list-style-type: none"> ➤ When determining a program's median loan amount, each student's loan debt is capped at the total amount of tuition, fees, books, supplies, and equipment.
If the student completed or withdrew from the program during the award year, the total amount of the allowances for books, supplies, and equipment included in the student's COA for each award year the student was enrolled in the program, or a higher amount if assessed by the institution.	<ul style="list-style-type: none"> • Used to calculate the program's D/E rates. <ul style="list-style-type: none"> ➤ When determining a program's median loan amount, each student's loan debt is capped at the total amount of tuition, fees, books, supplies, and equipment.
The program's placement rate.	<ul style="list-style-type: none"> • Report if accrediting agency or state requires the institution to calculate a placement rate for the program, the institution, or both. <ul style="list-style-type: none"> ➤ Calculate rate using the methodology required by the accrediting agency or state. ➤ Must also report name of the accrediting agency or the state. • Reporting of placement rates not required until ED publishes deadline date in the <i>Federal Register</i>.

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Gainful Employment Disclosures

The following chart lists the disclosures an institution may be required to make regarding its gainful employment (GE) programs. The Department of Education (ED) will publish a Notice in the Federal Register annually detailing required disclosures. Institutions must comply with the disclosure requirements as of January 1, 2017. Until this date, schools should continue to comply with the disclosure requirements in 34 CFR 668.6(b).

Disclosure Item	Comments
Primary occupations (by name and SOC code) the program prepares students to enter along with links to occupational profiles on O*Net.	Disclosure required under the 2011 Final Rule.
The program's completion rates for full-time students and less-than-full-time students and the program's withdrawal rate.	Rates calculated by ED. Rates not disclosed if calculation is based on 10 or fewer students.
The length of the program in calendar time (weeks, months, or years).	
The number of clock or credit hours or equivalent, as applicable, in the program.	
The total number of individuals enrolled in the program during the most recently completed award year.	Item not disclosed if number of enrolled individuals is 10 or fewer.
Loan repayment rate for any one or all of the following groups of students who entered repayment on Title IV loans during the two-year cohort period: <ul style="list-style-type: none"> • All students who enrolled in the program; • Students who completed the program; and • Students with withdrew from the program. 	Rate calculated by ED. Rate not disclosed if calculation is based on 10 or fewer students.
The total cost of tuition and fees, and the total cost of books, supplies, and equipment, a student would incur for completing the program within the length of the program.	Disclosure of tuition and fees costs required under the 2011 Final Rule for students who completed the program in normal time. Schools also had to disclose the typical costs of books and supplies if not included in tuition and fees as well as room and board costs, if applicable.
The placement rate for the program, if the institution is required by its accrediting agency or state to calculate a placement rate either for the program or for the institution or both.	Use the methodology required by the accrediting agency or state to calculate. Rate not disclosed if calculation is based on 10 or fewer students. Disclosure of placement rates also required under the 2011 Final Rule, using a methodology developed by NCES (determined a single placement rate methodology not feasible).
The percentage of individuals enrolled in the program during the most recently completed award year who received either a Title IV loan or a private loan for enrollment in the program.	Calculated by the institution. Item not disclosed if number of loan recipients is 10 or fewer.

Disclosure Item	Comments
<p>The mean or median loan debt of any one or all of the following groups:</p> <ul style="list-style-type: none"> • Students who completed the program during the most recently completed award year; • Students who withdrew from the program during the most recently completed award year; and • All students who completed or withdrew from the program during the most recently completed award year. 	<p>Calculated by ED. Item not disclosed if calculation is based on 10 or fewer students.</p> <p>Disclosure also required under the 2011 Final Rule; schools had to identify separately the median loan debt from Title IV loans and debt from private loans and institutional financing plans.</p>
<p>The mean or median earnings of any or all of the following groups of students:</p> <ul style="list-style-type: none"> • Students who completed the program during the cohort period used to calculate the program's most recent D/E rates; • Students who were in withdrawn status at the end of the cohort period used to calculate the program's most recent D/E rates; and • All students who completed or withdrew from the program during the most recently completed award year. 	<p>Calculated by ED. Item not disclosed if calculation is based on 10 or fewer students.</p>
<p>The program's most recent cohort default rate.</p>	<p>Calculated by ED. Item not disclosed if calculation is based on 10 or fewer students.</p>
<p>The program's most recent annual earnings rate.</p>	<p>Calculated by ED. Item not disclosed if calculation is based on 10 or fewer students.</p>
<p>Whether the program does or does not satisfy the applicable educational prerequisites for professional licensure or certification in each state within the institution's MSA as well as other states for which the institution has made a determination regarding educational prerequisites for professional licensure or certification.</p>	<p>Institution must also include a statement regarding states for which it has not made a determination regarding educational prerequisites for professional licensure or certification.</p>
<p>Whether or not the program is programmatically accredited and the name of the accrediting agency.</p>	
<p>A link to ED's College Navigator website.</p>	