

## Examples of Nearby Career Education Programs with Very Different Outcomes

*Gainful Employment Rule Gives Students Key Information and  
Requires the Worst Programs to Improve or Lose Federal Funding*  
June 12, 2017

The [Gainful Employment rule](#) is designed to provide consumers with key information about program costs and outcomes so they can make an informed decision about where to enroll, and to end federal taxpayer funding for programs that consistently leave students with more debt than they can repay. The examples below show programs with high costs and poor outcomes located near schools offering the same program at a much lower cost and/or with much better outcomes.<sup>1</sup> The examples illustrate that location and type of program don't explain abysmal outcomes. Neither of the failing programs below are enrolling students today, but two of the zone programs are, underscoring the continued need for the regulation to ensure that zone programs improve, that failing programs are not restarted, and that students are warned about open failing programs.

### Medical/Clinical Assisting Certificate Programs - Miami, FL

Graduates of the public Miami Dade College's medical/clinical assisting certificate program typically have **no debt and twice the income** of graduates of the same program at the nearby for-profit Florida Education Institute, where students typically graduate with \$9,000 of debt and earn less than \$14,000 a year—less than the federal minimum wage working full time.

	<a href="#">Miami Dade College</a> <sup>2</sup> Public community college PASS	<a href="#">Florida Education Institute</a> <sup>3</sup> For-profit college ZONE <sup>4</sup>
Tuition & Fees	\$3,944	\$15,125
Median Annual Earnings	\$26,062	\$13,396
Median Annual Loan Payment	\$0	\$1,256
Total Median Debt	\$0	\$9,095

### Medical/Clinical Assisting Certificate Programs - Harrisburg, PA

Two for-profit colleges in Harrisburg offered medical/clinical assisting certificate programs, but the graduates of Keystone Technical Institute typically **earned \$10,000 more and had significantly less debt** than Brightwood Career Institute graduates.

	<a href="#">Keystone Technical Institute</a> <sup>5</sup> For-profit college PASS	<a href="#">Brightwood Career Institute</a> <sup>6</sup> For-profit college ZONE
Tuition & Fees	\$15,705	\$14,835
Median Annual Earnings	\$23,113	\$13,583
Median Annual Loan Payment	\$893	\$1,253
Total Median Debt	\$6,466	\$9,073

**Heating, Air Conditioning, Ventilation, and Refrigeration Maintenance Technician  
Certificate Programs - Kansas City, MO**

Graduates of Metropolitan Community College’s heating, air conditioning, ventilation, and refrigeration maintenance technician certificate program typically have **no debt and earn nearly \$6,000 more annually** than graduates of the same program at the nearby Vatterott College, where graduates typically owed nearly \$20,000, or more than \$2,700 per year on their student loans.

	<a href="#">Metropolitan Community College</a> <sup>7</sup> Public community college PASS	<a href="#">Vatterott College</a> <sup>8</sup> For-profit college ZONE
Tuition & Fees	\$5,018	\$26,260
Median Annual Earnings	\$30,627	\$24,843
Median Annual Loan Payment	\$0	\$2,761
Total Median Debt	\$0	\$19,993

**Business Administration Bachelor’s Degree Programs - Indianapolis, IN**

Two for-profit colleges in Indianapolis offered bachelor’s degrees in business administration, but the graduates of National American University **earned over \$14,000 more annually and had nearly \$6,000 less debt** than the Brown Mackie graduates.

	<a href="#">National American University</a> <sup>9</sup> For-profit college PASS	<a href="#">Brown Mackie College</a> <sup>10</sup> For-profit college FAIL
Tuition & Fees	\$75,000	\$65,880
Median Annual Earnings	\$39,106	\$24,758
Median Annual Loan Payment	\$3,310	\$3,931
Total Median Debt	\$31,073	\$36,903

## Medical/Clinical Assisting Associate’s Degree Programs – Chester and Richmond, VA

Graduates of the medical/clinical assisting associate’s degree program at Fortis College typically **owed more than two and a half times as much** as graduates of the same program at Chester Career College. The Chester graduates also earned slightly more.

	<u>Chester Career College</u> <sup>11</sup> For-profit college PASS	<u>Fortis College</u> <sup>12</sup> For-profit college FAIL
Tuition & Fees	\$28,045	N/A
Median Annual Earnings	\$18,286	\$15,808
Median Annual Loan Payment	\$1,122	\$2,944
Total Median Debt	\$8,125	\$21,318

<sup>1</sup> All tuition and fees figures are from the most recent gainful employment disclosures available. All debt figures include federal, private, and institutional loan debt. Total median debt figures were calculated by TICAS using the amortization periods and interest rates described in regulation (34 CFR 668.404(b)(2)). All other data are from the Education Department’s debt-to-earnings rate [data](#) released in January 2017. Unless otherwise noted, the programs were still enrolling new students as of May 2017.

<sup>2</sup> OPEID: 001506, UNITID:135717, Miami, FL, CIP code: 510801, undergraduate certificate

<sup>3</sup> OPEID: 036276, UNITID: 441423, Miami, FL, CIP code: 510801, undergraduate certificate.

<sup>4</sup> Programs lose eligibility if they fail for two years in a three-year period, or if they fail or are in the ‘zone’ between passing and failing for four consecutive years. This means programs in the zone have three years to improve their outcomes.

<sup>5</sup> OPEID: 022342, UNITID: 210483, Harrisburg, PA, CIP code: 510801, undergraduate certificate. The college announced in May 2017 that it was closing after significant declines in enrollment since 2010.

<sup>6</sup> OPEID: 004910, UNITID: 251075, Harrisburg, PA, CIP code: 510801, undergraduate certificate. The school intends to appeal this program’s earnings data.

<sup>7</sup> OPEID: 002484, UNITID: 177995, Kansas City, MO, CIP code 470201, undergraduate certificate.

<sup>8</sup> OPEID: 025997, UNITID: 404383, Kansas City, MO, CIP code: 470201, undergraduate certificate. This campus no longer offers this program.

<sup>9</sup> OPEID: 004057, UNITID: 482370, Indianapolis, IN, CIP code: 520201, bachelor’s degree.

<sup>10</sup> OPEID: 040513, UNITID: 451699, Indianapolis, IN, CIP code: 520201, bachelor’s degree. This program was reported under The Art Institute of Phoenix; both chains are owned by the publicly traded Education Management Corporation (EDMC). EDMC [announced](#) in 2016 that it was closing all Brown Mackie campuses due to decreased enrollment.

<sup>11</sup> OPEID: 034095, UNITID: 437769, Chester, VA, CIP code: 510801, associate’s degree.

<sup>12</sup> OPEID: 023427, UNITID: 382957, Richmond, VA, CIP code: 510801, associate’s degree. This campus no longer offers this program.