

Gainful Employment Disclosure Output Documents

1845-0107 v3

- Attached are two versions of the output document that institutions will be required to disclose on the appropriate Gainful Employment program home page.
- This information is also required to be on promotional materials made available to prospective students.
- There are two versions presented.
 - The first version shows the calculated median cumulative debt for federal loans, private loans, and institutional financing plans.
 - The second version is used when the program's graduating population is too small to have a median amount calculated without risk of loss of confidentiality of the loan recipients.
- The last two pages indicate the information that will be displayed when a user clicks on the links at the red question marks. This information is input on the template by the institution with the exception of the link titled "What does this mean?" in the Success box. That is standard language for all institutions.


Baking and Pastry Arts Certificate Program

Click on the links for more information on jobs related to this program: [Chefs and Head Cooks](#), [Bakers](#)

COST

Q: How much will this program cost me?*

A: Tuition and fees: \$XX,XXX
Books and supplies: \$XXX
On-campus room & board: Not offered

 What other costs are there for this program?

For further program cost information click here :
(URL from 668.43(a) requirements)

* This information is subject to change.

FINANCING

Q: What are my financing options to pay for the program?

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

Federal loans	\$X,XXX
Private education loans	\$X,XXX
Institution financing plan	\$X,XXX

The school has elected to provide the following information.
XX% of graduates used loans to help finance their costs for this program.

SUCCESS


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

A: The program is designed to take XX months to complete.

Of those that completed the program in 2011-2012, XX% finished in XX months.

Q: What are the chances of getting a job when I graduate?


A: The job placement rate for students who complete the program is XX%.

 What type of jobs? How long did it take?

Q: Will I be able to pay back my student loans?

A: Former students are successfully repaying XX % of the total amount of student loans they took out for attending the program.

Typical graduates of the program use XX% of their monthly earnings to make student loan payments.

 What does this mean?


Baking and Pastry Arts Certificate Program

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COST

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A: Tuition and fees: \$XX,XXX
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On-campus room & board: Not offered

 What other costs are there for this program?

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FINANCING

Q: What are my financing options to pay for the program?

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

Federal loans	*
Private educational loans	*
Institution financing plan	*

* Less than 10 graduates received loans. Median amounts are withheld to preserve the confidentiality of the loan recipients.

The school has elected to provide the following information.
XX% of graduates used loans to help finance their costs for this program.

SUCCESS


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

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Of those that completed the program in 2011-2012, XX% finished in XX months.

Q: What are the chances of getting a job when I graduate?


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 What type of jobs? How long did it take?

Q: Will I be able to pay back my student loans?

A: Former students are successfully repaying XX % of the total amount of student loans they took out for attending the program.

Typical graduates of the program use XX% of their monthly earnings to make student loan payments.

 What does this mean?

 For additional information about this program or the information provided above, [click here](#).

Date created:
XX/XX/20XX

Pop-ups – text below serves only as explanation of where the additional information provided in the linked boxes comes from, except where noted

What other costs are there for this program?

[institution can entered up to 1,000 characters]

This is the information the institution enters in the text box in the “Cost” section of the template following the instruction, “Enter any fees or expenses that the students have in addition to those covered in tuition and fees, books and supplies, and living costs (for example, optional equipment, parking permit, etc.). “

What type of jobs? How long did it take?

This is the information the institution enters in the text boxes in the “Job Placement” section of the template following the instruction, “For this job placement rate enter the following information to be included in the template as context for the job placement rate.”

Pop-ups – *text below serves only as examples of what information an institution might report in the caveat boxes, except where noted*

What does this mean? *[standard text, not entered by institution]*

The ability to pay off your student loans is dependent on several factors, two of which are how much debt you accrue to complete your program and how much you are earning at your job after completing it. These two measures (the “repayment rate” and the “debt-to-earnings ratio”) are included to inform you about whether previous students in this program are successfully paying back their loans and how much of a burden it is on their monthly budget to do so.

Additional Information *[institution can entered up to 1,000 characters]*

This is the information the institution enters in the text boxes at the end of the template form titled “Context” following the instruction, “Please enter here any additional information that should be included on the disclosure template to provide information/context to student on this program and the information provided above.”