

insights

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Projecting Debt-to-Earnings Rates Under ED's New Financial Value Transparency and GE Rule

Webinar

On October 10, 2023, the U.S. Department of Education published its new Financial Value Transparency and Gainful Employment Rule (GE Rule). **This latest version of the GE Rule has been expanded to cover all Title IV programs at all Title IV-participating institutions of higher education.** Among other things, the rule attempts to compare the typical debt a program's graduates take on with their typical earnings after graduation. If a program's debt-to-earnings rate does not consistently meet thresholds established by the Department, the program may be subject to sanctions, including, for some programs, losing Title IV eligibility.

Even institutions with high performing programs will be meaningfully impacted, as they work to satisfy the new rule's significant reporting and disclosure requirements. These efforts likely will require substantial time and cooperation across various institutional departments (e.g., financial aid, admissions, academics, and information technology). Further, to ensure that their programs avoid public designation as "low-earning" or "high-debt-burden," institutions will want to understand the Department's metrics and to develop processes that promote strong performance.

In an effort to assist institutions as they work to digest and prepare for the U.S. Department of Education's new Financial Value Transparency and Gainful Employment Rule (GE Rule), Thompson Coburn's Higher Education Practice is hosting a special two-part webinar series.

Part II will take a closer look at the Department's debt-to-earnings calculations, and detail a step-by-step process institutions can follow to project debt-to-earnings rates for their programs under the new GE Rule. The speaker will also discuss how institutions might project Earnings Premium performance.

CLE

The live presentation of this webinar was approved for 1.5 hours of general CLE credit in California, Illinois, and Texas; 1.8 hours of general CLE credit in Missouri; and 1.5 hours of professional practice CLE credit in New York.

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