

940 CMR 31.05 Required Disclosures

Bay State College

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- 31.05(2)(a) Program Cost. The total cost of Bay State College, (BSC), programs are as follows. Program Cost is defined as the tuition and fees charged for completing a program, including the typical costs for books and supplies (unless those costs are included as part of tuition and fees) the cost of room and board (whether on or off campus), and transportation.

Program costs:

2017-18 Tuition and Fees*

Associates Degree	Day Division	Evening	OL
Business, Criminal Justice,	\$55,575	\$23,450	\$24,475
Nursing	\$69,790		
PTA	\$66,780		
Bachelor's Degree			
Criminal Justice, Management,	\$111,980	\$47,230	\$49,280
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All Divisions			
RN to BSN	\$16,775		
Information Technology Associates Degree	\$34,825		
Information Technology Bachelor's Degree	\$69,575		
Medical Assisting Certificate	\$16,625		
Health Studies Associates Degree	\$34,275		

Estimated indirect costs, per academic year:

On campus Room & Board	\$13,300
Off Campus Room & Board Allowance	\$13,300
Books and Supplies	\$1,200
Travel	\$2,000

*There may be additional incidental fees specific to certain programs. [The prices above do not factor in any scholarships or other types of financial aid.](#) For a complete list of fees and available financial aid, please refer to the BSC website, <http://www.baystate.edu/financial-aid>. All costs are subject to change.

- 31.05(2)(b) Graduation. The graduation rate for students graduated from BSC programs, from January 1, 2014 to December 31, 2015, is as follows. Graduation Rate is defined as the number of students who received certificates, diplomas, or degrees in the program during the latest two calendar years, divided by the number of students who enrolled in the program during the latest

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two calendar years. The graduation rate shall be determined within 180 days from the end of each calendar year.

a. 54.82%

- 31.05(2)(c) Graduation Time. The average student graduates in the following median completion time. Median Completion Time is defined as the median duration of attendance in months, rounded to the nearest month, of all students who obtained a certificate, diploma, or degree from a program during the latest two calendar years.
 - a. Associates - 2 years and 8 months
 - b. Bachelor's - 3 years and 7 months

- 31.05(3)(a) Your Loan Debt. You must repay money that you borrow from student loans to pay for this program, including interest. You must repay any portion of the money you borrow to pay for this program, even if you fail to complete or drop out of the program. Failure to repay student loans is likely to have a serious negative effect on your credit, future earnings, and your ability to obtain future student loans.

- 31.05(3)(b) Loan Nonpayment Statistics. 31.05(3)(b) Loan Nonpayment Statistics. The Loan Nonpayment Percentage is the sum of the following:
 - a) The most recent 3 year cohort default rate as calculated by the Department of Education is 11.2%;
 - b) The percentage of students in the same cohort group that were in deferment or forbearance at the time the most recent cohort default rate was calculated is 36.2%; and
 - c) The percentage of students in the same cohort group that were in default on an institutional loan during the cohort default period is 0.0%.The sum is 47.4%, which is the Loan Nonpayment Percentage. 47.4% of BSC students had a loan deferment, loan forbearance or defaulted on their loans during the period covered in the federal cohort default rate used to calculate the loan nonpayment rate. In accordance with the disclosure mandated by 31.05(3)(b), the percentage of students who failed to repay their loans during this period ***includes the percentage of students in deferment or forbearance.*** Among the reasons why loans might be in deferment or forbearance are the reasons listed on the following website: <https://studentaid.ed.gov/repay-loans/deferment-forbearance>.

- 31.05(4)(b)(1) Placement Rates. BSC surveys its student population bi-annually on a variety of measures, including employment status. In 2014-15, 75.34% of graduates during 2014-2015 obtained full-time, non-temporary jobs in their field of study. 41.3% of students that enrolled in the program during latest two calendar years obtained full-time, non-temporary jobs in their field of study. Further information on career services can be obtained by contacting the Career Services Department.

- 31.05(4)(b)(2) Employment Statistics. Employment statistics substantiating these placement rates are available for inspection on request.

My signature below signifies that I have received and read these required disclosures.

Name of Student

Signature of Student

Date _____