



940 CMR 31.05 Required Disclosures

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: 2021-2022 Tuition and Fees*

Table with 3 columns: Degree Type, Boston Campus Day Division, and Taunton Campus Day Division, Evening Division (all campuses) & Online Division. Rows include Associates Degree (Business Administration, Criminal Justice, etc.) and Bachelor's Degree (Criminal Justice, Entertainment Management, etc.).

Estimated indirect costs, per academic year:

Table with 2 columns: Cost Category and Amount. Rows include On-Campus Room & Board, Off Campus Room & Board w/Parent Room & Board, Personal, and Travel.

*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. International students are subject to an additional \$100 annual international fee. Students pursuing a Cloud Security Risk Management, CSRM, concentration, please refer to addendum on your Enrollment Agreement.

31.05(2)(b) Graduation Rates

38.50% of students graduated from the program during January 1, 2019- December 31, 2020.

Graduation Rate is defined by 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 two calendar years. The graduation rate shall be determined within 180 days from the end of each calendar year.

31.05(2)(c) Graduation Time

- Associates – The average student graduates in 1 year and 6 months
Bachelor's – The average student graduates in 2 years and 2 months
Certificates – The average student graduates in 1 year and 2 months

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.

31.05(3)(a) Your Loan Debt.

You must repay money that you borrow as 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.

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 **6.7%**
- 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 **24.9%** 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 **11.11%**.

The sum is **42.71%**, which is the Loan Nonpayment Percentage. **42.71%** 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.

Graduate Placement Rate is **35.47%** of graduates during **January 1, 2019- December 31, 2020** obtained full-time, non-temporary jobs in their field of study.

Graduation Placement Rate is defined as the number of students obtaining full time (at least 32 hours per week) and non-temporary employment in the field of study during the latest two calendar years for which the school has obtained verification, divided by the number of all students graduating from the program during the latest two calendar years. The graduate placement rate shall be determined within 180 days from the end of each calendar year.

Total Placement Rate is **13.66%** of students that enrolled in the program during **January 1, 2019- December 31, 2020** obtained full-time, non-temporary jobs in their field of study.

Total Placement Rate is defined as the product of the graduate placement rate and the graduation rate. The total placement rate shall be determined within 180 days from the end of each calendar year.

Program	Credential Level	Graduation Rate	Graduate Placement Rate	Total Placement Rate
Business Administration	AS	23.26%	30.00%	5.54%
Criminal Justice	AS	40.00%	0.00%	0.00%
Criminal Justice	BS	41.30%	26.32%	10.87%
Entertainment Management	AS	7.69%	0.00%	0.00%
Entertainment Management	BS	43.75%	21.43%	9.38%
Fashion Merchandising	AS	100.00%	0.00%	0.00%
Fashion Merchandising	BS	35.90%	7.14%	2.56%
Health Studies	AS	7.94%	100.00%	7.94%
Information Technology	AS	33.33%	50.00%	16.67%
Information Technology	BS	11.11%	35.00%	3.89%
Management	BS	38.67%	36.36%	14.06%
Nursing	AS	38.75%	12.90%	5.00%
Nursing	BS	80.39%	51.22%	41.18%
Physical Therapy Assistant	AS	70.19%	53.42%	37.50%
Total		38.50%	35.47%	13.66%

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: _____
Last First

Signature: _____

Date: _____