

Post Master's Certificate in Curriculum and Instruction
Massachusetts Program Disclosure

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.

84.4%* of University of Phoenix students defaulted on, or failed to repay, their loans during the period October 1, 2019 and September 30, 2022.

The "Loan Nonpayment Percentage" stated above is defined in 940 CMR 31.03 as the sum of: (1) the most recent federal cohort default rate; (2) the percentage of students within the cohort whose Stafford loans, at the 9 of Un 2 (

PLACEMENT RATES (Continued):

“Employment in the Field of Study” is defined as employment in the job specified in the name of the program or certificate, diploma, or degree conferred by a school upon graduation from the program, or the reasonable equivalent thereof, such as those set forth in the “Sample of reported job titles” and “Related Occupations” listed in the Summary Report for each Standard Occupational Classification (SOC) code obtained by entering the program’s Classification of Instructional Program (CIP) code on O*NET crosswalk, <http://onetonline.org/crosswalk/CIP>. The “reasonable equivalent” does not include a job for which: (a) training in the program is not required; and (b) the entry level salary is less than 80% of the entry level salary of the job specified in the name of the program.

Total Placement Rate is defined as the product of the graduate placement rate and the graduation rate. This required definition may result in a total placement rate greater than 100% when the graduation rate, based on the definition in 940 CMR 31.03 is greater than 100%.