



## Gainful Employment Debt Measures — Implementation Time Frames

Fiscal year	Debt measures released	Loan repayment rate		Debt-to-earnings ratios		Use of debt measures
		Borrowers entered repayment*	Loan balance monitoring period	Students completed program*	Earnings period	
2011	2012	10/01/06 – 09/30/08 FY07 – FY08	10/01/10 – 09/30/11 FY11	10/01/06 – 09/30/08 FY07 – FY08	01/01/10 – 12/31/10 Calendar year 2010	Informational purposes only
2012	2013	10/01/07 – 09/30/09 FY08 – FY09	10/01/11 – 09/30/12 FY12	10/01/07 – 09/30/09 FY08 – FY09	01/01/11 – 12/31/11 Calendar year 2011	First year a program may be deemed “failing”
2013	2014	10/01/08 – 09/30/10 FY09 – FY10	10/01/12 – 09/30/13 FY13	10/01/08 – 09/30/10 FY09 – FY10	01/01/12 – 12/31/12 Calendar year 2012	Second year a program may be deemed “failing”
2014	2015	10/01/09 – 09/30/11 FY10 – FY11	10/01/13 – 09/30/14 FY14	10/01/09 – 09/30/11 FY10 – FY11	01/01/13 – 12/31/13 Calendar year 2013	Third consecutive year for a failing program — lose Title IV eligibility
2015	2016	10/01/10 – 09/30/12 FY11 – FY12	10/01/14 – 09/30/15 FY15	10/01/10 – 09/30/12 FY11 – FY12	01/01/14 – 12/31/14 Calendar year 2014	Third year in a four-year period for a failing program — lose Title IV eligibility

\*This is the typical two-year period or “2YP” used in the calculation. Other periods are used in some cases, as described [here](#). For more information on Program Integrity Final Rules, visit <http://www.tgslc.org/policy/integrity-rules.cfm>.