Military Family Counseling Certificate
Massachusetts Program Disclosure

COST OF PROGRAM:

University Tuition and Fees $14,355
Total Cost of University Program: $14,355

University of Phoenix does not provide on-campus room and board or off-campus housing assistance at any of its locations. Estimated cost for Room/Board/Transportation for one academic year is $8,995. The University Tuition and Charges shown on this Disclosure Form are based on the date you receive this form. The University reserves the right to adjust tuition and fees.

GRADUATION RATE: N/A

This program is new. Therefore no relevant data is available at this time regarding the percentage of students attending online who graduated from the program during the last two calendar years.

940 CMR 31.03 defines graduation rate 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 two calendar years. This required definition may result in a graduation rate greater than 100% when the number of students who enrolled in the program during the time period is lower than the number of students receiving certificates, diplomas, or degrees during the time period because the required definition does not consider the total enrollment of the program over the time period. Similarly, the required definition may result in other disproportionately high graduation rates in the event that the number of students who enroll during the time period is less than the total number of students in the program who are eligible to receive certificates, diplomas, or degrees during the time period because the required definition does not consider the total enrollment of the program over the time period. Alternatively, the required definition may result in disproportionately low graduation rates in the event that the number of students who enroll during the time period exceeds the total number of students in the program who are eligible to receive certificates, diplomas, or degrees during the time period because the required definition does not consider the total enrollment of the program over the time period.

GRADUATION TIME: N/A

This program is new. Therefore no relevant data is available at this time regarding the average time in months in which a student attending this program online graduates.

940 CMR 31.03 defines graduation time 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 last two calendar years.

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.

55.3% of University of Phoenix students defaulted on, or failed to repay, their loans during the period October 1 2010 and September 30 2013.

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 time the most recent cohort default rate was calculated, were in deferment or forbearance; and (3) the percentage of student borrowers in the cohort who defaulted under the terms of institutional loans during the cohort default period.

University of Phoenix official federal cohort default rate for the period above is 19.1%. The percentage of University of Phoenix borrowers who had at least one of their federal loans in deferment or forbearance is 36.2%. Deferment and forbearance are not default, but a postponement of payment, usually due to a return to a post-secondary institution for further education or an economic hardship. University of Phoenix does not offer institutional loans to its students.

**PLACEMENT RATES:** N/A

This program is new. Therefore no relevant data is available at this time regarding the placement rates of students who graduated from the program during the last two calendar years.

Name (Please print clearly)

Student's Signature ____________________________ Date ________________