

Am I Better Off Going to (Your) College? Post-College Financial Outcomes

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Session Outline



INTERPRETATION OF STANDARD 12.6

(student debt and financial
literacy)



SELECTED DATA SOURCES ON POST-COLLEGE FINANCIAL OUTCOMES

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Sample Measures / Indicators / Metrics of Post-College Financial Outcomes

- *Cohort Default Rate*
- *Loan Repayment Rate*
- *Median Earnings*
- *% College Graduates Earning More than HS Graduates*
- *Price to Earnings Ratio*
- *Debt (Annual Debt Payment) to Earnings Ratio*
- *Debt (Annual Debt Payment) to Discretionary Earnings Ratio*
- *Minimum Economic Return:* earnings vs. state-level high school earnings + amortized net price
- *Earnings Premium:* earnings vs. median earnings for credential level within the state
- *Economic Mobility:* earnings vs. earnings high enough to enter the 4th income quintile or above regardless of credential level within the state

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Context: Important Factors

- Individual Choices, e.g.
 - Borrowing'
 - Loan repayment
 - Career choices
- Labor Market Conditions (e.g., employment rates)
- Regional Differences in Earnings Rates / Cost of Living
- Policy Developments (e.g., loan conditions, loan forgiveness, minimum wage)
- Overall State of Economy (e.g., inflation)

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It's A Different World

Core Questions

- ✓ Is it financially worth going to college?
- ✓ Why is the cost of attending college so high?
- ✓ Will I be able to pay off my student loans?
- ✓ What type of standard of living can I expect as a result of going to college?

Financial Outcomes and accreditation – e.g.,

- ED (NACIQI) recognition reviews of accreditors <https://sites.ed.gov/naciqi/>
- WASC-Senior Institutional Key Indicators Dashboard <https://www.wscuc.org/resources/kid/>
- Postsecondary Commission <https://postsecondarycommission.org/>
- Proposed TX legislation H.B. No.1870 <https://capitol.texas.gov/tlodocs/89R/billtext/pdf/HB01870I.pdf>

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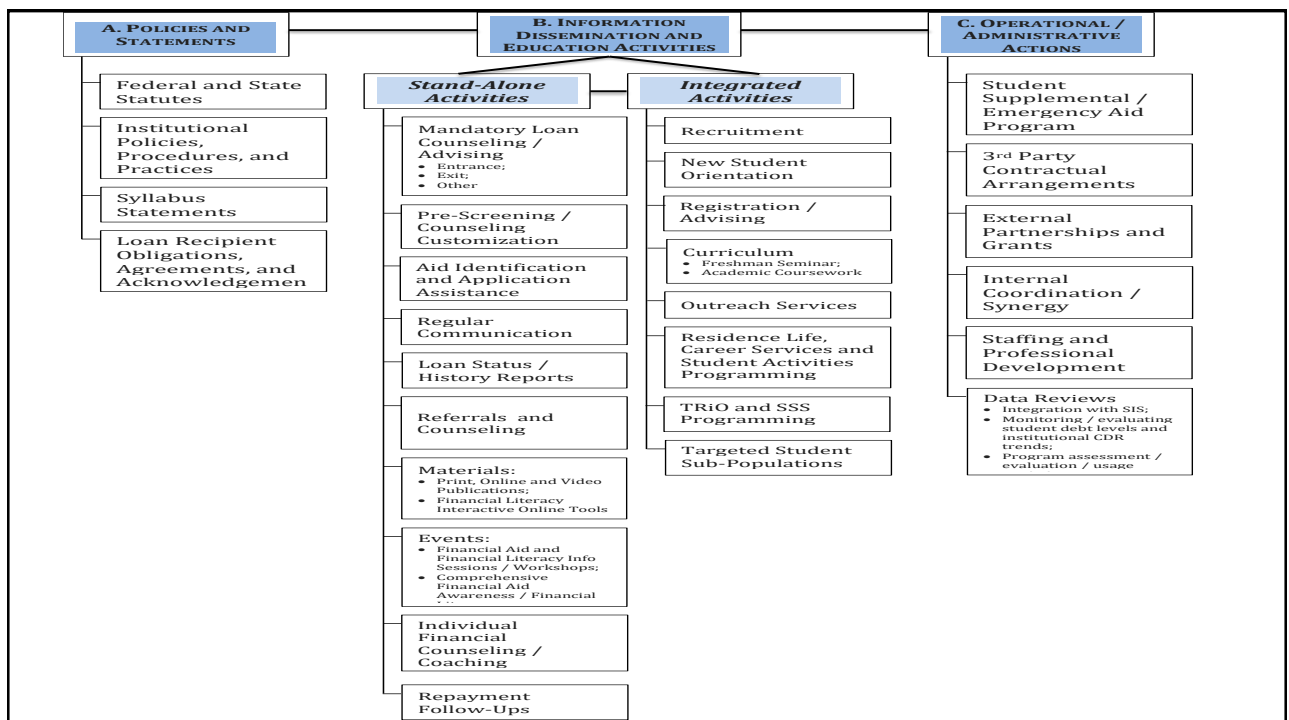
“Moving the Needle” on Post-College Financial Outcomes

- Debt Mgmt / Financial Literacy / Financial Responsibility programs
- Pedagogies
 - Experiential learning
 - Assignments
 - Real-life problems, Team projects, ...
 - Service-learning
 - Internships / practica / field work
 - Guest speakers
- Curricular offerings / Program mix
 - Explore Bureau Labor Statistics (BLS) data for current/prospective programs (earnings, scale, growth)
 - CIP-SOC crosswalk
- Advising
 - Career Pathways
- Career Services
 - Foundations (resumes, interviews,...)
 - Business leaders
 - Presentations
 - Networking
- Student Affairs
 - Leadership development
 - Alumni programs
- QEPs

<https://nces.ed.gov/ipeds/cipcode/post3.aspx?y=56>

Social Capital

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Sample Quality Enhancement Plans (QEPs)

- Angelo State University - *When Your Career Goals Become REALity: Ready. Explore. Apply. Launch*
 - <https://sacscoc.org/app/uploads/2024/04/Angelo-State-University-QEP-Executive-Summary.pdf>
- Broward College - *The Connection to Employment Opportunities (CEO)*
 - https://sacscoc.org/app/uploads/2024/09/Broward-College-QEP-Summary-The-Connection-To-Employment-Opportunities-8_14_24.pdf
- Central Piedmont CC - *Career Compass: Career Exploration Through First Year Advising*
 - <https://sacscoc.org/app/uploads/2024/09/Central-Piedmont-CC-QEP-Exec-Summary.pdf>
- Richmond CC - *Getting Prepared for Success (GPS)*
 - <https://sacscoc.org/app/uploads/2024/09/RichmondCC-QEP-Summary-Class-of-2024-A.pdf>
- St. Johns River State College – *Core to Career*
 - <https://sacscoc.org/app/uploads/2024/09/St-Johns-River-State-QEP-Executive-Summary.pdf>
- University of North Alabama - *Preparing the Pride: Experiential and Work-based Learning*
 - <https://sacscoc.org/app/uploads/2024/04/University-North-Alabama-QEP-Executive-Summary.pdf>
- University of Kentucky – *Transdisciplinary Educational Approaches to Advance Kentucky (TEK)*
 - <https://sacscoc.org/app/uploads/2024/04/University-of-Kentucky-QEP-Executive-Summary.pdf>
- University of Mary Washington - *Life After UMW: Preparing Students for Life and Career*
 - <https://sacscoc.org/app/uploads/2024/04/University-of-Mary-Washington-QEP-Executive-Summary.pdf>

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Sample Quality Enhancement Plans (QEPs)

- Benedict College – *Living your Best Life: Financially Informed and Thriving (F.I.T)*
 - <https://sacscoc.org/app/uploads/2023/04/Benedict-College-QEP-Executive-Summary-SACS-2023.pdf>
- Bethune-Cookman University – *Reimagining Innovations in Student Experiential Learning (RISE)*
 - <https://sacscoc.org/app/uploads/2023/04/Bethune-Cookman-QEP-Executive-Summary-2-7-2023.pdf>
- Forsyth Tech – *Course to Career*
 - <https://sacscoc.org/app/uploads/2023/09/Forsyth-Tech-QEP-Executive-Summary.pdf>
- Gateway CTC - *Employability: Skills for work, Skills for life*
 - <https://sacscoc.org/app/uploads/2023/09/Gateway-QEP-Executive-Summary.pdf>
- Piedmont CC - *Keep the PACE: Personalized Advising for Career Excellence*
 - <https://sacscoc.org/app/uploads/2023/09/Piedmont-Community-College-QEP-Executive-Summary.pdf>
- Southeastern Technical College – *Building a Successful Employee (BASE)*
 - <https://sacscoc.org/app/uploads/2023/09/Southeastern-Technical-College-QEP-Executive-Summary.pdf>
- University of Mississippi Medical Center – *Professionalism in Practice*
 - <https://sacscoc.org/app/uploads/2023/04/Univ-Mississippi-Med-Ctr-QEP-Executive-Summary.pdf>
- University of Pikeville - *PEAK Career and Leadership Pathway*
 - https://sacscoc.org/app/uploads/2023/04/University-Pikeville_QEP-Executive-Summary_2-14-2023.pdf

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Context: Stated Purpose / Value of College Education



Enlightenment



Self-
Actualization



Informed
Citizenship

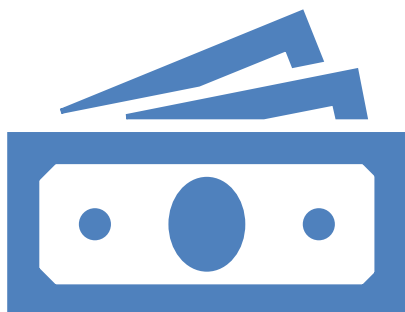


Public
Good



Post-College Financial Independence and Well-Being

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INTERPRETATION OF STANDARD 12.6 (Student debt and financial literacy)

June 2024

<https://sacscoc.org/app/uploads/2024/06/Interpret-Standard-12.6.pdf>

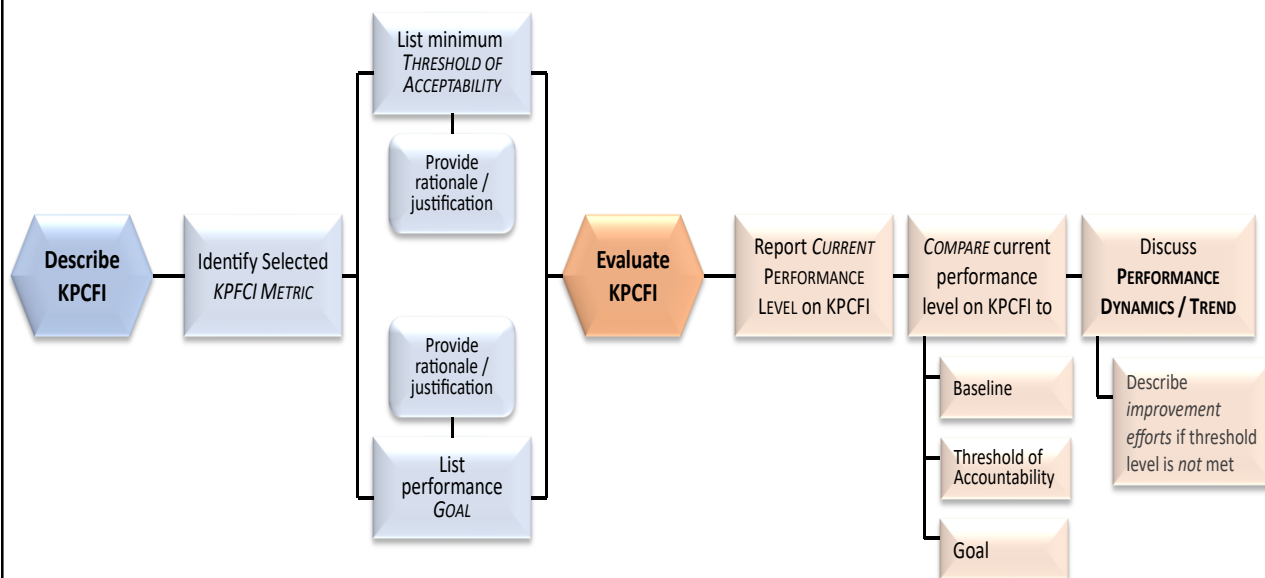
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Compliance Components

- **Selecting Key Post-College Financial Indicator (KPCFI) Metric**
 - **THRESHOLD OF ACCEPTABILITY** (minimally acceptable performance level)
 - Justify *appropriateness*
 - **GOAL** (performance target)
 - Justify *appropriateness*
 - **KPCFI Monitoring and Evaluation**
 - Current KPCFI performance **OUTCOMES** vs
 - Baseline level
 - Threshold and Goal
 - **Trend or Performance Dynamics on KPCFI**
- ✓ **Improvement Efforts** (if not meeting the *threshold of acceptability*)

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Sample KPCFI Reporting Structure



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Key Dates

- June 2024 = Board Approval of *Interpretation of Standard 12.6*
- Fall 2024 - Fall 2025 = Webinars and KPCFI sessions at SACSCOC and other professional conferences in the region

Implementation Delayed in December 2024

- ~~February/March 2025~~ = Institutions receive **baseline data** on all available KPCFI metrics
- ~~March/April 2025~~ = Institutions make **KPCFI selections**
- ~~September 2025 and >~~ = Institutions **address KPCFI** (and associated expectations/compliance components) as part of the response to Standard 12.6 in compliance reports.

Implementation Update in June 2025

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Key Prep Steps

A. Selecting *KPCFI Metric*

Good Fit - think carefully about which metric(s) **best suit your institution**

- e.g., institution mission, enrolment demographics, % borrowers, mix of academic programs, completer profile, institution strategic plans and goals, state mandates, etc.

B. Setting 2 Data *Reference Points*

- A. *Threshold of Acceptability*
 - minimally acceptable standard
- B. *Goal*
 - aspirational yet attainable target

"Appropriate"

- Institutional trend data
- Peer comparisons
- State/system mandates
- ...

Campus Conversations

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Sample Measures / Indicators / Metrics of Post-College Financial Outcomes

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Choosing A KPCFI: Sample Questions for Consideration

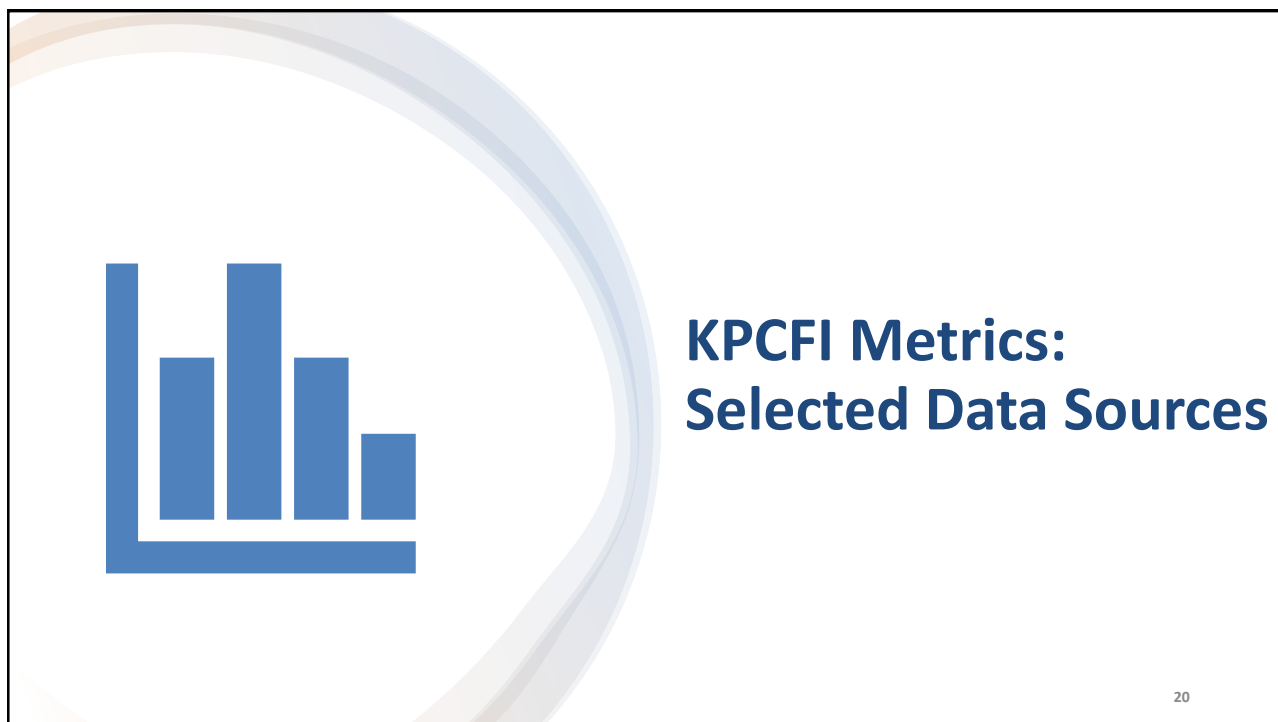
1. What does the KPCFI measure? What questions does are associated with the measure? What are the student cohort and time frame in the measure?
2. What are your institutional characteristics and attributes? What type of students do you serve? How are your students currently fairing on these measures? What is your institution's mission and strategic focus? What are some patterns in your students' matriculation sequence that relate to any of the metrics?
3. Based on your institution's strategic focus and characteristics, what are the goals for your students?
4. Given your institutional characteristics and attributes, which KPCFI measure reflects or captures your student population and strategic focus? What is your institution's current and past performance on this measure?
5. What strategies can you use to address and improve your institution's selected KPCFI? What does existing research say about the factors related to or that influence your institution's chosen KPCFI? What can you glean from the research to formulate a viable strategy to improve your institution's performance?
6. What is a threshold of acceptability (minimally acceptable level of institutional performance) on the KPCFI? Why? What is your institution's KPCFI performance goals/target? Why?
7. How will you track your institution's performance on its chosen KPCFI? How will you respond to a KPCFI that is improving, stable or worsening?

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	Gregory of Nyssa Community College -17% w/ loans -25% Pell -55% non-White	Athanasius Community College -18% w/ loans -37% Pell -38% non-White	Origen College -69% w/loans -39% Pell -25% non-White	Shady Oak College -74% w/loans -32% Pell -40% non-White	St. Basil the Great University -70% w/loans -68% Pell -99% non-White	Macrina University -85% w/loans -47% Pell -91% non-White	Cappadocia University -73% w/loans -75% Pell -97% non-White	Maximus the Confessor University -49% w/ loans -22% Pell -40% non-White
Cohort Default Rate	17%	16%	8%	4%	8%	4%	10%	6%
Loan Repayment Rate	29%	28%	46%	41%	23%	39%	26%	29%
Median Earnings	\$30,289	\$40,851	\$35,087	\$56,736	\$36,251	\$57,946	\$29,229	\$64,977
% Earning More than HS Graduates	39%	48%	40%	71%	51%	70%	45%	74%
Debt to Earnings Ratio	nd	0.7% (cert)	5.5% (Bach)	2.6% (Mast)	6.8% (Bach) 8.1% (Mast)	2% (Bach) 6.5% (Mast)	7.8% (Assoc) 6% (Bach)	1.4% (Assoc) 1.8% (Bach) 3.5% (Mast)
Debt to Discretionary Earnings Ratio	nd	1.3% (cert)	20.6% (Bach)	3.6% (Mast)	14.3% (Bach) 12.3% (Mast)	3.9% (Bach) 9.8% (Mast)	17.4% (Assoc) 10.1% (Bach)	2.2% (Assoc) 2.6% (Bach) 4.7% (Mast)
Minimum Economic Return	-11% = \$32,713 / \$36,616	+41% = \$44,120 / \$31,199	-12% = \$37,895 / \$42,901	+49% = \$61,276 / \$41,057	-1% = \$39,152 / \$39,405	+65% = \$62,583 / \$38,031	-24% = \$31,568 / \$41,685	+83% = \$70,177 / \$38,281
Earnings Premium	-21% = \$32,713 / \$41,204	+16% = \$44,120 / \$38,198	-26% = \$37,895 / \$50,870	+42% = \$61,276 / \$43,201	-33% = \$39,152 / \$58,492	+30% = \$62,583 / \$48,072	-34% = \$31,568 / \$48,072	+46% = \$70,177 / \$48,072
Economic Mobility	-42% = \$32,713 / \$56,161	+3% = \$44,120 / \$42,921	-17% = \$37,895 / \$45,782	+53% = \$61,276 / \$40,069	-20% = \$39,152 / \$48,943	+45% = \$62,583 / \$43,201	-27% = \$31,568 / \$43,201	+64% = \$70,177 / \$42,921

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Post-College Financial Indicators: *Selected Data Sources*

A. College Scorecard

<https://collegescorecard.ed.gov>

B. NACIQI

<https://sites.ed.gov/naciqi/>

C. Post-Secondary Value Commission

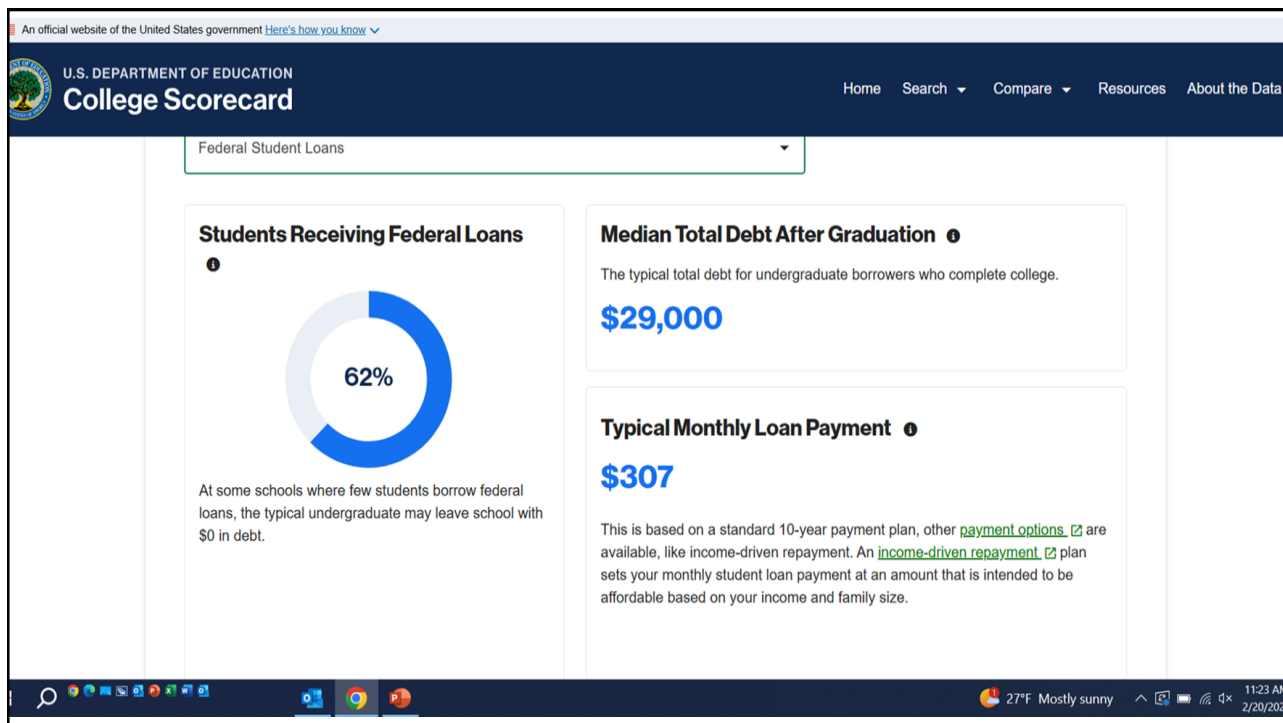
<https://postsecondaryvalue.org/equitable-value-explorer/>

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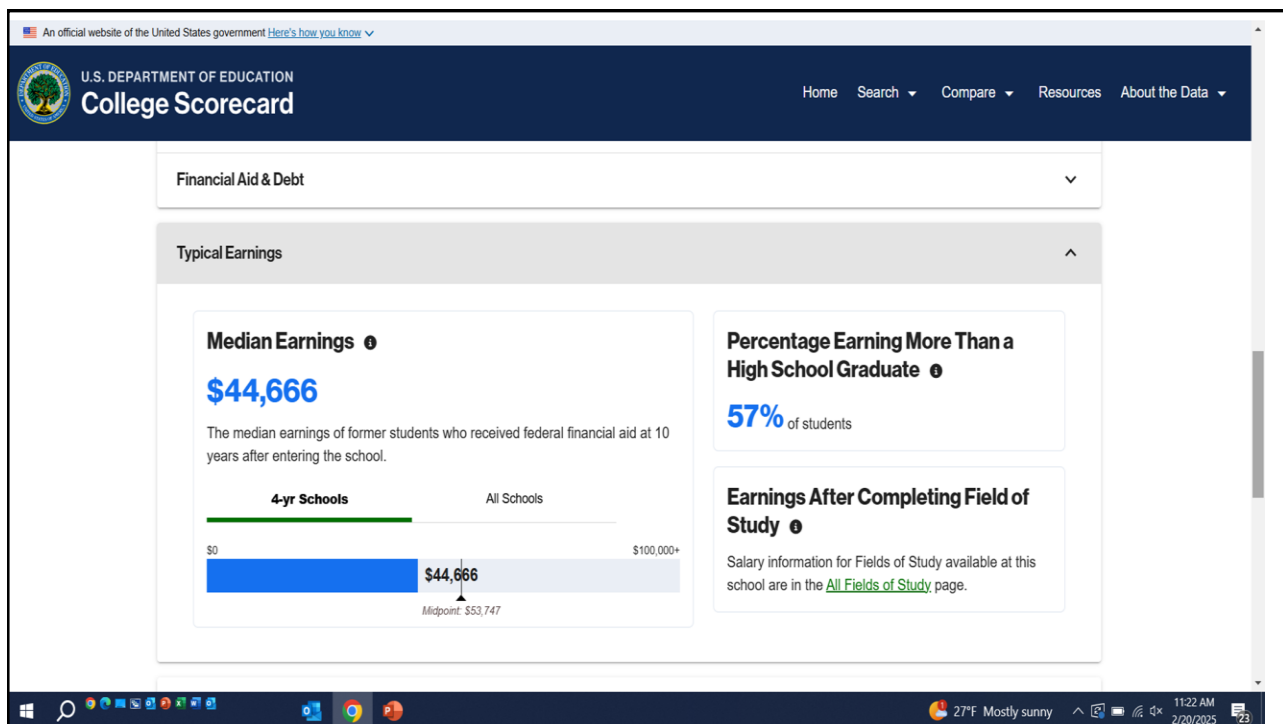
A. College Scorecard <https://collegescorecard.ed.gov/>

The screenshot shows the College Scorecard website. At the top, there's a navigation bar with the U.S. Department of Education logo and the text "College Scorecard". To the right of the logo are links for "Home", "Search", "Compare", and "Resources". Below the navigation bar, there's a section titled "Fields of Study" with a dropdown arrow. Under this section, there are several categories listed: "Costs", "Graduation & Retention", "Financial Aid & Debt", "Typical Earnings", "Campus Diversity", and "Test Scores and Acceptance". Each category has a dropdown arrow next to it. In the top right corner of the main content area, there are two green buttons: "EXPAND ALL" and "CLOSE ALL". The background of the website is white, and the navigation bar is dark blue.

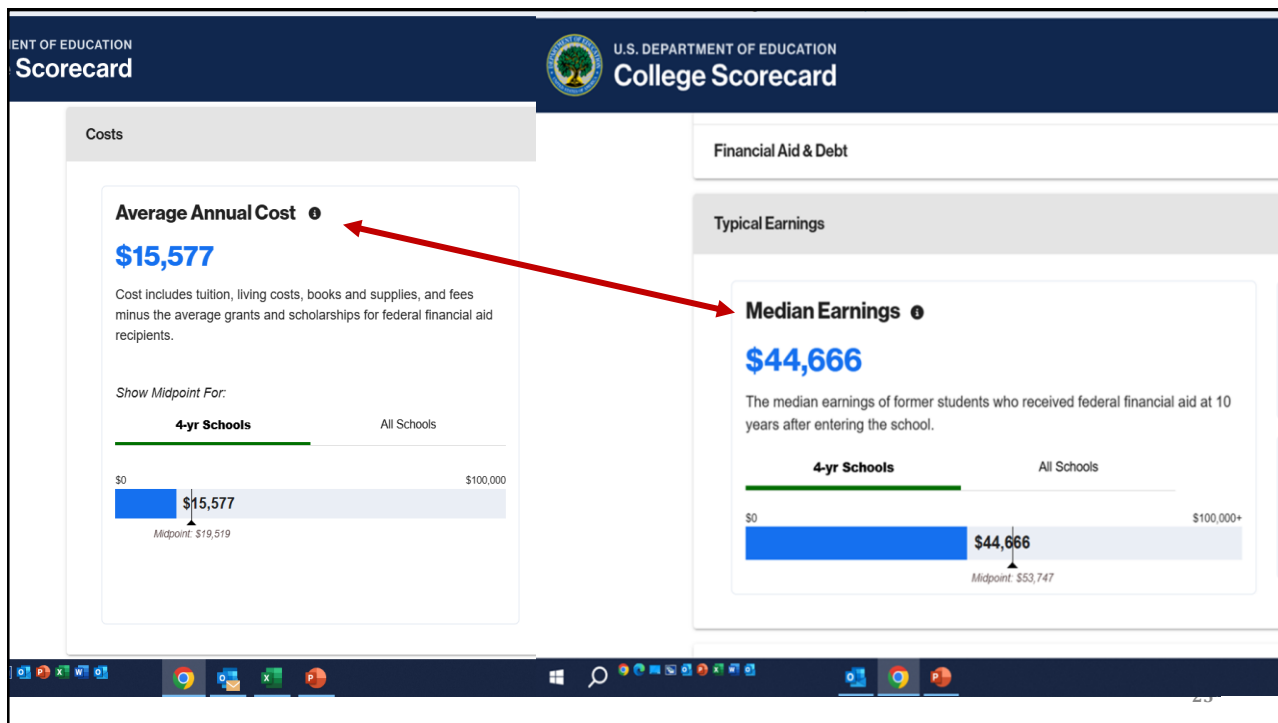
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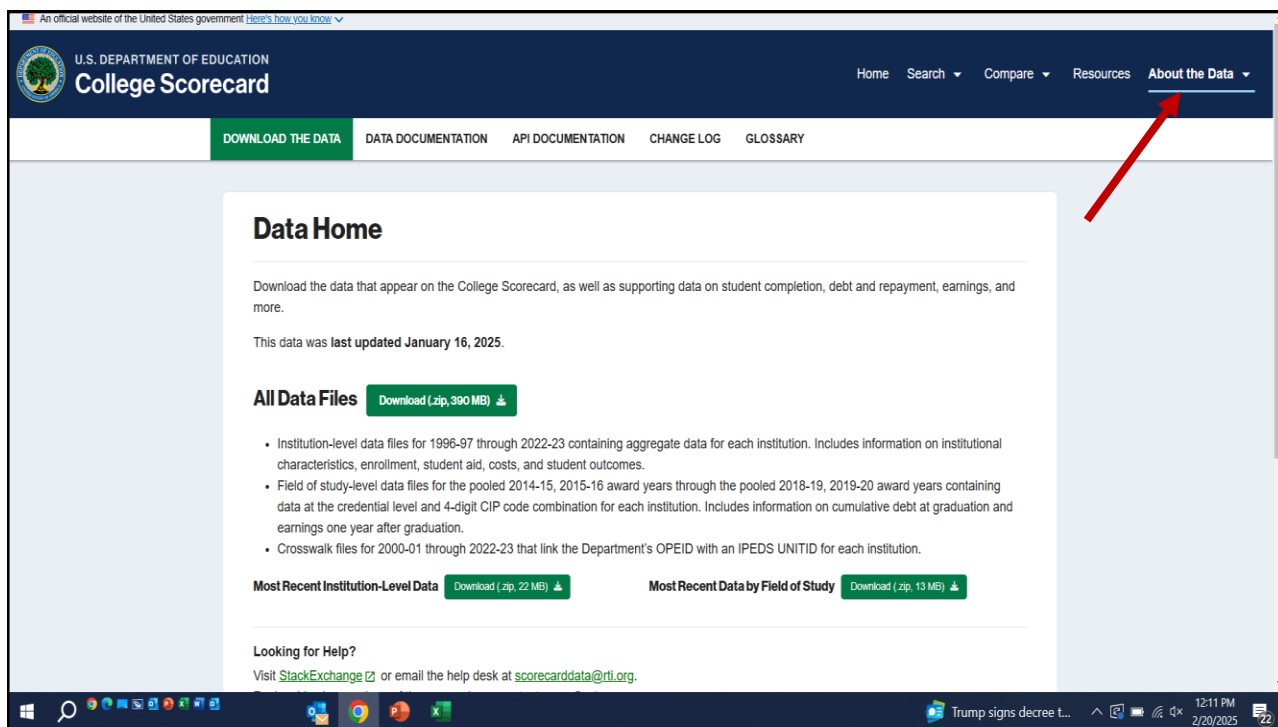


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B. National Advisory Committee on Institutional Quality and Integrity (NACIQI) <https://sites.ed.gov/naciqi/>

- Data File -- <https://sites.ed.gov/naciqi/files/2023/07/InstitutionalAccredData.xlsx>
- Debt
- Earnings
- **DTE (Annual Student Debt Payment to Earnings *Ratio*)** by credential level
- **Discretionary DTE (Annual Student Debt Payment to [Earnings – Poverty Guideline] *Ratio*)** by credential level

Data are not yet comprehensive, but collection continues to improve.

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https://sites.ed.gov/naciqi/

National Advisory Committee on Institutional Quality and Integrity

U.S. Department of Education

Welcome

Authority

Membership

Meetings

Reports

Secretary's Recognition Process

FACA

Welcome

The National Advisory Committee on Institutional Quality and Integrity or NACIQI was authorized and reconstituted by the [Higher Education Opportunity Act of 2008](#). NACIQI provides recommendations regarding accrediting agencies that monitor the academic quality of postsecondary institutions and educational programs for federal purposes. The Committee complies with all requirements of the [Federal Advisory Committee Act \(FACA\)](#) and [Government in the Sunshine Act](#).

Since it reconvened in 2010, NACIQI has been advising the U.S. Secretary of Education on matters concerning accreditation, the [Secretary's recognition process for accrediting agencies](#), and institutional eligibility for federal student aid, through the Committee's public meetings. Throughout its tenure, NACIQI has reached out to the accreditation and higher education communities; researchers and policy makers; and interested members of the public, to engage in informed deliberation.

In addition to sending forward over two hundred recommendations to the Secretary regarding recognition of accrediting agencies, and four [recommendations for degree approvals](#) to Congress for military educational institutions, NACIQI has also issued three policy reports in [2012](#), [2015](#), and [2018](#); hosted three forums; and listened to over two hundred public comments.

Please click here for the [National Committee on Foreign Medical Education and Accreditation \(NCFMEA\)](#).

Search ...

Next Meeting (Virtual)

August 6-8, 2024

Draft Meeting Agenda

ACCREDITOR DASHBOARDS INFORMATION

Institutional Dashboards (July 2024)

Institutional AccredData (July 2024)

Programmatic Plots (July 2024)

Programmatic AccredData (July 2024)

Communicating with NACIQI

Per the FACA, public comments are solicited by a Federal Register notice announcing each meeting. Only comments submitted in accordance with

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Institutional_AccredData-2024 - View-only

Search for tools, help, and more (Alt + Q)

File Home Insert Share Page Layout Formulas Data Review View Help Draw

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A A B C D E F G H I J K L M N O P Q R S

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All Currently Operating Title IV Participating Institutions of Higher Education

Federal Postsecondary Education and Student Aid Data

Abbreviati	Accreditor	Accreditor	Six-digit OPEID	Institution name	# locations	Predomina	nt degree	Control	Only distar	Degree and certificate seeking undergraduate students	Degree and certificate seeking graduate students	Title IV volume	Loan volume	Grant volume	Campus-based volume	# borrowers	% borrowe	Borrower s	# Pell stud	% Pell	HCM1	HCM2	Financi responsi ty composit score
SACSCC	Southern	The South	001002	ALABAMA AGRICULTU	1	Bachelor's	Public	0	0	5,196	801	\$63 M	\$43 M	\$19 M	\$1 M	2,733	54%	16,588	3,338	65%	0	0	3.00
SACSCC	Southern	The South	001003	FAULKNER UNIVERSITY	1	Bachelor's	Private, no	0	0	1,587	1,025	\$41 M	\$36 M	\$5 M	\$0 M	1,171	61%	14,014	886	46%	0	0	0
SACSCC	Southern	The South	001004	UNIVERSITY OF MONT	1	Bachelor's	Public	0	0	2,128	414	\$19 M	\$12 M	\$5 M	\$0 M	1,164	53%	12,612	923	42%	0	0	0
SACSCC	Southern	The South	001005	ALABAMA STATE UNIV	1	Bachelor's	Public	0	0	3,296	532	\$46 M	\$32 M	\$13 M	\$1 M	2,684	77%	23,780	2,441	70%	1	0	0
SACSCC	Southern	The South	001007	CENTRAL ALABAMA CO	1	Certificate	Public	0	0	963	0	\$4 M	\$1 M	\$3 M	\$0 M	238	15%	1,473	471	30%	0	0	0
SACSCC	Southern	The South	001008	ATHENS STATE UNIVER	1	Bachelor's	Public	0	0	2,465	374	\$20 M	\$13 M	\$6 M	\$0 M	1,102	43%	7,773	1,056	41%	0	0	0
SACSCC	Southern	The South	001009	ALBURN UNIVERSITY	1	Bachelor's	Public	0	0	25,234	6,385	\$188 M	\$150 M	\$17 M	\$2 M	6,948	28%	5,853	3,126	13%	0	0	0
SACSCC	Southern	The South	001012	BIRMINGHAM-SOUTH	1	Bachelor's	Private, no	0	0	968	0	\$6 M	\$5 M	\$1 M	\$0 M	680	64%	16,068	240	23%	1	0	0
SACSCC	Southern	The South	001013	CALHOUN COMMUNIT	1	Certificate	Public	0	0	6,549	0	\$22 M	\$10 M	\$12 M	\$0 M	1,323	15%	1,824	2,563	29%	0	0	0
SACSCC	Southern	The South	001015	ENTERPRISE STATE CO	1	Associate's	Public	0	0	1,359	0	\$7 M	\$3 M	\$4 M	\$0 M	356	20%	1,486	742	41%	0	0	0
SACSCC	Southern	The South	001016	UNIVERSITY OF NORTH	1	Bachelor's	Public	0	0	5,408	2,616	\$44 M	\$34 M	\$9 M	\$1 M	2,206	36%	8,005	1,776	29%	0	0	0
SACSCC	Southern	The South	001017	GADSDEN STATE COM	1	Certificate	Public	0	0	3,446	0	\$12 M	\$0 M	\$12 M	\$0 M	0	0%	1,988	46%	0	0	0	0
SACSCC	Southern	The South	001018	GEORGE C. WALLACE C	1	Certificate	Public	0	0	3,069	0	\$10 M	\$0 M	\$9 M	\$0 M	0	0%	1,854	48%	0	0	0	0
SACSCC	Southern	The South	001019	HUNTINGDON COLLEG	1	Bachelor's	Private, no	0	0	810	5	\$8 M	\$7 M	\$2 M	\$0 M	617	74%	19,856	329	39%	0	0	3.00
SACSCC	Southern	The South	001020	JACKSONVILLE STATE	1	Bachelor's	Public	0	0	7,066	1,322	\$66 M	\$45 M	\$20 M	\$1 M	5,690	71%	15,650	3,538	44%	0	0	0
SACSCC	Southern	The South	001022	JEFFERSON STATE CO	1	Associate's	Public	0	0	5,550	0	\$18 M	\$7 M	\$11 M	\$0 M	1,668	20%	1,897	2,521	30%	0	0	0
SACSCC	Southern	The South	001024	UNIVERSITY OF WEST	1	Bachelor's	Public	0	0	2,424	3,433	\$68 M	\$59 M	\$8 M	\$1 M	1,168	50%	12,547	1,058	46%	0	0	0

ALL INSTITUTIONS

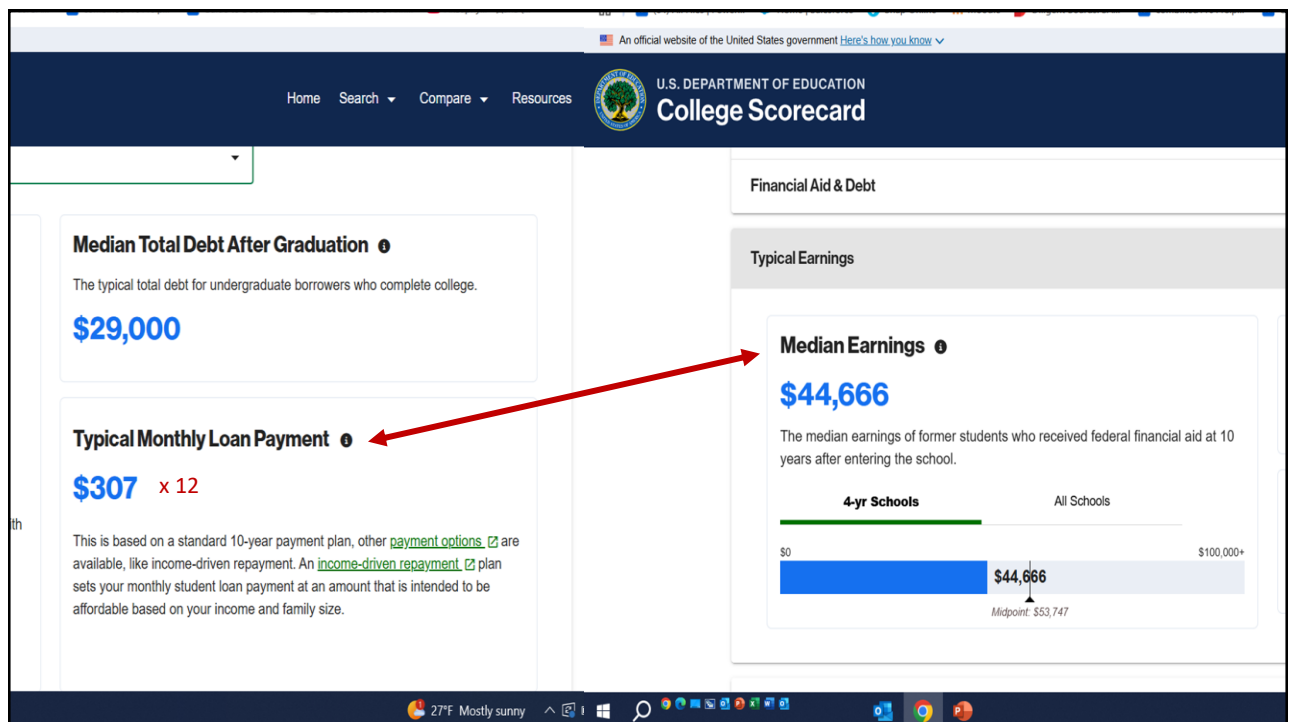
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Debt to Earnings (DTE) Ratios [annual loan payment / (discretionary) annual earnings] by *credential* level

	# programs included in debt to income ratio (Associate's deg)	Programs median annual DTE ratio (Associate's deg)	Programs median discretionar y DTE ratio (Associate's deg)	# programs included in debt to income ratio (Bachelor's deg)	Programs median annual DTE ratio (Bachelor's deg)	Programs median discretionar y DTE ratio (Bachelor's deg)	# programs included in debt to earnings ratio (Master's deg)	Programs median annual DTE ratio (Master's deg)	Programs median discretionar y DTE ratio (Master's deg)	# programs included in debt to earnings ratio (Doctoral)	Programs median annual DTE ratio (Doctoral)	Programs median discretionar y DTE ratio (Doctoral)			
16	5	1.12	1.73												
8	2	0.64	1.00												
17	3	0.89	1.40												
3	2	5.64	11.04	46	18	5.64	11.30	22	9	7.08	11.95	1	0		
				108	65	3.60	6.18	118	35	4.47	7.36	69	4	8.64	13.45
				68	39	3.53	6.97	42	10	3.76	6.10	14	1	7.33	9.96
				100	57	3.28	6.58	95	13	4.28	6.33	64	3	4.18	5.11
20	5	4.85	16.99	42	12	3.70	7.66	22	1	4.85	8.74	1	0		

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C. Post-Secondary Value Commission – Equitable Value Explorer <https://postsecondaryvalue.org/equitable-value-explorer/>

- **EARNINGS VIS-A-VIS *THRESHOLDS RATIOS***

Thresholds:

- **T 0 Minimum Economic Return** (Median *state-level* high school earnings + total college *net price* amortized over 10 years)
- **T 1 Earnings Premium** (Median earnings for *credential* level within *state*)
- **T 2 Earnings Parity** (Median earnings of *advantaged peers* (White, Male for *credential* level within *state*))
- **T 3 Economic Mobility** (Earnings high enough to enter *4th income quintile* or above *regardless of credential level* within *state*)

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- **Webinar** (Institute for Higher Education Policy)
 - Elevating Equitable Value: Investigating Economic Outcomes of Postsecondary Education
 - Original Date: Wednesday, September 18, 2024
- **Recording** Is Available:
 - <https://www.ihep.org/event/elevating-equitable-value-webinar/>

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Equitable Value Outcomes: SACSCOC Calculations

- The Equitable Value Explorer is a valuable tool, however it is not clear how frequently it will be updated.
- The tool's authors published a data dictionary which provides detailed information on the data sources, variables and variable calculations used in the report.
- SACSCOC calculates post-college financial outcomes for institutions based largely on the methods identified in the data dictionary, with some modifications.
- The Commission is finalizing a technical paper that will articulate exactly the data sources as well as variables and variable computations used to calculate institutional post-college financial outcomes.

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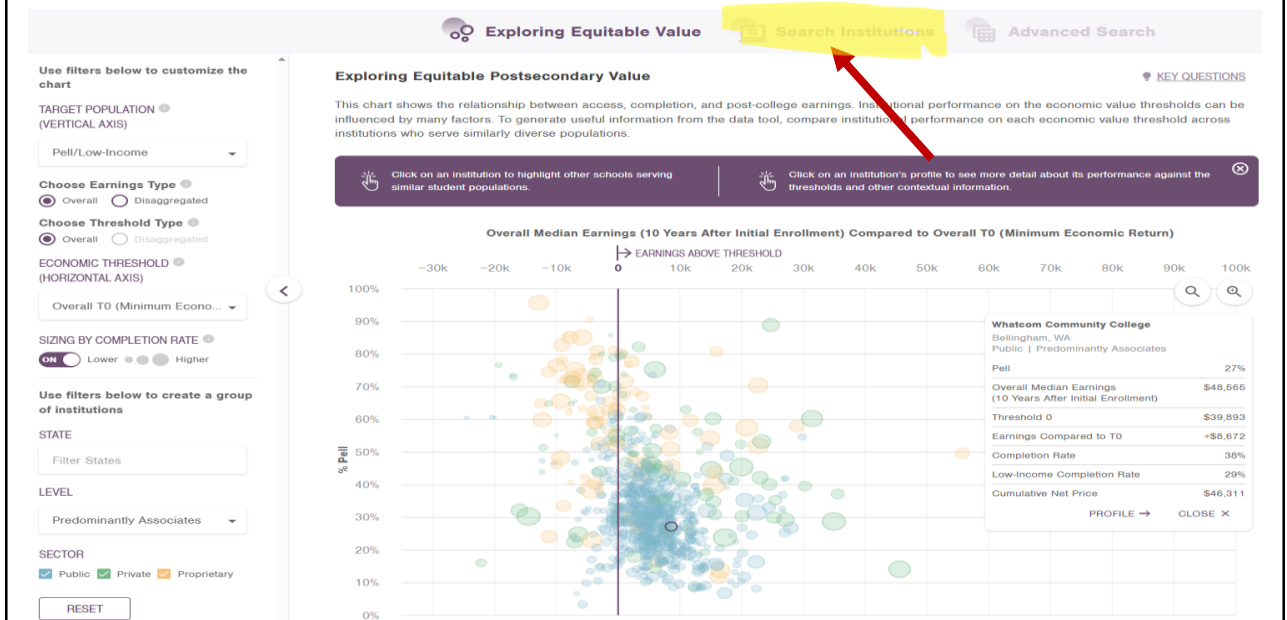
- **Equitable Value Explorer: *Data Tool***
<https://equity.postsecondaryvalue.org/datatool>

The screenshot shows the homepage of the Equitable Value Explorer. At the top, there is a navigation bar with the text "POSTSECONDARY VALUE COMMISSION" on the left and links for "OVERVIEW", "DATA TOOL", "UT SYSTEM", "METHODOLOGY", and "ABOUT" on the right. The main heading is "Equitable Value Explorer". Below this, a paragraph states: "This interactive dashboard allows users to analyze and compare institutions against the Postsecondary Value Framework. Explore the data to understand how institutions create value." A section titled "INTRODUCING THRESHOLDS" contains a paragraph explaining that thresholds provide benchmarks for measuring economic value and are calculated using data from the American Community Survey and the College Scorecard. Below this paragraph are four columns, each describing a threshold: T0 Minimum Economic Return, T1 Earnings Premium, T2 Earnings Parity, and T3 Economic Mobility.

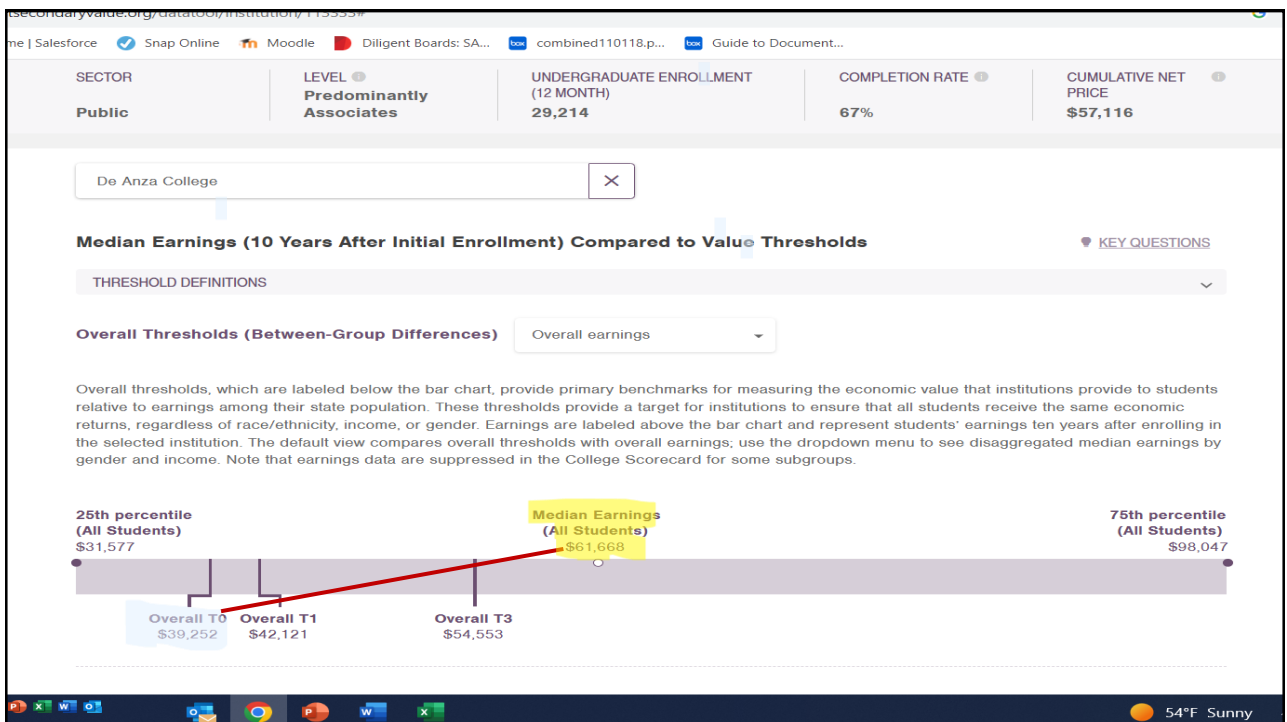
T0 Minimum Economic Return	T1 Earnings Premium	T2 Earnings Parity	T3 Economic Mobility
Median state-level high school earnings + total net price amortized over 10 years	Median earnings for credential level within state	Median earnings of advantaged peers (White, Male for credential level within state)	Earnings high enough to enter 4th (60th to 80th percentile) income quintile or above regardless of credential level within state

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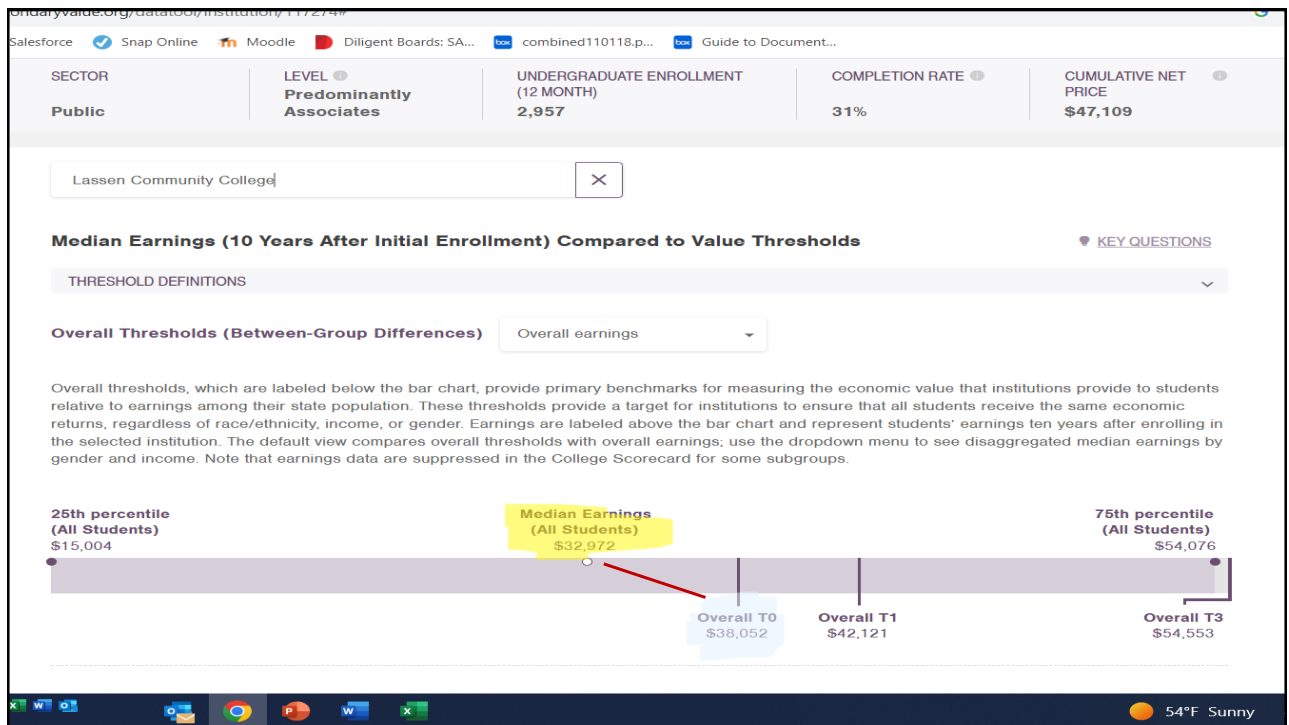
Data Tool: <https://equity.postsecondaryvalue.org/datatool>



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➤ NUMBERS DON'T SPEAK FOR THEMSELVES

✓ Discuss post-college financial outcomes within the **context of your institution's STORY**

- Include the *institutional context* and other information necessary to help peer reviewers, the general public, etc. understand your institution's performance. e.g.,
 - Under what context might lower performance outcomes on the metrics be acceptable or understandable?
 - Why aren't the performance outcomes different?
 - What could make them different?

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