

**Bachelor of Arts in English**  
**Massachusetts Program Disclosure**

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**GRADUATION RATE:**

0% of students attending this program graduated during the last two calendar years for which data is available.

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. A Graduation Rate of "N/A" indicates that there were no students who received certificates, diplomas, or degrees in the program during the latest two calendar years and no students who enrolled in the program during the latest two calendar years.

**GRADUATION TIME:**

The average student attending this program graduates in N/A months.

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. A Graduation Time of "N/A" indicates that there were no 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.

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 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 0.0%. The percentage of University of Phoenix borrowers who had at least one of their federal loans in deferment or forbearance is 84.4%\*. 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.

\* Note: The Loan Nonpayment percentage includes students in a forbearance status because of the COVID-19 pause in student loan repayment.

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