



In accordance with Massachusetts Attorney General's Office contained at 940 Code of Massachusetts Regulations (CMR) 31.0 Placement Rates: (96.2%)of graduates during (2012-2013) obtained full-time, non-temporary jobs in their **field of study**. (53.16%) of students that enrolled in the **program** during the (2012-2013) obtained full-time, non-temporary jobs in their **field of study**. Employment Statistics: Employment statistics substantiating these **placement** rates available for inspection on request. **Commentary:** This wording is specifically included in the regulations, signifying that this wording should be used in making the required disclosures.

#### Cost, Graduation Rate and Time

The total cost of the **program** is \$[**program 48,090.00**]; the **graduation rate:** [Graduation rate] of students graduated from the **program** during the last two calendar years for which data is available is [**graduation 96.2%**]; and the **median completion time:** The average student graduates in [**3 years**].

If loans are provided (either Title IV or an **institutional loan**): "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 the program 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." [**Ten percent**] of FINE Mortuary College students defaulted on, or failed to repay, their loans during the period of October 1, 2010, to September 30, 2011. (Note: Cohort default rate is defined as the percentage of a school's student borrowers entering repayment on Federal Family Education Loan Program (FFELP) or Federal Direct Loan Program during a specific fiscal year, who default on those loans during the same or following fiscal year.)