



CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

JAY ASH
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

Commonwealth of Massachusetts
Division of Professional Licensure
OFFICE OF PRIVATE OCCUPATIONAL SCHOOL EDUCATION
1000 Washington Street • Boston • Massachusetts • 02118

JOHN C. CHAPMAN
UNDERSECRETARY OF
CONSUMER AFFAIRS AND
BUSINESS REGULATION

CHARLES BORSTEL
COMMISSIONER, DIVISION OF
PROFESSIONAL LICENSURE

MEMO

TO: Owners and Directors of Private Occupational Schools:
DATE: **Updated: June 7, 2017**
RE: Program Cost Worksheet

The Division of Professional Licensure (DPL) is providing licensed occupational schools and their prospective students with useful financial tools to assist students in making informed enrollment decisions. In accordance with 230 CMR 15.05(1)(f), schools must complete the ***Program Cost Worksheet*** with most students considering enrollment in programs subject to DPL approval (please see the exception to this requirement in the Frequently Asked Questions). Below, schools will find a sample ***Program Cost Worksheet*** as well as a blank worksheet, which schools should complete in order to provide prospective students with information about their program, or programs.

At the top of the ***Program Cost Worksheet***, the school should fill out information about the length and cost of the program, and any grants and scholarships that the student will or may receive. In the middle of the sheet is a bright red arrow that shows how much the student will be responsible to pay for the program after accounting for scholarships and grants. In order to complete the bottom of the worksheet, the school will need to have a conversation with the student about how s/he expects to pay for the remaining cost of the program. For example, will the student be taking out private loans? Will a family member be providing financial assistance? When completed, the ***Program Cost Worksheet*** will provide a student with a one-page summary of a school's program and how s/he expects to pay for that program.

Q. May schools modify the *Program Cost Worksheet*?

A. Schools must use the blank worksheet to provide students with information about the program, including how a student anticipates paying for the program. However, if one or more lines in the "Financial Resources" section do not apply to a student, then a school may delete those lines. In addition, schools may add lines in that same section to account for other ways a student may pay for school.

Q. May schools indicate which financial resources a student wants to use, but not include total amounts for each? For example, suppose a student indicates to the school representative that she will pay for the program using cash, private student loans, and federal student loans. However, the student and the school are unaware at the time how much federal

loans she will receive, which will change the amounts for both cash and private student loans. May a school mark on the form that the student intends to use the three resources described, but not include the total dollar amounts for each?

A. Yes. A school may mark on the form that the student intends to use one or more various resources without needing to actually include dollar amounts. While DPL encourages schools to have conversations with prospective students about his/her financial resources, it is not always the case that either the school or the student has sufficient information to include actual dollar amounts. In those instances, it is sufficient for schools to mark on the form which resources the student intends to use and to indicate “unknown” in the dollar amount section. There is an example below.

Q. How can a school know what is an acceptable method for marking the worksheet with available student resource(s) as opposed to listing the actual amount?

A. DPL has updated the *Program Cost Worksheet* with an example using “X” marks next to the applicable financial resources for the student and indicating “Unknown.”

Q. What if a student does not know how s/he will pay for the program? Should the bottom of the worksheet be left blank?

A. The *Program Cost Worksheet* should be completed unless a section is not applicable. Therefore, if a student is unsure how s/he will pay for a program, then the box next to “Minimum Amount You Are Responsible to Pay for the Program” should be marked (see question, above). This will help to reinforce to the student that this amount is his/her responsibility to pay.

Q. What if a school does not know the exact date that the pricing will be valid until? Should this date still be included?

A. Yes, a date must be included. Although there is no regulatory requirement as to how long a price is valid until, schools are encouraged to use a date at least one week in advance in order to provide prospective students with sufficient time to consider the information in the worksheet.

Q. When should a school complete the *Program Cost Worksheet* with a student?

A. Schools must complete the worksheet with a student prior to the student enrolling in the program, which is defined as prior to signing an enrollment agreement.

Q. Must schools include pending scholarships or grants?

A. Yes, schools should include any pending scholarships or grants at the top of the page. However, the *Program Cost Worksheet* also includes an asterisk alerting the student that any scholarships or grants are estimates and, if these amounts change, the student would be responsible to pay for any remaining balance of the program’s cost.

Q. Must schools keep copies of completed *Program Cost Worksheets*?

A. For enrolled students, schools must maintain copies of completed *Program Cost Worksheets* in accordance with 230 CMR 15.03.

Q. Must schools complete the *Program Cost Worksheet* with all prospective students?

A. Per 230 CMR 15.05(1)(f), schools do not have to complete these worksheets for students interested in programs costing \$2,000 or less.

Q. If a student is already enrolled in a program at the school, but then switches to a different program, must the school complete a new *Program Cost Worksheet*?

A. Yes. For example, if the student is enrolled in medical assisting, but then switches to automotive, the school must complete a new *Program Cost Worksheet* for the automotive program prior to the student enrolling (signing the enrollment agreement) in the automotive program.

Q. What is the internet link at the bottom of the *Program Cost Worksheet*?

A. This link is for MassSaves.org, which provides useful information to students about paying for school and student loans.

Q. If a school has questions about the *Program Cost Worksheet*, whom should it contact?

A. The Office of Private Occupational School Education at DPL can be reached by email at occupational.schools@state.ma.us or by telephone at 617-727-5811.

Program Cost Worksheet (sample)

The ABC School of Occupational Training (sample)

Program Name: CDL-A

Student Name: Clarissa Dalloway

Length of Program: 150 hours

Student ID (if applicable): 9087613

Cost of Program To You

Tuition: \$7,200
 Fees: \$ 300
 Books: \$ 100
 Supplies: \$ 0
 Other: RMV Test Fee: \$ 250*

Total Cost of Program: \$7,850

*Fees may be changed by the RMV. Also, this amount is per RMV test. If you need to take the test more than once, this cost will increase.

Grants and Scholarships Available to You

Grants/scholarships from School: \$2,400
 *Estimated Grants from State/Federal: \$0
 *Estimated Scholarships: \$0
 Other Sources: \$0

Total Grants and Scholarships: \$2,400

*Estimates only; if this amount is not awarded, you will be responsible for paying the balance.

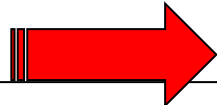
Today's Date:

Date Pricing Is Valid Until:

Minimum Total Cost of Program: \$ 7,850

Less Total Grants and Scholarships: \$ 2,400

MINIMUM AMOUNT YOU ARE RESPONSIBLE TO PAY FOR THE PROGRAM:



\$ 5,450

Financial Resources That May Be Available to You to Pay \$5,450

Check Box		
<input checked="" type="checkbox"/>	\$ 150	Cash/Check/Credit Card
<input checked="" type="checkbox"/>	\$ 150	Family Contributions
<input checked="" type="checkbox"/>	\$ 5,150	Private Student Loans 10 % interest rate
	\$ 0	Federal Student Loans (including PLUS Loans)
	\$ 0	Military/National Service Benefits
	\$ 0	Payment Plan ___% interest rate
	\$ 0	Institutional Loan Offered by School ___% interest rate
	\$ 0	Other (enter method of payment here)
	\$ 5,450	Total Amount of Payment Options
	\$ 0	Balance Still Due

Useful Link for Understanding Occupational Schools and Affordability:

MassSaves.org: Need more information? MassSaves.org provides you with resources and matches you to financial education, coaching, and services to help you get your finances in order. www.MassSaves.org

Program Cost Worksheet

(Name of school)

Program Name:

Length of Program:

Student Name:

Student ID (if applicable):

Cost of Program To You

Tuition: \$ _____
 Fees: \$ _____
 Books: \$ _____
 Supplies: \$ _____
 Other*: \$ _____

Total Cost of Program: \$ _____

*Include all other items for which students will incur costs.

Grants and Scholarships Available to You

Grants/scholarships from School: \$ _____
 *Estimated Grants from State/Federal: \$ _____
 *Estimated Scholarships: \$ _____
 Other Sources: \$ _____

Total Grants and Scholarships: \$ _____

*Estimates only; if this amount is not awarded, you will be responsible for paying the balance.

Today's Date:

Date Pricing Is Valid Until:

Minimum Total Cost of Program: \$ _____

Less Total Grants and Scholarships: \$ _____

MINIMUM AMOUNT YOU ARE RESPONSIBLE TO PAY FOR THE PROGRAM



\$ _____

Financial Resources That May Be Available to You to Pay \$[Insert "Minimum Amount" from above]

Check Box			
<input checked="" type="checkbox"/>	\$	Unknown	Cash/Check/Credit Card
<input checked="" type="checkbox"/>	\$	Unknown	Family Contributions
<input checked="" type="checkbox"/>	\$	Unknown	Private Student Loans _____% interest rate
	\$	0	Federal Student Loans (including PLUS Loans)
	\$	0	Military/National Service Benefits
	\$	0	Payment Plan _____% interest rate
	\$	0	Institutional Loan Offered by School _____% interest rate
	\$	0	Other (enter method of payment here)
	\$	0	Total Amount of Payment Options
	\$	Unknown	Balance Still Due

Useful Link for Understanding Occupational Schools and Affordability:

MassSaves.org: Need more information? MassSaves.org provides you with resources and matches you to financial education, coaching, and services to help you get your finances in order. www.MassSaves.org