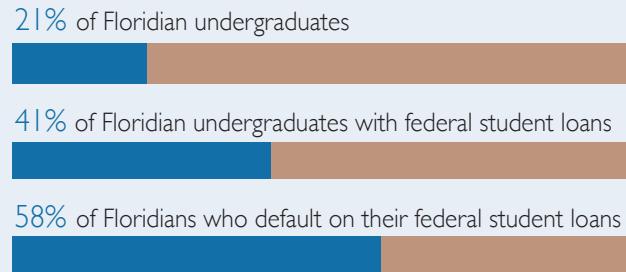


TRADE OFF: Student Debt at Career-Training Programs in Florida

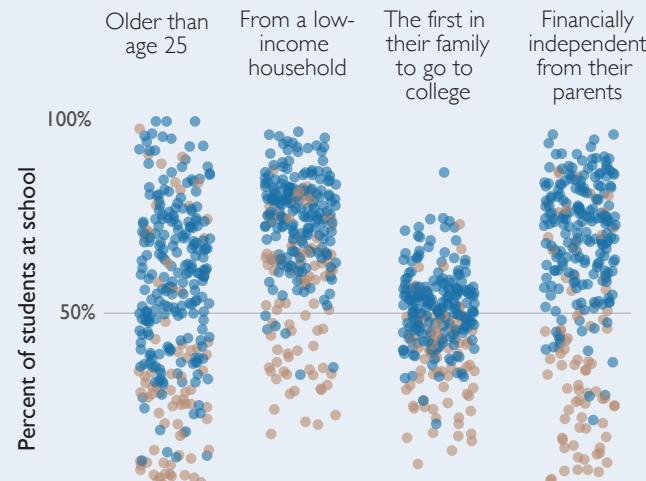
Career-training programs in Florida: a primer

Career-training programs directly prepare students for employment, rather than granting degrees. However, these programs can put students deep in debt while training them for low-paying positions. Students at [career-focused colleges](#) are more likely to take on debt and default on their loans than students at degree-focused colleges.

Students at [career-focused colleges](#) make up:



[Career-focused college](#) students are more likely to be:



One dot is one [career-focused](#) (●) or degree-focused (○) college.

Student protections under fire: the 8% rule

An Obama-era regulation known as "gainful employment" states that graduates of career-training programs should spend no more than 8% of their income on student loans. Programs where graduates spent more than 12% of their income on loans could lose access to federal student aid. Under Secretary of Education Betsy DeVos, however, the rule has come under fire and narrowly avoided repeal.

Low pay, high debt: private career-training programs leave graduates in the lurch

Career-training graduates often spend more of their income on loan payments if they attended private institutions rather than public institutions. The 15 most common career-training fields in Florida are shown below.

Program at public institution
Program at private for-profit institution
Program at private not-for-profit institution

Income and debt in real dollars: what's left after loans?

Public Private for-profit Private not-for-profit

Average Annual Income

\$35,000 \$25,000 \$15,000 \$5,000

Criminal Justice
Licensed Practical/Vocational Nurse
Business/Commerce
Cinematography
Culinary Arts
HVAC Technician
Pharmacy Technician
Medical Insurance Specialist
Dental Assistant
Medical Assistant
Nursing Assistant
Medical Admin Assistant
Massage Therapy
Aesthetician
Cosmetology

Federal poverty line for a family of 2: \$16,406

Percent of Average Graduate's Income Spent On Loans

No Debt 10% 20% 30%

Graduates should spend no more than 8% of their income on loan payments.
Any program where graduates [spend more than 12% of their income on loans](#) may lose federal student aid.

Criminal Justice

Average Yearly Loan Payment
\$2,542
\$166

Average Yearly Income After Loan Payment
\$19,366
\$35,349

Licensed Practical/Vocational Nurse

\$3,316
\$77

\$28,232
\$32,791

Cinematography

\$3,316

\$19,614

Medical Assistant

\$1,829
\$1,658
\$89

\$15,306
\$12,879
\$18,607

Cosmetology

\$1,203
\$107

\$12,976
\$13,007

Average Yearly Loan Payment
Average Yearly Income After Loan Payment