Grad Degree Gauge Methodology

The Grad Degree Gauge helps users understand their ability to successfully repay new student loan debt taken to obtain an advanced degree by providing an index score out of 100 based on four factors:

▸ Total student loan debt.

▸ Expected change in annual salary.

▸ Predicted change in available jobs in the desired career field.

▸ The percentage of college graduates with the desired job title who have a graduate degree.

This tool provides a general gauge of potential ability to successfully repay new student loan debt based on information entered by the user about his or her current situation and desired career. It does not guarantee the ability of any user to obtain a job at the desired salary after obtaining a graduate degree, which varies based on:

▸ The user's admittance to the desired degree program.

▸ The actual tuition and fees for the degree program.

▸ Geographic location desired by the user relative to location of available jobs.

▸ Economic, industrial and technological changes during the user's time in the degree program.

▸ The amount of time it takes the user to obtain the desired degree.

▸ The user's existing and future student loan debt in relation to income and expected salary.

▸ Other factors.

Your Situation

The user is responsible for entering information about his or her current education or career status, previous degree or current annual salary, desired graduate degree, existing student loan debt and desired career. Career track considerations are based on information published by the University of Tennessee.

Your Results

Results are presented as a number on a scale from 0 to 100 based on four factors.

1. Total student loan debt equal to the expected first-year salary after obtaining the desired graduate degree.
2. Expected change in annual salary.
    The expected annual salary for workers after achieving the desired graduate degree is based on either:

    ▸ The early career salaries listed in the PayScale, Inc., College Salary Report of workers with the indicated previous degree for users who indicate they have just or will soon complete the previous degree.

    ▸ The mid-career salaries listed in the PayScale, Inc., College Salary Report of workers with the indicated previous degree for users who indicate they entered the workforce after obtaining their previous degree.

    The expected starting salary for workers before achieving the desired graduate degree is based on either:

    ▸ The early salaries listed in the PayScale, Inc., College Salary Report of workers with the indicated previous degree for users who indicate they have just or will soon complete the previous degree.

    ▸ The self-reported annual gross salary for users who indicate that they entered the workforce after obtaining their previous degree.

3. Predicted change in available jobs in the desired career field as indicated by the U.S. Department of Labor's Bureau of Labor Statistics most recent job projections.
4. Percentage of college graduates with the desired job title who have a graduate degree as indicated by the U.S. Department of Labor's Bureau of Labor Statistics most recent Occupational Employment Statistics.

These factors are combined to return an index score:

Score Range	Indication
0–40	Potentially poor ability to repay new student loan debt.
41–70	Potentially fair ability to repay new student loan debt.
71–100	Potentially good ability to repay new student loan debt.