

**Business of Health Care Graduate Certificate
Letter of Intent**

University of Louisville School of Business

Dr. Beth Spurlin, MD, PhD, MBA, Certificate Director

Ryan Quinn, PhD, Assistant Dean, Strategy and Innovation

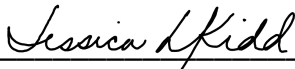
Ideal Implementation Date: March/April 2024

Backup Implementation Date: Spring 2024

This letter of intent supporting the business of healthcare certificate is fully supported in regard to content as well as related financial commitments by Jeff Guan, PhD of the College of Business at the University of Louisville.

Signed:

Interim Dean, Jeff Guan 

Unit Business Manager Senior, Jessica Kidd 

I. Program Abstract

The College of Business proposes creating a Business of Health Care graduate certificate. This certificate will train professional care providers with the knowledge and skills necessary to take on management roles in health systems or practices and will also prepare business professionals to enter the health care industry. This certificate will cover topics such as health economics, health strategy, accounting and finance, health systems, conflict management, launching healthcare initiatives, and health operations.

Certificate courses will be offered in an online, asynchronous, five-week format. Initially, the courses will be offered during the Spring semester of each year. This allows for those who are in the MBA program to earn a certificate in the business of health care as part of their MBA electives. People may also take the certificate independent of the MBA or may take the certificate and then use certificate classes as their MBA electives.

II. Educational Program Objectives - Description of the academic program, including:

The Business of Health Care certificate has two primary objectives. The first is to prepare health care professionals to take on supervisory roles in health systems, such as division chief. The second is to prepare professionals from other industries who wish to enter the health care industry to be prepared to do so. Students will also be admitted to the certificate program in one of two ways. Those who apply to earn the certificate independent of other degrees must apply to the graduate programs office in the College of Business, have a bachelor's degree from an accredited university, and submit an official transcript certifying a GPA of at least 2.0 in that undergraduate degree. MBA students may also earn the certificate using the elective courses of their MBA degree as long as they are in good standing in their program.

This certificate was designed in a partnership between the College of Business and the School of Medicine. We also consulted with the School of Public Health and Information Sciences and the Speed School of Engineering so as to minimize competition for the same students. There is no overlap with courses from the Speed School. There is some overlap with classes in the School of Public Health in terms of the content of some courses, but the mode, method, and timing of delivery of all courses is very different. Therefore, we have created an agreement about course equivalences, which we present after the description of courses, below.

To graduate, students must complete the six courses of the certificate program with a cumulative GPA of at least 3.0 and be in satisfactory standing. The following courses will make up the Business of Health Care certificate. All courses will have been developed before the certificate launches. Some have been running for years, others are new in the 2022-2023 academic year. All are asynchronous online courses.

- **Healthcare Economics** - This course provides the foundational theory for managing healthcare operations from a business perspective. It is designed to introduce students to the ways economists analyze topics related to the production of health and the delivery of health care. This will enable them to make intelligent business decisions about how to project and manage operations relative to supply and demand. Throughout the course, we will consider the role that incentives play in the health care sector by applying economic theory and methods to current issues in health policy, with a particular focus on the U.S. health care system.
- **Healthcare Systems and Population Health OR Healthcare Budgeting and Finances**
 - **Healthcare Budgeting and Finances** – Healthcare budgeting and finance is an introductory course for medical professionals who have no experience or training in budgets and finance, but who need to manage the business side of the units over which they have responsibility. It introduces very basic accounting and finance principles in a single course,

and only what, for example, a division chief in a health system would need. However, it covers all of the business knowledge related to accounting and finance that health professionals must have when they move into positions with budgetary authority over business decisions. This course is designed primarily for healthcare professionals moving into administrative positions without taking an MBA.

- **Healthcare Systems and Population Health** – This course will be primarily oriented toward business professionals who need a better understanding of healthcare systems and population health, so that they can win employment in the healthcare industry. The course explores the historical development of the U.S. healthcare system; engages in a comparative analysis of health systems around the world; and uses leading causes of morbidity and mortality to highlight the broader system of health and health services in the U.S., including both public health and social policies, which together influence population health outcomes. As such, it will provide business professionals the context they need to understand and communicate with healthcare professionals and assess the impact of their business decisions on broader health outcomes.
- **Health Care Operations** - This course introduces analytical tools for improving the quality and efficiency of healthcare operations. This is necessary so that business managers can balance the competing demands of health delivery with business efficiency. It focuses on topics such as throughput, scheduling, quality control, resource allocation, capacity planning.
- **Conflict Management and Negotiations in Health Care** - Health organizations are almost designed for conflict, because demands for business solvency/profitability often come into conflict with what is needed for patient care. This course explores causes of business and care conflict and approaches for productive resolution, such as uncovering hidden agendas, finding integrative solutions, maintaining respectful relationships, active listening, and so forth. To manage business and health well, students will learn how to surface these inherent conflicts, address conflicts broadly, and seek optimal solutions despite emotions and complexity.
- **Health Care Strategy** - This course builds on the previous courses and frameworks to provide the tools necessary for crafting successful business strategies for firms operating in the U.S. health sector. It introduces key strategic problems facing the complete set of healthcare organizations and develops strategic frameworks that can be applied in a variety of settings. This course will explicitly cover recent healthcare changes, including COVID-19 and how those can represent both opportunities and threats for participants in a variety of markets.
- **Business Planning for Healthcare Initiatives** - This course serves as a capstone for the certificate, helping students learn how to use the concepts from the other courses to create a business plan for clinical service lines, practices, healthcare businesses, new products, or other healthcare initiatives. Students will create a business plan that includes an assessment of market demand, determines a budget, examines the implications of health and employment law, designs HR systems, maps out operations, and does all of this strategically for the new business.

Business of Healthcare Class	If a student has taken the following SPHIS class(es), then this class is not required
Budgeting and Finance for Healthcare	PHMS 509 – Health Finance and Financial Management
Health Systems and Population Health	PHMS 615 – Introduction to Health Systems AND PHMS 708 Population Health and Health Disparities
Deigning and Launching Healthcare Initiatives	None
Conflict Management for Healthcare	None
Healthcare Strategy	PHMS 620 – Strategic Management
Healthcare Economics	None
Healthcare Operations	PHMS 685 – Health Operations and Management Science

The table above depicts courses in the School of Public Health and Information Services for which we will grant

credit in place of courses in the Business of Healthcare certificate. We expect this to be relatively uncommon, because the format, timing, and delivery of our courses are so different, but it may happen from time to time, and this arrangement was agreeable to both colleges.

III. Linkage with the Mission and Strategic Plan. The University of Louisville Strategic Plan focuses on making the University of Louisville a great place to learn, work, and invest. A certificate in the business of health care helps to make the University a great place to learn because it provides immediately useful knowledge and skills, preparing students to become managers in one of the largest and most important industries in the country. This outcome is also consistent with the mission of the College of Business, which is to prepare students for responsible and rewarding careers, as well as to enhance the economic vitality of the city, the region, and the broader business community. This program will continue to build the reputation of the University of Louisville by providing the opportunities for ongoing learning and shaping health care leadership in our surrounding communities. Also, because many of the students in this program will be employees of the University of Louisville health system, it will also help them to build a better place to work. Developing a curriculum that meets the needs of our health care community, fosters an atmosphere to those who want to pursue career growth but more importantly provides the tools to understand the inter-workings of business with health care. The investment in this certificate will also translate into improvements in our community's health.

IV. Diversity and Inclusion. The University of Louisville College of Business and School of Medicine both understand the need to support diversity and inclusion of all groups particularly those who are traditionally underrepresented. As a graduate certificate targeting those who desire a role, or currently employed, in health care, this program is open to anyone who meets the graduate criteria for enrollment. By offering opportunities for professional development in the business of health care, diverse populations can not only further their education but use the certificate as a steppingstone to augment their careers.

V. Student Demand. Specify evidence of student demand and projected enrollments for the first five years of the program.

We have two sources of data for building this table. One is current MBA enrollment in the three existing MBA classes related to health care. We assume, in the first year, no new MBA students above those that are already taking business of health care classes, and thus no new revenue, but also predict a growth rate of two new MBA students per year because of the existence of the certificate. Thus, even though we expect a high number of MBA students in our initial cohort (28), we treat this as zero new students in our tuition calculations. Thus, we assume some people (a growth rate of two people per year) will earn an MBA because we offer the Business of Health Care certificate.

The other source of data we use for building this table is a survey we conducted with care providers in the University of Louisville Health System. In our survey, 41% of health providers said they "Agreed" or "Agreed Completely" that they would take the certificate if we offered it (N=63). Further, our recruiting department tells us that they get frequent requests, on a regular basis, asking us if we have business of healthcare content, and the recruiters can hardly wait to tell them that we have a certificate to offer. Based on these two sources of data, we suspect that revenue growth for certificate-only students will be significant, but in this table, we only assume moderate growth.

Tuition for the certificate is \$800 per credit hour for non-cohort students. Net tuition received by the college of business is \$569.67. Incremental additions of MBA students who are persuaded to earn their MBA because of the availability of the certificate would be less because per-credit-hour tuition and net tuition is lower (tuition is \$711 per credit hour, net tuition is \$503.89 per credit hour. The certificate is nine credit hours. Therefore, we calculated numbers in the table below by multiplying the credit hour net tuition by total credit hours and by number of students projected to earn the certificate. The MBA program does not have part-time students. Thus, we adapted this table to focus on incremental additions of MBA students and certificate-only students.

	Year 1	Year 2	Year 3	Year 4	Year 5
MBA students	28	30	30	32	32
Projected MBA student tuition revenue	\$0	\$9,070	\$9,070	\$18,140	\$18,140
Certificate only students	8	11	14	17	20
Projected certificate-only student tuition revenue (\$\$)	\$41,016	\$56,397	\$71,778	\$87,160	\$102,541

VI. Market Demand.

Health Care is currently one of the largest industries in the United States, and with an aging population, it is likely to grow. With growth in the industry, comes growth in the need for people who can manage within ever-larger health systems. Care providers seldom receive training in the business of health care, and businesspeople seldom receive training in health care. Our experience with MBA students who want to get into the health care industry suggests a high demand for this kind of training, and our surveys and conversations with care providers suggest a strong need for providers to receive this training before taking on division chief roles or other, similar roles. As mentioned above, in our survey of care providers, 41% of those surveyed agreed or agreed completely that they would take this certificate if provided (N=63). Further, we have had contact with professionals in our local health care systems and in the industry supplying products and services to local health care industry who have expressed to us an explicit interest in this certificate as we are developing it. We are very confident in the pipeline of non-MBA students we can create for this program through this network. This program is not intended to replace any other programs on campus.

VII. Employer Demand. This program is designed for people who are already in the workforce, not for people entering for the first time. Professionals in health systems need this training to be prepared to be promoted to division chief-type roles. Professionals in industries who wish to switch industries are also already employed, such as our MBA students. Every year, it is common for 20-30 of our MBA students to take healthcare electives and to express an interest in getting into the healthcare industry. Many of them find employment in the industry upon completion of their degree, suggesting that there are positions for those who want to enter the industry. Further, the Bureau of Labor Statistics projects a growth in employment in the healthcare industry to be 16% from 2020 to 2030 (<https://www.bls.gov/ooh/healthcare/home.htm>).

VIII. Academic Demand

1. This program is designed for students already in the work force.
2. This program will not replace any existing programs. Further, this program may help our MBA program because students who earn the certificate may choose to take the remaining courses to receive an MBA, and some students may choose to get an MBA because they can earn the business healthcare certificate during their electives.
3. The College of Business' Business of Healthcare certificate is one of multiple graduate certificates in which the college provides industry-specific business training to students. The CIP code we use for this industry-based business training is 52.0299. This is the same CIP code we use for our other graduate-level, industry-based certificate programs, including our Horseracing Industry Business certificate and our Distilled Spirits

Business certificate. Research by the PPPRC finds that these certificates are the only programs offered by universities in Kentucky that use this CIP code. A description of these programs follows:

Similar Program 1:	
Institution:	University of Louisville
Program Name:	Horseracing Industry Business Certificate
Comparison of Objectives/Focus/Curriculum to Similar Programs: <i>Explain the differences in curriculum, focus, and/or objectives. If the proposed program curriculum does not differ substantially from existing programs, then <u>describe potential collaborations with other institutions.</u></i>	This program examines the unique business challenges of the horseracing industry, and the implications of these unique differences for how the finances, operations, marketing and other functions and strategies of organizations in this industry should be adapted to this context. Thus, this certificate is similar to the business of healthcare certificate in that both of these certificates focus on a specific industry, but they are different in the industries upon which they focus.
Comparison of Student Populations: <i>Describe how your target student population is different from those at other institutions and explain how your program reaches this new population (e.g. the proposed program is completely online while other programs are face-to-face or hybrid).</i>	The Horseracing Industry Business certificate focuses on people who are in, or who wish to enter, the horseracing industry. The Business of Healthcare certificate focuses on care providers in the industry who adopt roles that have business responsibilities or on students from other industries who want to enter the healthcare industry.
Access to Existing Programs: <i>Explain how/why existing programs cannot reach your target population and/or provide evidence that existing programs do not have the capacity to meet current student demand (e.g. the number of students on enrollment waiting list).</i>	These certificates focus on different industries.
Feedback from Other Institutions: <i>Summarize the feedback from colleagues at institutions with similar programs.</i>	This is our own certificate. Our industry-based certificates have provided important training for our MBA and certificate-only students, and a means to achieve the college's strategy of being "of Louisville." Horseracing and Healthcare are both industries that are of Louisville, and thus of interest to our students.

Similar Program 2:	
Institution:	University of Louisville
Program Name:	Distilled Spirits Business Certificate
Comparison of Objectives/Focus/Curriculum to Similar Programs: <i>Explain the differences in curriculum, focus, and/or objectives. If the proposed program curriculum does not differ substantially from existing programs, then <u>describe potential</u></i>	This program examines the unique business challenges of the distilled spirits industry, and the implications of these unique differences for how the finances, operations, marketing and other functions and strategies of organizations in this

<u>collaborations with other institutions.</u>	industry should be adapted to this context. Thus, this certificate is similar to the business of healthcare certificate in that both of these certificates focus on a specific industry, but they are different in the industries upon which they focus.
Comparison of Student Populations: <i>Describe how your target student population is different from those at other institutions and explain how your program reaches this new population (e.g. the proposed program is completely online while other programs are face-to-face or hybrid).</i>	The Distilled Spirits Business certificate focuses on people who are in, or who wish to enter, the distilled spirits industry. The Business of Healthcare certificate focuses on care providers in the industry who adopt roles that have business responsibilities or on students from other industries who want to enter the healthcare industry.
Access to Existing Programs: <i>Explain how/why existing programs cannot reach your target population and/or provide evidence that existing programs do not have the capacity to meet current student demand (e.g. the number of students on enrollment waiting list).</i>	These certificates focus on different industries.
Feedback from Other Institutions: <i>Summarize the feedback from colleagues at institutions with similar programs.</i>	This is our own certificate. Our industry-based certificates have provided important training for our MBA and certificate-only students, and a means to achieve the college’s strategy of being “of Louisville.” Distilled Spirits and Healthcare are both industries that are of Louisville, and thus of interest to our students.

IX. Funding Sources

1. **Will additional faculty be needed?** Yes. We will hire adjunct faculty to teach the classes for \$4,000 per class. This is the standard pay for all 1.5 credit MBA electives, and has been for years. Historically, we have had no problem staffing classes at this pay rate. One or two classes may be taught by faculty using x-pays of \$4,000 per class. At \$569.67 net tuition revenue to the college of business per class, we need eight students to enroll to make up the cost of offering the class. If we are unable to enroll that many students, the dean’s office will cover the cost for a maximum of three years before dropping the program.
2. **Faculty Workload**
The program director will teach one course as part of her contracted arrangement when appointed to be faculty director. It is presumed that other faculty will be adjunct faculty, so that the program will not affect faculty workload. However, there may be 1-3 faculty from the School of Public Health who wish to teach in the program on an X-pay basis. If this is the case, it will add one 1.5-credit course per year to each faculty member’s workload.
3. **Budgetary rationale.** Some initial startup funds will be needed for the certificate, but other than that, we only need four students per year to make a profit on the program. The College of Business has the reserve funds needed to handle the costs if the program is not successful but given the survey that we conducted of 61 health care providers in local industry (see above), the Bureau of Labor Statistics’ projected growth in the industry, and the relatively low cost of running the program, we expect the program to be profitable in its first year.
4. **Please provide a reasonable estimate of program expenditures related to marketing and outreach, as**

well as expenditures incurred by additional personnel needed to provide faculty training and/or assistance with instructional design. We have had contact with executives in local health systems who have expressed an interest in this program to be delivered in this format. We are confident that through this network we will be able to acquire a pipeline of non-MBA students for this program. Also, the Delphi Center will include the certificate in UofL Online branding and ad campaigns that promote all UofL Online programs (degrees and certificates). General UofL Online paid advertising campaigns include standard marketing outlets such as paid search in Google, pay-per-click ads on Facebook and LinkedIn, TV, radio, billboards, digital placements, mobile ad targeting (geotargeting), website development, and marketing materials. This certificate will be included on the UofL Online website and in all materials used at recruiting events. Delphi Center will not allocate program-specific advertising funds for the certificate due to the limited funds available. Currently, the College of Business budgets marketing funds specifically for certificate programs, based on expected return on marketing investment. This changes from year to year as part of the budgeting process, so we will include a conservative estimate in the table of expenses below.

- 5. Financial Resources and Program Impact.** The LOI should be developed without the expectation of special financial agreements with the provost. If no internal allocation or reallocation has been committed to the new program, leave that row blank. Projected tuition revenues should go in the “Other revenues” row of the table (and label it as tuition).

If our projections are off in any way, such that the costs in the first three years exceeds revenue, the dean’s office is prepared to handle this difference. We want to give the certificate three years to show it can succeed, and if it does not, we will discontinue it.

Projected Revenues	Year 1	Year 2	Year 3	Year 4	Year 5	Five-Year Total
General Funds (internal reallocation)	N/A	N/A	N/A	N/A	N/A	N/A
Grants or Gifts, list each one	N/A	N/A	N/A	N/A	N/A	N/A
Other revenues, list each one	\$41,016	\$56,397	\$71,778	\$87,160	\$102,541	\$358,892
Total Projected Revenues	\$41,016	\$56,397	\$71,778	\$87,160	\$102,541	\$358,892

- 6. New Resource Requirements** – Describe the need for any new or additional resources necessary to implement the proposal. Document the expected cost/expenditures in the table below:

In the table below, the \$10,000 in “Other” is budgeted for marketing costs.

Adjunct faculty lines are \$4,000 + 8% FICA for each new class. In the first year, three new adjunct faculty will be hired to teach. In year two, if we meet projections, five of the seven classes will be divided into two sections, requiring five additional new instructors. (Two sections are “electives,” and will not need to be divided.) Thus, there will be 8 new instructors in years 2-5.

Projected Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Five-Year Total

	#	Cost	#	Cost	#	Cost	#	Cost	#	Cost	#	Cost
Faculty Lines (full-time, adjunct or part-time faculty)	3	\$12,960	8	\$34,560	8	\$34,560	8	\$34,560	8	\$34,560	35	\$151,200
Graduate Assistant Positions	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Library Support	N/A	\$1,210	0	N/A	0	N/A	0	N/A	0	N/A	0	\$1,210
Facilities, technology or equipment	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Other (please describe below the table)*		\$10,000		\$10,000		\$10,000		\$10,000		\$10,000		\$50,000
Total Projected Expenses		\$24,170		\$44,560		\$44,560		\$44,560		\$44,560		\$202,310

X. Online Delivery

Academic units that want to create new online degrees or certificates will be required to complete the following section demonstrating that the program will meet the criteria for online programs at UofL. If you cannot agree to the terms outlined, please make a case for why you cannot or should not agree to certain elements, although the reasons must be substantiated with evidence. Units wishing to create a program that is not online do not need to complete this section.

- 1. Distance Education (describe plans)** We intend for this certificate to be fully online, distance education. All courses will be offered asynchronously.
- 2. Library Resources.** Please see the letter from the libraries
- 3. Please complete Appendix A.** Appendix A says the table is for programs for students entering the workforce. This program is for students already in the workforce.
- 4. Online Program Best Practices**

Yes	No	Online Program Best Practice
	X	8-week courses <i>The College of Business offers all of its Masters degree-level courses, including graduate certificates, as five-week courses.</i>
X		Allow part-time enrollment

	X	Admit students at least two times/year <i>The program will initially be offered in only the Spring, but as soon as enrollment is sufficient to support more, we will begin offering it in the Fall and/or Summer as well.</i>
X		Asynchronous classes (no regular required meeting times).
X		100% online (in-person experiences that can be done off-site do not affect this factor, meaning it would still be considered 100% online even if the student has to do in-person assignments where they live)
X		Graduate-level programs will not require the GRE, GMAT or other standardized tests for admission

5. Quality Program Practices

Please indicate whether the academic unit will design the program in accordance with the following best practices for online programs by placing an “X” in the appropriate column.

Yes	No	Quality Program Practice
X		Require all faculty who will be developing and/or teaching in the program to go through Delphi U or have gone through an equivalent training
X		Require all faculty developing online courses to partner with an instructional designer in the Delphi Center and adhere to established deadlines for course creation

6. Academic units that cannot agree to recommendations in Sections 3 and 4 above should explain why and provide substantiation. Please see the substantiation in red in the boxes above.

Appendix A. Employer Demand.

1. If the program is designed for students to enter the workforce immediately, please complete the following table.

Market: National					Market: Regional					Market: Kentucky				
Employment* Score: 17 Percentile: 98					Employment* Score: 17 Percentile: 99					Employment* Score: 18 Percentile: 99				
Category	Pctl	Criterion	Value	Score	Category	Pctl	Criterion	Value	Score	Category	Pctl	Criterion	Value	Score
Size: Direct Prep	97	Job Postings Total (12 Months)*	152,953	6	Size: Direct Prep	96	Job Postings Total (12 Months)*	1,499	6	Size: Direct Prep	96	Job Postings Total (12 Months)*	1,764	6
	94	BLS Current Employment*	396,879	3		94	BLS Current Employment*	4,102	3		93	BLS Current Employment*	4,611	3
	96	BLS Annual Job Openings*	72,685	1		96	BLS Annual Job Openings*	864	1		96	BLS Annual Job Openings*	921	1
Size: Bachelors with ACS	96	Job Postings Total (12 Months)*	47,011	1	Size: Bachelors with ACS	96	Job Postings Total (12 Months)*	472	1	Size: Bachelors with ACS	96	Job Postings Total (12 Months)*	540	1
	96	BLS Current Employment*	214,905	2		96	BLS Current Employment*	2,065	2		96	BLS Current Employment*	2,348	2
Growth (Direct Prep)	33	BLS 1-Year Historical Growth*	-5.4%	-2	Growth (Direct Prep)	45	BLS 1-Year Historical Growth*	-4.7%	-2	Growth (Direct Prep)	51	BLS 1-Year Historical Growth*	-3.2%	0
	75	BLS 3-Year Historic Growth (CAGR)*	2.5%	NS		46	BLS 3-Year Historic Growth (CAGR)*	-1.3%	NS		50	BLS 3-Year Historic Growth (CAGR)*	-0.4%	NS
	98	BLS 10-Year Future Growth (CAGR)*	6.6%	NS		98	BLS 10-Year Future Growth (CAGR)*	7.9%	NS		98	BLS 10-Year Future Growth (CAGR)*	7.4%	NS
Saturation (Direct Prep)	87	Job Postings per Graduate*	10.1	0	Saturation (Direct Prep)	85	Job Postings per Graduate*	17.5	0	Saturation (Direct Prep)	85	Job Postings per Graduate*	17.7	0
	88	BLS Job Openings per Graduate*	4.8	0		88	BLS Job Openings per Graduate*	10.1	0		89	BLS Job Openings per Graduate*	9.2	0
Wages (Direct Prep)	81	BLS 10th-Percentile Wages*	\$52,023	3	Wages (Direct Prep)	80	BLS 10th-Percentile Wages*	\$46,609	3	Wages (Direct Prep)	78	BLS 10th-Percentile Wages*	\$44,708	2
	87	BLS Mean Wages*	\$94,354	NS		87	BLS Mean Wages*	\$86,742	NS		85	BLS Mean Wages*	\$84,394	NS
American Community Survey Bachelor's Degree Outcomes	77	Wages (Age < 30)	\$50,477	2	American Community Survey Bachelor's Degree Outcomes	77	Wages (Age < 30)	\$50,477	2	American Community Survey Bachelor's Degree Outcomes	77	Wages (Age < 30)	\$50,477	2
	65	Wages (Age 30-60)	\$96,624	2		65	Wages (Age 30-60)	\$96,624	2		65	Wages (Age 30-60)	\$96,624	2
American Community Survey Bachelor's Degree Outcomes	24	% with Any Graduate Degree	24%	NS	American Community Survey Bachelor's Degree Outcomes	24	% with Any Graduate Degree	24%	NS	American Community Survey Bachelor's Degree Outcomes	24	% with Any Graduate Degree	24%	NS
	31	% with Masters	20%	NS		31	% with Masters	20%	NS		31	% with Masters	20%	NS
	17	% with Doct/Prof Degree	3%	NS		17	% with Doct/Prof Degree	3%	NS		17	% with Doct/Prof Degree	3%	NS
	65	% Unemp. (Age <30)**	3%	0		65	% Unemp. (Age <30)**	3%	0		65	% Unemp. (Age <30)**	3%	0
	73	% Unemp. (Age 30-60)**	2%	-1		73	% Unemp. (Age 30-60)**	2%	-1		73	% Unemp. (Age 30-60)**	2%	-1
75	% in Direct Prep Jobs	18%	NS	75	% in Direct Prep Jobs	18%	NS	75	% in Direct Prep Jobs	18%	NS			