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Maryland: Institutional Sector Comparisons

This fact sheet provides statistics comparing Maryland public, for-profit, and nonprofit postsecondary institutions with respect to:

- Enrollment—total vs. students using the GI Bill and DOD Tuition Assistance,
- Dollars received for students using the GI Bill and Tuition Assistance,
- Federal student aid (grants and loans), and
- Select student outcomes—default and graduation rates.

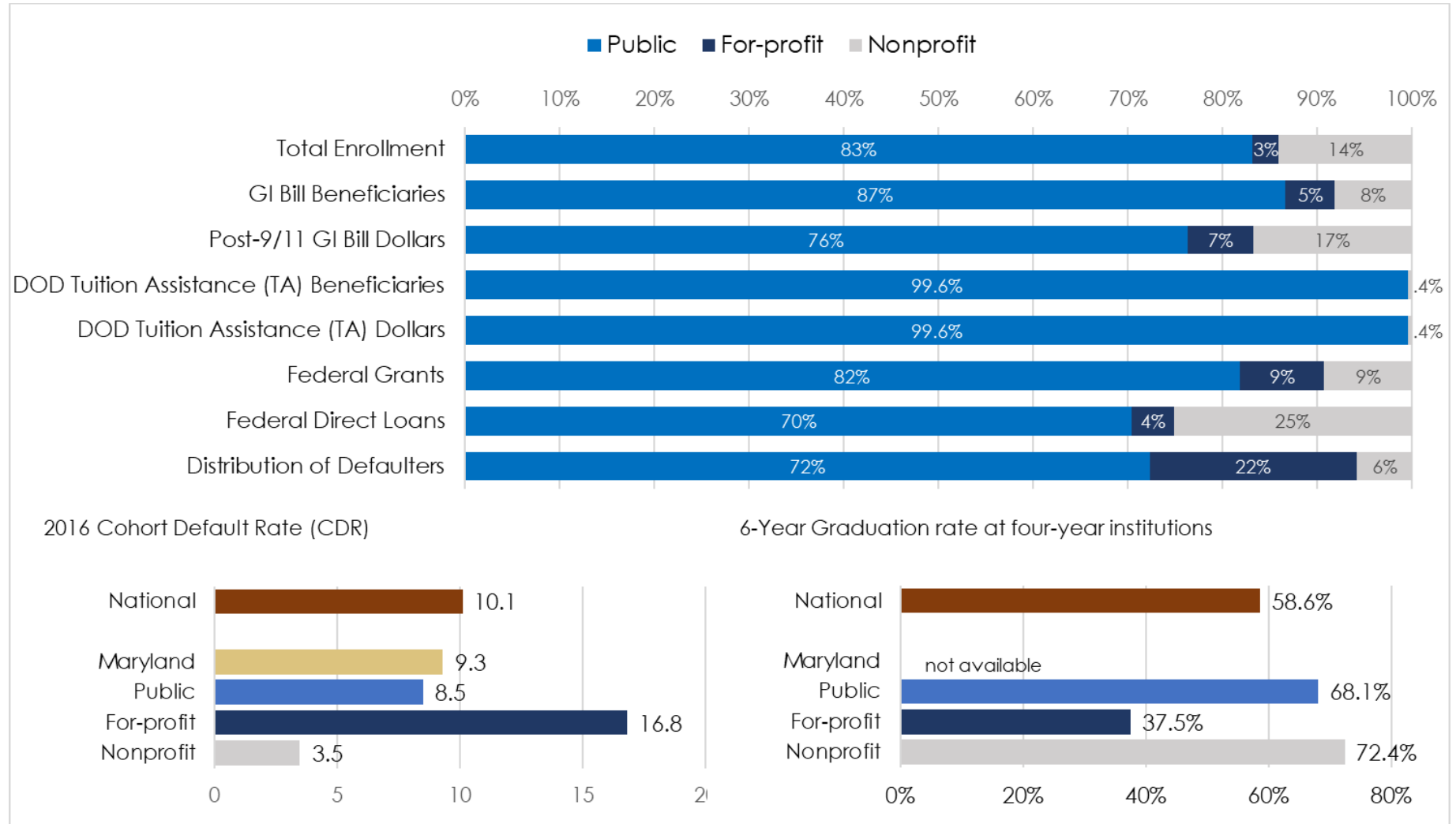
Figure 1 shows that although for-profits enroll a small minority of Maryland students (2%) they attract a larger share of GI Bill beneficiaries (5%). However, for-profits account for a disproportionate percentage (22%) of Maryland students who defaulted on their federal student loans. The cohort default rate for Maryland students is much higher at for-profit schools (16.8%) compared to public (8.5%) and nonprofit (3.5%) institutions and their graduation rate (37.5%) 6 years after Maryland students enroll is about half that of public (68.1%) and nonprofit institutions (72.4%). The data supporting figure 1 can be found in **Table 1**.

Table 2 shows the top 15 Maryland institutions in terms of GI Bill revenue. Only 1 for-profit operating in Maryland—Sans Technology Institute at number 10—made it into the top 15 list, receiving about \$1.8 million in GI Bill revenue and enrolling 290 students. The University of Maryland Global Campus was #1 by a large measure, enrolling 13,988 GI Bill beneficiaries and receiving over \$56 million in GI Bill tuition payments.

Table 3 looks at the top recipients of GI Bill dollars for Maryland postsecondary institutions that operate under a common governance system. Aggregating GI Bill dollars for institutions that are under common governance (ownership with respect to for-profit schools), shows a different array of schools than Table 2, which focuses on revenue and enrollment at individual campuses. For example, the University System of Maryland includes 17 campuses affiliated with the system (including the University of Maryland Global Campus) and Strayer University includes all 5 campuses operating in the state. The University System of Maryland still dominates with its 17 campuses receiving \$84 million and enrolling about 20,000 beneficiaries. However, among for-profits, the 5 campus of Strayer University received almost \$2 million compared to Embry-Riddle whose 2 campuses received about \$1.1 million. Table 3 also shows that Strayer, North American Trade Schools, and Fortis College/Institute received from about 85% to 90% of their revenue from federal sources—federal student aid, the GI Bill, or DOD Tuition Assistance.

See “Sources” for a description of the data used in this fact sheet.

Figure 1: Maryland Institutional Sector Differences at a Glance (most current available data)



Sources: See pg. 5.

Table 1: Maryland vs. National Sector Differences (most current available data)

	Maryland				National		
	Total	Distribution			Distribution		
		Public	For-profit	Nonprofit	Public	For-profit	Nonprofit
Total Student Enrollment	480,724	83%	3%	14%	73%	7%	20%
GI Bill Beneficiaries	29,606	87%	5%	8%	59%	21%	20%
GI Bill Dollars	\$128,247,226	76%	7%	17%	37%	31%	32%
DOD Tuition Assistance (TA) Beneficiaries	31,222	99.6%	0%	0.4%	39.8%	35%	25.6%
DOD Tuition Assistance (TA) Dollars	\$54,455,075	99.6%	0%	0.4%	33.8%	38%	28.3%
Federal Grants	\$410,480,625	82%	9%	9%	68%	13%	19%
Federal Direct Loans	\$1,541,501,739	70%	4%	26%	48%	12%	40%
Distribution of Defaulters	100%	28%	72%	22%	52%	33%	16%
Student Loan Default Rate	10.1	9.3	8.5	16.8	9.6	15.2	6.6
6-year graduation rate at 4-year institutions	Maryland				National (58.6%)		
	Public	For-profit	Nonprofit	Public	For-profit	Nonprofit	
	na	68.1%	37.5%	72.4%	57%	35%	66%

Sources: See pg. 5.



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Table 2: Maryland Institutions Receiving the Most Post-9/11 GI Bill Revenue, 2018

Top 15 Maryland-Located Institutions Based on Post-9/11 Tuition and Fee Expenditures ^a	Post-9/11 GI Bill Revenue	GI Bill Beneficiaries	Average \$ per Beneficiary	Rank based on Revenue
Public Institutions				
UNIVERSITY OF MARYLAND GLOBAL CAMPUS	\$56,416,708	13,988	\$4,033	1
UNIVERSITY OF MARYLAND-COLLEGE PARK	\$7,327,736	947	\$7,738	2
UNIVERSITY OF MARYLAND GLOBAL CAMPUS-EUROPEAN DIVISION	\$4,010,049	1781	\$2,252	4
THE COMMUNITY COLLEGE OF BALTIMORE COUNTY-CATONSVILLE	\$3,974,572	460	\$8,640	5
TOWSON UNIVERSITY	\$3,706,351	672	\$5,515	6
UNIVERSITY OF MARYLAND-BALTIMORE COUNTY	\$3,451,013	427	\$8,082	7
UNIVERSITY OF MARYLAND GLOBAL CAMPUS-ASIAN DIVISION	\$2,771,335	1207	\$2,296	8
ANNE ARUNDEL COMMUNITY COLLEGE	\$1,798,500	852	\$2,111	9
UNIVERSITY OF BALTIMORE	\$1,516,176	230	\$6,592	12
COLLEGE OF SOUTHERN MARYLAND	\$1,337,194	671	\$1,993	14
Nonprofit Institutions				
JOHNS HOPKINS UNIVERSITY HOMEWOOD	\$5,663,560	527	\$10,747	3
JOHNS HOPKINS CAREY BUSINESS SCHOOL	\$1,631,754	114	\$14,314	11
STEVENSON UNIVERSITY	\$1,474,220	126	\$11,700	13
MOUNT ST MARY'S UNIVERSITY	\$1,099,305	161	\$6,828	15
For-profit Institutions				
SANS TECHNOLOGY INSTITUTE	\$1,783,732	290	\$6,151	10

Source: See pg. 5, #3.

^aThe Comparison Tool does not report on Maryland GI Bill beneficiaries who are enrolled in out of state online schools such as University of Phoenix, Ashford, Colorado Technical University, or Purdue Global.

Table 3: Maryland College Systems Receiving the Most Post-9/11 GI Bill Revenue, 2018

TOP Maryland-Based "School Groups"^a <i>(Institution/Owner)</i>	Number of Maryland campuses	Post-9/11 GI Bill Revenue	GI Bill Beneficiaries	Average \$ per Beneficiary	Rank based on Post-9/11 Revenue	For-Profit Schools: Percentage of Total Revenue from Federal Dollars (2013-14)
Public Institutions						
University System of Maryland	17	\$84,094,167	20,326	\$4,137	1	na
Nonprofit Institutions						
Embry-Riddle Aeronautical University Inc.	2	\$1,122,704	246	\$4,564	3	na
Saint John's College	1	\$430,869	27	\$15,958	7	na
For-Profit Institutions						
Strayer University/Strayer Education Inc.	5	\$1,997,292	246	\$2,813	2	90%
North American Trade Schools/EFC Trade	1	\$995,568	112	\$8,889	4	86.7%
Lincoln Technical Institute/Lincoln Educational Services	1	\$761,648	96	\$7,934	5	b
Fortis College or Institute/Education Affiliates Inc.	2	\$551,099	91	\$6,056	6	85.5% ^c
Cortiva Institute/Steiner Education Group	1	\$82,911	21	\$3,948	8	d

Source: See pg. 5-6, #3 and #9.

^aIPEDS defines "School Group" as two or more schools or campuses that are part of a multi-campus organization that owns, governs or controls the institution. The top "school groups" aggregates all of the revenue/enrollment for each Maryland campus operated by these multi-campus organizations. Where only one campus is reported here, other campuses are located in different states.

^bThe Maryland campus was not included in the 2016 Education Department report. Federal revenue at the four campuses covered in the report ranged from 78.5 percent to 89.8 percent (see note 7 on the last page of this fact sheet).

⌄ This estimate of federal revenue is for the Towson campus. The Linthicum campus was not included in the 2016 Education Department report. Federal revenue at the 16 other Fortis campuses ranged from 82.7% to 94.2%. A total of two campuses received more than 90% of their revenue from federal sources (see note 7 on the last page of this fact sheet).

⌄ The Linthicum, Maryland, campus is not included in the 2016 Education Department estimate of schools' federal revenue. At seven other Cortiva Institute campuses, however, the proportion of revenue from all federal sources ranged from 55.3% to 81.7% (see note 7 on the last page of this fact sheet).

Sources

1. Percentages may not sum to 100 because of rounding.
2. Enrollment data are for academic year 2017-18 based on 12-month unduplicated counts of total enrollment (Source: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), 12-month Enrollment component [provisional data](#)).
3. The U.S. Department of Veterans Affairs (VA) reports enrollment for the calendar year and expenditures (tuition and fees) on a fiscal year basis. The data reported here are for calendar and fiscal years 2018. The beneficiaries and tuition and fee payments reported here include the Yellow Ribbon program. The Comparison Tool reports enrollment for all GI Bill beneficiaries but tuition and fees for the Post-9/11 GI Bill. Beneficiaries can enroll in benefit programs other than the Post-9/11 GI Bill and those programs pay a monthly stipend, which can be used to cover tuition and fees, living expenses, book, and other expenses. VA does not know how much of the monthly stipend is allocated to tuition and fees. The Post-9/11 GI Bill pays tuition and fees directly to schools and living and book stipends to the beneficiary. As a result, school revenue from beneficiary tuition and fee payments is understated. (Source: U.S. Department of Veteran's Affairs (VA), GI Bill Comparison Tool, downloaded 02/14/2020.)
4. DOD Tuition Assistance is for Fiscal Year 2018. Tuition Assistance may be used by the same Service member at multiple educational institutions in a single reporting period. (Source: Department of Defense, [IA Decides Tool](#), downloaded 02/07/2020.)
5. Federal Grants include Federal Pell grants, Teach and Iraq Afghanistan service grants, as well as the federal contribution portion of Campus-Based Programs (Federal Supplemental Educational Opportunity Grants, Perkins Loans, and Federal Work-Study) for the award year 2018-19 (Source: U.S. Department of Education, the Office of Federal Student Aid, [Title IV Program Volume Reports](#)).
6. Federal Direct Loans are based on loans originated for the award year 2018-19 (Source: U.S. Department of Education, the Office of Federal Student Aid, [Title IV Program Volume Reports](#)).
7. [Cohort default rates](#) capture students who default on their federal student loans within 3 years of entering repayment. Cohort default rates and distribution of borrowers in default are based on [EY 2016 official cohort default rates](#) published for schools participating in the Title IV student financial assistance programs. The state-specific calculated data includes those institutions for which data are reported. Cohort default rate data is not displayed when the number of borrowers entering repayment in cohort includes 10 or fewer borrowers.
8. The 6-year graduation rates for students who enrolled for the first time in academic year 2011-12 at 4-year postsecondary institutions. The results are for full-time, first-time students who completed an undergraduate



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degree or certificate program within 150% of the normal time. (Source: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Graduation Rates component [2018 provisional data](#)).

9. The percentage of for-profit schools' total revenue from federal dollars is based on FY 2013-14 data released by the Department of Education in December 2016. The Department's [analysis](#) examined the impact of including all federal dollars in the 90 percent cap on for-profit school revenue, that is, not only Title IV funds but also VA and DOD educational benefits. Currently, the revenue cap on for-profit schools' revenue is limited to Title IV funds even though VA and DOD educational benefits are also federal dollars. The exclusion of military-related educational benefits is often referred to as the 90/10 loophole and incentivizes for-profit schools to aggressively recruit military connected students because for every VA or DOD dollar they can receive \$9 more from Title IV. Our [analysis](#) of the Education Department's data demonstrated an increased targeting of veterans and servicemembers by for-profit schools since FY 2011-12.