

## SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2020 & 2021

KERNEL UNIVERSIT

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

### Bachelor of Theology - 4 Years

### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2020	17	7	3	42.9%
2021	13	12	4	33.3%

Student's Initials:\_\_\_\_\_Date:\_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## 150% TABLE OPTIONAL $\downarrow$

## Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2020	17	7	5	71.4%
2021	13	12	9	75.0%

\*\*Included if the program is more than one year in length.

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## Job Placement Rates (includes data for the two calendar years prior to reporting)

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Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2020	17	5	1	1	100
2021	13	9	2	1	50

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. (A student can obtain this information at the school's website. https://www.kernel.edu/wp-content/uploads/2023/01/PerformanceFactSheet2021-1.pdf)

### Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2020	1	0	1
2021	0	1	1

### Part-Time vs. Full-Time Employment

#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2020	1	0	1
2021	1	0	1



Self-Employed / Freelance Positions

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905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2020	0	0
2021	0	0

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2020	0	0
2021	0	0

Student's Initials: Date:

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#### IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Only initial after you have had sufficient time to read and understand the information.



### License Examination Passage Rates (includes data for the two calendar years prior to reporting)

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First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials: \_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



# Salary and Wage Information *(includes data for the two calendar years prior to reporting)* Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	No Salary
Year	Available for	Employed in	-	-	-	-	Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2020	1	1	1	0	0	0	
2021	2	1	0	1	0	0	
A list of sources used to substantiate salary disclosures is available from the school. (See "Student Achievement" at							

http://www.kernel.edu/)

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# **Cost of Educational Program**

Total charges for the program for students completing on time in 2020 and 2021: \$23,810.5 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

# Federal Student Loan Debt

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 20XX/XY receiving federal student loans to pay for this program.	Uni icuciai Sinneini	The average amount of federal student loan debt of 20XX/XY graduates who took out federal student loans at this institution.
2020	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.



#### Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

Tel.714-995-9988 Fax.714-995-9989

Kernel University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

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Student's Initials: \_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



DELETE "\*" STATEMENT IF NOT APPLICABLE  $\downarrow$ 

\* = The program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program began on XX/XX/XXXX. As of XX/XX/XXXX, two full years of data for this program will be available.

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## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first examination
  available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.



• "First Available Exam Date" is the date for the first available exam after a student completed a program.

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• "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

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- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



point type

# STUDENT'S RIGHT TO CANCEL

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 <u>Cancellation disclosure from Enrollment Agreement shall be provided on a</u> <u>separate document in 12point type and 1.15 spacing.</u>
 – Caption shall state "STUDENT'S RIGHT TO CANCEL" in bolded 14

[*Copy and paste the institution's cancellation disclosure from the Enrollment Agreement and include it with your SPFS*]



## SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2020 & 2021

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### Master of Divinity - 3 Years

### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2020	36	23	8	34.8%
2021	14	6	2	33.3%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

#### 150% TABLE OPTIONAL ↓

### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2020	36	23	18	78.2%
2021	14	6	4	66.7%

\*\*Included if the program is more than one year in length.

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## Job Placement Rates (includes data for the two calendar years prior to reporting)

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Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2020	36	18	0	0	0
2021	14	4	1	1	100

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. (A student can obtain this information at the school's website. https://www.kernel.edu/wp-content/uploads/2023/01/PerformanceFactSheet2021-1.pdf)

### Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2020	0	0	0
2021	1	0	1

### Part-Time vs. Full-Time Employment

#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2020	0	0	0
2021	1	0	1



Self-Employed / Freelance Positions

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Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2020	0	0
2021	0	0

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2020	0	0
2021	0	0

Student's Initials: Date:

Initial only after you have had sufficient time to read and understand the information.

IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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License Examination Passage Rates (includes data for the two calendar years prior to reporting)

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First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials: \_\_\_\_\_Date: \_\_\_\_\_

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# Salary and Wage Information *(includes data for the two calendar years prior to reporting)* Annual salary and wages reported for graduates employed in the field.

Graduates

\$20,001 \$35,001 \$40,001 \$45,001 No Salary

Calendar

Graduates

Year		Graduales	φ <b>Ζ</b> Ū,ŪŬ Ι	ψου,ου ι	φ+0,001	<del>34</del> 5,001	i i i o o ai ai y			
rear	Available for Employed in -		-	-	-	-	Information			
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported			
2020	0	0	0	0	0	0				
2021	1	1	0	1	0	0				
A list of sour	ces used to substantiate sa	alary disclosures is availa	able from t	the school.	<u>(See "Stuc</u>	dent Achiev	ement" at			
http://www.l	<u>kernel.edu/)</u>									
Student's I	nitials:Date:									
Initial only	after you have had suffici	ent time to read and un	derstand	the information	ation.					
		Cost of Education	onal Pro	<u>ogram</u>						
Fotal charges	for the program for stude	nts completing on time	in 2020 a	nd 2021: \$2	25,712					
Fotal charges	may be higher for student	s that do not complete	on time.							
Student's Initials:Date:										
	after you have had suffici	ent time to read and un	nderstand	I the inform	ation.					
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		ent time to read and un <u>Federal Studer</u>			ation.					
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	after you have had suffici Most recent three	Federal Studer	<u>nt Loan ∣</u> f ∏Th	<u>Debt</u> le percenta	ge of T	he average federal stu				
	after you have had suffici Most recent three year cohort default	Federal Studer The percentage o enrolled students i	<u>nt Loan ∣</u> f Th in	<u>Debt</u> le percenta graduates	ge of T in	federal stu				
Initial only	after you have had sufficient of the second	Federal Studer The percentage of enrolled students i 20XX/XY receiving	n <u>t Loan  </u> f Th in g 20	<u>Debt</u> e percenta graduates XX/XY who	in in took	federal stu debt of 2	udent Ioan			
Initial only Calendar	after you have had sufficient of the second	Federal Studer	n <u>t Loan  </u> f Th in g 20 ou	<u>Debt</u> e percenta graduates XX/XY who t federal st	inge of T in took udent g	federal stu debt of 2 raduates w	udent Ioan 20XX/XY			
Initial only Calendar	after you have had sufficient Most recent three year cohort default rate, as reported by the United State Department of	Federal Studer The percentage of enrolled students i 20XX/XY receiving federal student loans to pay for the	n <u>t Loan  </u> f Th in g 20 ou	<u>Debt</u> graduates XX/XY who t federal st ns to pay f	ige of T in took udent g or this	federal stu debt of 2 raduates w	udent Ioan 20XX/XY /ho took out ent Ioans at			
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Initial only Calendar	after you have had sufficient Most recent three year cohort default rate, as reported by the United State Department of	Federal Studer The percentage of enrolled students i 20XX/XY receiving federal student loans to pay for the	n <u>t Loan  </u> f Th in g 20 ou	<u>Debt</u> graduates XX/XY who t federal st ns to pay f	ige of T in took udent g or this	federal stu debt of 2 raduates w ederal stud	Ident Ioan 20XX/XY Iho took out ent Ioans at titution.			

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.



Student's Initials: \_\_\_\_\_Date: \_\_\_\_

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Student Name - Print

Student Signature

Date

School Official

Date



DELETE "\*" STATEMENT IF NOT APPLICABLE  $\downarrow$ 

\* = The program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program began on XX/XX/XXXX. As of XX/XX/XXXX, two full years of data for this program will be available.

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## **Definitions**

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- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first examination
  available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.



• "First Available Exam Date" is the date for the first available exam after a student completed a program.

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• "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

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- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



# STUDENT'S RIGHT TO CANCEL

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• <u>Cancellation disclosure from Enrollment Agreement shall be provided on a</u> <u>separate document in 12point type and 1.15 spacing.</u>

<u>Caption shall state "STUDENT'S RIGHT TO CANCEL" in bolded 14</u>
 <u>point type</u>

[*Copy and paste the institution's cancellation disclosure from the Enrollment Agreement and include it with your SPFS*]



## SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2020 & 2021

### Bachelor of Science in Business Administration - 4 Years

## **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2020	9	0	0	0%
2021	7	0	0	0%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

#### 150% TABLE OPTIONAL $\downarrow$

# Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2020	0	0	0	0%
2021	0	0	0	0%

\*\*Included if the program is more than one year in length.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

## Job Placement Rates (includes data for the two calendar years prior to reporting)

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Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2020	0	0	0	0	0
2021	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. (A student can obtain this information at the school's website. https://www.kernel.edu/wp-content/uploads/2023/01/PerformanceFactSheet2021-1.pdf)

### Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2020	0	0	0
2021	0	0	0

### Part-Time vs. Full-Time Employment

#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2020	0	0	0
2021	0	0	0



Self-Employed / Freelance Positions

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Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2020	0	0
2021	0	0

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2020	0	0
2021	0	0

Student's Initials: Date:

Initial only after you have had sufficient time to read and understand the information.

#### IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Only initial after you have had sufficient time to read and understand the information.



### License Examination Passage Rates (includes data for the two calendar years prior to reporting)

KERNEL UNIVERSITY

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials: \_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



# Salary and Wage Information *(includes data for the two calendar years prior to reporting)* Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	No Salary
Year	Available for	Employed in	-	-	-	-	Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2020	0	0	0	0	0	0	
2021	0	0	0	0	0	0	
A list of source	es used to substantiate sa	alary disclosures is ava	ilable from	the school.	(See "Stud	ent Achiev	ement" at

http://www.kernel.edu/)

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

# **Cost of Educational Program**

Total charges for the program for students completing on time in 2020 and 2021: \$23,810.5 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_

Initial only after you have had sufficient time to read and understand the information.

# Federal Student Loan Debt

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 20XX/XY receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 20XX/XY graduates who took out federal student loans at this institution.
2020	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.



#### Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

Tel.714-995-9988 Fax.714-995-9989

Kernel University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

ERNEL UNIVERSIT

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu

info@kernel.edu

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



DELETE "\*" STATEMENT IF NOT APPLICABLE  $\downarrow$ 

\* = The program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program began on XX/XX/XXXX. As of XX/XX/XXXX, two full years of data for this program will be available.

KERNEL UNIVERSI

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first examination
  available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.



• "First Available Exam Date" is the date for the first available exam after a student completed a program.

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• "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

RNEL UNIVERSI

Fax 714-995-9989

Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu

info@kernel.edu

- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



point type

# STUDENT'S RIGHT TO CANCEL

**KERNEL UNIVERSITY** 905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

 <u>Cancellation disclosure from Enrollment Agreement shall be provided on a</u> <u>separate document in 12point type and 1.15 spacing.</u>
 – Caption shall state "STUDENT'S RIGHT TO CANCEL" in bolded 14

[*Copy and paste the institution's cancellation disclosure from the Enrollment Agreement and include it with your SPFS*]



## SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2020 & 2021

**KERNEL UNIVERSITY** 905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

## Doctor of Ministry - 3 Years

### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2020	0	0	0	0%
2021	0	0	0	0%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### 150% TABLE OPTIONAL ↓

### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2020	0	0	0	0%
2021	0	0	0	0%

\*\*Included if the program is more than one year in length.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

# Job Placement Rates (includes data for the two calendar years prior to reporting)

KERNEL UNIVERSIT

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2020	0	0	0	0	0
2021	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. (A student can obtain this information at the school's website. https://www.kernel.edu/wp-content/uploads/2023/01/PerformanceFactSheet2021-1.pdf)

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2020	0	0	0
2020	0	0	0

### Part-Time vs. Full-Time Employment

## Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2020	0	0	0
2021	0	0	0



Self-Employed / Freelance Positions

ERNEL UNIVERSIT

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2020	0	0
2021	0	0

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2020	0	0
2021	0	0

Student's Initials: Date:

Initial only after you have had sufficient time to read and understand the information.

IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Only initial after you have had sufficient time to read and understand the information.



### License Examination Passage Rates (includes data for the two calendar years prior to reporting)

KERNEL UNIVERSITY

905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials: \_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



# Salary and Wage Information *(includes data for the two calendar years prior to reporting)* Annual salary and wages reported for graduates employed in the field.

Graduates

\$20,001 \$35,001 \$40,001 \$45,001 No Salary

Calendar

Graduates

Available for		'	φ <b>3</b> 3,001	+,	+,							
	Employed in	-	-	-	-	Information						
Employment	Field \$	25,000	\$40,000	\$45,000	\$50,000	Reported						
0	0	0	0	0	0							
0	0	0	0	0	0							
es used to substantiate sa	lary disclosures is availal	ble from t	the school.	(See "Stu	dent Achiev	ement" at						
<u>ernel.edu/)</u>												
Student's Initials:Date:												
Initial only after you have had sufficient time to read and understand the information.												
	Cost of Educatio	nal Dro	aram									
			gram									
Total charges for the program for students completing on time in 2020 and 2021: \$25,712												
may be higher for student	s that do not complete c	on time.										
tiala. Data												
Student's Initials:Date:												
alter you have had suffici	ent time to read and une	uerstand	i the morma	ation.								
Federal Student Loan Debt												
Most recent three	The percentage of	Th	e percenta	ge of T	•	e amount of						
Most recent three year cohort default	The percentage of enrolled students in		e percenta graduates	•	federal stu	udent loan						
		n		in took	federal stu debt of 2	udent Ioan 20XX/XY						
year cohort default	enrolled students in	n   20)	graduates	in took udent 9	federal stu debt of 2 raduates w	udent Ioan 20XX/XY /ho took out						
year cohort default rate, as reported by	enrolled students in 20XX/XY receiving	n   20)   out	graduates XX/XY who	in took udent g	federal stu debt of 2 raduates w ederal stud	udent Ioan 20XX/XY /ho took out ent Ioans at						
year cohort default rate, as reported by the United State	enrolled students in 20XX/XY receiving federal student	n   20)   out	graduates XX/XY who t federal st	in took udent 9 or this <sup>fe</sup>	federal stu debt of 2 raduates w	udent Ioan 20XX/XY /ho took out ent Ioans at						
year cohort default rate, as reported by the United State Department of	enrolled students in 20XX/XY receiving federal student loans to pay for this	n   20)   out	graduates XX/XY who t federal st ns to pay f	in took udent 9 or this <sup>fe</sup>	federal stu debt of 2 raduates w ederal stud	udent Ioan 20XX/XY /ho took out ent Ioans at titution.						
	es used to substantiate sa ernel.edu/) nitials:Date: ofter you have had sufficion for the program for student may be higher for student nitials:Date:	0       0         ees used to substantiate salary disclosures is availa         ernel.edu/)         nitials:          Date:          ifter you have had sufficient time to read and und         Cost of Education         for the program for students completing on time i         may be higher for students that do not complete of         nitials:          Date:          after you have had sufficient time to read and und	0       0       0         ees used to substantiate salary disclosures is available from ternel.edu/)         nitials:	0       0       0       0         ees used to substantiate salary disclosures is available from the school.         ernel.edu/)         nitials:	0       0       0       0       0         ees used to substantiate salary disclosures is available from the school. (See "Sturemel.edu/)         initials:	0       0       0       0       0       0         ees used to substantiate salary disclosures is available from the school. (See "Student Achiev ernel.edu/)         nitials:						

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.



#### Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

Tel.714-995-9988 Fax.714-995-9989

Kernel University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

KERNEL UNIVERSIT

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Student Name - Print

Student Signature

Date

School Official

Date



DELETE "\*" STATEMENT IF NOT APPLICABLE  $\downarrow$ 

\* = The program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program began on XX/XX/XXXX. As of XX/XX/XXXX, two full years of data for this program will be available.

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  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
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  available after a student completes an applicable educational program.
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- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.



• "First Available Exam Date" is the date for the first available exam after a student completed a program.

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• "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

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Fax 714-995-9989

Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu

info@kernel.edu

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## STUDENT'S RIGHT TO CANCEL

KERNEL UNIVERSITY 905 South Euclid St STE 213 Fullerton, CA 92832. www.kernel.edu

Tel.714-995-9988 Fax.714-995-9989 info@kernel.edu

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<u>Caption shall state "STUDENT'S RIGHT TO CANCEL" in bolded 14</u>
 <u>point type</u>

[Copy and paste the institution's cancellation disclosure from the Enrollment Agreement and include it with your SPFS]