Measuring What Matters

Student Outcomes for General Assembly Full-Time Programs Ending Between July 1, 2014 and June 30, 2015

Release date: October 18, 2016
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Letter from the CEO

Since founding General Assembly in 2011, I’ve heard some incredible stories from our students and graduates. One of my favorites is about Jerome Hardaway. Jerome came to GA after five years in the United States Air Force. He dreamed of tackling persistent diversity gaps in the technology sector by breaking down barriers for other veterans and people of color.

In 2014, with the help of General Assembly’s Opportunity Fund scholarship, Jerome began one of our full-time Web Development Immersive courses. After graduation, he had the opportunity to pitch President Obama at the first-ever White House Demo Day and has launched a nonprofit in Nashville, Vets Who Code, which helps veterans navigate the transition to civilian life through technology skills training.

Exceptional stories like Jerome’s embody GA’s mission of “empowering people to pursue the work they love.” It’s a mission that motivates our instructional designers, faculty, mentors, and career coaches. It also inspired the development of an open source reporting framework which defined GA’s approach to measuring student outcomes and now, our first report with verified student outcomes metrics.

We know that anecdotes don’t always equate to statistical outcomes, and that students enroll in our programs for different reasons. We believe that transparency in reporting student outcomes is the best way to empower students whose goals, life circumstances, and career paths differ widely. We hope that rigorous measurement, paired with a relentless focus on outcomes, can foster a culture of accountability without stifling innovation. We have asked KPMG LLP to review the graduation and placement rates included in the tables on page 20 of this student outcomes report. (For additional information, see Independent Accountants’ Report on page 24.)

While this report represents the culmination of a 12-month commitment from our team, it is just the first step in a process that we hope can inform a paradigm shift in how we think about measuring and reporting on outcomes across the education-to-employment landscape.

Jake Schwartz
CEO & Co-Founder, General Assembly
About General Assembly

General Assembly is reimagining how individuals and organizations identify and cultivate talent in today’s most in-demand fields. Since 2011, we have helped pioneering employers discover and develop professionals through dynamic training and award-winning educational programs in 20 cities around the globe. Today, 35,228 graduates are doing their part to help employers compete and to close talent gaps through the pursuit of work that they love.

There are two primary categories of courses offered at General Assembly: part-time and full-time.

Part-time courses are designed to help students who typically have a full-time job enhance a skillset, gain a promotion, or create a portfolio of work in fields like web development, user experience design, data analytics, digital marketing, and product management.

Full-time courses, also referred to as our Immersive programs, are the focus of this report. They are designed to prepare students with the skills and competencies needed to succeed in a new field.
To put our data in perspective, coding “bootcamps” around the world graduated 6,740 students in 2014 and 10,333 students in 2015, for a total of 17,073 graduates during this time frame.\(^1\)

Over the same period, General Assembly graduated 4,091 full-time students from coding and user experience design-specific bootcamps, of which 2,693 came from our Web Development Immersive program. During this time we also served 14,179 part-time students. To date, our alumni network includes 35,228 full- and part-time graduates worldwide.

The Road to Our Outcomes Report

Over the past year, General Assembly has made a major investment in creating and implementing a rigorous methodology for reporting and measuring the success of our students. Our process was rooted in the application of practices used by companies to report nonfinancial information to the public. To enhance the reliability of our approach, and the reporting of student outcomes data, we worked with two of the Big Four accounting firms.

Moving beyond anecdotes toward the sort of hard data included in this report is critical to General Assembly’s long-term success for two reasons:

1. Transparency

Before students enroll in one of our full-time programs, we believe it is important that they understand what a likely employment outcome will be upon graduation from one of our full-time programs. Our data provides a clear picture of a student’s likelihood of finding full-time employment upon graduation and how long that process might take. Providing insights into the experiences of past GA
Our Campuses Around the World:

- Atlanta
- Hong Kong
- London
- Los Angeles

Measuring What Matters

Measuring What Matters

Our Campuses Around the World:

graduates helps new students self-select into post-course pathways that best match their career goals and personal circumstances.

2. Smart Growth

For General Assembly, smart student growth means maintaining the quality of graduate outcomes as the number of students we serve increases. Transparency for students is a part of smart growth. But smart growth is also about equipping our team with a more precise understanding of the goals of our students when they enter our programs, and whether they achieve them. Student goals and outcomes guide the development of:

- admissions guidelines that balance our belief in every student’s potential with a data-driven assessment of their likelihood of success,
- academic resources to help students succeed during their course experience, and
- job-placement resources to help them navigate their path to full-time employment.

Understanding not just student outcomes but also intent is critical to the goals of transparency and smart growth. It also provides insight into a relatively new and fast-growing set of educational programs that establish links between education, competencies, and the demands of high-growth industries.

Over time, we hope that this understanding of student ambitions, experiences, and successes will help to inform the work of policy makers, colleges and universities, and nonprofit organizations as they craft programs that respond to student needs and work to build a diverse and growing talent pipeline.

In April 2016, we released an open source outcomes framework to report on the success of our full-time students using best-practice methodologies relied on by companies to report nonfinancial information, such as greenhouse gas emissions, to the public. This framework, with indicators and criteria specific to full-time accelerated learning programs, aims to ensure that prospective students and other stakeholders clearly understand the outcomes for every single student who participates in a full-time program at General Assembly.

Our framework contains specific definitions of criteria that can be applied to generate consistent outcome measures across full-time accelerated learning programs — including an exhaustive list of the reasons why students enroll in a program like ours, and the specific outcomes they achieve.

We continue to receive feedback on the open framework, and hope these definitions will help students make informed choices and enable policy makers, educators, and other stakeholders to consider the role programs like ours can play within the education-to-employment landscape.

This report covers the results for the 2,080 students who enrolled in a full-time program at General Assembly that ended between July 1, 2014 and June 30, 2015. Our outcomes encompass all campuses where students were enrolled during the reporting period: Atlanta, Boston, Chicago, Hong Kong, London, Los Angeles, Melbourne, New York City, San Francisco, Seattle, Sydney, and Washington, D.C.

The metrics included on page 20 of this report were reviewed by KPMG LLP (see Independent Accountants’ Report on page 24). The data is self-reported by our graduates, as discussed further in the Appendix.
Data set for this report:

2,080 students who were enrolled in a full-time program at GA that ended between July 1, 2014, and June 30, 2015

Key Findings

A total of 92% of students who enrolled in a full-time program at GA during the reporting period graduated. Of the 92% of graduates:

- 60% completed an undergraduate degree;
- 39% are women; and
- 38% identify as nonwhite.

Graduates who participate in General Assembly’s Career Services program get full-time jobs — and quickly.

- In our data set, 76% of General Assembly graduates participated in the Career Services program.
- Of those, 99% got a job within 180 days, and the vast majority of these jobs — 88% — were found in less than 90 days.
The Full-Time Student Experience

Today, General Assembly offers full-time programs in five different disciplines:

- Web Development
- User Experience Design
- Data Science
- iOS Development
- Android Development

These courses all adhere to the following:

- 420 to 480 hours of in-class time, of which 60% is instruction time and 40% is hands-on project work,
- a duration of 10 to 12 weeks,
- an average cost of $14,000, and
- one-on-one coaching and career guidance, along with access to our hiring network.

Our report captures data from our Web Development and User Experience Design Immersives. At the time data was collected, these courses were our only two full-time offerings. Excluded from this data set are 38 students who enrolled in a full-time Product Management pilot course offered twice during the reporting period. This program is no longer offered.
Full-Time Coursework at GA:

**420 to 480**
hours of in-class time

**60%**
instruction

**40%**
hands-on project work

**10 to 12**
week duration

**1:1**
career coach to student

---

**Enrollment Process**

Acceptance into one of our full-time programs is dependent on an admissions process designed to assess the likelihood of student success. We do this by eliciting student traits that correlate with achievement during and after the program, including passion for the field, commitment and work ethic, character, and aptitude.

The process requires students to complete an application for the course, review available jobs in the market related to their coursework, take an admissions assessment on skills relevant to the course topic, and conduct an on-campus interview.

Assessments vary by course. Our Web Development Immersive, for example, asks students to complete a series of introductory tutorials and exercises in coding languages HTML, CSS, and Javascript via Dash, our online learn-to-code tool. For our User Experience Design Immersive, students are asked to design a simple mobile application to help users solve real-world design problems. The goal of these assessments is to determine a student’s technical and behavioral aptitude for developing new skills in an accelerated learning environment.

**Our Instructors**

All of General Assembly’s courses are taught by practitioners with expertise in the field, who, before they step into a classroom, are required to participate in training on topics such as:

- effective pedagogical methods for teaching adult learners,
- lesson planning and preparation,
- offering feedback and assessing student progress, and
- effective classroom management.

Instructors receive ongoing coaching from instructional support staff, and students file daily exit tickets to offer real-time feedback on instructor and lesson effectiveness.

General Assembly’s full-time programs typically have 24 to 30 students and 3 instructors, for a average student-to-instructor ratio of 9:1. GA also provides students access to a team of Teaching Assistants, Career Coaches, and Instructional Support Teams who provide guidance, support, and out-of-class attention for individual and group work.
A Case Study: Web Development Immersive

3 instructors

27 average number of students

9:1 full-time student to instructor ratio

Curriculum

General Assembly has a team of product managers and instructional designers who analyze labor market data, identify trends in the sector, and work with employers to develop new programs and continually update existing programs to align with labor market and employer demand. In recent years, we have partnered with industry leaders to develop our coursework; our Android Development Immersive was built with Google Developers, and our Data Science Immersive was created with business intelligence and analytics experts at Tableau.

Instructors measure student progress through regular homework assignments, attendance, and projects completed throughout the course. Projects can include building a full-stack JavaScript application with a team of classmates or a real-world design task for a corporate partner over a two-week sprint. When students pass their course, they receive a Certificate of Completion and are eligible to participate in GA’s Career Services program.
Career Services

Bridging the gap between education and employment is about much more than the development and application of skills, particularly for career-changers who want to enter into a new industry. Developing lasting relationships with employers is as critical to our mission as preparing students to succeed in their job search. In each market where we are located, we work to build valuable, thriving partnerships with hiring managers and HR professionals. These relationships are the bedrock of successful placements for our students and graduates.

For students, our Career Services program is focused on cultivating professional skills and providing exposure to mentors and professionals within a graduate’s discipline. We achieve this through a range of experiences both in and out of the classroom. Students receive guidance and feedback on their performance through mock interviews and portfolio reviews with industry leaders, which helps prepare them for their job search. Our networking events, panels, and guest speakers provide insight into the day-to-day operations, challenges, and opportunities in the field.

Through one-on-one career coaching, graduates are taught vital strategies that set them up for success in their job search. Coaches spend focused time working individually with graduates to refine communication skills, identify and capitalize on opportunities, and pioneer new paths in a student’s career.

Refund Policies

In the U.S., state licensure requirements in each of the nine states where we are licensed set specific guidelines that govern how and when students are eligible for refunds. In general, students who withdraw from a course after they have started receive either a full or pro-rated refund, based on the percentage of the course they’ve completed.
In this section, we describe the composition of our student body and the outcomes for each of the 2,080 students who enrolled in a full-time Web Development or User Experience Design Immersive program at GA that ended during the reporting period. The supporting data can be found in the chart on page 20.

Our Students

General Assembly’s typical full-time students are college graduates between the ages of 25 and 35, often with several years of work experience outside of technology. A majority of General Assembly students have a college education; 60% of our students have completed an undergraduate degree. Following that, 14.3% hold a Master’s degree, and 10.5% have some college or university experience. Women represent 39% of the overall student population, and students come from a range of racial backgrounds. Figures 1, 2, and 3 below show the educational background, race, and gender breakdowns, respectively, for our graduates during the reporting period.
Figure 1:

Educational Backgrounds
The vast majority of GA graduates have a college degree.

- 14.3% Graduate Degree (Master’s)
- 60% Undergraduate Degree
- 10.5% Some College Or University
- 2.7% Other
- 9.5% No Answer
- 0.5% Ph.D.’s
- 2.5% High School/Secondary School

Figure 2:

Student Diversity
Our graduates represent a broad range of racial backgrounds.

- 38% Nonwhite
- 47% White
- 15% No Answer
- 4% Other
- 1% Pacific Islander
- 3% South Asian
- 5% Southeast Asian
- 4% White
- 4% Latin American
- 14% East Asian
- 15% African American/Black
- 1% Native American
- 2% Middle Eastern
- 15% No Answer
Figure 3: **Gender**

39% of GA graduates are women.

Figure 4: **Full-Time Job Placement Rates**

Of graduates who participated in GA's Career Services program, 99% got a full-time job within 180 days.
Graduation Rate

Of students who enrolled in full-time courses, 92% completed them. Only about 7% of students who began courses withdrew (most students who withdraw receive a full or partial tuition refund). A small subset of students (1%) made it to the end of our full-time programs without meeting the graduation requirements. An individual, for example, can have a personal situation that prevents them from completing their coursework but still wish to attend class to the end to glean what value and learning they can.

Job-Placement Rate

A total of 76% of graduates chose to participate in our Career Services program during the reporting period. Of those, 99% got a job within 180 days of beginning the job search. For the majority of these students, this means they accepted an offer that is paid, more than 32 hours a week, and in their field of study. For a detailed description of how we define Job Placement, please see our Appendix.

Figure 4 on page 16 shows the average time it takes our graduates to achieve a full-time job in their field of study. We explore why 24% of graduates opted to not participate in GA's Career Services program in the following section.

Students Who Did Not Participate in Career Services

Students come to us with different goals. While we are clear that the primary objective of our full-time programs is in-field job placement, not everyone wants or intends to pursue that path. The 24% of graduates who chose not to participate in our Career Services program opted out for the following reasons:

Unresponsive to Coach Outreach

We lose contact with about 10% of graduates after they complete a full-time course. As a result, we have no data to inform our understanding of their outcomes. We do not believe this is an ideal perspective for the students or for us; we are constantly working to optimize our ability to maintain contact with every single graduate. It is also one of the reasons we invest so heavily in the value of our alumni community, with continued learning opportunities, exclusive perks, and access to our global network.
Students Who Did Not Participate in Career Services:

- Visa or Geographic Barrier: 3%
- Unresponsive to Coach Outreach: 10%
- Job Seeking Outside Field of Study: 3%
- Return to School: 2%
- Return to Previous Job: 2%
- Personal Interest Only: 1.5%
- Family or Health Issue: 1%
- Chose to Take Part-Time or Unpaid Role: 1%
- Noncompliant with Career Services Requirements: 1%

**Visa or Geographic Barrier**

About 3% of students either do not have a visa to work in the U.S. or wish to move to a geographic area where GA does not have a campus or an active presence. During the admissions process we let international students know we are not able to support them in getting them a visa that would allow them to work in the U.S. Knowing this, many choose to enroll anyway.

Through our work in public policy, we support the creation of new immigration paths for students who develop in-demand skills to stay and utilize those skills here. Additionally, through our new Web Development Immersive Remote program, launched in May 2016, students can access the same employer-driven curriculum from anywhere in the world. As part of this, we are also currently building programs to support students in their job searches wherever they are located. However, during the reporting period we did not have the infrastructure to support those students.

**Return to School**

About 2% of graduates return to college or pursue new educational programs after they complete our course. We continue to investigate and understand this group more, because the career interests and trajectory of undergraduates who took our courses help us better understand how our programs complement traditional institutions of higher education.

**Return to Previous Job**

About 2% of graduates return to their previous job after completing one of our full-time courses. Our team is working closely with employers to understand areas like tuition-assistance policies for nontraditional programs and innovative “educational leave” policies that allow employees to develop new skills over time, help employers retain talent, and support long-term economic mobility.

**Family or Health Issues**

About 1% of students face unexpected personal or family situations that prevent them from participating in GA’s Career Services program upon graduation. We ensure those students are supported at every turn, including if and when they want to resume the job search process.
Job Seeking Outside of Field of Study

About 3% of students choose to pursue a job outside of the field they studied in their full-time program. We see this as a result of our graduates’ varied interests and backgrounds. As described in our Appendix, we only count an outcome as a placement if it’s “in-field.” Common examples of “out-of-field” jobs our graduates pursue include technical product management and tech recruiting roles.

Personal Interest Only

About 1.5% of students report that they chose to take a full-time program for personal interest only. When students have decided to take the course simply to learn a new and highly relevant skill, we’ve found they often have no immediate plans to change their career or look for employment in-field.

Noncompliant With Career Services Requirements

Participation in GA’s Career Services program is a two-way street. We set clear expectations for students on their role in conducting a successful job search. Our Career Coaches work hard to ensure that every student stays on track with their job search. Less than 1% of students fail to meet those expectations.

Chose to Take Part-Time or Unpaid Role

Less than 1% of students report taking a role that we do not count as a placement because it is not a full-time, paid position. A handful of students actually prefer part-time work due to personal reasons. Graduates may also want to take the chance on an unpaid position that could lead to paid work down the line. Working on tracking graduates’ career trajectory over time will give us more data about this group going forward.
User Experience Design Immersive (UXDI) and Web Development Immersive (WDI)

The data set for this report includes 2,080 students who enrolled in a full-time program at GA that ended between July 1, 2014, and June 30, 2015. This chart includes the data that underlies both our graduation and placement rates, as well as the outcomes of those who did not participate in GA’s Career Services program. These criteria are defined in detail in our Appendix.

### FULL-TIME STUDENTS

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<thead>
<tr>
<th></th>
<th>UXDI</th>
<th>WDI</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolled</td>
<td>757</td>
<td>1323</td>
<td>2080</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>29</td>
<td>118</td>
<td>147</td>
</tr>
<tr>
<td>Non-Graduates</td>
<td>3</td>
<td>27</td>
<td>30</td>
</tr>
<tr>
<td>Graduates</td>
<td>725</td>
<td>1178</td>
<td>1903</td>
</tr>
<tr>
<td>Graduation Rate</td>
<td>96%</td>
<td>89%</td>
<td>92%</td>
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### GA CAREER SERVICES

<table>
<thead>
<tr>
<th></th>
<th>UXDI</th>
<th>WDI</th>
<th>Totals</th>
</tr>
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<tbody>
<tr>
<td># of Graduates that Participate</td>
<td>578</td>
<td>877</td>
<td>1455</td>
</tr>
<tr>
<td>% of Graduates that Participate</td>
<td>80%</td>
<td>74%</td>
<td>76%</td>
</tr>
<tr>
<td>Placement within 180 days of Job Search</td>
<td>574</td>
<td>866</td>
<td>1440</td>
</tr>
<tr>
<td>No Placement within 180 days of Job Search</td>
<td>4</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>% Job Placement</td>
<td>99%</td>
<td>99%</td>
<td>99%</td>
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### NONPARTICIPANT OUTCOMES

<table>
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<th>UXDI</th>
<th>WDI</th>
<th>Totals</th>
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<tbody>
<tr>
<td>Nonparticipants</td>
<td>147</td>
<td>301</td>
<td>448</td>
</tr>
<tr>
<td>% Nonparticipants</td>
<td>20%</td>
<td>26%</td>
<td>24%</td>
</tr>
<tr>
<td>Unresponsive to Coach Outreach</td>
<td>69</td>
<td>118</td>
<td>187</td>
</tr>
<tr>
<td>Visa or Geographic Barrier</td>
<td>20</td>
<td>44</td>
<td>64</td>
</tr>
<tr>
<td>Return to School</td>
<td>16</td>
<td>27</td>
<td>43</td>
</tr>
<tr>
<td>Return to Previous Job</td>
<td>15</td>
<td>24</td>
<td>39</td>
</tr>
<tr>
<td>Family or Health Issue</td>
<td>7</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>Job Seeking Out of Field of Study</td>
<td>10</td>
<td>47</td>
<td>57</td>
</tr>
<tr>
<td>Personal Interest Only</td>
<td>7</td>
<td>24</td>
<td>31</td>
</tr>
<tr>
<td>Noncompliant with Career Services Requirements</td>
<td>0</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Chose to Take Part-Time or Unpaid Role</td>
<td>3</td>
<td>1</td>
<td>4</td>
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Preparing for the outside review of these key outcomes metrics represents a major step in General Assembly’s commitment to evaluating our impact on the lives of our students. Programs like ours can play a role in closing global skill and diversity gaps by creating new employment and economic opportunities in growing fields. We hope that, over time, our annual release of third-party validated outcomes metrics will help policy makers, employers, students, and other stakeholders understand the scope and impact of that role.

In preparing this report, we learned much about the controls and processes needed to manage and report on verifiable data at scale. This represents a significant investment — one that we have already made and continue to make — as we implement new technologies and systems to gather additional information from students upon enrollment and over time. This will help ensure that future reports have an even richer data set to draw from, including salaries, specific returns on investment, and longitudinal career success.
Appendix

**Chose to Take Part-Time or Unpaid Role:**
Graduate who notifies GA (via verbal or written communication) that he/she is not seeking to start and/or continue the job-search process because he/she is seeking part-time employment or unpaid employment opportunities, or has accepted a role of this type.

**Enrolled:**
Student who enrolls in a full-time program and attends the first day of class.

**Family or Health Issue:**
Graduate who notifies GA (via verbal or written communication) that he/she is not seeking to start and/or continue the job search process due to family, health, or other personal issue.

**Full-Time Student:**
Student who enrolls and pays the enrollment deposit for a full-time program that ends during the reporting period.

**Graduate:**
Full-time student who did not withdraw, passed their course, and was offered job placement support.

**Job Seeking Out of Field of Study:**
Graduate who notifies GA (via verbal or written communication) that he/she is not seeking to start and/or continue the job search process because he/she is seeking a job in a field unrelated to the course completed.

**No Job Placement Within 180 Days of Job Search:**
Participating Graduate who does not achieve job placement within 180 days of beginning the job search.

**Noncompliant With Career Services Requirements:**
Graduate who does not maintain requirements of GA's Career Services throughout the duration of the job search.

**Non-Graduates:**
Students who are enrolled in a full-time program but fail to successfully complete the program.

**Participating Graduates:**
Graduate who notifies GA (via verbal or written communication) at the time of graduation that he/she will participate in the GA Career Services process. Once qualified as a Participating Graduate, he/she must maintain that status through the duration of the job search.

**Personal Interest Only:**
Graduate who notifies GA (via verbal or written communication) that he/she is not seeking to start and/or continue the job-search process because he/she took the course for personal interest only.
Appendix

Placement Within 180 Days of Job Search:
Participating Graduate who notifies GA (via verbal or written communication) within 180 days of job search, that he/she:

- has accepted an offer that is paid, more than 32 hours a week, and in an occupation for which students are trained or in a related, comparable, recognized occupation. Contract work for at least one month or freelancing for the equivalent of full-time, as well as internships and apprenticeships, are included as long as they are paid and more than 32 hours a week.
- has received three offers that meet the above criteria and turns down all offers.
- is using his/her new skills to launch a new company or expand a company of his/her own.
- has returned to former company and is utilizing new skills learned through course participation in his/her role.

Unresponsive to Coach Outreach:
Graduate who does not respond to inquiries from GA Career Services staff.

Visa or Geographic Barrier:
Graduate who notifies GA (via verbal or written communication) that, as of the end of the reporting date, he/she is relocating to a region where GA does not have a physical presence or did not obtain a visa in the current location, restricting his/her ability to work in desired location.

Withdrawals:
Student who starts a program but does not complete it. Students may withdraw from GA at any time after their cancellation period, which may vary by state. Students may also be withdrawn by GA for failure to maintain satisfactory progress, failure to abide by rules and regulations, absences in excess of maximum set forth by GA, and/or failure to meet financial obligations to GA. Refunds for withdrawals are determined in accordance with state-prescribed refund policies. Most states provide for pro-rated refunds based on the amount of the course attended through a certain duration of the course.

Return to Previous Job:
Graduate who notifies GA (via verbal or written communication) that he/she is not seeking to start and/or continue the job-search process because he/she is returning to school or continuing his/her education.

Return to School:
Graduate who notifies GA (via verbal or written communication) that he/she is not...
INDEPENDENT ACCOUNTANTS’ REPORT

General Assembly Board of Directors and Management:

We have reviewed the metrics identified on page 20 of the General Assembly’s Measuring What Matters – Student Outcomes for Full-time Programs Report (the “Report”). General Assembly’s management is responsible for the metrics and for the criteria.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on the metrics referred to above. Accordingly, we do not express such an opinion.

Based on our review, nothing came to our attention that caused us to believe that the metrics referred to above are not presented, in all material respects, in conformity with the criteria as described on pages 22 and 23 of the Report.

New York, NY
October 18, 2016

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