Universal Technical Institute Inc. UTI

NYSE; other; SIC 8200, Services-Educational Services; CIK 0001261654

B

second fifth of 335 graded peers in other

rank 89 of 335; percentile 26.3; sampling error 2.6 points; lower is stronger

A B C D E

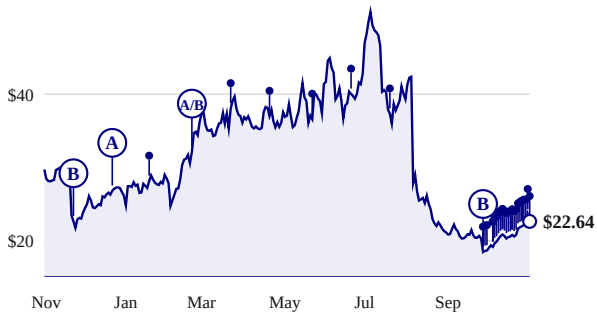
B, the elk



Scoreboard

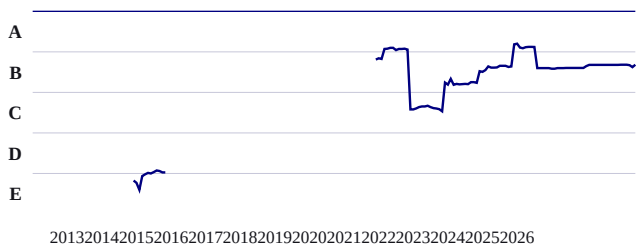
Profitability	B percentile 36.3
Solvency	C percentile 48.5
Growth and financing	B percentile 34.8
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $826.1M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet
Inputs computable	10 of 14
Graded from	filings received through Nov 26, 2025 340 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$22.63 2026-10-30; market equity $1.2B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Nov 26, 2025

Universal Technical Institute, Inc., which together with its subsidiaries is referred to as the "Company," "we," "us" or "our," was founded in 1965 and is a leading workforce education provider for transportation, skilled trades, energy and healthcare programs serving students, partners, and communities nationwide. The company offers high-quality training programs and support services for in-demand careers through its two reportable segments (also referred to as "divisions"): Universal Technical Institute and Concorde Career Colleges.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 36.3						
Gross profitability	not computable	27.0%				
one or more required annual facts are missing						
Return on invested capital	24.4%	10.0%		12.7	151	2025-09-30

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Accruals ratio	(4.4%)	(5.8%)	59.9	500	2025-09-30
Gross margin stability, five years	not computable	2.2 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 48.5					
Twelve-month failure probability	0.11%	0.04%	84.1	45	2026-06-30
Altman Z double-prime	1.91	2.06	41.8	384	2025-09-30
Net debt to EBITDA	(0.35x)	2.52x	7.2	182	2025-09-30
Interest coverage	not computable	2.45x			
latest aligned inputs end 2023-09-30; latest annual assets end 2025-09-30					
Current ratio	1.07x	1.33x	61.1	505	2025-09-30
Growth and financing, sleeve percentile 34.8					
Revenue growth, three-year compound	25.9%	5.1%	9.6	397	2025-09-30
Free cash flow growth, three-year compound	not computable	8.9%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	14.4%	11.9%	47.6	190	2025-09-30
Asset growth, three years	14.3%	4.1%	21.5	434	2025-09-30
Net share issuance, one year	0.7%	(0.5%)	60.7	352	2025-11-21

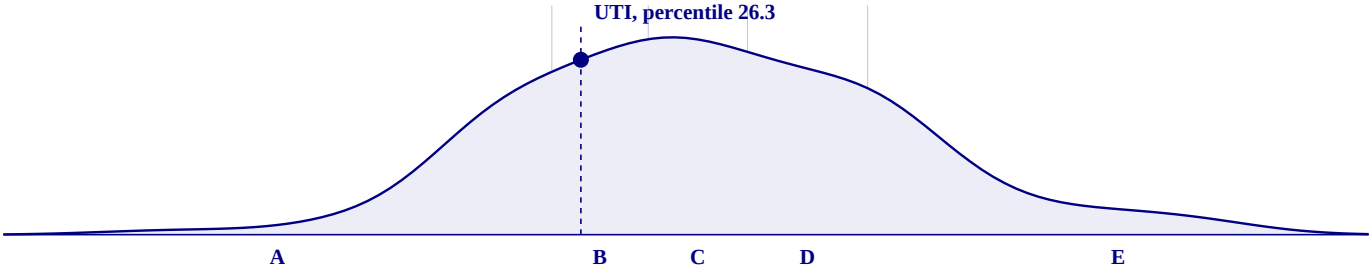
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 40,262,000 USD; Altman Z is not used

Among 335 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
84	Ttec Holdings, Inc. (TTEC)	24.9	B	
85	Exponent Inc. (EXPO)	25.1	B	
86	Healthequity, Inc. (HQY)	25.4	B	
87	IES Holdings, Inc. (IESC)	25.7	B	fortress balance sheet
88	Maximus, Inc. (MMS)	26.0	B	
89	Universal Technical Institute Inc. (UTI)	26.3	B	fortress balance sheet
90	Costar Group, Inc. (CSGP)	26.6	B	fortress balance sheet
91	FTI Consulting, Inc. (FCN)	26.9	B	fortress balance sheet
92	Legacy Housing Corp. (LEGH)	27.2	B	
93	Intrepid Potash, Inc. (IPI)	27.5	B	
94	Onespaworld Holdings Ltd. (OSW)	27.8	B	

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What the price implies

at the 2026-10-30 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(37.2%)	(0.6%)	17
Distance from 52-week high	(55.8%)	(23.9%)	17
EBIT to enterprise value	6.5%	4.3%	70
Free cash flow yield	4.4%	4.1%	53
Book value to price	0.28	0.34	43
Sales to price	0.67	0.70	49
Composite equity issuance, five years	52.3%	(8.8%)	92
Relative strength against the sector, log excess return	(0.58)	(0.13)	17

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-09-30	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	fail
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$130.1M
Operating cash flow, four quarters	$74.5M
Months of runway	not finite
Days since last periodic filing	87 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$36.2M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	operating income	us-gaap:OperatingIncomeLoss	$83.5M	2025-09-30	2025-11-26	10-K	25-000025
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$84.3M	2025-09-30	2025-11-26	10-K	25-000025
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$21.3M	2025-09-30	2025-11-26	10-K	25-000025
4	total debt	us-gaap:LongTermDebt	$87.1M	2025-09-30	2025-11-26	10-K	25-000025
5	book equity	us-gaap:StockholdersEquity	$328.1M	2025-09-30	2025-11-26	10-K	25-000025
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$127.4M	2025-09-30	2025-11-26	10-K	25-000025
7	total debt	us-gaap:LongTermDebt	$125.7M	2024-09-30	2025-11-26	10-K	25-000025
8	book equity	us-gaap:StockholdersEquity	$260.2M	2024-09-30	2025-11-26	10-K	25-000025
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$161.9M	2024-09-30	2025-11-26	10-K	25-000025
10	net income	us-gaap:NetIncomeLoss	$63.0M	2025-09-30	2025-11-26	10-K	25-000025
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$97.3M	2025-09-30	2025-11-26	10-K	25-000025
12	assets	us-gaap:Assets	$826.1M	2025-09-30	2025-11-26	10-K	25-000025
13	assets	us-gaap:Assets	$744.6M	2024-09-30	2025-11-26	10-K	25-000025
14	current assets	us-gaap:AssetsCurrent	$246.6M	2025-09-30	2025-11-26	10-K	25-000025
15	current liabilities	us-gaap:LiabilitiesCurrent	$229.7M	2025-09-30	2025-11-26	10-K	25-000025
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$101.5M	2025-09-30	2025-11-26	10-K	25-000025
17	liabilities	us-gaap:Liabilities	$498.0M	2025-09-30	2025-11-26	10-K	25-000025
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$33.0M	2025-09-30	2025-11-26	10-K	25-000025

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19	operating income	us-gaap:OperatingIncomeLoss	$21.4M	2023-09-30	2025-11-26	10-K	25-000025
20	interest expense	us-gaap:InterestExpense	$9.7M	2023-09-30	2023-12-01	10-K	23-000101
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$835.6M	2025-09-30	2025-11-26	10-K	25-000025
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$732.7M	2024-09-30	2025-11-26	10-K	25-000025
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$607.4M	2023-09-30	2025-11-26	10-K	25-000025
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$418.8M	2022-09-30	2024-12-05	10-K	24-000062
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$42.0M	2025-09-30	2025-11-26	10-K	25-000025
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$85.9M	2024-09-30	2025-11-26	10-K	25-000025
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$24.3M	2024-09-30	2025-11-26	10-K	25-000025
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$49.1M	2023-09-30	2025-11-26	10-K	25-000025
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$56.7M	2023-09-30	2025-11-26	10-K	25-000025
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$46.0M	2022-09-30	2024-12-05	10-K	24-000062
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$79.5M	2022-09-30	2024-12-05	10-K	24-000062
32	current assets	us-gaap:AssetsCurrent	$222.0M	2024-09-30	2025-11-26	10-K	25-000025
33	current liabilities	us-gaap:LiabilitiesCurrent	$205.0M	2024-09-30	2025-11-26	10-K	25-000025
34	assets	us-gaap:Assets	$740.7M	2023-09-30	2025-11-26	10-K	25-000025
35	assets	us-gaap:Assets	$552.9M	2022-09-30	2023-12-01	10-K	23-000101
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	54,429,869	2025-11-21	2025-11-26	10-K	25-000025
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	54,026,995	2024-12-03	2024-12-05	10-K	24-000062

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