Universal Technical Institute Inc. UTI

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

B

second fifth of 336 graded peers in other

rank 80 of 336; percentile 23.6; sampling error 2.6 points; lower is stronger

A B C D E

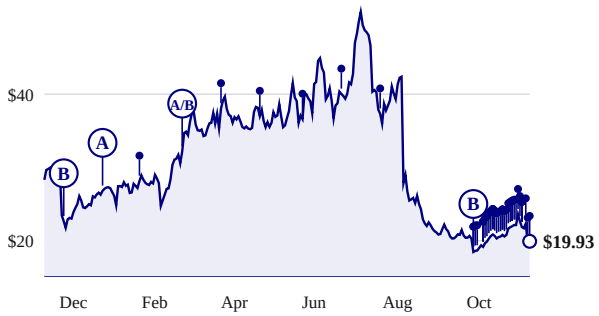
B, the elk



Scoreboard

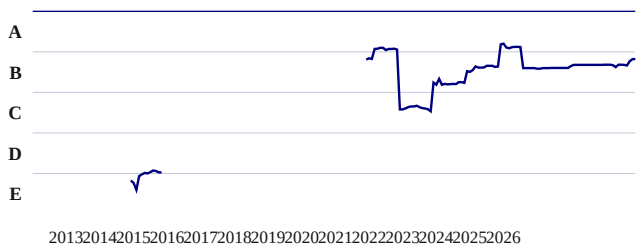
Profitability	B percentile 36.2
Solvency	C percentile 45.8
Growth and financing	B percentile 34.8
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$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 347 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$19.93 2026-11-06; market equity $1.1B; 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 36.2						
Gross profitability	not computable	27.1%				
one or more required annual facts are missing						
Return on invested capital	24.4%	10.0%		13.2	153	2025-09-30

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Accruals ratio	(4.4%)	(5.8%)	59.2	504	2025-09-30
Gross margin stability, five years	not computable	2.2 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 45.8					
Twelve-month failure probability	0.07%	0.04%	73.9	47	2026-06-30
Altman Z double-prime	1.91	2.05	41.6	390	2025-09-30
Net debt to EBITDA	(0.35x)	2.52x	7.2	182	2025-09-30
Interest coverage	not computable	2.18x			
latest aligned inputs end 2023-09-30; latest annual assets end 2025-09-30					
Current ratio	1.07x	1.33x	60.5	510	2025-09-30
Growth and financing, sleeve percentile 34.8					
Revenue growth, three-year compound	25.9%	5.2%	9.8	398	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%	47.1	192	2025-09-30
Asset growth, three years	14.3%	4.1%	21.5	433	2025-09-30
Net share issuance, one year	0.7%	(0.5%)	60.9	351	2025-11-21

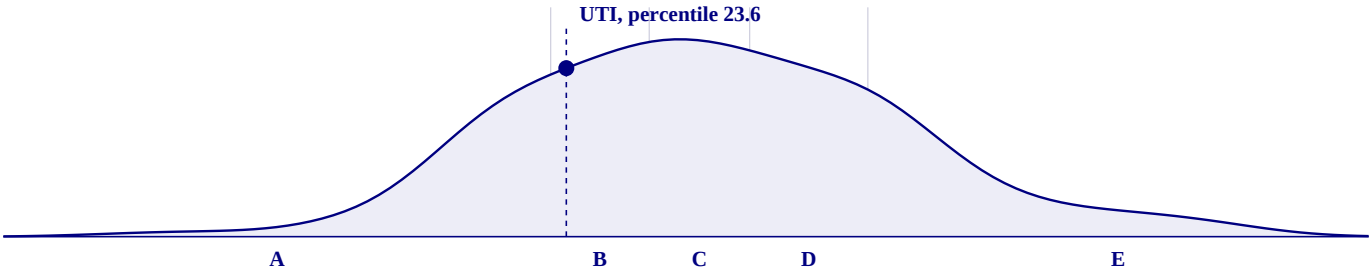
Warnings

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 336 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
75	Information Services Group Inc. (III)	22.1	A/B	
76	Etsy Inc. (ETSY)	22.4	A/B	
77	Centrus Energy Corp. (LEU)	22.7	B	fortress balance sheet
78	Tutor Perini Corp. (TPC)	23.0	B	fortress balance sheet
79	Castellum, Inc. (CTM)	23.3	B	
80	Universal Technical Institute Inc. (UTI)	23.6	B	fortress balance sheet
81	Medpace Holdings, Inc. (MEDP)	23.9	B	
82	Prog Holdings, Inc. (PRG)	24.2	B	
83	Kirby Corp. (KEX)	24.5	B	
84	Koppers Holdings Inc. (KOP)	24.8	B	
85	Exponent Inc. (EXPO)	25.1	B	

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What the price implies

at the 2026-11-06 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	(61.1%)	(25.0%)	14
EBIT to enterprise value	7.4%	4.4%	76
Free cash flow yield	5.0%	4.1%	57
Book value to price	0.31	0.35	45
Sales to price	0.76	0.71	53
Composite equity issuance, five years	52.3%	(8.9%)	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	94 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$34.8M

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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