The Return of the Students
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An overview of gainful employment regulations

By Don Arnoldy, Contributing Writer

Here is a set of criteria to use in your evaluation along with HigherEDGE’s offering as a benchmark.

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<th>What to ask</th>
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Nowhere does a magazine editor feel more out of place than standing on a convention floor promoting a brand new magazine.

That is how I remember feeling at my first Career College Association convention in 2005.

I spent the better part of three days standing in front of a stack of unknown magazines trying to explain to executives and educators who had been in the career education business for decades why our publication could make a difference for them.

A few other publications were in our sector then, but they featured highbrow articles that were being read almost exclusively by owners and a few leaders who were closely watching what happened in our industry.

We wanted to create a magazine written in plain language that could reach anyone who worked inside – or in collaboration with – a career education institution. What I was trying to sell at that first convention ... did not yet fully reflect our vision.

But over the years, with the additional help of attending the CCA convention annually, we were able to accomplish our goals by deepening our contacts in the sector and creating more awareness of our mission as a magazine.

I mention this because the convention has gone through a similar evolution in that time. We have seen a dramatic increase in the number of sector professionals who attend, expanded learning tracks that offer a variety of content accessible to laymen and experts alike, keynote speakers and presenters who continue to grow in esteem and popularity, and more attention paid to the event by outsiders and news media.

Of course, the event itself has changed names in connection with its sponsor, the Association of Private Sector Colleges and Universities.

Every year, the convention is an opportunity to see some familiar faces and share stories of what’s happened in the last year in our industry. That is a marked difference from where we began all those years ago.

I have realized over the years that the real convention highlight is truly the people. Many of the individuals who attend the event have been in the sector for decades, and their involvement is a family commitment. Some of the best people I’ve met in this profession I was introduced to standing awkwardly in front of a magazine pile.

In this edition of Career College Central, we have done our best to tackle some of the issues that will be commonly discussed at this year’s event. From loan forgiveness and financial literacy to career colleges’ improved recruitment and retention in an era of negativity, you will see connections between our magazine and the “hot topics” for this year’s convention.

The convention is a time to learn and, more and more, adapt to and embrace the change that is impacting our schools. If you are lucky enough to be in attendance, you will gain as much from visiting with your colleagues as you will from sitting in on the many excellent sessions. For those of you attending for the first time, the event is a chance to get your name out there and begin building those relationships that last a lifetime. For you veterans of the convention, you know I’m speaking the truth.

---

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RIGHTS ... PLUS THREE
Three more additions to the Student Loan Bill of Rights give the onus of responsibility to the students themselves ... even welders

By Kevin Kuzma, Editor
Besides the occasional $10 or $20 bill, I never borrowed any substantial amount of money from anyone until I had to pay for college.

We weren’t a wealthy family by any means, but even if we had been, there was something about owing someone money that didn’t sit right with me. I was the same way about borrowing books, clothes or anything else. If I had to take something from someone for a certain amount of time, I usually couldn’t wait to give it back and get the burden off my shoulders.

When I graduated from college in 1998, I found a job immediately as a newspaper reporter for a small weekly publication in Liberty, Missouri. In less than six months, on a reporter’s salary – which was not much – I had my student loans paid off in full. During college, my job as campus newspaper editor was part of the work-study program, so I earned a meager hourly wage for all the time I put in on that publication. But it was enough to keep my bills in check before I could start making larger payments upon graduation.

While reviewing the Student Loan Bill of Rights introduced by President Obama, I revisited those early days of post-college life and saw a responsible borrower not only prepared, but eager, to pay off his loans and be done with it. Somehow I don’t see that being inspired in many of today’s college students who read their bill of rights.

I took the responsibility seriously, and I didn’t sign any loan documents or enrollment forms until I was somewhat sure about what I would be paying in the end. And if I didn’t understand the responsibility that would be facing me, I would ask my mother or another family member for their thoughts.

While I certainly respect President Obama’s actions with the Student Loan Bill of Rights, it doesn’t empower students. The “rights” are still too heavily reliant on the actions of others. His bill sets forth four rights for students:

1. Every student deserves access to a quality, affordable education at a college that’s cutting costs and increasing learning.
2. Every student should be able to access the resources needed to pay for college.
3. Every borrower has the right to an affordable repayment plan.
4. Every borrower has the right to quality customer service, reliable information and fair treatment, even if he or she struggles to repay his or her loans.

What in that brief list helps students grow personally – or take any accountability of their own – for their borrowed funds for an education?
Might I suggest a fifth, sixth and seventh addition to this bill of rights?

- All students, in the spirit of sound economic practice, should take it upon themselves to fully understand the burden they are taking on in accepting borrowed funds from a lending institution, public or private, including but not limited to the potential damage that could be caused to their credit rating if said funds aren’t paid back in the time specified in all contracts.

- All students should properly research an institution before making a financial commitment, taking every precaution – including visiting with other students and at least two tenured members of faculty – before signing or submitting enrollment documents of any kind.

- All students, prior to applying for a student loan, should follow every possible avenue available to them to acquire scholarships – academic or athletic, local or national – to help minimize (or even eliminate) the amount they plan to borrow for their tuition and living expenses.

Wouldn’t these three rights alone be major steps in a new, more positive direction? Especially the last addition. How many students borrow before they have properly investigated all of the scholarship opportunities available to them?

In the career college sector, the largest purveyor of scholarship funds specifically aligned with career education is the Imagine America Foundation. The organization helps hundreds of students annually make their college education more affordable through its Adult Excellence Award and other scholarship programs.

For example, take Jonathan Carden of Advanced Technology Institute in Virginia, who found there was a scholarship available to him just as there was for his classmates:

“Most of the students here at ATI are veterans and are receiving money through the GI Bill. I, however, am not a veteran so the school’s tuition is all out-of-pocket and student loans for me. The American Adult Skills Education Program has certainly helped me out. There aren’t too many scholarship programs that would fund a student going to a technical institute for welding, so I was very grateful to receive a scholarship.”
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“The Adult Excellence Award will, of course, help me in financial means, but the awesome part about the Adult Excellence Award versus the ASEP Scholarship is that I had to earn it. The criteria of having a cumulative GPA of 3.5 or higher and having an attendance rate of 95 percent or more means that I not only went to class, but I absorbed the information that was taught and have put it into practice. I’ve been in school now since November of last year, and there are a myriad of different things that I have learned that I didn’t think was possible in such a short time. I’m getting closer to completing my studies, and by next year if I keep things up, I will have my welding certification and will be out making the first steps toward a career of my dreams.”

Yes, even welders have a right to scholarships. Jonathan might have been able to find a way to fund his tuition on his own, but by taking it upon himself to review his financial options, he took on far less loan debt than what he originally imagined. That should be an inalienable right in itself written into the official Student Loan Bill of Rights.

Like Jonathan, I’m looking at potential scholarship opportunities so I can take some Master’s-level courses in a blended environment. The church that I attend has created a partnership with a Christian university and will be offering courses at the church campus, which is close to where I live, and some courses will be available online only.

Before I did anything official, I wanted to speak to an actual human being affiliated with the admissions process – and I wanted someone local if possible. I didn’t want to talk to someone over a phone line who is in some calling bay in Florida, for example. I wanted to talk to someone who had been to the church that I attend and knew some of the individuals involved in creating this partnership. So I arranged to meet with one of the admissions officials over coffee at a coffee shop close to home.

We met at a nearby Starbucks, sat down and talked face to face about what sort of classes could apply to what I want to do with my life. And honestly, I felt so much trust in the individual I was speaking with, it put me at ease with the costs and commitment that could potentially affect my time with my family, which of course is very important to me. He made me feel as though my responsibilities to my family came first, even before a potential career in ministry. And even though his attitude was calming, it was his credentials that I could put my trust in: years of experience in leading churches in the Midwest and the West Coast.

I wonder how many students today have signed on to attend a college based on nothing more than their aspirations and a phone call with an operator. No matter what type of institution is involved – for-profit or traditional college or university – relying on the promises of a complete stranger is a bad philosophy for any sort of endeavor, much less the pursuit of an education.

"There aren't too many scholarship programs that would fund a student going to a technical institute for welding, so I was very grateful to receive a scholarship."

Jonathan Carden of Advanced Technology Institute in Virginia
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But bad philosophies are prevalent in the world of student loans. According to stats compiled by the Federal Reserve Board, the Chronicle of Higher Education and College Board, consider this:

• The average student loan debt in America is $30,000. Before their career begins and they’ve even had to make any headway in the professional world, typical students start $30,000 in the hole. Perhaps a class should be offered during senior year that explains to them how to begin their life as a graduate working from behind.

• Sixty percent of college students borrow annually to help cover costs. And the average number of college students who borrow annually tops 12 million. Borrowing isn’t relegated to students whose families have financial trouble. The majority of students borrow, mostly likely due to the inflating price of a college education.

• Today, the approximate number of student loan borrowers with outstanding loans is more than 39 million. Many graduates who go into debt to pay for their education stay in debt.

• And the total amount of outstanding student loan debt in the United States is $1,100,000,000,000. Yes, that’s trillion. I’m not used to looking at numbers with that many zeros – and frankly, I’m lucky I have a college education so I can determine exactly what number that is.

I’m sure most schools try to find individuals as qualified as possible to answer questions from prospective students, but there’s a big difference between taking the advice of someone responsible for marketing a college (selling it, ultimately) and speaking to someone on staff who works there and can share with you true insights about what it takes to graduate and the reputation of the college.

Colleges have an obligation to deliver on their promises. That should go without saying; however, I realize why it does not. But as responsible adults, even at the age of 18, 19, 20 or what have you, we need to be sure to take the steps necessary to vet the colleges in which we are enrolling. Some amount of responsibility has to fall on the students themselves, or else they are at risk of being taken advantage of in business relationships they might enter into sometime in the future. And that might cost them more money than what they paid for their education.

Kevin Kuzma is Editor of Career College Central. His feature writing, essays and short stories have appeared in The Kansas City Star, Urban Times, Review, Ink Magazine and Present Magazine. He can be contacted at KevinK@CareerCollegeCentral.com.
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THE RETURN OF THE STUDENTS

Recovering from a post-recession plunge, career colleges are improving recruitment and retention

By Jenni Valentino, Staff Writer

Stop me if you’ve heard this one: The Great Recession hit America hard, but gave career colleges a boost. As nontraditional students experienced layoffs, furloughs and underemployment, they headed back to school to boost their skills. The career college industry fit their needs perfectly: career-focused education, night and weekend classes, and fast degree programs.

In certain circles, the concept was ubiquitous for much of 2008-10. The unspoken question during those years of economic turmoil: What happens to career college enrollment after the recession ends? If troubled economic times meant boosted enrollment, then boosted economic times surely meant troubled enrollment.

Industry leaders considered ways to help temper the decline in enrollments, but steeled themselves for a sharp degeneration regardless. Initially, that decline did come to fruition across all sectors, due not only to economic turnaround, but also to a smaller pool of potential students: high school graduating classes that have been shrinking since 2010.

By the numbers

In 2013, the career college industry saw a 9.7 percent decline in enrollment – a drastic drop compared to a 3.6 percent decline at public community colleges, probably in reaction to the government’s negative attention toward some career colleges in addition to the factors named above.

According to a U.S. News & World Report piece, however, “Recent earnings reports from these for-profit companies reinforce that enrollment is stabilizing at many institutions.” In 2014, while public two-year college enrollment fell 3.5 percent (a fairly steady loss compared to the two years prior), for-profit college enrollment declined only 0.4 percent – in essence, not a decline at all.

The numbers don’t lie: The fact is that students are returning to the private sector.

Strayer Education, for example, stated in a Feb. 6 earnings report that it is losing fewer students and is awaiting a reversal in enrollment, expecting enrollment to “turn positive” before the second half of this year.
"The for-profits get it. They put resources into counselors, and they're much better at retaining students than community colleges."

James Rosenbaum, Northwestern University sociologist
However, not all career colleges are created equal: Giant Apollo Group, for example, experienced a 14 percent decline in enrollment at University of Phoenix in 2014 and more than a 50 percent decline over the past five years. This means that certain other career college corporations, then, are doing something extremely well by bringing up last year’s average enrollment decline to only 0.4 percent.

**The for-profits get it**

So what is it? James Rosenbaum, Northwestern University sociologist studying low-income students in their 20s and 30s, told *U.S. News & World Report* that “many for-profits have developed good counseling departments that help students not only with their academic goals, but also with their economic and social problems.”

“The for-profits get it,” Rosenbaum said. “They put resources into counselors, and they’re much better at retaining students than community colleges,” even up against comparatively inexpensive community college tuition.

Also important to note is that certain career focuses and academic features seem to be faring much better than others. For example, while *U.S. News & World Report* says DeVry is still experiencing enrollment decline at its main brand, DeVry University, its Chamberlain College of Nursing saw a 27 percent increase last year. It seems that students may be turning to career colleges for specific career paths, like those in health care, and turning away from the large brands that to them represent the much-maligned industry as a whole.

Apollo Group Chief of Staff Mark Brenner disagrees with that speculation and attributes falling enrollment at University of Phoenix to disruptive educational tactics: a free orientation program and in-class trials. “He suspects these programs have made
some students decide not to enroll,” reported Bourree Lam for The Atlantic in April, “which he sees as a good thing, as some prospective students might not want higher education online or be ready for a bigger commitment, to a degree program.”

The forest vs. the trees

No matter the reasons, a wider look at the industry still proves favorable. A report issued by the National Center for Education Statistics showed undergraduate enrollment at for-profit institutions increasing by almost 650 percent between 1990 and 2012, making any recent drops seem far less dire. Taken in conjunction with last year’s solid enrollment reports – in comparison to community colleges especially – all signs point to stability in the private sector.
Thanks for a great 2015 tournament and thanks to our sponsors.

Hope to see you next year in Orlando, Florida.
A VICTORY IN VALUE
The cost-effectiveness of career colleges for taxpayers and students

By Robert L. Martin, President of the Imagine America Foundation

Is college worth it?

That question is being asked more today than ever before because of the continuing escalation of college costs.

According to Bloomberg, “The cost of a college degree in the United States has increased ‘12 fold’ over the past 30 years, far outpacing the price inflation of consumer goods, medical expenses and food.” In fact, college tuition and fees have increased 1,120 percent since records began in 1978.

In some states, tuition and fees have skyrocketed in the last five years. Take Arizona, for example, where parents have seen a 77 percent increase in costs from 2009 to 2014. In Georgia, it’s 75 percent, and in Washington state, 70 percent.

With costs escalating like this, more emphasis than ever before has been placed on the value of a college education. Students and parents, of course, want to know that the college they choose is going to impart the knowledge needed to establish a successful career – and that the education comes along with a price tag they can afford.
But attention is not just coming from families. Today, employers and elected officials in Washington are also concerned with the answer to whether or not college is worth the cost.

Ideally employers want to be able to choose from a pool of qualified candidates who can be hired for a position and begin to excel in that role as quickly as possible. They want candidates who are equipped with the right skills so they can spend little time preparing them for the job. And on Capitol Hill, given the amount of federal tax dollars that fund schools and the tuition of students, there is a demand that students receive what they pay for. With millions of dollars in taxpayer support, the return on investment for our country rightfully should be high.

But what constitutes “value” in this sense? A number of factors can be considered, but for the most part the two largest components are cost and quality – cost of the degree and the quality of the education delivered. The Imagine America Foundation’s 2015 Fact Book, our annual publication that offers research into the contributions and impact of our nation’s career colleges, offers a research-based, statistical assessment at how career colleges measure up in terms of value. Our research shows that career colleges are not only a solid investment for those who attend them; they are a necessary part of the higher education system, require less money from the federal government to operate than other types of colleges and offer taxpayers an enormous return on the tax dollars that are invested in the schools.

What follows is a deeper look at career colleges and the real value they offer America’s college students.

**Delivering value**

Tuition is what career colleges rely on to be able to provide students with educational opportunities. And yet career colleges also focus on delivering the highest possible value for students’ educational dollars. A commitment to keeping costs down for students is evident, since career colleges have been successful at limiting increases in their published tuition during the recent economic slowdown.

For a comparison in published tuition and fees from 2007-08 to 2014-15, here’s how career colleges stand against other types of institutions in terms of percentage of increase:

- **22 percent increase** at four-year career colleges from 2007-08 to 2012-13
- **38 percent increase** at public four-year institutions from 2007-08 to 2012-13
- **46 percent increase** at public two-year institutions from 2007-08 to 2012-13
Keeping tuition as low as possible, without revenue from the
government, is important to career colleges because their student
population includes larger proportions of nontraditional students who
typically have lower family incomes than students at public and private,
not-for-profit institutions. In fact, 32 percent of career colleges’ students
are financially dependent and come from families with incomes less than
$20,000, compared to 15 percent at public institutions and 11 percent at
private, not-for-profit institutions.

As a result, while public institutions are able to subsidize many students’
tuition from government revenue; and private, not-for-profit institutions
may have generous endowments to support low-income students; many
students at career colleges depend on financial aid, including federal
grants, student loans, institutional grants and state grants to finance their
educational investments.

Added value for society
For most career college students, attaining a college degree is only the
beginning of the benefits they can expect. Students want to know that
their investment in their education will create a long-term source of
income. Given the support taxpayers provide to career college students
in the form of Pell Grants and federal loans, it is equally important to
ensure that their investments in career college students will add value for
society through increased economic activity, tax revenues and reduced
dependence on social safety nets. Career colleges are well-positioned to
deliver returns to students’ and taxpayers’ investments in education.

On average, college graduates earn more than those individuals with
a high school diploma. According to the U.S. Department of Labor,
demand for jobs that require at least some college is projected to increase
for all levels of education.

As evidence, take a look at the average annual earnings by educational
attainment in 2013:

- $32,900 for high school graduates (including GED)
- $33,800 for some college, no degree
- $41,400 for Associate degrees
- $59,700 for Bachelor’s degrees

A boon for public investment
Career colleges also benefit their communities by providing quality
educational services with very competitive costs, enabling taxpayers
to realize a positive net return on their investment. When the public
supports students at career colleges through programs such as Pell Grants
and federally subsidized loans, the net economic benefit to taxpayers
is greater than the cost. In fact, the return on taxpayers’ investment in
students at career colleges is even greater than at public institutions.

The published tuitions at public colleges are reduced by transfer
payments to the institutions from state and local governments, but those
payments are funded by tax revenue and are borne by taxpayers. After
accounting for the grants, contracts and appropriations that subsidize
public college tuitions, it turns out that career colleges have even lower
estimated costs to taxpayers than community colleges.

The estimated public investment per full-time equivalent (FTE) to
educate students is as follows:

- **Two-year colleges:**
  - $17,000/FTE at career colleges
  - $26,400/FTE at public colleges
- **Four-year colleges:**
  - $24,300/FTE at career colleges
  - $91,500/FTE at public colleges

With lower costs than at public colleges and educational programs
that emphasize skills that have high demand in the workplace, it
should come as no surprise that, when the costs and benefits are taken
into account, America’s career colleges generate a strong return on
taxpayers’ investments. On average, the return on investment for
taxpayers is greater at career colleges than at public institutions, and that
is in addition to the personal benefits each student derives from his or
her college education.

At two-year colleges, the estimated taxpayers’ return on investment for
students from 2012-13 was:

- 11 percent at career colleges
- 7 percent at public colleges

At four-year colleges, the estimated taxpayers’ return on investment for
students from 2012-13 was:

- 24 percent at career colleges
- 6 percent at public colleges

So, let’s return to the question posed at the opening of this section: Is
college worth it? While tuition prices have mostly escalated at other
types of institutions, career colleges have mostly tried to keep their
tuition in place. Our students earn far more with a college degree than
they would earn without one. Our schools also cost taxpayers fewer
public dollars per student. Estimated taxpayers’ return on investment for
career college students is greater than that from other institutions.

If you are considering a career college, the answer to “Is college worth
it?” is an unequivocal yes.
MAKING THE MOST OF A GREAT VALUE

When you already have a great value, how do you make even more of it? For these students, the answer is an Imagine America Foundation Promise scholarship. This exciting program is the actualization of the Foundation’s promise to assist students who are currently attending participating Imagine America colleges by way of the Imagine America high school scholarship and whose exceptional grades show a strong commitment to their current program of study. Here are their stories.
Lexy Rupp  
**Sullivan University**  
**Louisville, Kentucky**

I chose Sullivan University because of their abundance of chef accreditation. This school has the most amount of chefs with years and years of experience. I feel that someone can go to school and be smart in regular class subjects but that real-world experience is the real test and most learning experience. Sullivan gives the opportunity to look up to these great chefs and dip my toes into various different culinary classes such as basics, baking, garde manger, international cuisine and advanced. I am also given the opportunity for many internships and externships. I feel that the campus is far enough from home for a good experience yet close enough to still have a close relationship with my family. I feel Sullivan University was the best school choice for me.

---

Nick Arnold  
**NASCAR Technical Institute**  
**Mooresville, North Carolina**

I am currently attending NASCAR Technical Institute. I enrolled and guaranteed my spot on July 2, 2013, over a full year before my official start date. I made the decision early on in my high school career that this was the path I wanted to take with my life even though I knew it wouldn't be easy. I chose this technical college because I thought it would give me the best opportunity after I graduated. I plan to get into the racing field when I graduate. The reason I want to go into racing is because it has been my dream since I was six years old. I have been going to Monster Jam since 2002 and haven’t missed one since. It is my real passion, and I want nothing more in life than to work on and drive for a monster truck team. I chose the NASCAR high performance program because it will give me a step up from other people looking for the same job. Also I have a love and passion for classic cars and racing alike. The high performance classes will give me an amazing foundation on which to build, and I can take that knowledge anywhere in the racing field. I believe by attending NASCAR Technical Institute, it will give me all I will need to have a good start in the industry. Learning other skills makes me versatile in the industry and virtually employable anywhere I go in the country. What I love about the college is the wealth of knowledge that I have available to me. All the instructors/professors are mechanics who have been in the field for well over 15 years. All of the instructors are very approachable and always willing to help me with any questions I may have about anything. This college really sets me up for greatness if I put in the effort and have the desire and drive.

---

Brett Parrish

**Triangle Tech**

**Pittsburgh, Pennsylvania**

I had never heard of trade schools until my senior year of high school when my brother told me about them. I was quite interested in what he had to say, and I decided to look up schools around my area. I came across Triangle Tech, saw the reviews, saw what they had offered, and I wanted to pursue my education there. I chose to go into the electrical program because some of my family members are electricians and it seemed like the most challenging course. I enjoy a great challenge. I may add that it has been a great challenge for me, and I have enjoyed every minute of it. Triangle Tech has a great curriculum, and there is a good bit of hands-on training that I have come to really enjoy. The fact that the staff and directors work to get you a great job after you graduate is very comforting and relieving. A good bit of Americans today don't know if they will ever find a good-paying job, or find a job for that matter.
John Ruane  
Culinary Institute of Virginia  
Norfolk, Virginia

In high school, I enrolled in an introductory culinary arts class. We learned the basics of this art and were even able to cook from time to time. I enjoyed this class so much that I enrolled in Culinary Arts One the following year. My teacher observed me for quite some time, and after about two months, she made a simple statement that has forever changed my life: “Johnny, you do realize you can make a career out of this, right?” It really had never occurred to me that I could make this passion of mine into a prosperous career. Ever since that point, I have taken as many steps as possible to help me achieve this dream that I can so proudly call a career. I believe this career path is right for me. I am very determined and truly will take the steps, above and beyond, to achieve that which pertains to what I love. I am very creative. I love to take simple things and make them simply extraordinary. Also, I am humble. I realize I am not the best, and when I do make mistakes, I remain optimistic, knowing I can only get better and learn from my errors. After meeting with several people from the Culinary Institute of Virginia (CIV), I have realized that attending and graduating from this college will aid me in achieving goals leading to a successful career. CIV provides its students with a quality education through top-notch chefs, useful resources and highly qualified teachers. It will give me the opportunity to become a creative and marketable professional chef. I had the opportunity to personally work with several of the chefs and hear all about their individual experiences in the industry. Knowing that these chefs have had successful careers in the food service industry and actually understanding what they are talking about gives me assurance that I can learn from these culinary masters and achieve my goal of owing my own restaurant one day. Lastly, I was informed of the multitudes of connections this school has to offer within the industry and how I will be helped in finding a career to ensure my success as a committed chef. I strongly believe that by graduating from CIV, my future goals and dreams can most certainly become a reality, due to the endless help I receive from the faculty and staff.

Jacey Williams  
Gene Juarez Academy  
Federal Way, Washington

I received the Imagine America scholarship last year, and it was a tremendous help. Attending Gene Juarez Academy is shorter than attending a four-year school. Every bit of scholarship money that I can get helps so much, especially since I will be paying for school by myself with no help from my parents. Receiving this Promise Scholarship would be an amazing gift and would be greatly appreciated. The only thing about going to school that stresses me out is the money portion, so the more we decrease my final tuition cost, the less stress there will be!

Kelsey Franczek  
Ohio Valley College of Technology  
Liverpool, Ohio

Ohio Valley College of Technology is my choice because I liked visiting the campus and seeing how nice the instructors were to me, and the students were telling me how nice it was. They were telling me that if I need help that the teachers will be happy to help. I was looking for a school that I could be done with hopefully within a year or two. I chose it because I liked how the classes were small. I wouldn't have to worry about going into a big class and not being able to get the help that I needed because there were so many students in one room that the teacher didn't come to help me. Medical office administration is my program of study because I was looking for something where I could be in the medical field but not become a nurse, but I could still be in the office environment, too. It was the one that I found that, after reading about it online, I still wanted to be in the profession.
Daniel LaChance
Porter & Chester
Watertown, Connecticut

This award could help me in a tremendous way in which I can start my career with a small dent in my student loan. I look to start a business in the future, and any saving that I do now will help with that. I’d like to pay my loans off with little time. I am very goal-oriented, and I set high standards for myself. I plan to have my loan paid off within two years of graduating school. I chose this program of study because I feel this gives me my best chance to become successful, and that is exactly what I am striving to be. I can go to this school for a year and come out gaining an immense amount of knowledge of electricity, which is something I enjoy doing. I take pleasure in doing hands-on work; this is my strong point. I learn by doing and seeing rather than reading.

Haley Mulholland
West Virginia Junior College
Bridgeport, West Virginia

Ever since I could remember, I’ve always wanted to attend college and become a medical assistant, and now my future is finally coming together. I chose West Virginia Junior College because it was a fast-paced program and in a matter of 18 months, I will graduate with an Associate degree. With that Associate degree, I can start my career as a medical assistant. At the end of my 18 months, I plan to work in a hospital where I can use my skills and ethics that I have learned throughout my time as a student. Ever since I could remember, I’ve always wanted to be in the health care field, and now I’m another step closer to fulfilling my dream. As a medical assistant, I have so many opportunities for additional certifications. Attending this college has helped me see more clearly, too, all the opportunities ahead of me. What I like best about West Virginia Junior College is that it is a small campus, classes are six weeks long, and you graduate in 18 months. You are taught the skills necessary to be successful in a hands-on environment before your time as a student is up. They offer tutoring and always give you a heads-up on upcoming scholarships. Last, one benefit you have when you attend is that you are guaranteed a job after you graduate. The best decision was attending WVJC and studying to be a medical assistant. I can’t wait to see what the rest of my time as a medical assistant has in store for me, and what my future holds.
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For more information, visit www.Imagine-America.org or contact Robert L. Martin, President/CEO of the Imagine America Foundation, at 571-267-3012 or BobM@Imagine-America.org.

About the Imagine America Foundation
The Imagine America Foundation (IAF), established in 1982, is a not-for-profit organization dedicated to providing scholarships for education, research and training support for the career college sector. Since its inception, the Foundation has provided more than $110 million in scholarship and award support for graduating high school seniors, adult learners and U.S. military personnel attending career colleges nationwide through its programs. The Foundation also publishes vital research publications for the higher education sector, honors achievement in career education and offers comprehensive financial literacy education to thousands of enrolling career college students through its Financial Planning Made Simple tool.
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MAKE A DIFFERENCE TO A VETERAN

What colleges can do to better understand the sacrifices made by our former service members seated in our class

By Dr. Pete Savo, Mont Vernon Group
Middle East and Afghanistan are the war zone regions that keep the United States military engaged. Regardless of what our politicians tell us, the end of war for our service members is far from over. Military service members volunteer for two reasons:

1. An absolute patriotic love of our country.

2. To earn college tuition and ultimately a degree that will result in a productive life and career. Joining the greatest military organization in the world to go to college is an inspiring example of earning a college education the hard way.

The price of serving in the military is the loss of many future memories, such as missed birthdays, anniversaries, weddings and graduations while in training or deployed overseas away from family and home. To me, the worst part of military deployment was not the risk of war, but missing family and not being home for those special memories. The true emotional discomfort came from having to read about those missed family events in a handwritten letter. Today, with so many technologic advances, email, Skype and cell phones have replaced the letters of yesterday. With technology, missed special memories are in real time and are equally as painful.

Returning from war, service members become lost in the crowd of their surroundings. We are often thanked for our service, but I will admit it does feel unnatural when this happens – although I do remember a time when service members were not thanked or even acknowledged for their service. For that reason, I find myself thanking service members every chance I can as well. In the story of service members, we see the spirit of America’s past and future. When our country needed us most, we stepped forward. We raised our right hand and swore a solemn oath. We put on that uniform and earned the title veteran, which we carry to this day, regardless of whether we were a soldier, sailor, airman, Marine or Coast Guardsman. We are part of a brotherhood and sisterhood that often stops us in our tracks to listen to the latest news reported from the war zone. We listen to the newscasters; we remember our own time serving; we understand, and this connection is never severed.

We return from serving with battles won and many more battles forgotten with the hope that our military detour in life was not in vain. For some, this detour is our life. We return much different from when we left because we are different. We take on life’s tasks as if they represent a mission. We are regimented, mature, task-oriented and focused on the goal of obtaining a higher education. Many of us who have landed in academia as professors find ourselves as challenged as the nonveteran professors to support the strengths and needs of veterans as they transition from a military life to pursuing higher education. What can colleges do to better understand the sacrifices made by our former service members seated in our classrooms? The greatest thank-you for your service can come in the form of providing quality education that will result in a lifelong career. The perfect thank-you comes not through special treatment, but through understanding that a veteran student is someone who has excelled in unimaginable environments. For professors who understand this reality, veteran students become the inspiration for the remainder of their class and faculty.
The value of a veteran student is this: Veterans read what is assigned, have a serious look of interest during your lecture, and are the first to raise their hands to ask a question or volunteer an answer. The veterans in your class find each other before you find them. Therefore, you ask, what is the problem we need to solve for veterans in our colleges? Perhaps it’s more of a solution we need to recognize. For example, one problem service members have when transitioning from the military environment to college is having to wait a whole month for the VA housing allowance check to arrive. During this period, service members are homeless. My suggestion is that colleges can solve this problem simply by donating unused dorm rooms to enrolled veterans until the VA housing allowance money is available.

Another problem veterans face is finding summer jobs that allow them to earn money to keep their apartments during summer break. Perhaps my first suggestion applies here as well. Colleges can solve this problem simply by donating unused dorm rooms to the enrolled veterans. The big picture is that the veteran population is less than 1 percent of the U.S. population, and no veteran should ever be homeless. Today, the majority of veterans using their GI education benefits are war veterans. This logical housing solution becomes common sense. Colleges that offer free housing to their enrolled veteran students become the recognized patriots and recognized leaders in the higher education community.

Be the one to make a difference to a veteran!

Dr. Pete Savo is the Chief Financial Officer of a Service Disabled Veteran Owned Small Business (SDVOSB), a higher education service business that provides qualified student candidates to military-friendly colleges and universities nationwide. Savo, a respected lecturer and published author, was employed 18 years with Sikorsky Aircraft and six years as a Direct Business Operations and Lean Manufacturing Consultant for the U.S. Air Force Small Business Manufacturing Technical Assistance Production Program (MTAPP), Air Force Outreach Program Office and the Department of Defense (DOD) supply chain missions. If you’d like to contact Savo, he can be reached at PSavo@Education-Resource-Information.org or 603.321.6224.
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MISSION CRITICAL

Four ways to make loan counseling stick with students

By Rob Davenport, TG HigherEDGE
It’s a perennial challenge for schools: How do you deliver loan counseling so that students walk away ready to practice what they’ve learned about repayment? Think of entrance counseling, typically provided at school, starting when students are scrambling for classes, juggling assignments and meeting dozens of classmates. The experience can be a recipe for cognitive overload and a barrier to a critical lesson for students – how to manage the debt they’re taking on, perhaps for the first time in their lives. Just one consequence of counseling’s failure could be loan default, which could harm a borrower’s financial well-being and, at high rates, jeopardize a school’s Title IV eligibility.

How can you engage students in loan counseling so that they’re more likely to live by what they learn? The key for many schools is to deliver the right message in the right way. Consider the strategies suggested below.

- **Focus on at-risk students**: Study your default data, looking for common characteristics among defaulters – for example, a low GPA or part-time status. Offer extra counseling to students who share these characteristics, including in-person sessions tailored to the needs of recipients. This means talking one-on-one with students about their future income, the debt they can expect, and the steps they can take now to ensure repayment success – for example, budgeting and borrowing responsibly.

- **Mix it up: in person and online**: Keep things varied and you’ll keep your student borrowers’ attention. Most schools rely on the Department of Education’s online loan counseling. Add to this in-person group training that gives students time to ask questions. In the process, you could help them estimate whether future income will cover loan payments. Online debt-to-income calculators can help in this regard. There are some great calculators that get pretty granular, offering estimates based on institution and major.

- **Add in financial literacy concepts**: Most students are new to managing money, which makes them vulnerable to overspending and overborrowing. Consider in-person financial literacy training that emphasizes fundamentals like drafting a realistic budget, distinguishing needs from wants, and establishing long-term and short-term financial goals. You’ll find a variety of versatile online calculators as well as phone apps that provide expense tracking for students on the go.

- **Offer an exit counseling folder**: Better than a note on the fridge or a letter in the mailbox, how about a small portfolio of resources and information that students can take with them when they leave? Say, a folder stocked with vital loan servicer contact information, brochures on income-based repayment plans and tips on post-college budgeting, for starters.

Help for improving your counseling game
If you’d like a refresher on counseling requirements, refer to the Federal Student Aid Handbook. Your school might also want to consider hiring a third-party servicer that offers on-site consulting on the best way to prepare borrowers for repayment while they’re still in school.

Rob Davenport has more than 10 years’ experience writing on higher education issues, including default management, financial literacy and college outreach. As a writer for TG’s HigherEDGE Default Management Solutions, Davenport focuses on how schools can manage and reduce default. In particular, he provides advice on enlisting campus support for the default prevention cause, educating students in debt management and connecting borrowers with the right resources throughout repayment. HigherEDGE offers a comprehensive default management service to schools, including campus consulting, counseling for borrowers during the grace period and support for borrowers with delinquent loans. You can contact Davenport at 1.800.252.9743, ext. 4846, or by email at Robert.Davenport@TGSLC.org.
PUTTING A PIN ON PERSEVERANCE

How a simple ceremony can offer recognition and get excellence in return

By Neal Raisman, N. Raisman & Associates

When I was a Dean of Academic Affairs at Lansing Community College in Michigan, we began every year with what I thought was a kind of hokey ceremony at the time. I was a cynical liberal artist at the time grieving for my administrative art and montage of post-pre-avant-garde, modern-traditional learning symbologies (whatever they are).

The college president used to start the year with a gathering of all employees. The usual parade of administrators started it all with our plans for the year and introductions of department chairs who introduced new faculty or staff. Yes, there was a time when colleges actually hired new faculty and staff. Then he and the HR director would hand out service pins to people.

This is what I thought was a bit hokey. To think that a service pin for five years of service would mean anything? I mean, if you want to make people feel appreciated, give them more money. Boy, was I wrong. If they had handed out checks, the response would have been much more subdued.

They would call out that they were giving out pins for 25 years of service. Then they would call out the one or two people who had served that long. The recipients would walk down through the auditorium to the applause of all the people there and receive a pin with a small diamond chip in it and a framed certificate. The staff members would wait for all the recipients to be called to get their pin and framed certificate, beaming as if they had won the Academy Award. Then they would be introduced as recipients of 25-year pins and everyone would clap and whistle and stomp approval as they basked in their peers' recognition.

This went on through 20 years, 15 years, 10 and five. The enthusiasm from the audience was retained all throughout what I now recognize as the pinning ceremony for employee engagement with the school. And to be able to recognize that the ceremony was the one thing between everyone and lunch – yet no one made a move to the door during all the pinnings – attests to how important this recognition was at the college.
THE STAFF MEMBERS WOULD WAIT FOR ALL THE RECIPIENTS TO BE CALLED TO GET THEIR PIN AND FRAMED CERTIFICATE, BEAMING AS IF THEY HAD WON THE ACADEMY AWARD.
Years later, I was President of a school that felt beaten down. The demands made on everyone were enormous and never seemed to be enough. Meet one goal and an even higher one was given to you. People just did not seem to be able to please corporate.

The people at the school did receive bonuses, cash rewards for meeting some set goals, but the money never seemed good enough. Money just paid bills, not the sense of value after all. Besides, it was earned by meeting goals.

I decided to bring in recognition-of-service pins among other ways to build morale and recognize people. It took a while to design and choose just the right pins, but it was well worth the effort. We did not announce the ceremony when we had our monthly “Knowledge of the College” (on Thursday afternoon). This is another communication and engagement tool I highly recommend. It is like a convocation — but happens monthly — and brings people up-to-date and into what is happening at the school.

Then the HR director and I called one person forward and announced the first ever 25-year pin. The faculty member was overwhelmed by the recognition. She had thought no one cared and even knew of her contributions to the school. It didn’t hurt that she had recently been having some issues with a new dean of academic affairs who didn’t seem to care about the faculty member’s long contribution.

We could have shut off the lights and read from the beam of happiness the faculty member was giving off. Her bright joy would be repeated by everyone else we recognized that day and every year following. The people loved those recognition pins and were overjoyed when someone saw the school crest and a jewel on a pin and inquired about it. They really enjoyed saying how they had served the college for X number of years, and we had recognized their service in a way that they could show off every day. And some did wear that pin every single day.

What I first thought was kind of hokey just may have been, but it was also very meaningful to so many. It was also a very powerful way to show our appreciation and regain many more years of engagement in the school and its students. Though this was not ever directly studied, I do believe the recognition pins had a role to play in the college’s 14 percent increase in enrollment that year.

So, honoring employees in a way that was meaningful to them led to a major reengagement in the school and students. I cannot recommend the recognition pins more highly. If your school is not doing a recognition ceremony yet, start one this year, and see even stronger engagement occur.

Dr. Neal Raisman is the President of N. Raisman & Associates, a retention and customer service consultant group that has helped more than 40 schools increase retention. You can reach him at NealR@GreatServiceMatters.com.
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Can you remember the last survey you filled out that didn’t have a chance of winning a $500 shopping spree attached to it? Me neither.

So is it problematic that most colleges and universities rely on survey emails or a small army of staff and students to track outcomes data related to employment and income? And is there a disconnect between a higher education marketing message of “lifetime earning potential” and outcome tracking efforts that stop one year after graduation?

An Inside Higher Ed article analyzed the placement surveys of two schools that really had nothing in common with one another, other than being degree-granting institutions. Unsurprisingly, each defined “placement” differently, making it difficult to draw objective conclusions. (The survey response rates from the graduating classes were 43 percent and 38 percent, respectively.)

Here’s the thing: We shouldn’t expect schools to crack the outcomes code, and we should be wary of the Department of Education attempting to go it alone – if only for the simple reason that both are limited in the income and employment data they can access.

What we need is a network with more than 347 million users that’s growing by two users every second – one that’s a treasure trove of self-volunteered data; skills-based assessment; and rich information tied to individuals, their companies and their alma maters.

What we need to crack the outcomes code is … LinkedIn.

LinkedIn has done a great job of keeping its network focused on professional conversations, connections and content. In comparison, Facebook and Twitter are social media free-for-alls. The result is a network that 39 million students and recent college graduates want to be a part of, and LinkedIn has recognized them as its fastest-growing demographic and introduced functionality to
better serve them. Consider LinkedIn’s introduction of University Pages, University Finder, University Rankings and, very recently, Graduate University Rankings, and a self-service widget that colleges and universities can add to their websites as a tool for students to build out their profiles.

LinkedIn is very close to amassing the data needed to crack the outcomes code, but there are some shortcomings:

• The data around career status is tracked to the institution, not individual colleges and degrees.

• There is no distinction between ground programs and online programs, which would certainly skew results on where graduates live and where they work.

• Users cannot apply undergraduate or graduate filters to outcomes data for a particular school.

These shortcomings are appreciable, but nothing monumental compared to the strides LinkedIn has made in higher education.

The ability of prospective students, parents, administrators and officials to compare multiple institutions on the same criteria and demonstrable outcomes is nearly upon us. The question then becomes: What will we do with the data when we have it?

LinkedIn has done a great job of keeping its network focused on professional conversations, connections and content. In comparison, Facebook and Twitter are social media free-for-alls.

Sean Bryan is Product and Content Marketing Supervisor for PlattForm’s Marketing Communications department and a writer covering developments in higher education, marketing, technology, travel and retail. He is also a regular contributor to the PlattForm blog and a freelance Marketing and Communications Consultant. He graduated from the University of Nebraska-Omaha with a Bachelor’s degree in English and a Writing specialty. He has more than seven years of marketing experience in B2B and B2C contexts. Follow him on Twitter @seanabryan.
The articles I write are inspired by the candidates and clients I am blessed to work with. There really is no better “fuel” for inspiration, and I thank you for all of the support and great ideas.

But please don’t just phone it in …
By Vincent Scaramuzzo, Ed-Exec Inc.

It took a medical emergency of my own to inspire this article, though. I think most would consider me a pretty healthy guy. There is probably not a piece of furniture you could lift that I wouldn’t be able to handle on the other end. So when I had to call my wife home from work one Friday morning (Friday the 13th!) because I couldn’t open my eyes or get off the floor, it was pretty alarming to everyone. It ended up being Vestibular neuritis, which causes severe vertigo. The room spun on full speed when I opened my eyes, and I couldn’t get my balance or walk for days. The good news is that I am on the mend. The bad news is that I discovered my doctors were basically “retired” and couldn’t help me in my time of need.

After a trip to the emergency room, it was time to call some doctors to see who could help me with an illness I’d never heard of. I started with my general practitioner. I spoke to the front desk receptionist, who said, “Doc will get you right in.” The problem: I couldn’t walk. The receptionist’s reply? “Sorry, can’t help you then.”

“Maybe Doc can refer me to a specialist then? If I do manage to get into a car and get someplace, it will involve me getting pretty nauseous, so I’d rather only do it once.” The receptionist: “Nope, you have to come here.” “When does Doc do rounds at the hospital? I’ll go back there, and we can get testing done?” Receptionist: “Nope, Doc doesn’t do rounds anymore.” Doc never called me; there was no follow-up, and he didn’t seem to care.
My wife called my chiropractor. She had heard chiropractors are good with vertigo, and she thought he might have some solutions or natural remedy suggestions. He instructed her to look up the “Epley Maneuver” on YouTube and try that. A YouTube video — for her husband who has never not been able to walk — or had never been in an ambulance — really?

I will stop here so as not to put you to sleep with my medical adventures. Let me get to my point. Both of these doctors are near retirement. My M.D. works three or four days a week, tops. Most of his patients are “elderly,” so he treats simple stuff and renews a lot of prescriptions. He doesn’t do rounds anymore and is quite honestly just “phoning it in” and collecting a ton of money from insurance companies as he nears retirement. Same for my chiropractor. He has his work schedule down to three days a week. (OK ... I might be jealous of that one.)

The bottom line is that neither doctor was there for me when I really needed him most. I mean, a simple phone call with some instruction might have been all I needed.

So this got me thinking about some of the school leaders we evaluate, especially campus presidents and directors. Are they really there for their students in times of need — not just at graduation or to welcome them with a handshake and fanfare on the first day of class? Are they there at that critical moment where a little help can mean the difference between dropout and graduation? Are they still actively engaged for the owners or board of directors? Are they doing what is right for the institution, protecting the interest of the students and the school above all?

Too often, we interview and evaluate candidates and, when looking at their resumes, we see clearly that their best years are behind them. You see steady runs of employment turn into job hopping toward the end. It is usually an indication of burnout and career end — sometimes they are just trying to stretch things until Social Security eligibility. I find that to be a sad state, like a baseball slugger who has stepped to the plate too many times or a prize fighter who shouldn’t have stepped into the ring again.

There is something so classy about going out on top. There is something even more admirable about staying on top and not letting age, success or proximity to retirement get in your way. In any field, it’s exciting and inspiring to see someone giving it 100 percent every day, waking up, heading to work and making things happen. Ever see Hall of Fame golfer Gary Player on TV? He is long retired, he could live off his fame easily, but he still does 1,000 situps a day and stays in the best shape possible. How about the way Derek Jeter or Cal Ripken handled their careers and effort until the very end? Their teams never got a “phoned-in” version of their stats.

Don’t we owe the same to the students and institution until the very end? I think everyone who takes someone’s education seriously has an obligation to give full effort every day. An incredible career does not give you the right to “coast” for the last few years. Too much is at risk.

Now I am not suggesting everyone has to work this hard late in their career, nor is this problem only one of age. Sometimes individuals achieve a title and exhibit similar behavior. Whatever the case, evaluate where you are in life and what it is you want to do. You don’t have to commit yourself to major roles of responsibility, but you do have to honor the obligations you make. So maybe teach part time, take a secondary role, perhaps retire, maybe resign — but please don’t phone it in.
The Career College Central LinkedIn group is a forum full of invoking questions, thoughtful responses and animated discussion. If you haven’t joined our LinkedIn page yet, you’re missing out. Come join us and make your voice heard!

**Raul Valdes: Is it the economy, the education or both?**

**Larry Alvarado:** In a good economy, more employers are looking for workers who have the skills they need or are trainable to develop skills they need. In a down economy, employers are not as quick to pull the trigger of hiring more people since there are many more costs beyond salary involved in hiring new workers, and they continue year after year.

When grads do not so obviously have the knowledge and skills employers want (often designated by the name of their degree), they don’t get hired as quickly. They may not have developed other skills beyond a degree that employers value and need. Sometimes it’s a sales job – how to sell what you have to offer and framing it in ways that impress employers – how to stand out. Lots of grads don’t know how to do this at all or well.

It is both the economy and education that are getting in the way of hiring. It’s also not knowing where to look for jobs that could use your skills, not wanting to move to where the jobs are that can use you, not being willing to start at that salary, not being willing to do certain kinds of work, etc. Even the poor unemployed turn their nose up at certain kinds of work that don’t require experience or will train at a certain pay even when the jobs are open just literally around the corner from the line they are standing in as they wait their turn at the unemployment office where they will receive a check for the week/month.

**Raul Valdes:** Larry, I believe there is also a disconnect between what colleges turn out and what employers expect. Additionally, this “recovery” has largely been in the service area: restaurants and bars. We lost 3 million manufacturing-related jobs after the 2008 recession that have not returned.
LA Larry Alvarado: Raul, you’re right. Manufacturing is coming back – but not all the jobs and not even the same jobs in that field, and too many in school are not getting properly trained for the needs in such a field. Too much emphasis is put on the four-year degree and not on the kinds of careers we have that can take us somewhere or what some work trends are happening – high school counselors often don’t know, and even if they knew, don’t have the time to do career planning justice.

Too many college career centers are not set up for more than some testing, resume doctoring and interview prep, but only a few know how to tie students to recruiters, alumni and employers; conduct testing; and develop the skills employers are looking for beyond a degree. Some of this is possible right now but not on their radar. Too many in college are still too focused on attracting students to the campus, though some are now focusing on retention (thank God), but still expect students to use services that are there, many of which are understaffed or not well developed for career needs.

Raul Valdes: Larry, I read the other day that jobs created since 2008 pay, on average, $8,000 less than jobs lost in the recession. Awful omen.

Larry Alvarado: I agree, Raul. This is why unemployment rates are no longer reliable to give us a better picture of the economy – too many counted as employed have two to three jobs and make less than before, for lots of reasons – and those not looking for work are not counted. The stock market does not give us a true picture of what is going on with Main Street and most people’s daily lives. Some industries are doing well, but it doesn’t always translate to more people doing better or much better.

Raul Valdes: Too much capacity!

Dr. Pietro (Pete) Savo: We live within a supply and demand world. How can these colleges change customer perceptions? Is it not all about improved marketing?

Raul Valdes: There are fewer students attending, and we have seen an expansion of capacity. I don’t think it will be just a marketing issue. Those who provide better value over time will survive. Social media is a changing landscape with students.

Dr. Pietro (Pete) Savo: Yes, there are fewer students. Then it’s all about brand. How can colleges improve a student’s marketability correlation? What we know is that career colleges develop programs that prepare and then place students in 17 of the 20 fastest-growing fields in America. Students today are bridging the gap between education and getting a job. This journey results in marketability. Marketability has become the natural countermeasure against the recessionary dive our economy experienced. This countermeasure delivers endless opportunities to test the true American survival skills in all of us. Education is power and a job; now connect this thinking process to a brand, and enrollment growth is the natural by-product!

Raul Valdes: Dr. Savo, if our colleges demonstrate value by showing clear correlations between investment and graduation as well as placement, also moderating tuition, it would appear we would have an advantage. We have gone off the rails somewhat by increasing tuition too much and having lower outcomes in placement and graduation. The result has been a barrage of negative articles. These have hurt our brands!

Dr. Pietro (Pete) Savo: I have a theory; high tuition happens because someone is willing to lend the student the money. If financial institutions stop lending, colleges and universities would have no choice but to become efficient.

Raul Valdes: I would tie loan increases to CPI.

Don Arnoldy: I would suggest that there are not fewer students – there are fewer traditional students. For all the talk about lifelong learning, colleges have generally done a pretty poor job of accommodating that. They tend to be in the business of selling degrees.

If (especially) career colleges can reenvision their purpose and can lift their eyes from the 18-to 22-year-old looking for entry-level training, there are whole professional communities out there that need ongoing career and professional development, skill acquisition and expertise broadening. Oh, by the way, these folks generally don't need or use Title IV funds ... just saying.

Carol Boswell: As an alumna of Sweet Briar College and now an admissions advisor for career colleges, I can attest to the vast difference between the two experiences. The liberal arts education was actually designed to develop the capacity to learn in a broad sense, thereby adapting and changing throughout one’s life. Career colleges since their advent are designed just for that – specific skills training. Although the marketplace has so dramatically changed to the degree that an experience like Sweet Briar is going away, I for one will never forget the incredible foundation I was given during my time there.

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Graduate placement rates have long been a metric by which to gauge the performance of a career college. Whether it’s the prospective student deciding which college he or she should enroll in or a national accreditor setting graduate placement benchmarks, graduate placement data is used by multiple stakeholders to make important decisions. But what if the data used to make these important decisions is unreliable?

Amid heightened criticisms of the career college sector, the validity and reliability of graduate employment data reported by institutions are being increasingly questioned and scrutinized. Given the existing climate, institutional leaders are critically analyzing their employment reporting practices to identify how they can strengthen their system for tracking, collecting, verifying and documenting their graduate employment data. Additionally, several national accreditors have enhanced their placement verification policies by strengthening the definition of terms used to calculate placement rates and requiring third-party verification.

As MaxKnowledge began seeing an increase in requests for training on best practices in employment verification, we collected feedback from career services leaders, consultants, compliance specialists and attorneys to get their perspectives on the most common issues they see with employment verification programs. In our conversations, we found that while most individuals felt institutional policies could be improved to establish clearer definitions of terminology, there is an overwhelming need for institutions to establish standardized documentation practices. A common
criticism we heard was that, although career and academic advisors take many case notes to document their student interactions, most are not trained in how to properly document them, leading to inconsistent, poorly written notes.

Case note models such as SOAP (Subjective, Objective, Assessment, Plan) and DAP (Data Assessment Plan) are widely used in social services, health and counseling professions where case notes are a daily part of the job. Although career and student advisors take case notes daily, we found that many career colleges do not train their employees to use case note models to improve their documentation practices. We also found that many institutions lack written standards regarding their employment verification program and have no evidence of providing formal training to employees.

**WHILE MOST INDIVIDUALS FELT INSTITUTIONAL POLICIES COULD BE IMPROVED TO ESTABLISH CLEARER DEFINITIONS OF TERMINOLOGY, THERE IS AN OVERWHELING NEED FOR INSTITUTIONS TO ESTABLISH STANDARDIZED DOCUMENTATION PRACTICES.**

MaxKnowledge took all the feedback and developed a new online training course that helps institutions develop an employment verification program from scratch or strengthen existing programs. **CS202 – Best Practices in Graduate Employment & Verification** is designed to encourage participants to critically analyze their institution’s employment reporting practices while providing ideas and best practices to achieve the highest level of data integrity.

**CS202 – Best Practices in Graduate Employment & Verification** is a four-hour course available on all online training sites powered by MaxKnowledge.

Dr. Amir Moghadam is the Founder and CEO of MaxKnowledge, the leading employee training company for the career college sector of higher education. He has more than 25 years of experience in career education, serving in many capacities, including Professor, Director of Education, Academic Dean, Director of Student Affairs, Campus Director, and College President and Owner. Moghadam earned his Ph.D. in Engineering from the University of Cambridge at the age of 22. He is a recognized leader in career education and has been selected as a Top Innovator by Career College Central. Moghadam can be reached at AmirM@MaxKnowledge.com.
WDYM
(WHAT DO YOU MEAN?)

Classroom communication in the social media age

By Karen Watts, Karen Southall Watts Consulting
“The information you get from social media is not a substitute for academic discipline at all.”

Bill Nye

Social media has forever changed the way we communicate with each other. Even those who aren’t avid social media users must still learn to connect with and understand those who are communicating in this new way. Social media has been a boon in many areas. Digital communication has improved the way we deal with emergency situations and crises. Calls for donations of money, labor and even life-saving blood can go out to thousands within seconds of a disaster. Social media enables companies and even colleges to increase brand awareness and engagement with end users and customers.

Access to social media has also leveled the playing field in professional networking for introverts and those dealing with disabilities or mobility issues. Though social media has expanded our potential reach and ability to share information, all the news is not good. Uncontrolled use of social media, combined with the chronic unaddressed problem of soft skills decline, is leaving some students without the necessary communication skills to navigate the college classroom.

Success in college is tied closely to the ability to execute several communications tasks. Practicing these behaviors creates the foundation for in-demand workplace skills. College students must be able to:

- Engage in substantive and respectful discussions either face-to-face or in online classroom platforms.
- Read nonverbal communication cues in interpersonal communication and respond properly.
- Present ideas and information in an understandable and audience-appropriate way.
- Listen for content.
- Read for comprehension.
- Ask for clarification, guidance and help when needed.

No one is born a master of all these skills. Even the most gifted communicators, when pressed, will admit to hours spent researching and rehearsing. A world of captioned photos, short comments written in abbreviations and homemade videos of cats doesn’t offer enough opportunities to practice key classroom and business communication skills. It is up to college instructors and leaders to recognize the problems social media enthusiasts may have with communication and offer chances to build solid skills. What should we be looking for in our social-media-savvy students?
**Face down/mind shut:** Students who are perpetually glued to their screens tend to miss information in class, make poor offerings to classroom discussions, and miss subtle nonverbal signals from classmates and instructors. Open social media feeds can also be distracting to students while they are trying to read digital resources or complete homework assignments. Students who check phones or other devices during class time or meetings with instructors are also demonstrating a lack of awareness of etiquette and professional demeanor.

**No boundaries/TMI:** For anyone who hasn’t heard yet, TMI stands for “too much information,” and it’s a persistent problem online. Students who are comfortable sharing everything with their friends and followers online may not understand that, in the classroom and later in the workplace, boundaries matter. Classroom discussions and presentations are the place to exchange ideas relevant to course content. Students who derail conversations with overly personal and unrelated information make classmates and instructors uncomfortable. Before it’s established, they’ve tarnished their professional reputation.

**Empathy/courtesy/diversity:** The somewhat relative anonymity of social media posting, sometimes combined with the security of knowing a face-to-face meeting is unlikely, can bring out the worst in some people. Students who become accustomed to bashing those who disagree with them through social media posts can find it difficult to reign in this behavior for classroom or online course discussion threads. In the virtual world, we tend to seek out communities of like-minded thinkers, and so the diversity of thought in a classroom can be a rude awakening. Engagement in substantive discussions is especially tough for students who are used to exchanging short sound-bite types of arguments.

**UNCONTROLLED USE OF SOCIAL MEDIA, COMBINED WITH THE CHRONIC UNADDRESSED PROBLEM OF SOFT SKILLS DECLINE, IS LEAVING SOME STUDENTS WITHOUT THE NECESSARY COMMUNICATION SKILLS TO NAVIGATE THE COLLEGE CLASSROOM.**
Technology will continue to move forward, and as instructors, administrators and advisors, we want students to use and enjoy all that social media has to offer. Many educators are incorporating one or more social media platforms into instruction. At the same time, we must insist that students learn and practice the essential communication skills needed to thrive in the classroom and beyond. The first step in this process is to help them identify their strengths and weaknesses around communication. We can do this through guided discussions as well as structured lessons.

In order to get student engagement, it is important for college leaders to talk about the WHY of communication skills. Every one of the foundational communication skills listed has a direct impact on the ability of students to perform in the classroom, face-to-face or online. While this may seem obvious to us as educators, we need to spell these connections out for students in mini-lessons throughout the academic term and across disciplines. Communication training is ongoing throughout one’s college years and professional life. We must point out to students the concrete application of communication skills in classes and as a foundation for marketable skills.

Abstract pronouncements that students only half hear between tweets, posts or tags are not enough. We must connect with students in a two-way discussion about the usefulness and shortcomings of social media. To do this, faculty and administrative staff must first learn enough about social media to truly participate in such a discussion. These efforts could include anything from social media training to a review of policies regarding social media use for employees. Students will respond much more positively to guidance regarding social media and communication skill development when they believe faculty are aware of what happens outside the academic bubble.

My colleague, Maryn Gunning, and I are working mini-lessons on communication skills and awareness of social media pitfalls into training offerings from our tutoring center. This is part of an ongoing dialogue about the importance of soft skills that has allowed us to more deeply connect with students and encourage them to embrace an attitude of professional development.
BRINGING THE WORLD INTO CAREER COLLEGES

Changing the narrative on career schools by reaching out to elected officials and the media

By Don Arnoldy, Contributing Writer
The human mind has some interesting quirks. One of them is confirmation bias, which, according to Science Daily, is “a tendency to search for or interpret information in a way that confirms one’s preconceptions.”

In the year or so leading up to the invasion of Iraq, one could hardly watch or read any news media without encountering government officials talking about Iraq’s “Weapons of Mass Destruction” (WMDs). That Iraq had WMDs became part of our national narrative. A dozen years after the fall of Saddam Hussein, despite evidence to the contrary, according to a 2015 poll by Fairleigh Dickinson University, 42 percent of Americans still believe that U.S. forces found WMDs in Iraq.

Over the last five or so years, another belief has become part of our national narrative – one with which you may be familiar: “For-profit colleges are run by large corporations for the sole purpose of consuming federal tax dollars. They use predatory practices to rip off poor young people, leaving them saddled with worthless degrees and burdensome debt.” Confirmation bias makes it very difficult for denials, or even facts to the contrary, to refute this belief.

Because this belief is so commonly held, it is very difficult for lobbying efforts at the federal or state level to be effective.

So, what are career colleges to do then? To a great extent, we do what we do in our classes every day – we teach. We must address the public misconception about us by teaching people a new narrative to replace the current one. This cannot be accomplished solely through political lobbying.

We must adopt the adage, generally attributed to former Speaker of the U.S. House Tip O’Neill, “All politics is local.” Greenpeace uses a similar approach: “Think globally, act locally.” It may be very difficult to persuade all of Congress (or even 60 percent of it) that we are worth defending. However, each of the 435 members of the House and 100 members of the Senate has at least one career college in their home district. One career college in their district has a much better shot at persuading one congressman of that school’s value. Then, when legislation comes up, though none of them may care about the sector as a whole, they will each have one school they care about.

We can see this effect in the general public’s opinion of Congress itself. The Gallup organization regularly surveys people on their opinions of Congress, and the approval ratings of Congress as a whole are typically quite low. However, when those same questions are asked of those same people, but instead about the individual congressman who represents them, the approval ratings are much higher. How is it that they can each be doing a good job, but collectively be doing a bad job? This is confirmation bias at work. Having made the decision that this guy was the best choice to represent them in Congress, more than 50 percent of the voters in that district now have a bias toward information that confirms that decision.

In the fourth century B.C., in the Arthashastra (a Sanskrit text on military strategy), Kautilya wrote what has come to be translated as, “The enemy of my enemy is my friend.” While this might have been true for military campaigns 2,500 years ago (though it is more likely that they were temporary allies, rather than true friends), it doesn’t work for the battle for “hearts and minds” that career colleges find themselves facing. Rather than make allies of our opponents’ enemies, we need to make friends of their allies. This means that while we need to become more political, we must avoid becoming enmeshed in partisan politics.

A couple of years ago, Career College Central published an article that I wrote, entitled “Seven Actions to Raise Your Community Involvement.” In that article, I discussed the educational benefits of schools being more involved with the professional communities they serve. There can also be political benefits to that involvement and involvement in the larger local community, too.

What we need is for each newspaper, TV station, state legislator, congressman and senator to have a connection with at least one career college – to be willing and able to stand up and say, “They aren’t all evil. I personally know of good ones.” Then we can change the narrative. Then lobbying at the state and national levels has a chance of working.

Five actions you can take to help change the narrative:

1. **Send out press releases on your graduates.**
Most of your graduates have an interesting story – some, a compelling one. As part of your exit process, write a graduation announcement for/with them (you’re probably already writing resumes and cover letters). Tell their story. Take a “mug shot” of them in a cap and gown. If you know that they have a job after graduation (because you helped them get it), mention that. Send the announcement to your local newspaper. Send it to the local newspaper in their hometown. Local weeklies are more likely to publish it than metropolitan dailies – but you never know. Send a copy of it to your congressional representative, senator and state legislators. Send it to theirs. If they’re veterans, send it to the newsletters of veterans’ organizations. Repetition is the key. You want people to see the message over and over: “This school (your school) turned out another successful graduate who got a job with his/her degree.” Even if the elected officials never read the releases, they have a staff member who’s paid to keep track of such things who will notice.
WE MUST ADDRESS THE PUBLIC MISCONCEPTION ABOUT US BY TEACHING PEOPLE A NEW NARRATIVE TO REPLACE THE CURRENT ONE. THIS CANNOT BE ACCOMPLISHED SOLELY THROUGH POLITICAL LOBBYING.
2. Invite elected officials to your graduation ceremonies. Invite all of them, every time – from the city council on up to senator. Mostly, they won’t come. The most important thing is that they get the invitation. You can invite them to be a keynote speaker – but remember, the more prominent they are, the more invitations they get. Mayors are relatively easy to persuade; governors and senators are pretty difficult. Politicians are also more likely to accept invitations from schools with which they are familiar or whose names they recognize. Most of us can’t give out honorary doctorates, and honorary technical certificates just make very little sense. However, if you can find a reason to give an award to an elected official, especially about something that he or she cares about, then that increases the chance that person will attend your ceremony.

3. Join community organizations. Join the Chamber of Commerce, the Rotary Club, Kiwanis Club, etc. Attend the meetings. If you have space, offer it for meetings. This is a good place to meet politicians, aspiring politicians, and their political allies and supporters. It helps them put a face to your school – instead of it being a faceless part of an “axis of evil.” This is another opportunity to change the narrative and to make friends and allies.

4. Support local charities. You should be doing this anyway – it’s good for your students, it’s good citizenship, and it’s also good politics. When your school undertakes a project or event in support of a charity, send out a press release (see item 1 for whom to send it to) or, even better, get the charity to send it out. This is another opportunity to change the narrative and make friends and allies. Politicians generally have several charities that they support, so being involved with charities can give you opportunities to interact with the politicians who also support them. Another benefit of working with a charity is that it can provide a reason to give an award (see item 2 above) at your graduation ceremony.

5. Invite elected officials onto your boards. You have advisory boards. Why not invite elected officials to sit on one – maybe not a program advisory board, but a general advisory board. You can make them honorary members if that works better.

Throughout the last 20 years, Don Arnoldy has worked at several for-profit career colleges as an Instructor, Department Chair and Dean. He is currently an Instructor at Carrington College in Portland, Oregon. You can reach Don at Don@Arnoldy.us
Have you ever heard the story of the marketer who’s data rich and information poor?

We’ve all heard it. Many of us have lived it. This year, PlattForm created a report: “2015 Education Marketing Benchmarks,” which will be an annual, reference-worthy resource, combining some of our favorite industry stats with insights from our exclusive set of data – data that spans multiple institution types and our more than 25 years of experience in recruiting nontraditional students.

In this article, you will find a sample of the data available in the complete white paper, which is available for download here: info.plattform.com/the-2015-education-marketing-benchmarks.

You know as well as I do that this is a turbulent time in education marketing and recruiting. As it continues to do in other fields, technology is changing the way prospective students are consuming, interacting with, creating and viewing advertising messages at a time when the fundamental value proposition of education is in question. And that has created an outcome of its own – the flat overall domestic enrollment trend.

However, if you look deeper into the market, there’s still growth in online programs and increasing numbers of adult learners. To find and capitalize on these opportunities in challenging times, we need to reframe our conversation in terms of the student journey.

We understand it’s taking longer for prospective students to inquire, but it’s important to know why. Working in tandem with the advice of family and friends, students have more information, tools and options than ever before, and they’re really looking for the “right” fit for them. In short: Marketers have an incredible opportunity to take stock of the situation and provide value.

Our goal in developing this benchmarking report was to help institutions calibrate their activities and get a sense of the “new normal.” So, let’s begin at the beginning.

**Beginning the benchmarks**

The path to inquiry is more complex, with increasing numbers of consumer touch points and longer response times. In our analysis, 11 percent of prospective students encountered 10 or more touch points before inquiring. Numbers like this should give even the most experienced of marketers pause.

Two clear themes are driving this change and in many ways converging: the growth of mobile and social engagement. Virtually any analysis of marketing trends highlights the growth and adoption of mobile devices, including tablets. This trend is absolutely represented in our analysis of the education sector. Much of that mobile activity is happening on social media sites that have transitioned from being places for friends to engage in casual chatter to recommendation engines and essentially the “digital storefront” for institutions.

Knowing that social media continues to be a more popular way for prospective students to perform research, we sought to find the first way to benchmark the levels of social engagement for a school along with looking at the relative engagement levels across social platforms. In response to a more media-savvy prospect, institutions are taking a more integrated approach to their marketing mix. While the popular sentiment from marketing circles is that TV is a dying medium being replaced by digital options like Hulu and YouTube, the data tells a different story. In fact, television is holding its own and even growing in total education marketing spend.

Marketers recognize TV’s brand-building ability, and what we see is a shift in spending by daypart – flat in daytime, less in overnight and more in prime time – which speaks to a renewed focus on brand-oriented advertising over direct response.

Search continues to see lifts in spending as marketers move away from generic and pure brand keywords toward degree- and program-related terms. Programmatic search, especially, has seen an uptick in terms of what users are searching for. Though we’ve seen escalated costs in this channel, we’re also seeing marketers reach larger audience pools.
The results on the conversion side of the story are some of the most interesting and counterintuitive to our expectations in developing this report. For our purposes here, we are defining conversions as the rate at which prospective students move from an inquiry stage with an institution to an enrollment at that same institution.

Web-based channels with inquiries sourced directly from an institution’s website – either from direct search engine traffic or digital marketing activities – continue to perform the best overall. What is surprising, though, is that their rate of generating enrollments has actually declined year over year, while inquiries sourced from third-party vendors have actually improved. Digging further into the data, it appears that the third-party inquiry improvement can be attributed to a shift from electronically delivered inquiries to live transfers, the latter representing increased engagement on the part of the prospective student.

On the search side, the data suggests that as institutions have become more aggressive search marketers, they have “consumed” the low-hanging fruit of ready-to-convert prospective students. The institutions seeing growth in search are competing for more degree- and program-related keywords and investing in top-of-funnel marketing activities to build brand awareness that filters through search. Evolving user behavior and marketers trying to stay one step ahead will drive change in the education vertical. Those that succeed will be looking at more than just individual channel performance. They will be looking at the alignment of advertising spend and consumer behavior, the role of social media in prospective student decision-making and their own social media footprint, brand-building factors influencing search, and more.

In parting, let me leave you with what we see as the takeaways for 2015:

• Domestic enrollment trends will remain flat, but there are opportunities with online programs and nontraditional students.

• Prospective students are using more time, devices and touch points before inquiry, ensuring that they will pick the school they feel is right for them.

• Advertisers will compete more aggressively on program-specific keywords and supplement search strategy with top-of-funnel efforts to drive overall search activity.

• Social media will prove itself as many things – a tool for prospective students, a two-way dialogue, a complement to other advertising and a necessary ingredient of an integrated marketing mix.

• Successful marketers will break down the silos, integrate their efforts and ultimately pioneer new methods of measurement.

Mike McHugh is Executive Vice President of Operations at PlattForm. He holds a B.S. degree in Business with an emphasis in Marketing from Emporia State University. Mike has been with PlattForm for more than 15 years. After cutting his teeth in media, Mike honed his marketing skills in Client Services. He also previously served as the Chief Interactive Officer and Chief Operations Officer with PlattForm.
How did you begin your career in higher education?
In August 2011, I retired from a 32-year career in law enforcement. One of my duties consisted of instructing law enforcement agencies across the United States. My law enforcement career was split between enforcement actions, commanding drug task forces and instructing adult learners. After retirement, I earned my Bachelor’s degree in Criminal Justice from American Military University, and I am now serving as Director of the Criminal Justice program at Carrington College in Citrus Heights, California.

What part of your job brings you the most personal satisfaction?
I enjoy facilitating the learning process. I am presenting course curriculum in a real-world, accelerated format for an Associate of Science Degree in Criminal Justice. I spend 12 hours a week with my students in morning and evening classes. I enjoy the challenge of developing daily “Roll Call” trainings where I play law enforcement officer survival videos for the students to discuss. Most of all, I enjoy the interaction with my students. I want to provide them with a glimpse of what it’s like inside the profession, something that’s difficult to achieve solely through textbooks or lectures.

Why are professional development and continuing education important to you?
Professional development is key to the success of any institution or educator. Technology and instructional techniques are constantly evolving, and I am very appreciative of Carrington’s dedication to professional development.

What advice do you have for fellow educators in the career college sector of higher education?
I am honored to work alongside highly dedicated professionals in the higher education field, as well as driven, inspirational students. We have students from all ages and backgrounds who are completely dedicated to the learning experience; however, personal circumstances sometimes interfere with academic life. I work within the policies and guidelines of the institution while being an advocate for my students’ success. My advice for fellow educators is to keep focusing on enriching the learning experience for students while providing strategic guidance and support on how to apply new skills to the career they want to build. We are the champions for their success. Even though they may not believe they have a support system, we are there to help them succeed.

What is one thing you think career education leaders can do to improve institutional performance?
Maintain an atmosphere of excitement in the learning process with the student body and the institutional staff. Receiving structured feedback from students is a “pulse rate monitor” for the institution. Excitement is contagious; showing interest in a student’s performance is infectious. When students feel vested in their learning process, along with having support from educators, their academic path becomes fulfilled. Career colleges have a solid footing in adult education when instructors and staff are dedicated to both the success of their students and building a supportive and passionate campus environment.
An overview of gainful employment regulations

The regulations have three parts: the reporting requirements, an accountability framework and the disclosure requirements. Reporting requirements are to explain what the rules mean and how career colleges can comply with them.

Schools should not wait until July to assemble that data. Although the regulations don’t take effect until July 1, 2015, they will require data for the 2008-09 through 2013-14 school years, depending on the outcome of the two suits filed in opposition.

By Don Arnoldy, Contributing Writer

Here is a set of criteria to use in your evaluation along with HigherEDGE’s offering as a benchmark.

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<th>What to ask</th>
<th>Key expectations</th>
<th>How HigherEDGE helps</th>
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<tr>
<td>1. Is your provider doing right by your borrowers?</td>
<td>• Targets support to early withdrawals.</td>
<td>Priority #1 for HigherEDGE counselors: listen to borrowers and counsel them based on their situation. We focus in particular on withdrawn borrowers, advocating a return to school so they can earn that all-important career credential. But we serve borrowers throughout repayment, offering advice — including a different repayment plan — that helps them succeed in the long term.</td>
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<tr>
<td>2. Does your provider understand your campus needs?</td>
<td>• Considers school default history.</td>
<td>HigherEDGE consultants work with you to identify borrowers who are more vulnerable to default. Using this analysis, we help you draft a default management plan that outlines how to provide your borrowers a foundation in successful repayment even before they leave school.</td>
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<td>3. Do you know what you’re paying for?</td>
<td>• Doesn’t charge a high fee for borrowers who return to repayment on their own.</td>
<td>HigherEDGE charges a low monthly fee for ongoing borrower support, not a pricey resolution fee even for borrowers who haven’t been contacted.</td>
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<td>4. Are you getting reports to track performance?</td>
<td>• Provides cohort default rate (CDR) forecasts based on actual data, not generic estimates.</td>
<td>HigherEDGE reports offer an easy-to-read dashboard on monthly performance, including forecasts of future CDRs based on careful analyses of delinquency data.</td>
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HigherEDGE has the regulatory expertise, breadth of services, commitment to customer care, and robust infrastructure to help you manage your school’s default rate. If you’re searching for a default management provider that understands the needs of students and career schools, you just found it.

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You can also reach us at www.HigherEDGE.net.