

# BEWARE AND BE AWARE OF--For-Profit Colleges

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For-Profit Colleges--Wolves in sheep's clothing? Being a discriminate shopper is critical when choosing an institution of higher education. Careful shopping is not only critical, but imperative. During the past 30 years, many tribes have provided very generous scholarship opportunities for its members. Tribal members should be discriminating shoppers for the colleges and universities they select. Beware and be aware of For-Profit Colleges sometimes known as "proprietary schools."

The landscape of higher education can be confusing and complicated. It is easy to be confused with the facts. Sophisticated marketing tools are used to persuade you to enroll. The commercials are slick and promise the moon. The consumer needs to evaluate and to verify, and use knowledgeable advisors from a trusted place before signing any papers.

There are several types of post-secondary schools that students can choose: publicly supported colleges, i.e. state schools, private non-profit institutions and private for-profit/proprietary colleges, i.e. the University of Phoenix, ITT, Globe and others.

It is easier to be admitted into a proprietary college than into a non-profit school. Admission standards may be very low. You need to make sure that your college is reputable and that the skills you learn really will transfer into the working world. Don't rely on the propaganda published by the college or the promises made by college recruiters who, in some cases, are working on commissions as a means of enrollment. Don't equate the terms "licensed" or "accredited" with "reputable." Be wary of high job-placement rates or guaranteed minimum incomes after graduation.

Proprietary schools survive by the generation of tuition dollars. Scholarships are very easy to obtain. Schools just have to have a willing warm body to enroll. For-profit schools usually don't offer housing, meals, sports, student clubs, scholarships or state funding, etc. If you choose to take advantage of a full and "real" college experience, you should look at schools that offer the full array of college services. On the other hand, if you have a job, a family, and you are not looking to joining the marching band—you might bypass student life on campus.

The U.S. Department of Education reports that for-profit colleges utilize deceptive and questionable marketing practices including falsifying financial aid forms to qualify for federal aid. In most cases, the cost of attending proprietary schools is beyond tribal scholarship limits. Many students are then burdened with student loans. Loan default rates are higher for minority students who attended for-profit schools.

Many schools offer on-line courses. This is good for some and disastrous for others. The student needs to be proficient in three areas to be successful with on-line instruction. These are; being computer able, having competent writing skills, and being self-motivated. Deficiency in any of these skills will spell **disaster**. Part of the learning experience is the interaction between the teachers and students. Students should consider their individual learning styles when they consider a college program.

Transferring of credits is a nightmare for most students. You need to know in advance if credits will transfer, should you decide to change schools or continue for a higher degree—(AA to a BA). The transfer of credits is a losing game for many students. Many tribes will only provide funding for the equivalent of 10 semesters to complete an undergraduate degree. The students should get agreements in writing—colleges make promises and claims that are misunderstood later. Students need to be careful consumers.

In summary, I have listed examples of misconduct cited by the Government Accounting Office (GAO) report, August 2010 regarding for-profit or proprietary schools:

- Offered commissions to admission officers
- Employed deceptive marketing tactics by refusing to disclose total tuition cost to prospective students before signing a binding agreement
- Lied about accreditation
- Encouraged outright fraud by enticing students to take out student loans
- Promised extravagant, unlikely high pay to students
- Failed to disclose graduation rate
- Misled the amount of time needed to complete the program

Before diving into any college, you need to do some investigation. It is important that you select the right college for you; not just any college. Consult with the tribal education staff. They are experienced and knowledgeable in the field and they will help you explore the pros and cons of post-secondary education. Discriminate and careful selection is the key to a successful college experience. Indian students don't always end up where they think they're going. Be aware.