How to Graduate High-Risk Students

Lessons from Successful For-Profit Colleges and Schools in Texas

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Foreword

In line with its mission of assisting students with managing their debt and preventing them from student loan default, TG and Council for the Management of Educational Finance (Council) commissioned this study to JBL Associates, Inc. As an advisory group to TG, the Council collaborates with TG to develop and carry out initiatives that result in successful student loan repayment and in the minimization of student loan delinquencies.

Because limited research exists in the career school sector, TG commissioned this study to JBL Associates, Inc. JBL Associates, in collaboration with TG's Research and Analytical Services, and at the direction of the Council, began this study in fall 2009. In an effort to produce a comprehensive and in-depth report, both qualitative and quantitative measures were studied.

In 2008, several trends and factors prompted TG and the Council to work on an initiative dedicated to addressing student persistence and success at open access institutions, such as community colleges, minority-serving institutions, and career colleges. Preliminary research conducted by members of the Council found that similar critical factors and trends characterized these open access institutions, namely 1) increasing student loan borrowing trends; 2) increasing enrollment; 3) increased calls for accountability due to low retention and graduation rates; and 4) expected impact of the new cohort student loan default rate calculation on community colleges and career colleges and schools.

These factors pose many challenges not only for administrators at these institutions, but most importantly, for students attending these institutions. The research conducted by the Council also shows that student persistence and completion rates will be greatly impacted if these factors are not addressed. Furthermore, research shows that students failing to complete their studies are more likely to become delinquent and default on their student loans.

This report focuses on the career college sector and forms part of the Council's broader initiative on open access institutions. Through this initiative, TG and the Council expect to gain an in-depth understanding about the challenges and successes in the varying school sectors, including community colleges and four-year minority serving institutions, in attaining student success and ensuring student persistence.

Executive Summary

Recent policy discussions in all sectors of postsecondary education have focused on methods to increase the number of students successfully completing a degree or certificate; as a result, postsecondary institutions are looking for policies and practices that lead to increased retention and graduation rates, especially for high-risk students. This project studied four career college and school campuses in Texas that had higher than average graduation rates and lower than average student loan default rates to determine what they did to achieve these positive outcomes.

The visits to the campuses found that a conscious, concerted effort to integrate students into the academic and social systems of a school does work toward successful student completion and placement. These schools provided what the National Governors Association Center for Best Practices recommended in a recent issue brief (Wakelyn, 2009): a clear pathway and goal within a limited timeframe, information systems that tracked student progress, mandated advising, working in cohorts, and extensive focus on job placement.

The study used a mixed method of inquiry, both qualitative and quantitative. Data were reviewed from federal and state sources that provided student graduation rates at career colleges and schools in Texas. Those data, along with the judgments of national and Texas-based experts, were used to select four institutions that offered programs of different lengths and fields of study, and also had high graduation rates along with low student loan default rates. These institutions were visited, and more than 50 structured interviews were completed with owners/directors, student services staff, faculty, students, and alumni. In addition, the report compares data on career colleges and schools with data about students from public and private nonprofit postsecondary institutions in Texas. The report shows how students in career colleges and schools differ from those enrolled in other sectors.

This study finds that the relative success of these career colleges and schools in retaining and graduating high-risk students is a function of their organizational practices and structure, including offering short programs, block scheduling, and student cohort enrollment. In addition, these colleges establish a culture and set goals that stress student retention, completion, and graduation in a way that defines this mission as primary to achieving student success. These examples describe academic and student support services that promote completion and job placement for students at risk of failure. The results suggest a combination of approaches that could be used in other types of institutions that enroll students at risk of dropping out of school. The cases suggest that it is the combination of efforts that accounts for the results, rather than any single approach.

Introduction

Despite the sometimes negative media image of career colleges and schools, they often have higher student completion rates than are reported in other sectors, even when student characteristics are comparable (Rosenbaum, Deil-Amen, & Person, 2006). The purpose of this study is to identify the institutional practices that are associated with the graduation of high-risk students, as observed in a select group of career colleges and schools in Texas. Our intention is to highlight these successful practices as examples for other postsecondary institutions that face similar challenges.

Career colleges and schools share a tax status as for-profit institutions and an emphasis on programs that lead to employment. These institutions offer programs of different lengths — from graduate programs to short certificates — in dozens of specialties. Ownership types range from family-owned companies to those that are publicly traded on Wall Street. Career colleges and schools are typically open-admissions institutions that enroll a large proportion of students who have characteristics that would suggest a high risk of failure. Traditionally, they are called proprietary or for-profit schools, but following the current industry standard, they will be called career colleges and schools in this report, and proprietary schools on the charts and tables.

Importance of increasing graduation rates

In 2009, President Barack Obama called for the U.S. to "have the highest proportion of college graduates in the world," and to find a way for an additional 5 million students to complete "degrees and certificates in the next decade" (Brandon, 2009). While the president was offering this challenge directly to public community colleges, it will be necessary for all sectors of postsecondary education to work together, in the nation and in Texas, to increase the success of students who have historically not been successful in completing their educational programs, if we are to meet the education challenge of the coming decade. The challenge is evident. Of every 100 ninth grade students in Texas, 35 enter college in the fall semester after graduating from high school, five graduate with a bachelor's degree in four years, and three graduate with an associate's degree in three years. With more students borrowing to complete their educational goals, the documented relationship between program completion and loan repayment is another important reason to find ways to help students complete their programs and graduate.

Theory of student retention

Extensive academic literature is available on a theoretical approach to understanding student retention. The foundation work in the field is Tinto's "model of institutional departure." He contends that student persistence improves if students are integrated into the formal academic life of the institution. Informal faculty and staff interactions are also important to the engagement of the student with the academic community. Finally, formal co-curricular and informal peer-group interactions and social connections help keep the student engaged (Tinto, 1993). This theory has been developed into practical policies, programs, and processes throughout education, and has been studied in some traditional colleges and universities. This study is one of the first to use Tinto's framework to evaluate operations in career colleges and schools. Tinto's theory shaped the case study protocol design and structured the observations at these career colleges and schools, with the explicit purpose to see if the reported success in retaining high-risk students employed these strategies.

How career colleges and schools differ from other types of postsecondary institutions

The relative success of some proprietary schools in retaining and graduating high-risk students may be a function of their organizational practices and structure, including offering short programs, block scheduling, and student cohort enrollment. In addition, these colleges may establish a culture and set goals that stress student retention, completion, and graduation in a way that defines this mission as primary to achieving student success. Exemplary career colleges and schools may implement academic and student support services that promote completion and placement.

Study background

Our research took us to four campuses that had higher than average graduation rates and lower than average student loan default rates compared with other institutions in the sector. The visits to the campuses found that a conscious, concerted effort to integrate students into the academic and social systems of the school does work toward successful student completion and placement. These schools provided what the National Governors Association Center for Best Practices recommended in a recent issue brief (Wakelyn, 2009): a clear pathway and goal within a limited timeframe, information systems that tracked student progress, mandated advising, working in cohorts, and extensive emphasis on job placement.

Methodology

This project uses a mixed method of inquiry, both qualitative and quantitative. First, we reviewed data from federal and state sources that provided student graduation rates at career colleges and schools in Texas. Those data, along with the judgments of national and Texas-based experts, were used to select four institutions that had programs of different lengths and fields of study, and also had high graduation rates along with low student loan default rates.

One limitation to the study is that the school choices for successful longer-term career school programs (e.g., baccalaureate-granting) were limited, as these career colleges and schools did not post higher student graduation rates than other four-year schools in the state. The selected schools with short-term programs were clearly more successful at retention and graduation than similar short-term public schools and the longer-term career colleges and schools. Another aspect making comparison and generalization difficult is that the baccalaureate school chosen had regional accreditation. Regionally accredited schools do not have specific student outcome requirements compared with the other three career colleges and schools studied, which are nationally accredited schools with such requirements. We do not have enough observations to determine whether accreditation requirements are a critical variable in achieving higher graduation rates.

We visited these institutions, with a commitment to confidentiality, and carried out more than 50 structured interviews with owners/directors, student services staff, faculty, students and alumni. In addition, the report compares data on career colleges and schools with data on public and private, non-profit education institutions in Texas. The report shows how students in career colleges and schools differ from those enrolled in other sectors.

Criteria for selecting site visit participants

One criterion for selection was to include institutions approved by different accreditation organizations. The majority of Texas career colleges and schools are nationally accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC), the Accrediting Council for Independent Colleges and Schools (ACICS), the Council on Occupational Education (COE), or the National Accrediting Commission of Cosmetology Arts and Sciences (NACCAS)(Career Colleges and Schools of Texas, 2009). In addition, a few of the publicly-traded national chains carry regional accreditation. We visited schools accredited by one national and one regional accrediting body.

A second criterion was to include a locally- or family-owned and operated school, a school with publicly traded corporate ownership, and a venture-funded operation, on the premise that different types of ownership may influence campus operation. The selected institutions included a multi-generational family-owned business, a school that is part of a closely-held national chain, and two publicly traded corporate schools.

A third criterion was a low cohort default rate. In Texas, the average two-year cohort default rate for career colleges and schools was 15.4 percent in 2006. However, it was lower, only 10.1 percent, for those students in this sector who completed their programs, which is consistent with current research (Creusere & McQueen, 2008). Some Texas schools with a low default rate have a poor record of program completion. And some schools with a good record of program completion have higher default rates. We looked for schools with an excellent record of graduating their students and a good record of loan repayment.

Case study protocol

The goal of these case studies was to provide qualitative information on each school's structure, culture, and programs. The interviews also asked for information about their strategies for recruitment, admission, student

services, faculty development, and career services. The case study protocol was structured around questions of how these practices increase integration of students following Tinto's suggested construct of formal (academic performance) and informal (faculty/staff interactions) academic systems as well as formal (co-curricular) and informal (peer-group interactions) social systems.

The schools were asked for written material describing their programs and the staff interviewed included senior leadership as well as middle management, faculty members, alumni, and current students. The research team included three members to insure there was a common understanding of what was said and observed during the site visits. Having multiple site visit participants also assured that a complete record was kept of the interviews. Debriefing occurred after each visit to look for areas of consistency and discrepancies among the different respondents.

One of the weaknesses of site visit research is that respondents may tell the interviewer what they think is most beneficial to their interests. It was clear that some of the schools had prepared for the visit, although they did not have the protocol in advance of the visit. It is important to note that TG is not a neutral agency for these schools given their oversight responsibility for student loan compliance in Texas. Consideration for these factors should temper the interpretation of the results.

The results of this study may be taken as a preliminary assessment of what leads to successful graduation of high-risk students and repayment of their loans. The conclusions drawn should be the foundation for further study with a broader group of schools and different data collection techniques.

Graduation and Default Rates

The U.S. Department of Education (ED) calculates two standard measures related to student outcomes. The first is the graduation rate, which represents the percent of students who started full time and graduated within 150 percent of the advertised time to completion. Generally, that would be 12 months for a nine-month program, 18 months for a one-year program, three years for an associate degree, and six years for a baccalaureate degree. The reporting system allows institutions to report students who transfer without a degree and students who remain enrolled at the point of measurement. Generally speaking, graduation rates are largely a function of the admission standards of an institution. Open admission and open enrollment institutions typically have lower graduation rates than do selective institutions. There is, however, variation among individual institutions with similar admission standards, as noted below. The Texas career colleges and schools have a graduation rate of more than 60 percent, compared with a 40 percent graduation rate for community colleges; both types are open-access institutions.

The second measure is default rates. The default rate is calculated for a cohort of borrowers entering repayment in a specific year and determining how many borrowers are in default two years later. That calculation is currently being changed to include three years of data, but this analysis uses the older method. Default rates are limited as a tool to assess a full and accurate depiction of the public cost of providing loans to low-income, high-risk students. Most defaults occur for students who leave in the first year of attendance, limiting the total amount the student has borrowed. In recent years, with consolidation loans providing a student interest-rate advantage, many students who may otherwise have defaulted instead consolidated, removing them from the calculation.

Chart 1: Graduation Rates by Institutional Type and Control, Texas Postsecondary Institutions

Those entering in 2001 for 4-year schools and 2004 for less than 4-year schools

■ Graduation rate, 150%
■ Transfer-out rate, 150%
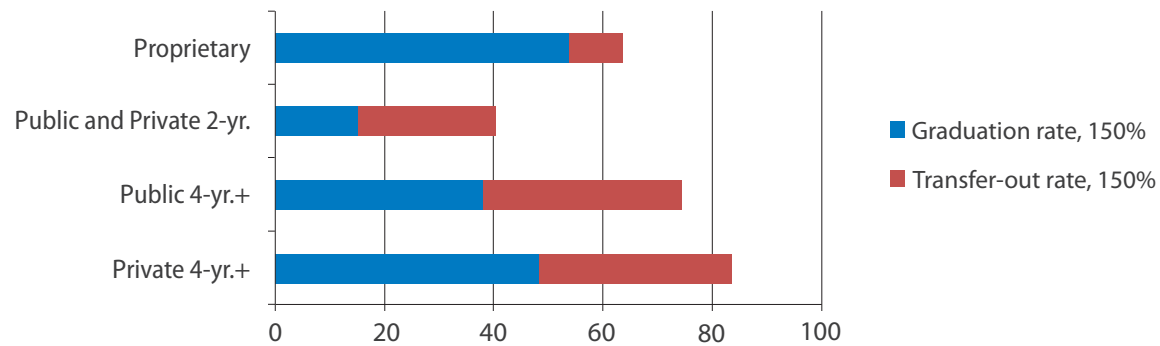
Source: Integrated Postsecondary Education Data System (IPEDS) 2007 (Private 2-year institutions have been excluded from all charts due to the small numbers, except as noted, or where the data have been aggregated.)

Research has shown that default rates, like graduation rates, are largely a function of the characteristics of the student borrowers (Volkwein, 1998), but can be influenced by school actions. Risk characteristics of defaulters include being older, from a low-income background, a single parent, and from a family with no college experience. This broad finding must be tempered by the fact that graduating plays a larger role in predicting who will default than either the background of the borrower or the type of institution attended (McMillion, 2004). Even within open-admission institutions, institutional policies do have an effect on default rates. TG reports that continuous enrollment, effective exit counseling, and placing students in jobs for which they were trained are examples of institutional practices that are associated with lower default rates. In Texas, career colleges and schools have a higher average default rate than public community colleges. Students are also more likely to borrow in private career colleges and schools than is the case in community college. This is not a study of what causes defaults, but increasing the graduation rate will have a positive effect on default rates.

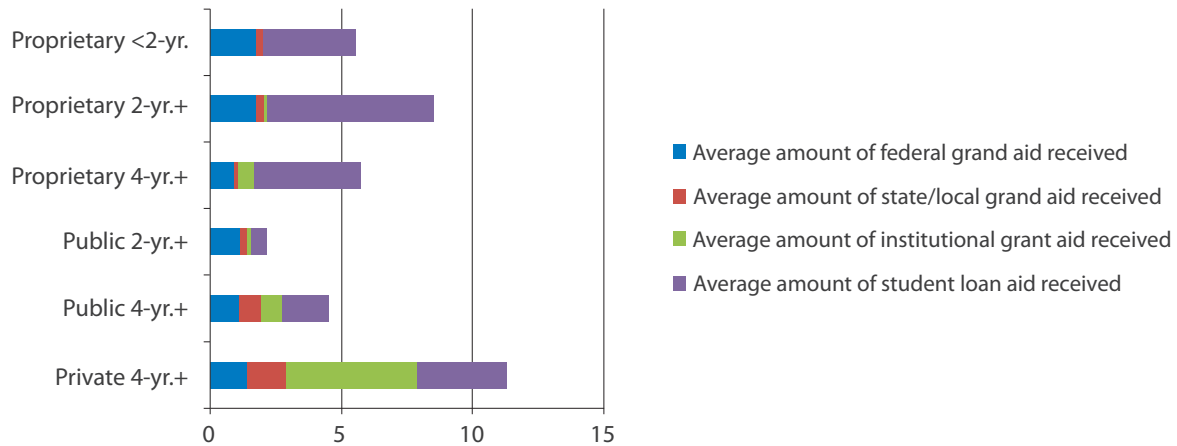## Chart 2: FY 2007 Official Cohort Default Rates by Sector, Texas Postsecondary Institutions
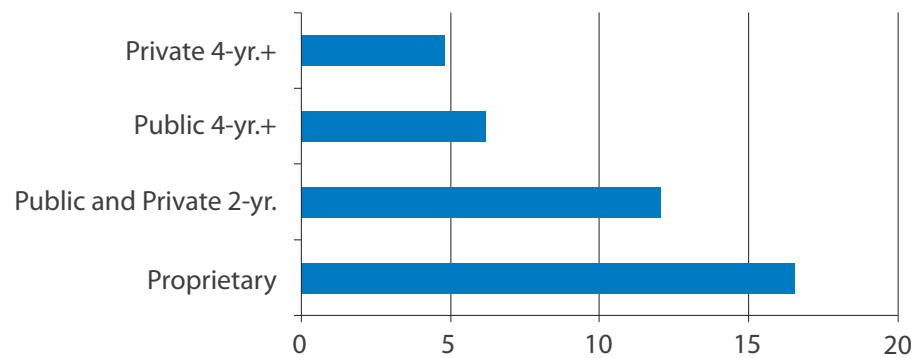
Source: U.S. Department of Education

Price of Attendance and Student Aid Use Make the Issue Important for Policy Makers

Student financial aid is an important resource in career colleges and schools. Large numbers of students attending depend on student aid, especially federally provided aid. Student loans are especially important given that tuition charges are higher in career colleges and schools than at public institutions; as a result, a large number of low-income students use loans to pay the price of attendance, as shown in Chart 3. The average annual debt for student borrowers who attended 2-year career colleges and schools in 2007 in Texas was $6,920.

Chart 3: Average Aid Received Across All Students, Texas Postsecondary Institutions

- ■ Average amount of federal grand aid received
- ■ Average amount of state/local grand aid received
- ■ Average amount of institutional grant aid received
- ■ Average amount of student loan aid received

Source: IPEDS 2007

The following chart shows the percentage of enrolled undergraduates that received any financial aid. This includes institutional aid as well as state and federal aid. Only 4-year private colleges had more students receiving financial assistance than did career colleges and schools.

Chart 4: Percentage of First-time, Full-time Students Receiving Any Financial Aid, Texas Postsecondary Institutions
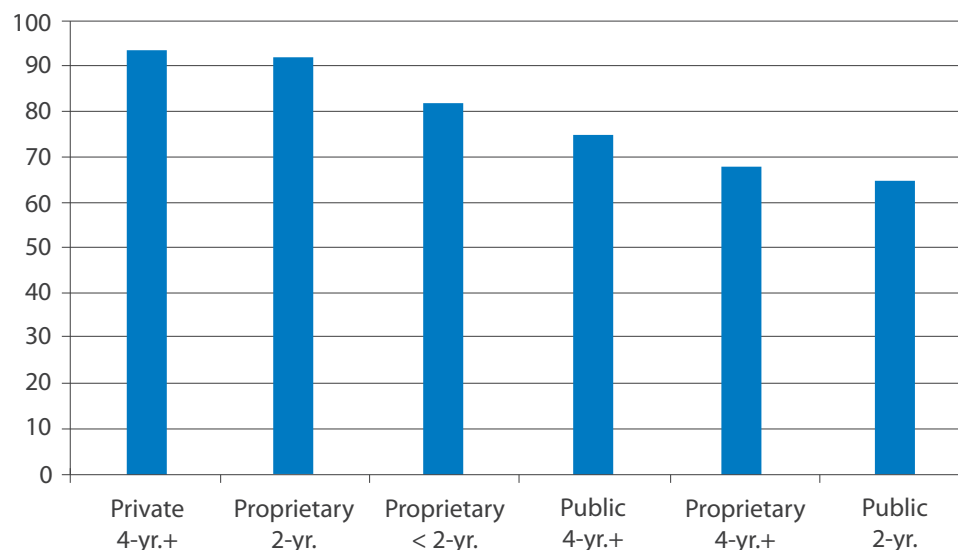
Source: IPEDS 2007

The reason for the high utilization of student aid by students in the career college and school sector is the relatively high tuition combined with the high level of financial need of the enrolled students. The average tuition at career colleges and schools is as high as or higher than that at private, nonprofit institutions offering the same level of degree.

Chart 5: Published Tuition by Sector in Texas Postsecondary Institutions, 2006-2007
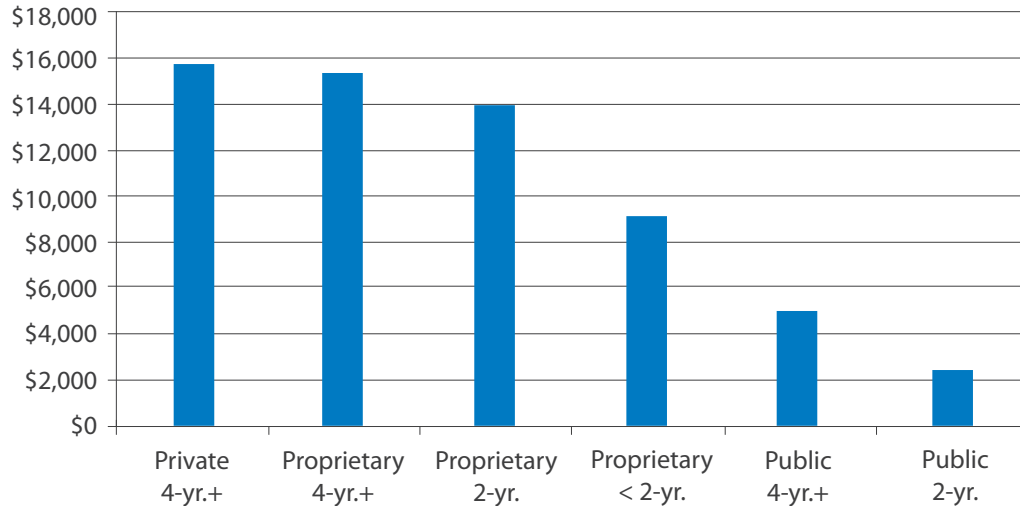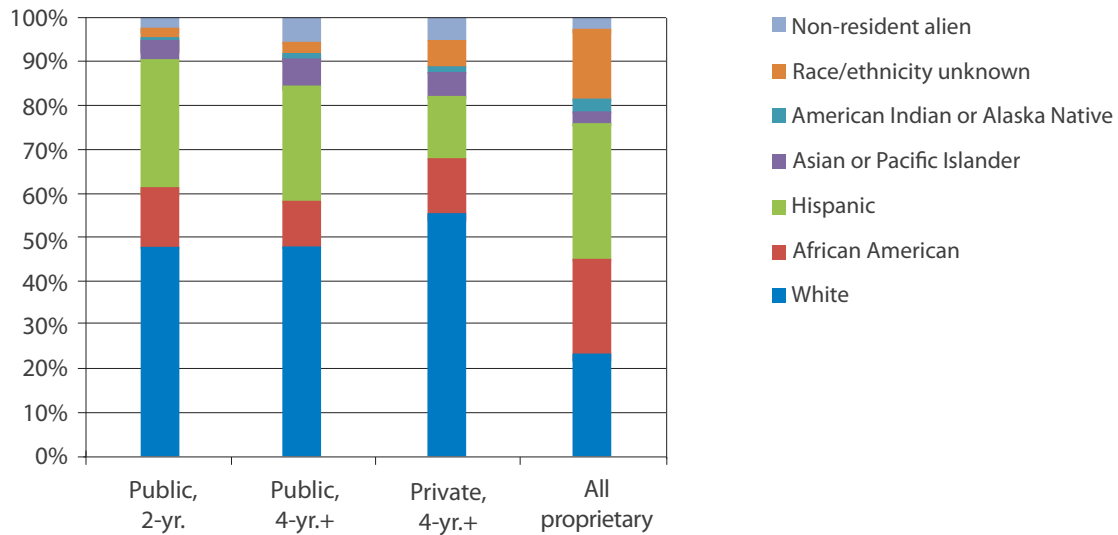

Source: IPEDS 2007 on DAS

Enrollment of Students at Risk of Dropping Out

Students who enroll in career colleges and schools tend to be from minority groups, lower-income, older, single parents, the first generation in their families to attend a postsecondary institution, work more than 15 hours a week while attending school full time, and did not pursue a college preparatory program in high school. All of these characteristics are associated with dropping out of college (Tym, McMillion, Barone, & Webster, 2004). The following tables compare student characteristics among the different educational sectors, and are based on headcount enrollment unless otherwise indicated. In general, compared with students in other sectors in Texas, career colleges and schools enroll students who are:

- More diverse in terms of race and ethnicity (Chart 6)

- Lower income than found in other sectors (Chart 7)

- Older (Chart 8)

- Independent of parents' income (Chart 9)

- Children of parents with a lower levels of education (Chart 10)

- More likely to have a high school GPA below 2.5 (Chart 11)

A majority of students in Texas are from minority populations, and that is reflected in the enrollment of students in career colleges and schools.

Chart 6: Percent Enrollment by Ethnicity and Sector, Texas Postsecondary Institutions

Legend:
- Non-resident alien
- Race/ethnicity unknown
- American Indian or Alaska Native
- Asian or Pacific Islander
- Hispanic
- African American
- White

Source: IPEDS 2007

Almost half of the students enrolled in career colleges and schools are low income, defined as having an income of less than $40,000 for dependent students and less than $20,000 for independent students.

Chart 7: Distribution of Total Family Income, Texas Postsecondary Institutions (headcount)

Legend:
- <$40,000
- $40,000+
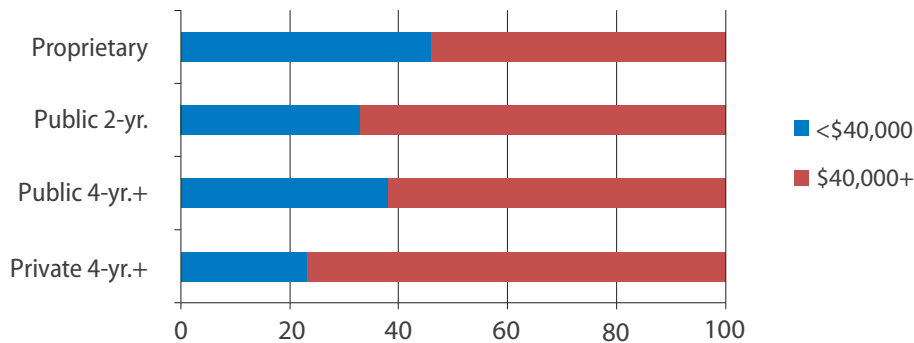
Source: 2007-08 National Postsecondary Student Aid Study (NPSAS:08)

Career college and school students are significantly older than are students in all other sectors of Texas postsecondary education. The average student in a career college or school is more than two years older when they first enroll than the average for the state. Their age exceeds that of students starting in a community college by a year and a half.
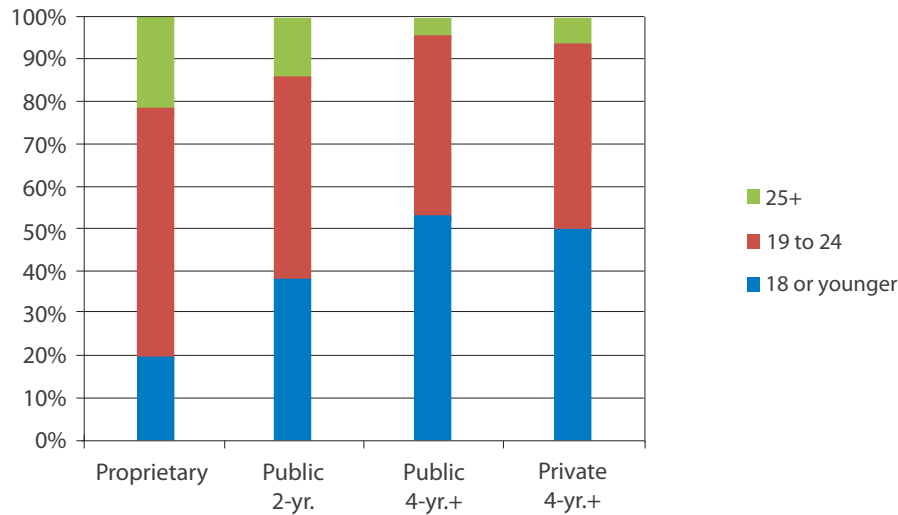
Chart 8: Distribution by Average Age at Start of Postsecondary Education, Texas Postsecondary Institutions

Source: NPSAS: 08

Career college and school students are less likely than are students in other sectors to be dependent on their parents for financial support. Two-thirds of the students in career colleges and schools are independent of their parents' income. Typically, this means they are 24 years of age, are married, have served in the military, or have a dependent. One-quarter of proprietary school students are single parents. Only community colleges come close to this distribution of independent students.

Chart 9: Distribution of Dependent and Independent Students at Texas Postsecondary Institutions
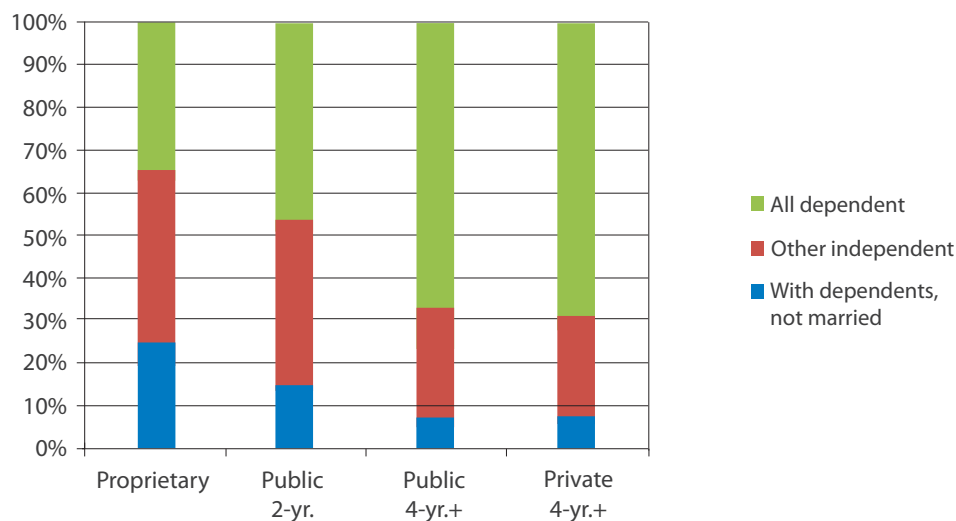
Source: NPSAS: 08

One of the strongest predictors of success in postsecondary education is coming from a family with a college background. Career school students are significantly less likely to have a parent with a bachelor's degree than are students in any other sector. Only one-fifth of the students in Texas proprietary schools come from a family in which at least one parent has graduated from college. This differentiates proprietary schools from all other sectors. Many of these students are the first in their families to continue their education beyond high school.

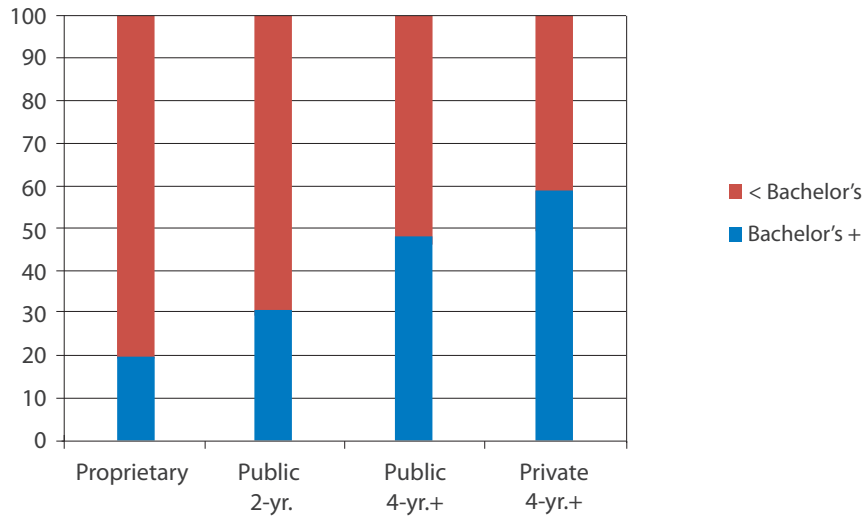## Chart 10: Distribution by Parents' Highest Education Level, Texas Postsecondary Institutions

Source: NPSAS: 08

Another strong predictor of college success is performance in high school. Career school students were more likely to earn a high school GPA below 2.5 (on a 4-point scale) than were those at other colleges and universities in Texas. One-fifth of the students enrolling in career colleges and schools in Texas had a cumulative high school GPA below 2.5. Only students in community colleges come close to this level.

Chart 11: Distribution of Grade Point Average in High School, Texas Postsecondary Institutions
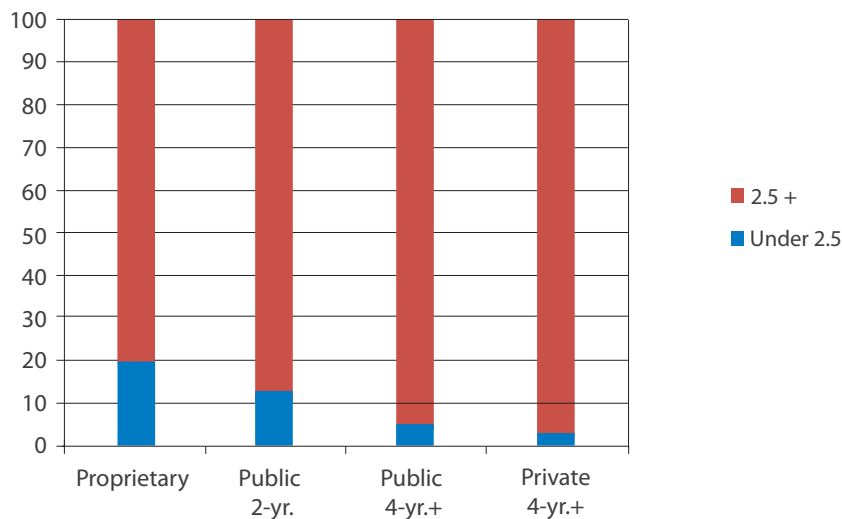
Source: NPSAS: 08

Career school students and community college students in Texas are significantly more likely to work 35 hours a week compared with students at 4-year institutions in the state. Research has indicated that working more than 15-20 hours per week has a negative effect on degree completion. A majority of students are exceeding that level at both community colleges and career colleges and schools.

Chart 12: Distribution of Hours Worked Per Week (Excluding Work/Study and Assistantships) for Full-Time Texas Students, Texas Postsecondary Institutions
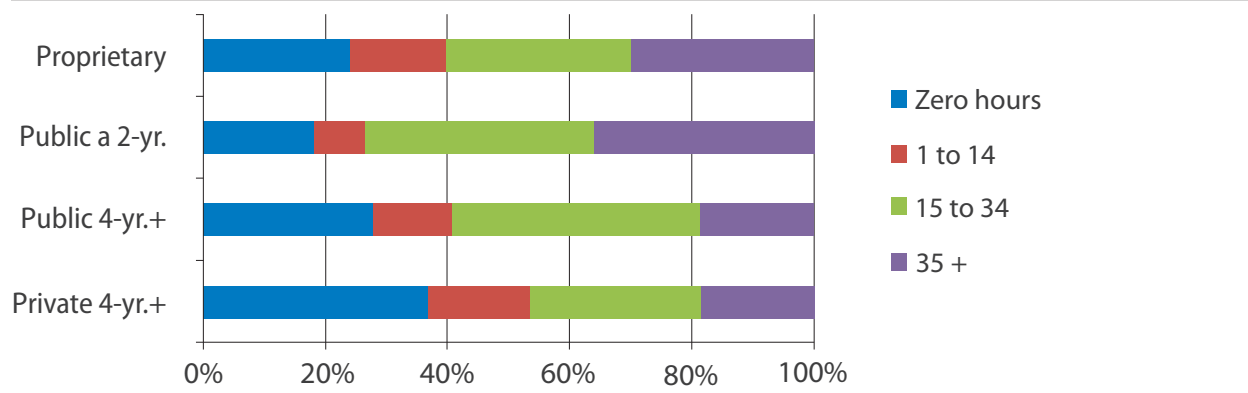
Source: NPSAS: 08

Structural Factors that May Promote Success in Career Colleges and Schools

Small campuses

Career colleges and schools generally offer shorter programs and enroll fewer students on their campuses than do institutions in other sectors. Shorter programs may lead to higher graduation rates, but provide less sophisticated career preparation than is possible in longer programs. Enrolling in smaller institutions may provide more opportunities for developing personal relationships between staff and students than is possible in larger institutions. Chart 13 shows the average enrollment in different types of higher education institutions in Texas. Only 16 career colleges and schools offer a baccalaureate degree or higher; the largest number offer certificates below the associate level.

Chart 13: Average Headcount Enrollment in Texas Postsecondary Institutions

Public 4-yr.+	Public 2-yr.	Private 4-yr.+	Proprietary 4-yr.+	Proprietary 2-yr.	Proprietary < 2-yr.
12,314	9,091	2,307	1,021	541	210
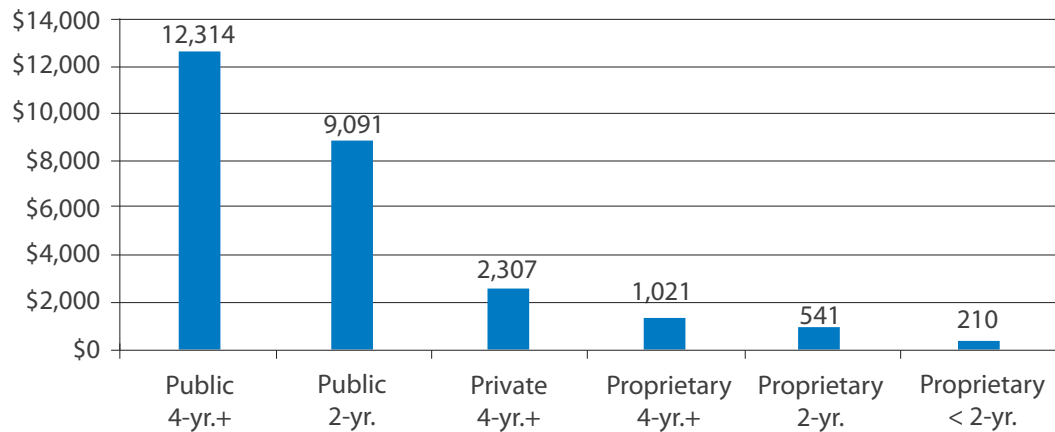
Source: IPEDS 2008

Short programs and intense enrollment

Another characteristic of career colleges and schools is the availability of short training programs. Degree-granting institutions in Texas also provide some shorter certificate programs as an alternative to a degree, but they are not as prevalent as they are in career colleges and schools. It is possible for students at career colleges and schools to start a program monthly, and most students attend year round, without long breaks in attendance. Most programs encourage full-time attendance, and to promote that, they have sequential scheduling of courses and flexible block scheduling by program; that is, students attend 8 a.m. to 1 p.m., 1 p.m. to 6 p.m., or 6 p.m. to 11 p.m., three to four days per week. That allows students to have a standard work schedule if they need to be employed while in school, and assures a predictable daily routine which has been identified as a way to engage students in the education process.

Chart 14: Highest-Level Offering, Texas Career Colleges and Schools

- At least 1, < 2 yrs
- AA degree
- < 1 yr
- At least 2, < 4 yrs
- MA
- BA
- Doctoral degree
- Post BA certificate
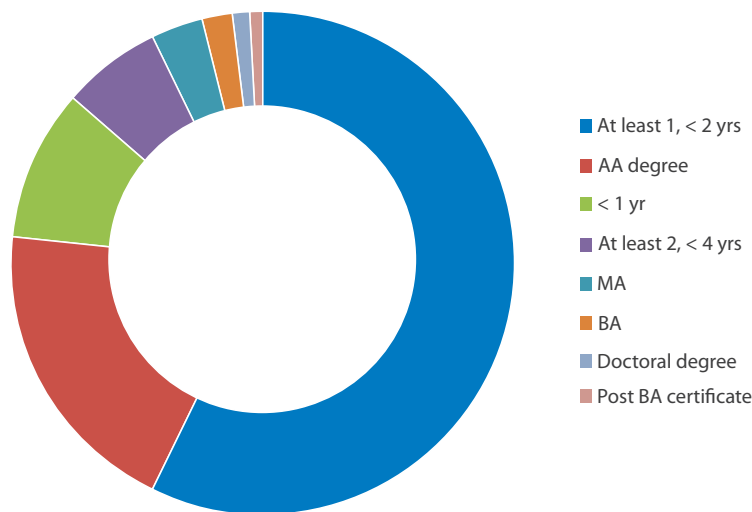
Source: IPEDS 2008

The average career college or school enrolls relatively few students compared with public and independent colleges and universities in the state. The smaller enrollment may provide opportunities for interaction between staff and students, which research suggests increases retention.

Chart 15: Number of Institutions by Headcount Enrollment, Texas Career Colleges and Schools
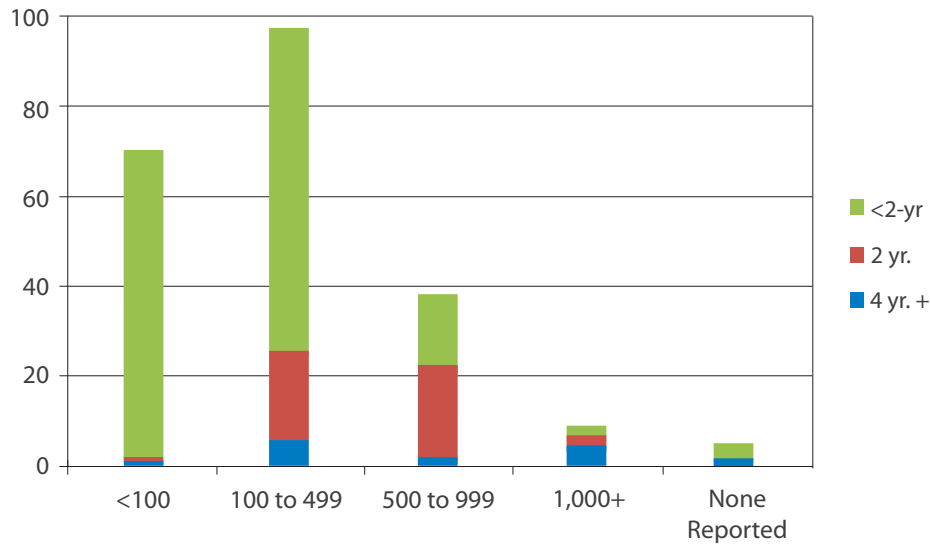
Source: IPEDS 2008

Vocational emphasis

Another factor that may improve graduation rates at career colleges and schools is the fact that they provide students with a clear connection between their studies and a job. Employer demand drives the offerings, in part because regulations require high levels of placement for students completing their programs. Proprietary schools in Texas must have a minimum 70 percent placement rate, hence the emphasis on programs in high-demand job categories, as noted below, with allied health careers leading the offerings.

Chart 16: Number of Degrees and Certificates Awarded by Program Area at Texas Career Colleges and Schools
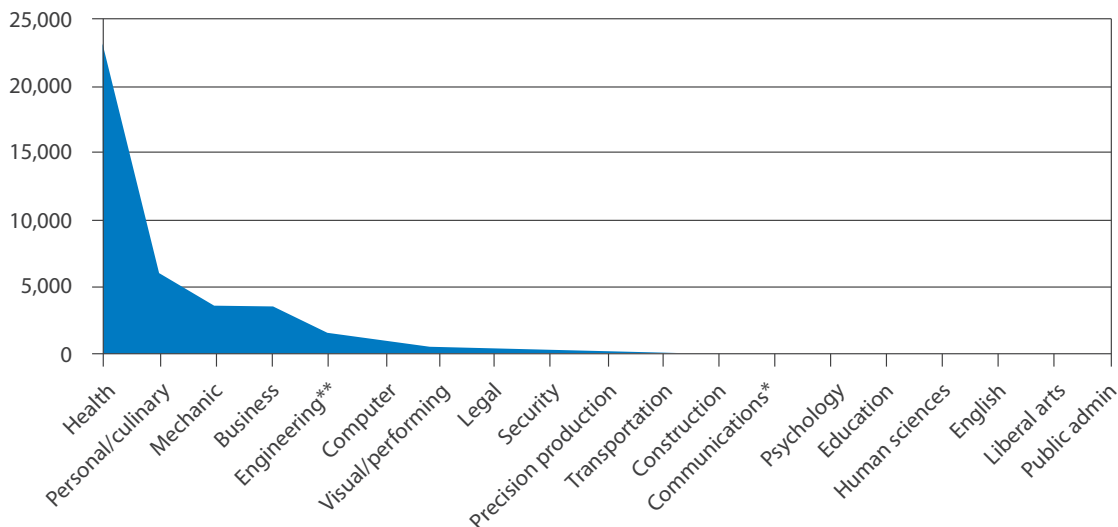
Source: IPEDS 2007

Full-time enrollment

Enrolling part time is a predictor of dropping out prior to completing a degree. In some cases, part-time students may not have completion of a degree or certificate as a goal. The fact that career colleges and schools enroll a low proportion of part-time students may contribute to their higher graduation rates.

Chart 17: Full- and Part-time Headcount Enrollment, Texas Postsecondary Institutions
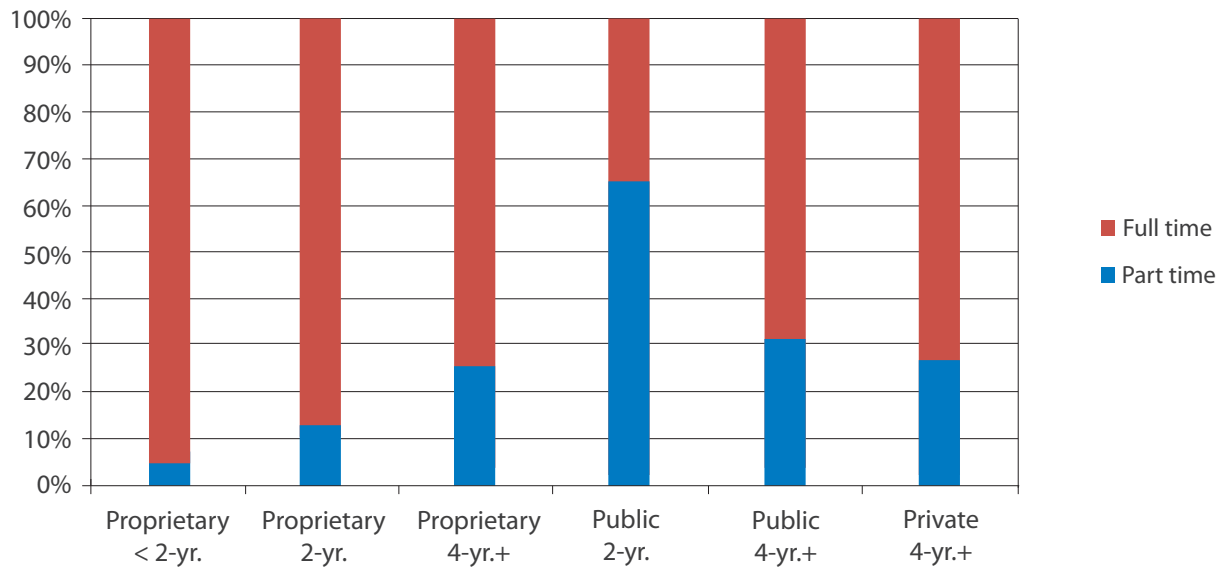
Source: IPEDS 2008

This overview helps place Texas career colleges and schools in perspective. As a group, they enroll higher-risk students than do public or private nonprofit colleges and universities in the state. At the same time, they have some structural characteristics, such as shorter programs, full-time enrollment, and a strong occupational orientation, that may help at-risk students, who might not succeed in more traditional academic settings, succeed. The next section reviews qualitative data collected in the course of four site visits that provide possible explanations for the success of career colleges in the state of Texas in graduating students.

The Case Studies: Organizational and Structural Characteristics that Work for Retention

Description of case study institutions

The four case-study institutions share characteristics that are consistent with the state profile of career colleges and schools:

- A distinct vocational orientation

- Open admission policy

- Smaller enrollments than typical community colleges

- High percentages of minority and low-income student enrollment and completion

- Older than average students

They differ from the average in that they have higher retention and graduation rates and lower default rates. The four institutions do not provide a random sample of Texas career colleges and schools, but were selected to represent different ownership structures, program lengths, and sources of accreditation. The career colleges visited include:

- Publicly-traded chain, < 2-year programs, nationally accredited

- Family-owned, 2-year programs, nationally accredited

- Venture-funded regional chain, 2-year programs, nationally accredited

- Publicly-traded chain, 4-year programs, regionally accredited

Logic of the analysis

"New starts may drive revenue, but without retention, it's meaningless." — School director

Improved student graduation rates appear to result from three types of institutional practices that increase student engagement and progress.

1. **The structure of the experience**. Bringing students in as a cohort that proceeds through a structured sequence of small classes in a specific time period allows personal connections among students to develop; it is a naturally occurring learning community. Add to this that career colleges and schools generally enroll fewer students, which means there is a greater chance for staff members and students to have opportunities for informal interaction. The programs attract students with specific vocational goals, which help keep them motivated.

2. **The culture of the school community.** If staff members share a commitment to the success of their students and express it in personal terms, the students will respond. Staff and faculty need to be available to students outside of class, and the institution needs to structure opportunities for informal gatherings and connections among students, faculty, and staff.

3. **The development of intentional programs designed to help improve student success**. This includes a mission-driven, committed leadership that provides staff training and implements policies and procedures designed to help students graduate and succeed.

1. Structure

Involving students in a formal learning sequence based on a structured program of coursework with an unambiguous vocational goal is a primary key to retention efforts at these schools. The courses included immediate hands-on work from the start of the program, and internships or external work at the program's conclusion. The courses were organized into routine blocks of scheduled course and tutoring time with mandatory attendance expectations. If a student misses classes or has other life problems, the faculty and staff follow up with the student to find an immediate solution. The career colleges and schools have a formal process for students who leave, but want to re-enroll.

Structured programs: All the institutions studied had relatively small class enrollment. With the exception of the bachelor degree programs at one regionally accredited college, all had a standard sequence of courses. Students can start a program within a short time after deciding to enroll – most programs start weekly or monthly. Students attend school with a group of students who start and end together, which results in a learning community throughout their program of study. Only the regionally accredited school accepted transfer credits toward the program of study, allowing a student to accelerate his or her studies.

Blocks of scheduled courses and tutoring: During interviews with students at the four institutions, they indicated that they like block scheduling – that is, attending school in defined time blocks every day throughout their program. At three of the schools, students have the option to attend programs that meet from 8 a.m. to 1 p.m., 1 p.m. to 6 p.m., or 6 p.m. to 11 p.m., typically three or four days a week. Students can integrate their routine work and childcare around those hours, and for many students it makes it easier to arrange carpooling to class. The career colleges and schools allow students to shift into another time block if life changes intervene; a new job or a spousal change in schedule sometimes calls for an adjustment.

There are few breaks in the class schedules for vacations – at most, one week during a nine-month program. The class schedule in traditional colleges did not work for many of these students, who frequently had enrolled in the local community college, but found that course scheduling that varied from day to day worked against completion of their programs.

The curriculum in all cases is structured around weekly objectives and learning outcomes, with clearly defined expectations for the student. Instead of independent study out of class, students work every school day in labs or clinics, receiving faculty support and doing hands-on work. As one administrator stated, "we know our customers,

and for them, this is often their last chance to succeed. They lack college readiness and preparedness. They need structure and discipline." Rigor, relevance, and discipline are repeated themes – including a dress code at the three nationally accredited colleges. Students are provided with all needed books, manuals, tools, and uniforms, and in one case, laptops – they are either included in the total program cost or part of a required purchase, so students are assured of having everything they need to be successful when they start class.

All instructors have at least three to five years of practical experience in the field before they are hired to teach, and more often than not, are full-time employees of the college. However, these colleges do not offer tenure. Most programs of study offered by these schools follow the job market. This means that new programs can be started and old ones phased out, so that instructors' job security is not comparable to traditional education environments. Instructors have clearly defined responsibilities, regular evaluations (self, student, and peer), and supervisor observations, which are used in decisions about continued employment, salary, and promotion.

Stable staffing: Along with a passion for the work, the schools all emphasize stable staffing as important to their success. Everyone we spoke with either had extensive experience at their current location, or was just starting as a result of growth in the programs.

> *"It's a team effort. Stable faculty is the key to our success."* — *School director*

> *"Faculty is the strength of the institution."* — *Academic administrator*

At the family-owned college, just about everyone on the executive staff had worked their way up through the ranks. Most administrators had taught in the school at some point. Except for recent growth at the less-than-two-year program level, faculty and staff had long tenure.

2. Culture

Each institution in the study has a culture that identifies student retention as an important institutional goal, and demonstrates its attention to the goal through formal and informal structures. Student success is included in mission statements and is a consistent theme in school-wide meetings. Each school demonstrated an institutional commitment to student success by providing support structures and safety nets for students at risk of dropping out. This caring environment does not compromise highly defined student expectations and holding students accountable. The responsibility for retaining the student is accepted by the institutions and their employees, and it drives innovative solutions to minimize student drop-outs. Each of the schools routinely implemented systemic and procedural changes to build and sustain student engagement, increase student confidence, and help students develop social and cultural skills that lead to jobs.

As one school owner expressed, "We do not put a price tag on retention. It's not just dollars and cents; it's part of a recipe:

- Reasonable recruiting that can be successful

- Quality equipment

- Attractive physical facilities

- Curriculum matched with the needs of industry

- Active program advisory councils, where we listen

- Early intervention

- Good mix of programs

- Excellent career services

- Good value

"We have worked tirelessly to create an atmosphere where students can succeed and where they have a sense of belonging. In the end, our entire staff will always do what is best for you – the student." — Family-owned college catalog

"It's a culture of learning centered strategies with a mind-set of nurturing, and a cooperative spirit of constant improvement" — Student services director

At the schools visited, all the academic administrators were familiar with Tinto's theories and actively worked to incorporate structural processes into their programs to enhance retention. They understand that the students they enroll often lack confidence and are fearful of failure, and that these characteristics increase the chances of a student leaving school if they are not addressed. They are aware that the students are often the first generation in their families to attend college, and lack home-based support for their efforts. Building student self-confidence and self-efficacy is stressed as important to the retention effort.

One school's academic director's mantra defined their commitment, "When all is said and done, it's because we care. C is for communication. A is for academics and outstanding instruction. R is for rewards and the positive recognition that happens in an assembly in every program every quarter. And E is for empathy — know your students."

Informal opportunities to interact with faculty and staff work positively toward retention. The genuine degree of caring that the students reported receiving from the instructors and program directors on an informal basis is most impressive and clearly appreciated. The staff members who worked individually with these students each day had a sympathetic and caring attitude toward them. The offices that dealt most frequently with students were the first place a student passed upon entry in each of the institutions, allowing for informal interactions. All the schools provide centrally-located media centers, lunchrooms, or other group spaces that allowed for interaction with faculty and staff. Acknowledgment of students in the hallways and clear identification of staff through name badges also foster the positive interactions. Walking to a meeting room with one campus president, he stopped repeatedly along the way to acknowledge students by name, asked about their studies, and randomly pulled them in to converse with the researchers. Students came up to that school's academic dean in the lunchroom to chat and update him on issues. This seemed to be a normal occurrence.

The schools all encouraged students to access additional help outside the classroom and provided the structures to allow this assistance to occur at the student's convenience. This took the form of tutoring, study groups, advising, and counseling. In addition, informal gatherings and forums with students and school leadership were routine to ask students 'what do you like' and 'how can we get better.'

"We are a family. We understand our students and maybe we give them more love." — Academic dean

"We understand our students and their challenges and try to keep them engaged through many efforts. We have passion for what we do and totally understand our customers as people used to failure. We prepare to take care of them, one success at a time" — Admissions director

"We provide compassion for their issues, they are vulnerable at entrance. You gotta have your heart right." — School director

"Students come first. We are often their last resort, so we don't set them up for failure." — Program director

Informal integration into the school environment is another key to retention. At each school visited, bonded family groups were mentioned by staff and faculty, and by the students, who more often than not are adults. Even the alumni speak of the deep understanding the school shows its students. They also reiterate the family nature of their cohorts, and their continued connection long after completing their studies. Every staff member and instructor wears a nametag, and many greeted students by name. Every student is greeted by staff members as they pass in the hallways.

Values, especially the value of retention, are an integral part of the hiring process and communicated from the start. Every department understood how it affects other departments and the role it plays in retention. At the family-owned college, the requirement to refer a student for help is a written policy. All employees are tasked to either be the first line of help or to walk the student to appropriate help.

The faculty members at the regional and national chains meet once a month as a group, and the full campus meets four times a year (monthly at the family-owned college) to review data and what is working for retention.

"The school values are stated up front and staff is expected to take part in monthly school-wide meetings. We are in business to make money, but not to take money." — School director

These meetings also provide the time to review the curriculum and make recommendations for changes to stay current based on program advisory committee recommendations. In addition, the baccalaureate college provided student degree audits every seven weeks to help students stay on track and get accurate advising at registration.

3. Programs

The site visits provided insights into the programmatic work that supports the retention mission. The "student life cycle" was often mentioned, and each step in that lifecycle process had practices, policies, and programs that enhanced retention – from recruitment, through orientation, to staff development and student services. Following are examples of what was observed in the visits.

Setting realistic expectations through the recruitment process

Recruitment interviews are more thorough than just accepting what the student says he or she is interested in studying. Often, the recruiter will explore what other education the students have attempted, and what obstacles stood in the way of success. If these obstacles are identified, a discussion ensues to determine if these obstacles

are still an impediment to success, and a plan is created to lead to success. Some students are immediately assigned to mentors that monitor attendance reports. Students often have unrealistic goals (e.g., they want to study medical assisting but cannot tolerate the sight of blood, etc.), and recruiters look to find the best match between a student's ability and his or her goals. Students are asked to sign a formal goals statement when they enroll, which can provide a reminder of their commitment if they have trouble later on. In one school, the recruitment interview is videotaped, in case there is any concern of misrepresentation at a later date. Some students are encouraged to look elsewhere (such as taking an English-as-a-second language class or a remedial math class at the local community college), or to work with the free tutoring options to prepare for testing.

All the colleges use admission/entrance testing and in-person interviews. They work to ensure that the student does not have issues that will prohibit later job placement (e.g., felony convictions for someone studying criminal justice, a lack of legal citizenship documentation for someone needing state certification to work), and will have a realistic chance of job placement in the chosen field.

These colleges also create articulation agreements to further educational opportunities, but the ability to transfer credits tended to be limited to institutions with national accreditation, allowing students to transfer credits only to other career colleges and schools. Transfer of credit to traditional education institutions is a continuing issue for career school attendees.

The family-owned school does not enroll students who have a prior student loan default – they believe that good standing means not defaulting. Two schools also do not enroll students without a GED or a high school diploma. One school of a regional chain discovered through their metrics that retention for 'ability to benefit' (ATB) students was 20 percentage points lower in medical assisting — the only program they made available to ATB students, and achieving at least that retention rate was very labor-intensive. While students had been expected to get their GEDs before completing their programs, some did not do so. The school director recommended the restriction on ATB enrollment to the corporation, and it was approved throughout the enterprise. Today, 'ability to benefit' students may be coached and tutored through their GED classes, but are not enrolled until they complete the GED. Retention has increased as a result of this change in policy.

If it is evident during recruitment that students are not ready to undertake the education and training offered, each of the schools indicated that, *prior to enrollment*, they invite the prospective student to participate in free tutoring to assist them in reaching a passing score on the Accuplacer or Test of Adult Basic Education.

Student financing

At most of the schools, the student financial aid operation understood the connection between retention and default rates, and financial literacy programs are being added to their offerings. They had dedicated staff either locally or at the corporate level that worked on default prevention and placed emphasis on working with students after they leave, and on setting clear responsibility for student loan repayments. The family-owned company prohibits defaulted students from using their industry retraining program or placement services.

Affordable private loans are limited at this time, but that is not a critical issue for the short-term programs. The current students interviewed seemed to understand their debt burden, and the alumni interviewed agreed that the end result was worth the investment they made by borrowing.

Orientation

Orientation took a number of different forms in these institutions, but all mentioned the importance of setting and managing realistic expectations from the start of enrollment. One provides a course in the first semester that gives students an opportunity to work on time management and study skills. Others provide orientation prior to enrollment to ensure that the student understands the commitment necessary to succeed. The orientation sessions are staffed by someone other than the recruiter; this provides a check on any misunderstandings between the recruiter and the student.

These orientations include an overview by all functional areas of student services, including student financing and career services staff members who provide data on starting salaries, job outcomes, and student responsibilities for attendance and academic progress. Often mentioned is the ability to transfer credits to another school – and the limitations they face. Career services staff all mentioned a role they play during orientations – to meet the students and explain how they will work together throughout the program, following a clear pathway or road map, not just at the conclusion of the program.

The baccalaureate college administration creates yearly student success leadership plans, specific to each location, designed by the corporate leadership for each school. The school visited was provided an opportunity to implement a mentoring program, with at-risk students identified to receive one-on-one mentoring. The college also used this opportunity to create a formal college orientation class.

Attendance expectations and follow-up

All the schools require daily attendance, and have strict policies about missed classes (typically no more than three absences were allowed in a term). The students in our conversations clearly stated that, in their opinion, missing classes was not like traditional education because the programs move quickly and intensively — "missing one class is like missing a week at community college." Attendance is noted and tracked systemically, typically through information systems, with follow-up at required weekly meetings of program staff. In all cases, by the second absence, students are contacted either by the instructor, program director, or recruiter, depending on the school. Issues are discussed, problems identified, and students are encouraged to return, get additional help, or restart the program when the presenting problem is resolved. One school provides laptops to all degree students as part of their toolkit, which helps with student access to online resources and allows the school to stay in touch with students by using social networking tools such as Facebook®. In some cases, absences lead to the assignment of either a student or faculty mentor to assist the student in dealing with his or her obstacles to attending.

If the obstacles to completing are intractable, and it is clear early in the program that the student cannot complete the program because of a previously unidentified learning disability or other learning problem, two of the schools indicated that they offer full refunds.

Students presenting either academic or personal problems are identified and assessed as soon as possible. All of the schools treated this as a weekly school-wide task – often assigned to faculty members and program directors, and involving student services staff members when indicated. Immediate problems typically arise for students in transportation, childcare, scheduling, or finances; these issues are addressed immediately and proactively before they drag the student down.

Collaboration

It was apparent that retention goals are driven home by accountability measures and collaborative school-wide approaches and communicated to the full staff; this is done at most schools through daily review of the enrollment metrics by school leadership, who look for indicators that signal the need for attention. There are also required weekly meetings of program and student service leaders where the data on student retention and placement are reviewed, students exhibiting problems are discussed, and interventions are planned – whether for attendance, skill building or motivational talks, or assistance with job placement. Student retention data may include a profile that includes the student's age, earlier educational preparation, program goals, instructors and grades, the assigned recruiter, absences, class changes, payment or financial issues, employment for completers, and other factors. The schools use comprehensive metrics to measure performance.

Teaching and faculty/staff development

After the students are introduced to theory and concepts, the emphasis in the classroom is on the practical application of the theory. Most of the vocational training includes math and writing components, which are integrated into the curriculum, not held as separate classes. Hands-on active learning, on a daily basis, helps to engage these students, who are intent on reaching a specific vocational goal.

The schools routinely offer teachers professional development to learn about the school's mission and values, to enhance their teaching and classroom management skills, and to understand the importance of student engagement. Training includes defining expected outcomes through detailed curricula and rubrics, and the practical application of skills in the classroom to maximize student understanding. Classes for the faculty are offered both in person and online. The baccalaureate college has a corporately created online faculty development class which has been successful and is about to become part of the new faculty orientation process. The classes stress communicating theories and methods of retention.

At all the schools, faculty members are expected to stay current in their fields and to attend in-service training days on topics related to student engagement, such as understanding the adult learner, classroom management skills, and best practices gleaned from the field or professional organizations. One program director explained that they teach instructors 'how to love the unlovely' and 'to learn everyone's name.'

Student services

Studies suggest that, for many students, maintaining enrollment is dependent on finding adequate day care and/or transportation to school, and reducing conflicts with job schedules. One school had moved locations to be closer to public transportation. Student services staff in the schools helps to identify reliable day care, as well as organizes car pools and provides gas cards to students who agree to assist with transporting others to class. Full-time tutoring and academic support are available on days when classes are not held, or during non-class time.

Full-time student services personnel are an additional resource present in two of the schools — a full-time person dedicated to assisting students with life issues that interfere with effective program completion. They help students with locating housing, applying for health insurance and low-cost medical referrals, and qualifying for food stamps; provide bus passes and schedules; and assist with foreclosure and other debt-related issues.

An important contribution to retention is the fact that key offices such as advising, career placement, and student financial aid are open and staffed whenever students are present. All offices provide evening as well as early morning hours.

The importance of the team effort was demonstrated by one school that made a retention enhancing programmatic change in medical assisting. This change was driven through when the Office of Student Financial Services identified, from data they received from TG, that graduates from this program had higher than average student loan defaults. They learned that local medical offices were hiring graduates for a probationary six-month period at low wages, and then letting them go to hire other low-wage graduates. The program director and advisory group came together to expand the program to 1,000 hours plus an externship, improving the graduates' market value. The graduates are now certified. Employers who hire certified medical assistants get a reduction in their malpractice insurance rates. Defaults in this program dropped below 7.5 percent.

Internships or external work

Student work experience is fully integrated into the classroom training from the beginning for most of the programs studied. This is done through the use of either daily labs or supervised career education and externships. The intensity of participation in on-the-job skills and work experiences increases during the last 100-120 hours of course work. Career services takes on an important in-classroom role in preparing students for these experiences, which often turn into jobs when the program is completed. The staff members in career services provide a valued retention resource by helping keep students directed toward the ultimate goal.

Every individual program at the schools visited has an active program advisory council/committee that includes industry representatives, program faculty, and job placement staff. This group advises on curricula needs and skill requirements, offers internships and capital equipment/scholarship support, and hires graduates. At one college, faculty members are required to spend 16 hours working with industry partners to stay current in their fields; they had an impressive 800+ employers visit their campus last year.

Extracurricular

Formal extracurricular structures that complemented and enhanced the learning environment for students and helped to integrate them into that environment were in place at all the colleges. These structures include formal graduation ceremonies, student councils, peer advisors, blood drives, and volunteer opportunities. Student contests were commonly cited as a method to build camaraderie, friendly competition, and offer prizes. These events often center on attendance goals, passing certification exams, or raising money for charitable purposes.

Every school has semi-annual or quarterly graduation ceremonies with a traditional ritual — caps and gowns, diplomas, and speakers — held in a formal auditorium. Parents and others are invited to share in this acknowledgment of academic success. One student services director keeps a cap and gown on prominent display in his office, helping to create a psychology of success which is often lacking in these students. Student financial literacy is an emerging topic that is being incorporated into the curriculum at most of the four colleges.

Another formal extracurricular effort is helping students develop skills that are critical for job placement. These efforts improve retention and are well-resourced, celebrated, and widely available to students. Career services staff

members play an important role in these efforts, and they are accountable for a student's eventual placement, although placement is never guaranteed (the Texas Workforce Board requires career colleges and schools to have at least a 70 percent placement rate). In addition to being a formal part of classroom instruction (counselor-enhanced classrooms), the career services staff members routinely assist with resume creation, job search skills, and dress-for-success days; hold mock interviews with actual employers; and offer job fairs. If students leave without jobs, career services staff members continue to work with them and communicate with them regularly.

The family-owned college created a student representative council called TEAMS — Technology, Education, Attendance, Management and Students. This gives students a seat at the table, and in turn, they work as peer mentors to provide advice on school resources. Information is shared between the peer advisors and the college staff.

To assist in informal ways, some other strategies included:

- Clothing closet to provide proper attire for interviews

- Subsidized day care for children of students

- Free car repairs and hair/nail services

- Job fairs

- Motivational speakers, such as local sports figures

- Blood and food drives

- Motivational monthly award sessions for attendance, honor roll, successful externships, passing certifications, and getting a job

- Pins are provided to students to mark milestones in their programs, and identify them to new students as successful. There are also formal student appreciation days, with barbeques and bowling offered.

- Fund raising events for the local and world communities, such as adopting an Iraqi battalion or raising money for Haiti.

Certifications and re-enrolling

One school required and paid for all students to sit for their certification exams at the completion of their program in order to produce more marketable graduates. Students were told when they were ready to take the exam, and could not graduate until it was attempted.

Re-entry for students who leave without completing the program is typically a formal process that involves a dedicated staff member or committee, often in student services. They work with these students to identify the issues that led to their departures, and create a success plan so that they can complete school the next time around. The re-entry staff person is tasked with monitoring satisfactory academic progress for this group of students.

In addition, all schools provided lifetime access to skill upgrading to non-defaulting graduates. Non-defaulting students can return to refresh and update skills at no charge, except for required texts. Encouraging graduates to return to upgrade skills and get refreshed training differentiates the career colleges from all other sectors of higher education.

Conclusions

One of the reasons for undertaking this study is the fact that students who drop out of school are more likely to default than those who complete. The four institutions visited had relatively low defaults and higher than average graduation rates. Institutional emphasis on student success leads to graduation, job placement, and better rates of loan repayment. The relative success of these schools does not neutralize the debt and default issue, but suggests that providing a positive educational approach that leads to graduation and a job can help reduce defaults and unmanageable debt burdens.

This study selected four career colleges and schools in Texas that reported higher graduation rates and lower default rates than others in the state. They also had good reputations among knowledgeable observers of the industry. Their results represent what can be achieved by consistent commitment and attention to helping students graduate. The results represent schools with different enrollments, types of ownership, programs, and accreditation. Even with these differences, the core reasons for their success were remarkably similar and provide a positive guide for other postsecondary institutions that are facing the same challenges.

This is a preliminary study, and it does not sort out the effects of the different accrediting, ownership or program types on student outcomes. It may be that external accountability requirements by accrediting agencies and state regulatory agencies helped these schools remain focused on key student outcomes. We cannot answer the question as to whether these same types of accountability requirements would work to improve retention in other sectors of postsecondary education that currently do not face such mandates.

The success of these colleges and schools in helping high-risk students graduate is a result of the combined effects of their respective structures, cultures, and programs. This holistic approach is the key to success. The operation of these four schools is consistent with the theory of student engagement with the institution.

Structure

The structure of career colleges and schools makes a difference. Short programs have higher completion rates than do longer programs. The shorter programs are sequential, and are offered in time blocks. This structure helps students who need to schedule work and family obligations around school requirements. The baccalaureate college had the lowest completion rates of the four campuses visited. In part, just the greater number of days required for attendance offers more opportunity for leaving. Also, the baccalaureate program scheduled classes in a more traditional manner.

Enrolling high-risk students in short training programs raises policy questions about tracking lower-income and minority students into less prestigious and lower paying jobs than would be possible with more education. The problem is that evidence suggests that high-risk students are less likely to finish the longer program, regardless of whether it is offered by a public, private, or for-profit institution. This is a question for each student considering continuing his or her education after college. It should also be a consideration for policy makers as they develop and implement strategies for providing and financing postsecondary education opportunities.

Embedding remedial work in the content of the traditional program provides just-in-time remediation. The tutorial work is done as part of each class. This allows students to develop basic reading and mathematical skills while they are making progress toward their vocational goals.

The fact that students work together outside of class in the lab produces a natural learning community. This approach keeps all students on course, provides a social network that can help them deal with personal and social issues, and provides a set of peer tutors who can help one another.

Values and culture

All of the four schools made student success a core value. The top down commitment was shared by all staff, and was part of the daily operations in each of the institutions. Staff members understood the special needs of their students and were dedicated to their success. Because these schools are small relative to most public institutions, the staff to student ratio works in their favor. Staff members are able to develop a personal relationship with students, which is reflected in the fact that students felt appreciated and that someone cared about them. Staff members reported a personal commitment to the success of students that went beyond policy or programs. The fact that the core staff often had a long tenure at the institution, and that most faculty members were full time, helped provide continuity of these values.

Leaders in each of the schools put student success high on their agenda. In part, this commitment represents a business decision, in that profits decline if students leave, and dissatisfied students will not refer others to the school. Referrals from existing students are often the most important source of new enrollments.

Programs

All of the schools had systematic programs to improve student retention. This started at admission, where students were informed about what to expect in the program. In addition, the schools evaluated potential admits to make sure that they had the necessary ability to succeed. The financial aid office made sure that students had a financial aid package that included all grants for which they were eligible; this moderated their loan obligation.

The schools all provided an integrated approach to helping students succeed. There was no tension apparent between student services, faculty, and administration in how they would work together. The coordination of efforts was an important reason for their success.

A key to success is student motivation. The institutions stressed recognizing student achievement. The assumption is that many of these students have not experienced success in the past and need the recognition to help stay motivated.

Students enroll in these schools for very specific career reasons. Everything in the educational environment is aimed at helping them achieve this goal. Job preparation is stressed not only in class work, but in personal behavior and dress. Getting to class on time and dressing appropriately for the workplace is part of the training. The schools all had mandatory attendance, and made personal contact with students who missed a class.

All students receive active support in the job search and placement process that includes help in writing a resume, developing interview skills, and having a chance to talk with graduates in the field to find out what goes on in the workplace. The schools' graduation rates, test pass rates for students needing certification, and job placement rates are often monitored by accrediting and state regulatory agencies. If the rates are too low, the schools will not be allowed to continue to offer the programs. This reality keeps the schools attentive to outcome measures.

To-do list to improve student graduation rates

The success of these four institutions suggests some approaches that might be considered not only by other career colleges and schools, but by any institution that enrolls a high proportion of students at risk of dropping out.

- Make student retention and graduation a central value of the institution and provide programs and activities that will help achieve the goals.

- Determine what the students want to accomplish and what they need to do to succeed when they enroll.

- Provide a structured educational program that supports students in and out of class.

- Integrate developmental education with the core class work.

- Provide the opportunity for students to enroll in a specific time period (morning, afternoon, or evening) so they can coordinate their family and work obligations more easily.

- Make sure all staff members support students and find ways to express their concerns to the students.

- Provide short-term programs as a place for at-risk students to start their education.

- Recognize student achievement publicly.

- Intervene at the first signs of trouble.

We conclude that it is the combination of structure, culture, and programs that account for the outcomes. Perhaps the best place for a postsecondary institution to start is with a full top-down commitment to improving student outcomes. Senior leaders, faculty, student support staff, and administrative staff must share a common understanding that helping students succeed is a central value of the institution.

With that start, each institution needs to evaluate every policy, structure, and program to determine how it could be changed to improve student graduation rates. For example, traditional colleges can question why they have a summer vacation, which is the time when the most students are lost. Why do we have students take developmental education before they can take classes in which they are interested? Very few students survive the developmental education sequence. Why do we let high-risk students enroll late when they cannot receive the proper evaluation and orientation necessary for success? The list could go on, but these examples suggest going beyond thinking about improving programs to questioning every operation and structure of the institution in light of its effect on student success.

With an institution wide commitment and an overhaul of the structure of the institution, the school can think about specific programs that can improve the educational outcomes for students. It is here that the literature is the richest and the examples most plentiful. Once the other two tasks are completed, this may be the easiest to accomplish.

The path to success will be different for each institution. Hopefully, these four cases suggest the basic architecture of what an institution can do to improve the chances of students who have not had very many chances to succeed in their lives.

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The Council for the Management of Educational Finance

The Council for the Management of Educational Finance (Council) serves in an advisory capacity to TG. Established in 1997, the Council provides leadership in innovative efforts to include default prevention and debt management throughout the higher education community. Eighteen professionals representing postsecondary institutions and the student lending community serve on the Council. Council efforts reflect a commitment to helping students and families achieve their educational goals and make informed decisions regarding education finance. Also, the Council provides the higher education community with innovative leadership, activities, and services that improve the understanding and management of personal and education finance by students and families. Members establish relationships with community partners to heighten student and family awareness of the availability of, and responsibility toward, education finance; and work with institutions, associations, and other stakeholders to develop, implement, and evaluate approaches for information dissemination and debt management programs.

JBL Associates, Inc.

JBL Associates, Inc. (JBLA) specializes in education research and policy analysis related to postsecondary education topics and issues. JBLA was founded by John B. Lee in 1985, and has provided research and policy analysis to the postsecondary education community for almost 25 years. Based in Bethesda, Maryland, just outside Washington, D.C., JBLA helps develop and evaluate policies and practices through the application of qualitative and quantitative analytic techniques.

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