

The Career College Information Source

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# Career **Education**

The Career College Information Source



### **Editor-in-Chief. General Manager**

Jenny Faubert ifaubert@ careereducationreview.net



**Publisher** James D. (Jim) Hutton, PhD

### **Production Designer**

Janet L. Grable

### **Writers**

Barbara A. Schmitz ... Features & Reports Martha McCormick . . Features & Reports

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### **Career Education Review**

2221 South Webster Avenue, Suite A, #225 Green Bay, WI 54301 1-920-264-0199 • Fax 920-659-7797 www.careereducationreview.net

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### **Editorial and Contributors Advisory Board**



Stephen B. Friedheim **Education Systems & Solutions** sfriedheim@yahoo.com



Powers Pyles Sutter & Verville, P.C Sharon.bob@ppsv.com



Keiser University peterc@keiseruniversitv.edu



Richard R. Dumaresq ccdg@aol.com



Making Your Mark LDF Publishing Inc. lfraser@makingyourmark.com



Mary Lyn Hammer Champion College Services, Inc. ML@championcollegeservices.com



Jeanne Herrmann Globe Education Network JHerrmann@globeuniversity.edu rherzing@herzing.edu



Renee Herzing Herzing University



Career Education Executive ddaninman@gmail.com



Lincoln Educational Services PJameson@LINCOLNEDU.COM



John B. Lee, Ed.D. JBL Associates, Inc. jbl@jblassoc.com



Peter Levton Ritzert & Levton, P.C. pleyton@ritzert-leyton.com



**Gary Meers** MaxKnowledge, Inc. garym@maxknowledge.com



Vince Norton Vince@nortonnorris.com



David Pauldine Formerly DeVry University



Florence Tate SWAT Educational Services ftate@swat-ed.org



Harry V. Weber Weber & Associates, Inc. Harry.Weber@weberassociatesinc.com

On The Web: www.careereducationreview.net

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By Gregory Scott Anderson, Student President, Student Veterans of America at Vista College, Killen, TX written from an interview with CER

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### Letter from the Editor

We all know by now the final gainful employment (GE) regulations were released Oct. 31, 2014, leaving many to ask, what does this mean for career schools? In November, the GOP took control of Congress, leaving many in the sector hopeful, yet guarded and cautious. Shortly after the elections, two groups filed suits in federal court to block the Gainful Employment regulations, one by the Association of Private Sector Colleges and Universities (APSCU) and the other by the Association of Proprietary Colleges of New York. This added to the guarded optimism that the GE may not go into effect. So I ask again what does this mean for our sector?

Since we do not know what will transpire between now and the effective date of July 1, 2015, we need to assume this regulation will begin as scheduled. Therefore, schools <u>must</u> be preparing for GE. From the number of questions we received on our recent GE webinar with Ritzert & Leyton, there is still much confusion among schools. Ritzert & Leyton put together, "Summary of Key Changes in Gainful Employment Final Rule as Compared to the Notice of Proposed Rulemaking" that you will find on page nine. This useful document may start to answer some of your questions regarding GE. Also, if you missed the webinar, it is available on the CER website.

One of the first people to respond to the release of GE was, Harry C. Alford, President/CEO and Co-founder of the National Black Chamber of Commerce. Mr. Alford stated, "We are extremely disappointed but not surprised that the Administration has decided to move forward with its harmful 'Gainful Employment' regulations." Mr. Alford also testified against GE in 2011 saying, "Mr. Chairman, I am here today because the Black owned businesses that I represent rely on graduates of proprietary colleges targeted by the recent Gainful Employment Rule." In the following pages, you will read our fascinating interview with Mr. Alford, his thoughts on GE and why he created the NBCC.

On Veteran's Day we honored men and women who have, and continue to, bravely serve and defend our country. We wanted to use this issue to celebrate military and veteran students by showcasing a few student success stories. As a way to honor students, we also wanted to share information on how schools can continue to support military and veteran students.

In an interview with Michael Dakduk, vice president of military and veteran's affairs of the Association of Private Sector Colleges and Universities, we talked about the different initiatives or regulations that come out of Washington, D.C, the best practices for

We all know by now the final gainful military and veteran students report published by APSCU, and Mike's white paper, "Defining veteran-Friendly and Military-Friendly for Higher and Property of Congress, leaving many in the APSCU website).

Glenn Bogart's, J.D., article, "VA, Military, and Title IV: Some Things Your Financial Aid People Need to Know," brings to our attention that BAS must be reported under "allowances for military or clergy" on the FAFSA for 2014-2015. In our interview with Mike Betz, general manager of military student initiatives for Education Corporation of America, Mike discussed the creation of ECA's Military Student Center, which is already seeing great results. In about five years, ECA saw a significant increase in military student population as a percentage of total population. Military Times recently released their "Best for Vets: Career & Technical Colleges 2015" list. A total of 36 schools made the list, two are from ECA. Number three on the list was Virginia College and Golf Academy of America and tenth on the list is Ecotech Institute.

For schools to be successful, it is important to have military leaders on campuses. The last two articles showcase two true leaders. Kevin Randolph the corporate director of specialty admissions at Vista College is a product of career schools. Mr. Randolph completed his bachelor's degree at the University of Phoenix and has been a staunch supporter of career education ever since. We also talked to Gregory Anderson who is pursuing his associate degree in Computer Science Information Technology at Vista College. Through his leadership, he initiated a campus Student Veterans of America chapter and secured Vocational Rehab assistance, which is now helping other students at Vista.

I hope this issue answers some of your questions regarding GE and gives you new ideas on how to support your military and veteran students. Thank you for your continued support of Career Education Review and we look forward to serving you in the New Year.

Sincerely,

Jenny Faubert

Editor-in-Chief, General Manager

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Career Education Review Phone: 920-264-7797

Cell: 920-819-9446

Email: jfaubert@careereducationreview.net

### CAREER EDUCATION REVIEW'S

## Career College Event Calendar

January 2015 - March 2015

### Dates You Need to Know

### <u>January 2015</u>

# Private Career Colleges & Schools (PCCS)

Region VII Conference Financial Aid/Teacher Training Kansas City, MO

January 26-27, 2015 www.regionspccs.com

### February 2015

# Private Career Colleges & Schools (PCCS)

Region IV Conference Financial Aid/Teacher Training

Atlanta, GA

February 23-24, 2015

www.regionspccs.com

# Accrediting Bureau of Health Education Schools (APSCU)

12th National Conference on Allied Health Education Bellagio Resort Las Vegas, NV **February 25-27, 2015** www.abhes.org

### March 2015

# Association of Private Sector Colleges & Universities (APSCU)

2015 A{SCU Hill Day The Liaison Capitol Hill Hotel Washington, DC *March 3-4, 2015* www.apscu.org

# Private Career Colleges & Schools (PCCS)

Regions VIII, IX & X Conference Financial Aid/ Teacher Training Denver, CO *March 23-24, 2015* www.regionspccs.com

# Diversity of Education Alternatives is Critical to American Competitiveness, Minority Communities

By Harry C. Alford, President/CEO and Co-Founder, National Black Chamber of Commerce, written from an interview with CER

Many of America's toughest challenges such as revitalizing economic growth, becoming more competitive internationally and strengthening pathways for upward mobility intersect at education. Providing a diversity of education options is crucial to move the country forward, and career colleges must be a cornerstone of this approach, argues Harry C. Alford, co-founder, president and CEO of the National Black Chamber of Commerce.

He has spent nearly three decades working to empower African-American entrepreneurs and has witnessed how important education is to enable individuals to seize opportunities and businesses to thrive thanks to a skilled workforce.

"As we grow, we need human capital to hire into our businesses and to perform well. There has got to be a good stock of educated people out there that we can rely on," Alford said.

Without education alternatives that

meet the needs of all students, not just the economically advantaged, America's future is bleak. "We are

"I think we need to step back and take a big breath and stop trying to go after for-profit schools, stop trying to go after the beauty schools and even the barber schools."

going to lose corporations. They are going to places where the labor is cheaper and the human capital is more valuable... I am fearful. I am really fearful. I have never been afraid before, but I am fearful of where our nation is heading. What we have got going here now as leaders is a big disappointment," Alford said in a wide-ranging interview with CER.

Alford sees a particular threat in the U.S. Department of Education's gainful employment regulations which seek to set standards and outcome minimums related to debt levels and graduation rates for students at career colleges and may jeopardize the future of some programs.

"I think we need to step back and

When Alford began working as a deputy commissioner in 1989, he saw how minority businesses were often at a disadvantage in winning state contracts because of specifications that favored incumbents.

take a big breath and stop trying to go after for-profit schools, stop trying to go after the beauty schools and even the barber schools,"

Alford said.

"You have got to think about what makes America great," Alford said. "That is opportunity for all...Why cannot we just have good schools and let people who want to build those schools to provide education and to charge a fee? Why cannot they be allowed to exist?"

# A career spent championing opportunity

This passion for opening avenues for advancement and belief in free markets are recurring themes in Alford's more than 25-year effort to empower African-American business people.

The idea for the NBCC came to him in the 1990s when he worked for the Indiana government assisting minority-owned businesses so they could qualify to win state contracts. Since then, he has built the group into a global organization that has influence in corporate boardrooms, on Capitol Hill and at the White House.

The NBCC is the largest black business association in the world and first major organization to focus on the development of African-American entrepreneurs. Based in Washington, D.C., Alford leads the group's efforts to represent members' economic and policy priorities.

Alford grew up in Oxnard, California, attended the University of Wisconsin on a football scholarship and earned top honors as company commander in Army Officer Candidate School. He served in the Army's finance branch. After leaving, he worked in sales and



HARRY C. ALFORD,

NBCC President/CEO and co-founder, for these last twenty years has established himself as perhaps the nation's preeminent champion of African-American business empowerment. From a visionary concept of what Blacks need to do to fully seize their place in the economic

mainstream, Mr. Alford has built a global organization that has earned a place at the table in the White House and at the top levels of Corporate America.

Mr. Alford is an award-winning columnist for the National Newspaper Publishers Association and consults and speaks on business matters to groups and agencies throughout the nation. He proudly served on the NNPA Foundation Board of Directors. He is an active member of the Board of Directors of the U.S. Chamber of Commerce where he chairs the Government Oversight and Consumer Affairs Committee. He is a member

of the 2008 Health Sector Assembly which is a think tank of national leaders concerned about healthcare. As a consultant, he has developed business models tailored to specific corporations and public agencies. Mr. Alford is regularly called upon by Congress to testify on various legislative initiatives related to small business development, the Gulf Coast rebuilding, e- commerce, healthcare, energy, tax reform and global trade issues. He received national recognition while delivering testimony concerning the recent Cap and Trade Energy debate. He was inducted into the Oxnard High School Hall of Fame in 2013. Mr. and Mrs. Alford reside in Virginia and have two sons who were scholar athletes at the University of Maryland (lacrosse).

### **Contact Information:**

Harry C. Alford, President/CEO and Co-Founder National Black Chamber of Commerce 4400 Jenifer Street NW #331 Washington, DC 20015 Phone: 202-466-6888

Email: halford@nationalbcc.org Website: www.nationalbcc.org executive positions with Fortune 100 positions. He then started his own video rental stores in Indiana and later moved into real estate sales.

Then government came calling, in the form of Evan Bayh who at the time was Indiana's newly elected governor. Alford's wife, Kay, was on the governor's campaign team and encouraged Alford to take a job in the minority business development department.

When Alford began working as a deputy commissioner in 1989, he saw how minority businesses were often at a disadvantage in winning state contracts because of specifications that favored incumbents. He changed that, and "that broke the chain and minority contractors were starting to win ... contracts. Construction, professional services, goods, supplies. We would have sessions every month where people could come in and research the upcoming bids and we could show them and give them tips on how to become more competitive on an upcoming bid. We went from about a half percent a year minority businesses to six and a half percent in about 18 months. It was unheard of."

But it was also threatening to some. Alford remembers getting called into the governor's office. "His people told me that the governor was a little upset and uneasy and that I was going too fast and that we were hurting a lot of his people by taking their contracts away. I said, 'Well, I want the governor to know that I thought his people were my people.' We were all the same people. I started to understand the politics in business and how it mixes in."

### An idea is born

At that time, Alford noticed that

### **About Harry C. Alford**

As the intellectual and spiritual linchpin of the NBCC, Mr. Alford has been responsible for opening doors that have led to billions of dollars in new business for Black owned firms throughout the nation. His courage and leadership have been noted by all in the rebuilding of the Gulf Coast in the aftermath of Hurricane Katrina. His relentless energy and advocacy is helping forge international business opportunities for African-Americans and emerging entrepreneurs in Africa, the Caribbean, South America and the rest of the African Diaspora. For this work he was formally named a Cultural Ambassador by the U.S. State Department. A native of California, Mr. Alford has made his mark at the highest levels of both the private and public sectors. He matriculated at the University of Wisconsin via an athletic scholarship (football). After earning top honors as Company Commander in the Army's Officer Candidate School class (OC3-72), Mr. Alford put his leadership skills to work in a series of key sales and executive positions at Fortune 100 companies such as Procter & Gamble, Johnson & Johnson and the Sara Lee Corporation. Mr. Alford has led large trade missions to Brazil, Ghana, Kenya and various nations in the Caribbean. Recently, he helped establish the French African Diaspora Chamber of Commerce in Paris, France. The birth and growth of the National Black Chamber of Commerce is consistent with the dynamic growth of African-American owned firms in the United States - the fastest growing segment in the nation per the U.S. Census Bureau.

most ethnic groups in America had a national business association to advance their interests – except African-American. He saw a need and niche for such an organization, and efforts to establish a group in Indianapolis began.

He was invited to an event hosted by the Hispanic Chamber of Commerce of Indianapolis. At the time Indianapolis had about 4,000 Hispanics and about 25 Hispanicowned businesses. The event drew top state and city politicians and corporate CEOs.

"I said wait a minute, if 25 businesses and 4,000 people can hold that much attention and get prestige, this city has 230,000 blacks with thousands of businesses. We needed to organize. That was the key," Alford recalled.

"I got tired of working at the state and being shackled in terms of what I could do. So I went around the Midwest looking into organizations and I came up with ... a chamber of commerce for blacks. Since there was a chamber of commerce for Koreans, for Hispanics, for Italians - why can there not be one for blacks? So we formed the Hoosier Minority Chamber of Commerce in Indianapolis. Instantly we had about 300 members in about

When Alford speaks about the rise of the NBCC and the African-American business community, parallels emerge to the challenges faced by America's career colleges in terms of coping with institutional bias and stereotypes.

four months. It started to roll."

Despite resistance from mainstream groups and in traditional black circles, the initial effort was a success. "We made some good gains with certain

corporations in the cities and even the state. People from around the country started coming to Indianapolis to see what was going on," Alford said.

The program became a model for black business development, helping businesses such as law firms, construction companies, real estate agents and accountants.

Alford realized there was a need for a similar initiative nationwide and launched feasibility studies. He and his wife, Kay DeBow, incorporated the National Black Chamber of Commerce Inc. in Washington, D.C. in 1993. Starting with 13 chapters, it now has more than 200 chapters in 40 states and 50 countries including 35 chapters in Africa.

As the organization has grown, Alford has established himself as a recognized authority on minority entrepreneurship and a champion of African-American business development.

"When we started, the U.S. Census said there were 300,000 black owned

firms in the United States, doing about \$30 billion a year. Today, the U.S. Census said there are 2.1 million black owned businesses, doing over \$140 billion a year. We think we had something to do with it. We think it was timing. We had won the civil rights movement, but still economically, we were not developing ourselves as a people, or as a segment of the economy. So it has been our mission statement to promote economic empowerment through entrepreneurship."

### **Overcoming obstacles**

When Alford speaks about the rise of the NBCC and the African-American business community, parallels emerge to the challenges faced by America's career colleges in terms of coping with institutional bias and stereotypes.

For example, he finds absolutist arguments against schools run on proprietary models to be "ridiculous." "Is there something wrong with people getting paid for what they do and being held accountable? You sink or swim. You are not relying on tax money. You are not relying on big Uncle Sam to bail you out when things get tight. You are not relying on a state legislature to hit the people with a higher tax because you need more money."

The ethos of his organization is to recognize what works and promote it among members. "If we see something that is good, we share that with everyone," he said. This sharing of best practices is an effective strategy that enables success stories among his members to be replicated.

For example, his members have often come up against construction project labor agreements promoted by unions that have the effect of closing the project to non-union contractors.

"The problem is 98 percent of black contractors do not belong to a union. If you look at the statistics, very few blacks, Hispanics or women are in unions," Alford said. "This is a good ole boy system here. So we are not trying to take on the unions, but we are trying to say, if you are going to build that football stadium, you need to have it open for free trade and for free access, instead of closing it off to a group that does not include the majority of the country."

Among its responsibilities, the NBCC sees itself as tasked with informing its membership about issues that affect them even if the significance is not immediately clear. The group gets "into policies that relate to business, especially policies that most black associations or people in African-American communities do not realize the impact it has on their future and on their well-being. So there is a lot of the things we need to call attention to and sound the alarm. At the same time applauding and encouraging the good things that go on in policy up here on Capitol Hill and in state capitols and city council meetings and what have you. So we are that beacon and we are very proud of it," Alford said.

This role has included work to enlighten NBCC members and lawmakers about the importance of private-sector colleges, Alford said. "We have to do a lot of educating with a lot of them because they read the papers and they hear this on MSNBC and places that for-profit schools are no good. They do not even know what one is," he said.

### 'We have got to be on the top.'

The desire to make America competitive internationally and faith in free markets are integral to Alford's approach and the NBCC. Educations, and specifically career colleges, play a vital role in advancing that mission.

So it comes as no surprise that Alford is passionate about making sure education choices exist, offering all people an opportunity to find a school that fits their needs, ability, lifestyle and means. Alford argues in favor of a strong private college sector and against measures that could reduce private-sector college programs, he said.

The NBCC's membership ranges from individual entrepreneurs to Fortune 500 corporations including Exxon, Visa and Verizon. The competitive pressures of a global economy make a skilled workforce

imperative, and in be able to get on the employment ladder without advanced training.

"I think to be competitive you are post-high school degree. education. You are

going to have some expertise that you get from studying and training for. The demand for manual labor probably is going to be less and less. There will always be roads to build and homes and buildings to build and what have you, and yards to landscape. But to have an honest chance to have an economically viable life, you are going to have some professional training. You just cannot wing it anymore in this competitive arena around the world."

Alford said that as the United States slips in global rankings, the case for career colleges becomes stronger because they offer another means for

the coming decade, Alford said that as the United Alford believes States slips in global rankings, young people will not the case for career colleges becomes stronger because they offer another means for students to gain valuable skills even if they do not have the means, time or motivation to going to have some pursue a traditional university

students to gain valuable skills even if they do not have the means, time or motivation to pursue a traditional university degree. Without the options offered by private-sector colleges, many communities, especially in economically challenged areas, will lack accessible employment training. This will perpetuate the poverty cycle, and unemployment may become

These credentials give him credibility when he speaks forcefully in opposition to the gainful employment regulations, which are backed by some nationally known minority leaders.

intractable in these neighborhoods and areas.

"We are slipping and slipping from other nations who understand this and who are going ahead of us. I think it is a crying shame that

... the most powerful nation on earth has a subpar education system when you compare it with some of the other countries. We have got to be on the top," Alford said.

# Importance of career colleges for minority neighborhoods

Private sector colleges are especially important in minority neighborhoods, Alford said. "Many people in our communities will not be able to go to a University of Illinois, to Harvard, to Tuskegee Institute and what have you. They need alternatives. For-profit schools are answering a need. It is satisfying the wants and needs of consumers and students," he said.

"A lot of my relatives (who) never thought they would be going to a college can now do that. They do not have to take the PSAT/SAT/ACT and have to compete with people who have far more means than they do and were able to go to a prestigious or a very good school, a Catholic school, a private school, versus someone who

went to a public school."

Career colleges are also vital for veterans, a population that can struggle with the transition out of military life. These Americans "can have an opportunity to get an education only by the fact that there is a viable inventory of alternatives to these big universities. These are career schools, for-profit schools. To think that we can do without that or just try to shut that off, I think will have a very damaging effect to our nation," Alford said.

Career colleges are attractive to minorities and single mothers, among others, because they are affordable, easily accessible and fit within the other demands of their lives, Alford said.

# Gainful employment rules will reduce opportunity

As the leader of a 100,000-strong organization and a newspaper columnist, Alford has no problem commanding an audience for his views these days. He serves as director of the U.S. Chamber of Commerce and has repeatedly been asked to testify before Congress.

These credentials give him credibility when he speaks forcefully in opposition to the gainful employment regulations, which are backed by some nationally known minority leaders. "I will debate anybody on this. It is a fact, it is there, and it is real. Many of our leaders probably get their talking points from the Democratic National Committee or the Republican National Committee or their governor or their mayor. They are not thinking about this too deep; they are just following along the path of their friends, or the people that they admire. I think if you stop and think about it, it is pretty clear."

Alford said he understands the desire to build in safeguards for taxpayers and students. He is not opposed to monitoring and engaging with institutions that have graduates who are delinquent on loans or students with low graduation rates. But closing programs is "going to hurt my constituents because we rely on human capital."

"I think you can have watchdogs. You can monitor this and talk to institutions that maybe their students for some reason are not paying back their loans, or their students are not graduating at an appreciable rate. But to just cut off something, kill the body because the elbow's in pain, that is not right."

Alford said that his concerns reflect both worry about a move backwards for education at a time when the country needs skilled workers and the larger negative message it sends for opportunity, upward mobility and the American Dream.

"I think having the opportunity to improve yourself, having the opportunity to go as high as you want, is important to America and our way of life... We are going to take away half the opportunities out there and half the vehicles to improve yourself and to prepare yourself for adulthood, for bringing a family together and raising and leading children? We are going to cut off half those opportunities?" Alford said, incredulous.

"That does not sound like democracy. That does not sound like what Adam Smith was talking about. It sounds like something Lenin or Marx was talking about."

Recalling the words of mentor Dr. Arthur Fletcher that "a mind is a terrible thing to waste," Alford worried about the longterm implications of the Obama administration's approach to postsecondary education. "I think this administration does not care. They are also hurting historically black

colleges and with the current right." administration on

universities. The "But to just cut off something, black community kill the body because the is very upset elbow's in pain, that is not

the treatment of HBCUs, as well as forprofit schools. You are cutting funding back at a very critical time. "

It is crucial in Alford's eyes that young Americans be able to believe that with hard work and individual effort they will find opportunities for success. Against that backdrop, any actions that remove education alternatives from the landscape send a bad signal, he said. "If we are taking away all of the opportunities, including the capacity of schools, the stock of schools, how can we really come out with children collectively who are educated and are workable?"

Career Education

# Summary of Key Changes in Gainful Employment Final Rule as Compared to the Notice of Proposed Rulemaking

By Katherine Brodie and Peter S. Leyton, Esq., Ritzert & Leyton, PC

Elimination of program-level cohort default rate (pCDR): This metric was eliminated but pCDRs are retained as a disclosure that institutions may need to make in the GE Program Disclosure Template. By removing pCDR, the Final Rule is limited in scope to completers and is reduced in complexity. ED stated in the Preamble, however, that it will consider other

regulatory means to address outcomes for students who do not complete GE Programs. Secretary will use subpart R methodology to calculate pCDRs, including retaining notice and challenge provisions that relate directly to calculation of the pCDR. ED will calculate the pCDR for a GE Program as long as that rate is based on a cohort of 10 or more



KATHERINE D. BRODIE, provides counsel to the Ritzert & Leyton's domestic and foreign nonprofit, public and proprietary college and university clients, and their investors and business partners, on a wide range of federal and state regulatory

compliance and accreditation matters, including providing counsel with regard to the numerous Department of Education regulations to which higher education institutions are accountable as condition of their Title IV (student financial aid) program participation.

Prior to joining Ritzert & Leyton, PC, Ms. Brodie served as VP for Government and Legal Affairs at a national higher education trade association where she worked collaboratively with association membership and Board of Directors on priority policy and legal matters,

including significant federal litigation. She began her legal career at Akin Gump Strauss Hauer & Feld, LLP in Washington, D.C. where she practiced law as Associate from 1997-2003 and as Counsel from 2003-2009 in the firm's Public Law & Policy Group. She is a member of the National Association of College and University Attorneys (NACUA) and a regular speaker at national, regional and state higher education stakeholder meetings. She earned her A.B. at Bowdoin College (English literature) and her J.D. at George Washington University Law School. She is licensed to practice law in the District of Columbia, Maryland and Virginia (pending).

### **Contact Information:**

Katherine D. Brodie Counsel Ritzert & Leyton, PC 11350 Random Hills Rd #400 Fairfax, VA 22030 Phone: (703) 934-9829

Email: kbrodie@ritzert-leyton.com

borrowers (was 30 in the NPRM). <u>Net</u> effect: neutral or slight positive.

Extension of transition period: Transition period extended to five years for programs that are one year or less, six years for programs that are between one and two years, and seven years for programs that are two years or longer. What this means is that for a GE Program that is failing or in the zone for any award year during the transition period, in addition to calculating the D/E Rates, ED will calculate transitional D/E rates using the median loan debt of the students who completed the program during the most recently completed award vear instead of the median loan debt of the Two-Year Cohort. The extension means that when the transition period ends, all past enrolled students should have completed, and thus institutions (theoretically, at least) have the opportunity to lower tuition for currently enrolled students and take other action to meet the formal enforcement of the D/E Rates. Net effect: slight positive.

"Credential level" definition

revised to treat all undergraduates programs with the same CIP code and credential level as one "GE Program" without regard to program length, rather than breaking down the undergraduate credential levels according to the length of the program as proposed in the NPRM. However, an institution that offers a GE Program in more than one program length must still publish a separate GE Program Disclosure Template for each length program. In such case, D/E rates will not be separately calculated, but other required disclosures including clock/credit hours, program cost, placement rate, and percentage of students who borrow must be reported by program length to allow the public to make distinctions among program performance. Net effect: neutral.

**Appeals:** Extended from 3 business days to 14 days after the D/E Rates have been issued to notify ED of its intent to appeal. Net effect: slight positive.

Treatment of GE programs where D/E rates not calculated: 668.403



PETER S. LEYTON,

firm co-founder, focuses his practice on postsecondary education law. He has represented many institutions of higher education, as well as associations of schools and private-investment groups, with respect to regulatory,

compliance and transactional matters. His work involves interaction with the U.S. Department of Education (DOE), national, regional and programmatic accrediting agencies and state licensing agencies, as well as other third parties. Mr. Leyton served on the Association of Private Sector Colleges and Universities (APSCU) Board of Directors from 1998-2000, 2002-2004 and 2010-2012, and is actively involved in advising APSCU on legislative, regulatory and litigation matters, such as the DOE program-integrity regulations.

Prior to the founding of Ritzert & Leyton in 1994, Mr. Leyton was a partner in the law firm of White, Verville, Fulton & Saner, where his practice focused on postsecondary education.

Before entering the practice of law, he was a senior program analyst with the U.S. Government Accountability Office, the investigative arm of Congress, where he focused on education. Mr. Leyton has written and frequently spoken on issues affecting postsecondary institutions of higher education, including contributions to Career Education Review and The Link. He has earned the AV® Preeminent™ Rating by Martindale-Hubbell®. An active member of the District of Columbia and Virginia bars, Mr. Leyton has been specially admitted to appear before numerous state and federal courts around the country. He received his Bachelor's degree in Political Science from Antioch College, a Master's degree in Public Administration from American University, and his law degree from Catholic University of America's School of Law.

### **Contact Information:**

Peter S. Leyton Ritzert & Leyton, P.C. 11350 Random Hills Road, Suite 400 Fairfax, VA 22030 Phone: 703-934-9826 (direct)

Email: PLeyton@ritzert-leyton.com

revised to provide that in making a GE Program eligibility determination, ED will not consider prior D/E rates after four consecutive years in which D/E rates are not calculated. This change was made to respond to comments that a GE Program where rates are not calculated for several years could be held ineligible for failing two out of three consecutive years where those years were separated by a large expanse of years during which D/E rates were not calculated at all. ED also made a change that treat a GE Program in years where rates are not calculated as retaining the same status as the last year the D/E rate was calculated. As a result, for example, a failing GE Program would still need to provide warnings in any year following where a rate is not calculated. After four years of not calculating a D/E rate for the GE Program, ED will disregard all D/E rates prior to the four-year period. Net effect: neutral.

Applicable average interest rate adjustment: Loan amortization periods remain the same as in NPRM, but 668.404(b)(2)(ii) revised to provide that for GE Programs two years or less in length, ED will use an average annual interest rates on Federal Direct Unsubsidized Loans that apply to loans for undergraduate and graduate programs that were in effect over a 3 year (for programs 2 years or less in length) or 6 year (for all other programs) look back period for purposes of calculating the annual loan payment for a GE Program in the D/E Rates. NPRM used 6-year average for all program lengths. Net effect: uncertain.

Alternate earnings survey exclusions: Clarifies that if an institution utilizes an alternate earnings survey, the institution may exclude students that are excluded otherwise from the D/E Rates

calculations. If the institution obtains annual earnings data from one or more state sponsored data systems, it may exclude from the list of students submitted to the administrator of the state administered data system students that are otherwise excluded from the D/E rates calculation. An institution may base an alternate earnings appeal on the alternate earnings data for students who completed the GE Program during a cohort period different from, but comparable to, the cohort period that the Secretary used to calculate the final D/E rates. Net effect: slight positive.

Warnings: 668.410(a) revised to provide for a single uniform warning for both enrolled and prospective students rather than varying warning language between each group. The warning must be provided to current and prospective students no later than 30 days after the institution is notified by ED that the GE Program could become ineligible in the next award year. Warning revised to reflect that students may complete their GE Programs before loss of eligibility occurs and to clarify that loss of eligibility would affect only those students enrolled in that GE Program at the time a loss of eligibility occurs. Revised to reflect that a GE Program that fails the D/E rate in one year and passes the next year, still faces potential loss of eligibility if it fails the next year. Warning revised to include additional details regarding transfer options within the institution itself and which credits would transfer to a new program or another institution. Warnings must refer all students and prospective students to the College Navigator or other federal resource that includes information on similar programs. Eliminates obligation that institution research and advise the student about whether similar

programs are available at other institutions. <u>Net effect: slight positive.</u>

Period of ineligibility: Clarifies that the 3 year period of ineligibility for a GE Program begins on the date specified in the notice of determination provided by ED to the institution regarding the program's ineligibility or on the date the institution discontinued a failing or zone GE Program. Net effect: neutral.

Substantially similar programs: Revises 668.410(b)(2) to provide that a GE Program receiving draft D/E rates that are failing or are in the zone, but before receiving final D/E rates, is ineligible, and the institution may not seek to establish the same or a substantially similar GE Program, unless the program's final D/E rates are determined to be passing or, if its final D/E rates are also failing or in the zone, after the three year ineligibility period, dating from the institution's discontinuance of the program, has expired. Removes the requirement that "substantially similar" programs share the same credential level and provides that a program is substantially similar to another program if the programs share the first four digits of a CIP code. Net effect: possibly negative for some institutions.

Program level placement rates: Adds a requirement for institutions to report job placement rates at the GE Program level if the institution is required by its accreditor or a State to calculate a placement rate for either the institution or the program using the State's or agency's required methodology and to report the name of the State or accrediting agency. Net effect: uncertain.

**Mitigating circumstances:** Removes 668.406 mitigating circumstances that would have allowed an institution to demonstrate that, for failing or zone GE Programs, less than 50 percent

of all individuals who completed the GE Program during the cohort period (both non-Title IV students and Title IV recipients) incurred any loan debt for enrollment in the program. If the GE Program could make this showing, it would have been deemed to pass the D/E Rates measure. ED removed because including non-Title IV recipients was not consistent with ED's removal of non-Title IV recipients in D/E Rate calculation in NPRM and Final Rule, and could potentially violate HEA. Net effect: negative for non-profit and public institutions who have more non-Title IV students.

Credit extensions: 668.404(d) (1)(iii) clarifies that loan debt for purposes of D/E Rate calculations includes any credit, including unpaid charges, extended (other than private education loans) by or on behalf of an institution, that is owed to the institution for any GE Program attended at the institution, and that the amount of this institutional credit includes only those amounts outstanding at the time the student completed the program. Net effect: potentially negative for some institutions.

Data reporting procedures: The GE Final Rule Preamble states that: "In order to minimize burden, the Department will provide training to institutions on the new reporting requirements, provide a format for reporting, and, so that institutions have sufficient time to submit their data for the first reporting period, enable NSLDS to accept reporting from institutions beginning several months prior to the July 31, 2015 deadline."

The Department of Education announced a live Internet webinar titled Gainful Employment: Reporting Data to NSLDS. The webinar will be an instructor-led, online training session that will provide information

about reporting GE data to NSLDS and take place on January 13, 2015 and again on January 15, 2015 at

1:00 P.M. (ET). For more information visit, http://ifap.ed.gov/dpcletters/ANN1427.html.

### **Gainful Employment Final Rule: Executive Summary**

Effective Date of Regulation	July 1, 2015		
Institutional Reporting Deadline for GE Program Data	668.411: By July 31, 2015, institutions will report the data required under this section for each student enrolled in a GE Program during an award year who received Title IV, funds for enrolling in that program, except for institution/program placement rate information which will be reported by a later date to be published in the Federal Register. Reporting information due by July 31, 2015 includes data for the 2nd through 7th prior award year prior to this date. For subsequent years, reporting information will be due by October 1 following the end of the award year. For medical and dental programs that require an internship or residency, institutions will need to include the eighth award year no later than July 31. For FSA's December 2014 presentation on GE Reporting requirements go to: http://ifap.ed.gov/GainfulEmploymentInfo/GETrainingV2.html		
First Year GE Program D/E Rates Are Calculated Under Final Rule	ED will calculate D/E Rates for the first time in the 2014-2015 award year using annual earnings from the 2014 calendar year and annual loan payments of students who completed in the Two-Year Cohort (students completing in the 2010-2011 and 2011-2012 award years). These first rates should be issued in late 2016/early 2017. See below, however, regarding the alternate transitional D/E Rates that will be calculated for the first 5-7 years of D/E Rate calculations (depending on program length) for GE Programs that fail or are in the zone based on draft D/E rates calculated under the Final Rule's methodology.		
GE Programs	All educational programs (other than certain liberal arts) offered by proprietary institutions of higher education and non-degree programs offered by public and private non-profit institutions.		
Students Measured	Students in the applicable measured cohort period who completed the GE Program and who received Title IV aid		
Accountability Metrics	For each GE Program, ED calculates for each award year both an Annual Earnings Rate and Discretionary Income Rate (as defined in 668.402 and calculated pursuant to 668.404) for the applicable Two-Year or Four-Year Cohort ("D/E Rates"). These metrics evaluate the amount of debt completers in the applicable cohort period incurred as compared to the same student's annual earnings or discretionary income after completing the GE Program.		
Two-Year Cohort Period	The cohort includes Title IV aided completers in the two consecutive award years that are the third and fourth award years prior to the award year for which D/E Rates are calculated. For example, for D/E rates calculated for the 2014-2015 award year, the Two Year Cohort period is award year 2011-2012 and 2010-2011. The Two-Year Cohort period is utilized in the D/E Rates when the number of completers in the two year cohort period is 30 or more. (For students required to complete a medical or dental internship or residency, the sixth and seventh award years prior to the award year for which D/E rates are calculated.)		
Four-Year Cohort Period	The cohort including Title IV aided completers in the fur consecutive award years that are the third, fourth, fifth, and sixth award years prior to the award year for which the D/E Rates are calculated. For example, if D/E rates are calculated for award year 2014-2015, the four-year cohort period is award years 2008-2009, 2009-2010, 2010-2011, and 2011-2012. Utilized when the number of completers in the two year cohort period is less than 30 and when the number of students completing in the four-year cohort period is 30 or more. (For students required to complete a medical or dental internship or residency, the sixth, seventh, eighth and ninth award years prior to the award year for which D/E rates are calculated.)		

D/E Rate Thresholds for GE Program Title IV Eligibility	Pass: Annual Earnings Rate is less than or equal to $8\%$ OR Discretionary Income Rate is less than or equal to $20\%$		
	Zone: Annual Earnings Rate is greater than 8% and less than or equal to 12% OR Discretionary Income Rate is greater than 20% and less than or equal to 30%		
	Fail: Annual Earnings Rate is greater than 12% AND Discretionary Income Rate is greater than 30%		
Ineligibility	A GE Program becomes ineligible to provide Title IV aid for 3 calendar years if: It fails both D/E Rates in any 2 out of 3 consecutive award years for which rates are calculated OR It is in the zone (or a combination of being in the zone and failing) for 4 consecutive award years for which rates are calculated.		
Transition Period	ED extended the length of the NPRM transition period to five award years for a GE Program that is one year or less in length, six award years for a GE Program that is between 1-2 years in length, and seven award years for a GE Program that is more than 2 years in length. What this means is that during the transi- tion period, for GE Programs failing or in the zone based on draft D/E rates, ED will calculate a transitional draft D/E rate using the medial loan debt of the students who completed the program during the most recently completed award year and the earnings data used to calculate the draft D/E rates. The final D/E rate will be the lower of the draft and transitional rate.		
Warnings	If a GE Program could become ineligible based on its D/E rates for the next award year, the institution must warn students and prospective students about the potential loss of Title IV eligibil- ity for the GE Program and the implications for the student. The Final Rule provides more specificity as to how warnings must be delivered and makes changes to the wording of the warnings. See 668.410(a) for exact revised text of warning and how such warnings must be delivered.		
Effective Date of Consumer Disclosures	July 1, 2017 for 668.412 disclosures required in GE Program template format. [The current GE Program disclosure requirements under 668.6(b) are effective through December 31, 2016]		
Certification	Institution must certify that the GE Program is included in the institution's accreditation and satisfies any applicable State or Federal program-level accrediting requirements and State licensing and certification requirements for the occupations for which the GE Program purports to prepare students. New requirement that an institution affirm and explain how a new GE Program is not substantially similar to a GE Program that became ineligible or was in a zone or to a failing program that was voluntarily discontinued in the previous three years. MSA requirement has been removed and replaced with a certification with respect to compliance with the state authorization rule (existing on ground rule). Institutions must still disclose whether a GE Program meets applicable requirements in each state in the institution's MSA (as part of the separate disclosure, not certification, requirements).		

Source: 79 Federal Register 64890-65103 (Oct. 31, 2014).



# Private Sector Colleges and Universities Support the Success of Military and Veteran Students

By Michael Dakduk, Vice-President of Military and Veteran's Affairs, Association of Private Sector Colleges and Universities, written from an interview with CER

Jenny Faubert, editor-in-chief, spoke with Michael Dakduk the vice-president of military and veteran's affairs at APSCU. Here is what Dakduk had to say about supporting military and veteran students.

# Q: What were your goals when you joined APSCU?

A: My goal was to develop a strategy for this sector and APSCU, specifically for continuing to serve and support the military and veteran student populations. The strategy largely revolved around three areas: Government relations, public affairs, and membership services. That last piece, membership services, is about compliance and support. Many institutions in our sector are eager to support student service members and veterans, but sifting through the government parlance can be tedious work. I look to support institutions in our sector that are struggling to understand policy changes or new initiatives. With student services and support, I look to help each institution customize its approach to support the veteran and service members on their campuses. While there are a number of best practices for supporting veterans and the troops, each campus is different and may need to consider what types of supports are best suited for their campus environment. One goal of mine is to consult with at least 50 institutions within our sector on compliance and to increase services to the veterans.

# Q: What do you find are some of the key issues that private sector schools are facing right now?

**A:** It is no surprise that a lot of it has to do with compliance with some of the different initiatives or regulations that come out of Washington, D.C. For example, the new Department of Defense Memorandum of Understanding (or DoD MOU), which any institution must sign on to, regardless of what sector they reside in, if they want to enroll service members using military tuition assistance benefits. There has been an update to that DoD MOU that was released this year. The key is understanding how to comply with the different sections of that regulation and of that Memorandum of Understanding and helping institutions think through that.

Of course there are other initiatives that are coming out of Washington,

"Many of the APSCU member institutions, if not the vast majority that enroll military veterans, are signed on to the Principles of Excellence."

D.C. Most people know of the Principles of Excellence. Many of the APSCU member institutions, if not the vast majority that enroll military veterans, are signed

on to the Principles of Excellence. That is positive. Then of course, there are things that go beyond regulations, like the Eight Keys to Success, which is a best practices initiative being pushed by the current administration. It is helping our members understand the differences between the DoD MOU, the Principles of Excellence, which was born from the President's Executive Order, and now the Eight Keys to Success, which is separate from the Executive Order and the Principles of Excellence. APSCU helps our members understanding the differences between the various initiatives and how to comply with the things they agree to. Those are some of the issues that APSCU is working on right now.

### Q: Schools had until Sept. 5 to sign the Department of Defense Voluntary Education Partnership Memorandum of Understanding. Could you discuss the changes?

**A:** There is a new change that is related to the DoD MOU, known as the Servicemembers Opportunity Colleges (SOC). The Department of Defense recently announced that they are going to dissolve the SOC consortium. The SOC consortium is a group of institutions that have gathered together to commit themselves to a set of criteria to support service members. It is based on an understanding that service members are a unique student population that move frequently and may transfer to different institutions. There is an acceptance of transferred credits due to their military service. This consortium agreed on a set of different criteria. That consortium is being phased out by January 2015 and it is because the new DoD MOU is considered the replacement to



MICHAEL DAKDUK has an extensive background advocating on behalf of military troops and veterans with a focus on postsecondary education and employment. Prior to his current role as Vice President of Military and Veterans Affairs for the Association of Private Sector Colleges and Universities (APSCU), Michael was

the Executive Director of Student Veterans of America (SVA). During his leadership at SVA, he spearheaded a public-private partnership between the Department of Veterans Affairs, the National Student Clearinghouse and SVA to begin the first-ever national look at student veteran outcomes in higher education. Additionally, he was a key partner in the campaign for in-state tuition for veterans between The American Legion, Veterans of Foreign Wars (VFW) and SVA. Michael was also appointed by former VA Secretary Eric Shinseki to the Advisory

Committee on Veterans Education and the Advisory Committee on Minority Veterans.

His service in the Marine Corps, two combat deployments to Iraq and Afghanistan and transition out of the service in 2008 during the height of the economic crisis provides Michael with a unique perspective on the issues facing transitioning service members and veterans. As an undergraduate student veteran, Michael was named a President Harry S. Truman Scholar and earned the U.S. President's Call to Service Award for over 4,000 volunteer hours served. More recently, he was recognized as "Top 40 Under 40 Military" by Military Transition News.

### **Contact Information:**

Michael Dakduk, Vice President of Military and Veterans Affairs

Association of Private Sector Colleges and Universities (APSCU)

1101 Connecticut Avenue, NW Suite 900 Washington, DC 20036

Phone: 202-336-6816 (Direct) Email: michael.dakduk@apscu.org the SOC consortium. There are a few changes that are taking place right now. A lot of these changes have already been announced, but I think it is important to highlight and reiterate that it is a changing landscape when it comes to supporting the military and veteran population.

### Q: Why do you think best practices for faculty and staff training are important to private sector schools?

**A:** Last February the Department of Education under the National Center of Education Statistics issued a report concerning services and support programs for military service members and veterans at colleges and universities. What they were looking at was different best practices that were being implemented at campuses across different sectors. One of the interesting things reported is the amount of faculty and staff training on mental health issues associated with military and veteran students and the transition support needed. There is a gap that exists when it comes to faculty and staff training. One of the things that I think is absolutely important is making sure that faculty and staff are aware of what veterans, service members and their family members face as they make the transition from the military life to the campus life. Whether that campus is online or brick and mortar; it does not matter.

There are many other best practices that we found while doing the Blue Ribbon Taskforce, including the implementation of student veteran orientations to help military veterans and their families make a seamless transition to the campus, assistance with navigating benefits for which they may be eligible such as the post-9/11 GI Bill, or vocational rehabilitation benefits. We have seen an emergence of veteran centers and lounges being built or established on campuses, which are safe spaces for military veterans or their families to go to on campus. Of course there are other best practices that exist, and they are highlighted in the "Report of the APSCU Blue Ribbon Taskforce for Military and Veteran Education." (The report can be found at http://www. career.org/policy-and-issues/federalissues/military-veterans-ed/report-

and-best-practices. cfm.)

### **Q**: could you give to campuses about to-peer groups?

peer-to-peer groups campus life." because I personally recognized the

value of such groups. After my second deployment to Afghanistan, I left the service and enrolled at a college. I found it beneficial to have like-minded peers help me to make the transition, to understand not only my benefits but also to have people who understood what I had just experienced. The creation of a student veteran group, however, is not easy.

One of the things that I want to clarify is even though I led Student Veterans of America; I do not think a student veterans group is appropriate for every institution. Campus environments vary. Perhaps there are fewer than 10 veterans on a campus or it is considered a commuter campus, or it is a predominately online institution and a peer-to-peer group might not be appropriate. That being said, I have seen some support groups created in an exclusively online institution succeed. Sometimes there will be cases where veterans may not be looking for a peer-to-peer group. A lot of veterans have full-time jobs in addition to their studies. Many of them have families, and they might not have the time for a peer-to-peer support group.

"One of the things that I think is absolutely important What tips is making sure that faculty and staff are aware of what implementing peer- veterans, service members and their family members face A: I have a special as they make the transition appreciation for from the military life to the

Of course campus environments vary within post-secondary education and career colleges so you assess the need and desire for implementing support groups at each institution. If you wanted to create a group, and you thought it would be helpful, then it needs to be organic; the veterans need to create it. Student veteran leaders need to step forward with the desire to create a peer-to-peer support group to help with community service, campus initiatives and peer tutoring, for example. But it needs to evolve from the student. If it is not evolving at the student level, there may not be a need for it at that time. Once a group is created, there are resources available to make sure that the student veterans group remains vibrant and successful. Before I left Student Veterans of America, we created essentially a business plan for student veteran organizations so they could create sustainable student veterans groups.

# Q: What was the purpose of your paper, "Military Friendly, Veteran Friendly Defined?"

"I wanted to show how there are different groups or entities, both in government and outside of government, shaping the narrative around what it means to be veteran friendly, or military friendly." A: There is confusion and there are questions about what it means to be military friendly or veteran friendly institutions. There was not clarification about that from any agency or organization.

I wanted to show how there are different groups or entities, both in government and outside of government, shaping the narrative around what it means to be veteran friendly, or military friendly. The purpose was to highlight the groups that are shaping the narrative around this, for better or worse – whether or not you agree. There are three separate entities; the media, the government and the higher education

groups and associations. Based on those entities, people's understanding of military and veteran friendly starts to take shape. These are the three drivers behind what you think of when you start to use the term military and veteran friendly. I wanted to provide clarification about how those entities are shaping the dialog about the definition. I also discussed, the specific initiatives that institutions could potentially sign on to substantiate if they are military and veteran friendly.

### Q: Is there criteria the media, the government and the higher education groups share when defining military or veteran friendly?

A: Some of the overlapping criteria are with best practices. One might be having a centralized coordinator, or a designated staff that handles military and veteran's affairs. That seems to be a common theme in best practices, from government, to media and with the higher education groups and associations. It makes sense too, given that student veteran and service member population is unique in the type of benefits they use. It would make sense to have an educated, central point of contact to help military and veteran students at an institution.

# Q: How much influence does the media have on people's perception of military friendly?

A: There are different criteria that each of the media outlets use for determining if an institution is military friendly. Among the government, media and higher education, there are criteria that overlap. Some people might question media lists, or question the practice of ranking institutions or providing a cutoff of who makes the list. But what is fascinating is that there is still overlap when it comes to the criteria to make the lists. You are still seeing some of the same characteristics

that you have see in the Principles of Excellence, or the DoD MOU, or the best practices implemented by higher education groups. It is certainly a matter of debate on whether one thinks that the media is even legitimate, or whether a media group ranking an institution influences people's perceptions. I do believe there are media outlets that are doing a good job of creating criteria that show how supportive institutions are of military and veteran students.

### Q: How would you define military friendly and veteran friendly?

A: It is too difficult to be prescriptive about the definition given how different every type of institution is in post-secondary education. For example, an institution might have a large veteran population, maybe in the thousands. Or an institution might have a handful of veterans on that campus. One institution is not more military or veteran friendly than another simply because they have a veteran center on campus. There are institutions that do not need to construct a building for their three to five veterans on their campuses. There are many ways that schools can be veteran supportive and veteran friendly for those individuals that are enrolled. Institutions are unique and diverse.

### Q: How can schools be military friendly?

**A:** I think the most important thing to highlight, is that it has to emanate from the student veterans and service members. As long as schools are listening to the students, understand their needs and the issues and implement best practices on campus to be supportive of the military and veteran student population; then I think the school is doing the best it can at being a military and veteran friendly institution.

### Q: What has been your biggest surprise, positive and/or negative about your new position?

A: I had no reservations about coming to this association and representing private sector

institutions. There was an evolution "But through education, in my thinking sector's biggest and meeting with service members." student veterans,

during my tenure traveling and meeting with at Student Veterans student veterans, service of America, there members and their families are quite a few folks at career colleges what I have that know this, at found is that there is a great one point I was the deal of innovation and an critic. But through incredible amount of support education, traveling for the military veterans and

service members and their families at career colleges what I have found is that there is a great deal of innovation and an incredible amount of support for the military veterans and service members. I am proud to be working with APSCU institutions and to build on the support that they are already providing to military and veteran populations.

### **About the "Report of the APSCU Blue** Ribbon Taskforce for Military and **Veteran Education**"

How to effectively support students during the transition from military service to campus life takes shape in different ways for each institution, but has a common link: it is studentdriven. Recognizing that the APSCU represents a wide variety of campuses and student bodies, the Blue Ribbon Taskforce set out to determine a set of best practices for higher education institutions in order to support the military and veteran students.

The Taskforce outlined best practices in the 2013 report for higher education institutions when recruiting, enrolling and supporting military and veteran students. These practices include the complete education process from start to finish. The report also provides recommendations for tracking student outcomes following graduation.

Full transparency and accuracy of information during the recruitment and enrollment process," must be followed, according to the 2013 report

Institutions are encouraged to use the resources of Student Veterans of America and to partner with service organizations, such as the American Legion.

of the "APSCU Blue Ribbon Taskforce for Military and Veteran Education". Best practices should be put in place to ensure that students are aware of the financial responsibilities and

benefits, when it comes to Veteran Affairs (VA) education benefits or the Department of Defense (DoD) tuition assistance, in particular. Academic responsibilities and options for coursework must also be explained. In addition, there must be commitment by each institution to provide support, which includes employing qualified staff and setting into place policies and procedures that address military and veteran students.

To ensure success during students' enrollment, best practices for colleges and universities should provide opportunities for student participation, through campus centers, and through internal and external partnerships. Institutions are encouraged to use the resources of Student Veterans of America and to partner with service organizations, such as the American Legion. A campus could support them through establishing a veteran center on campus or by providing one-onone support, or creating the space for peer groups to develop, be it online or on campus. This best practice materializes differently for each college or university, and the taskforce indicates that although the institution should be ready to provide for these services, the creation of them must come from the students, themselves.

Michael Dakduk, vice president of military and veteran affairs with the APSCU recommends this studentled approach and has seen this way yield positive results. Dakduk worked on the Blue Ribbon Taskforce publication, as well. Once students express their needs and their level of interest in participation in veteran groups, for example, then the campus can respond to support them accordingly. The Taskforce and Dakduk point out that military and veteran students come to the institutions with a unique and many times wide-range of interests and needs that differ from other students who have not served in the military.

Following the completion of coursework at a college or university, the Taskforce recommends that institutions collect data regarding the success of military students. Best practice would include not only participation in the National Student Clearinghouse to effectively record and utilize the data, but also the establishment of research guidelines when using student data. The data could then be utilized to create programs to better serve military and veteran students, according to the Taskforce report.

The full report can be found at http://www.career.org/policy-andissues/federal-issues/military-veterans-ed/report-and-best-practices. cfm.



# VA, Military, and Title IV: Some Things Your Financial Aid People Need to Know

By Glenn Bogart, J.D.

As if you did not already have enough land mines to navigate around, here is another one for you.

Several items of military and VA non-educational benefits must be reported on the FAFSA, and therefore, be reflected on the ISIR. Just a few – but on these things, chances are that your error rate is close to 100 percent. It is time to fix that.

# Basic Allowance for Subsistence (BAS)

When I was in the service, during the Vietnam Era, we ate in the mess hall for free. Even in the early days of the Basic Grant (now Pell Grant) program, federal student aid applicants were supposed to report the value of those meals as non-taxable income. Of course, nobody did. Nobody knew what those meals were worth, for one thing. For another – nobody knew it was supposed to be reported, because nobody reads the fine print on the FAFSA instructions.

Nowadays, it is a little different. Everybody in the military, except those who are in a military hospital or are in a military prison, gets what is called a Basic Allowance for

Subsistence, or BAS. It a non-taxable dollar amount that is added into their pay. For some, it gets credited to their pay account and then is passed through to pay for meals in the mess hall or on board ship, so the service member never sees it, but it is still there. For 2013 (the base year for federal student aid in 2014-2015), BAS

Since, as said, veterans practically never report this on the FAFSA, you have to catch this and make them report it.

was \$352.27 for enlisted personnel and \$242.60 for officers. This must be reported under "allowances for military or clergy" on the FAFSA for 2014-2015. Of course, nobody does. And again, it is probably because nobody reads the fine print on the FAFSA instruction.

For an enlisted person who was on active duty throughout 2013, the BAS adds up to \$4337, the inclusion of which in the needs analysis can make a big difference in the amount of Pell the student is eligible to receive.

Since, as said, veterans practically never report this on the FAFSA, you have to catch this and make them report it. (You can do a professional judgment adjustment later to get rid of it, if you like. That is, you can if the student is no longer in the military. But first it has to be reported on the ISIR, before you can do a PJ.)

When you ask veterans about this, ordinarily they will readily agree

# BAH is not reportable. BAS is. Do not confuse the two.

that they received it, and will correct the ISIR so it is properly reflected. Sometimes, though, they will say, "BAS? What the heck is that?" Ask the vet

to provide his last Leave and Earnings Statement, and the BAS will be in the upper left-hand corner. It is entirely possible for a vet not to remember having received this benefit, if he or she never paid any attention to the Leave and Earnings Statements. If the vet claims not to have received BAS and does not have a Leave and Earnings Statement, he or she should be required to contact the service branch's finance center to get a copy. If that LES does not document that the vet received BAS, and the vet was not in the hospital or in jail the whole year, I will eat my hat.

Remember, though, that BAS stops when the person gets out of the

service, so in many cases you cannot just multiply the monthly amount by 12. And, we do not care about it at all unless it was received during the base year. So, if your vet got out of the service in 2012 or earlier, no need to worry about it. On the 2014-2015 FAFSA, we are concerned with 2013 income exclusively.

In-service people should be reporting BAS. Spouses of in-service people should be reporting it. Children of in-service people should be reporting it, if they are dependent for Title IV purposes. Spouses and children of veterans and active servicepersons, where the vet or military person transfers benefits to your student, may need to report it, depending on whether BAS was received in the base year by someone whose information is on the FAFSA. And practically none of them do. That is one thing that has not changed in the past 35 years.

Interestingly, the <u>Federal Student Aid Handbook</u> mentions BAS in the section on "exclusions." It says that Basic Allowance for Housing (BAH) is excluded from reporting, and then goes on parenthetically to remind you that BAS is still to be reported. <u>No wonder nobody knows about it, the way it is hidden in the Handbook.</u> And of course, even there, the Department



GLENN BOGART, J.D. is a Title IV compliance consultant who specializes in school compliance reviews and Department of Education program review responses and appeals. A former ED program review officer, he holds a bachelor's

degree in government from Southern Illinois University, and earned the Juris Doctor degree at Western New England College in 1986. He resides in Birmingham, Alabama, but travels all over the U.S.

Mr. Bogart started his consulting business in 1992, after having served briefly as director of internal audit and compliance at Phillips Colleges, Inc., and prior to that as corporate vice president for financial aid for another large group of proprietary schools. Over the years, he has contributed frequently to these pages.

### **Contact Information:**

Glenn Bogart, J.D. 3259 Dell Road Birmingham, AL 35223 Phone: 205-249-5453

Email: glennbogart@aol.com Website: www.glennbogart.com of Education does not explain that probably 99 percent of people in the military get BAS, nor does it inform you of how much it is. You can find the year's BAS rates on the Internet. Just do a search for "BAS rates." (You can print an article on it to show to those veterans who claim they did not get it.)

Oh, one other note. Sometimes the veteran will confuse BAS, which must be reported if received in the base year, with BAH (Basic Allowance for Housing), which some servicepeople receive, and which veterans sometimes call the monthly stipend they receive from the VA if they are on the GI Bill. BAH is not reportable. BAS is. Do not confuse the two.

### Veterans non-education benefits

For 2014-2015, some applicants selected for verification (Verification Group V-6) have to be verified on this. Yes, there is a place on the FAFSA/ ISIR where Veterans Non-education Benefits are to be reported. So, what are these benefits that need to be reported?

VA disability compensation -Veterans with service-connected disabilities can receive this benefit. One thing for sure is that veterans who are receiving Chapter 31, VA Vocational Rehabilitation, are also receiving Disability Compensation. But did they receive it in the base year? That depends. If the veteran just got out of the service in July 2014, he or she did not get Compensation in 2013 (the base year for 2014-2015), because he or she was still in the service, and one cannot get this benefit unless one is no longer in the service. If the separation date was some time in 2013, it is possible depending on when the individual applied to the VA for this benefit. If the separation date was before that, it is probable that Compensation was received during the base year, and therefore has to be reported. It is up to you to find out, with a series of questions. You might want to ask the vet for his or her award letter for Compensation, if there is some question about when it began. If it turns out that the veteran did not get

Compensation in 2013 on the 2015-2016 Assistance (DEA). FAFSA, to make sure the Compensation is reported on it.

but is getting it in You should look for this 2014, you need a way benefit whenever you have to remember, when someone receiving Chapter he or she applies 35, Dependents Educational

Note that sometimes a person receives a disability "retirement" from the military, which entails a monthly check from the Department of Defense. Those amounts go into adjusted gross income, and are not VA non-educational benefits. Usually the veteran will switch to VA Disability Compensation, because it is non-taxable. The VA Disability Compensation is what we are looking for here - not retired pay from the Department of Defense.

The amount of VA Disability Compensation varies a lot - from \$134.94 per month for a 10 percent disability, to around \$3,000 per month for a 100 percent disability. Remember, a guy does not have to be in a wheelchair to be 100 percent disabled. Sometimes the disability is something you cannot see.

Dependency and indemnity compensation (DIC) - This benefit is paid to widows and widowers of people killed in action, or who were disabled on active duty and later died of the disability. It also goes to spouses of military personnel who are missing in action. The amount of the benefit is at least \$1233.23 per month – more, if there are children involved. You should look for this benefit whenever you have someone receiving Chapter 35. Dependents Educational Assistance (DEA). If the student is the widow or widower, it would be the student's own income. If the student is the child of the veteran and is a dependent for Title IV purposes, then the student's surviving parent probably is receiving it (and forgetting to report it).

**VA work-study** – A few veterans receive this. Your VA certifying official knows who they are.

**Pension, and death pension –** These are based on the financial need of a veteran who is totally disabled

There needs to be a way of flagging the ISIRs that come in for these VA educational benefits beneficiaries, so they can be reviewed for failures to report benefits that need to be reported.

for non-service connected reasons (or, who is age 65 or older), or of a deceased veteran's spouse where the spouse died of nonservice connected

causes. You will not run into Pension too often, since it is received more often by grandparents than by parents. Pitifully small amounts of money are paid in Pension cases, but if received by someone whose income is to be reported on the FAFSA, the money counts in determining Title IV need.

# So, how does the financial aid office approach this?

Well, first of all, there has to be some coordination. Any time a student applies for VA educational benefits of any kind, the financial aid office has to be informed. Most schools collect DD-214s from veterans – and the FA office must get a copy of this form,

which is the separation document veterans get when they are released from active duty. It will tell you how much of the base year, if any, the student was on active duty, so you can calculate the correct amount of BAS.

The FA office also needs access to all electronic applications for VA educational benefits. These are VA forms 22-1990, 22-5490, 22-1995, and 22-5495, mostly. The veteran's application for Chapter 31, VA Vocational Rehabilitation, must also be accessible to the FA office. For veterans, these forms usually give the dates of active duty, which help in determining whether this is a case where BAS must be reported. For dependents, the 5490 and 5495 will tell you whether the student is a widow, widower, or spouse - and that will tell you whether the receipt of Dependency and Indemnity Compensation is something that needs to be explored.

Once the FA office has these documents, the aid officer needs to categorize the student as one who needs to be reporting BAS, or needs to be reporting Disability Compensation or Dependency and Indemnity Compensation on the FAFSA. There needs to be a way of flagging the ISIRs that come in for these VA educational benefits beneficiaries, so they can be reviewed for failures to report benefits that need to be reported. If your school has an application tracking system, it should not be too hard to use it for this purpose.

The financial aid office is responsible for knowing what anybody in the school knows. If the VA certifying official knows the student has applied for Chapter 31 Vocational Rehabilitation benefits, the Department of Education figures the financial aid office knows, too – whether it actually knows or not. VA

Vocational Rehab cases who apply on the FAFSA almost universally need to be reporting the receipt of VA Disability Compensation. The financial aid office needs to know that, and act on that knowledge. The same goes for any and every student who gets any kind educational benefit from the VA

– if anyone in the school knows, the financial aid office is deemed to know, and should also know the implications of this regarding the FAFSA and ISIR.



# From Halfway Across the World, Online Grad Begins the Journey Home

By ECPI University



ECPI University graduate Brett Schroder (right) with his commanding officer the day he was promoted from Senior Airman to Staff Sergeant.

hen he returned from his last deployment, Brett Schroder knew it was time to come home for good. His little girl did not recognize him. After eight years in the Air Force, he had gained many skills working with advanced radar systems. Yet, he knew he still needed additional education to augment that experience. With the demands on his time, he knew attending college online was his best option. "I began researching schools, and was disappointed at first," says Brett. "I really wanted to be in a professional atmosphere that offered a lot of interaction with the teacher and other students. Luckily, I found ECPI University."

Brett began taking classes and persevered, even as he moved from duty stations in Afghanistan, Germany and Delaware. He has now earned his Bachelor of Science Degree in Electronics Engineering Technology and is working for Texas Instruments in Dallas. "I was stationed in Dover, Delaware and heard that Texas Instruments was testing students at the Virginia Beach campus. Two of my favorite teachers at ECPI used to work for the company and spoke very highly of it. So, I drove down, took the test, and was later invited to

"I cannot say enough about ECPI University's Career Services. They really kept the lines of communication open, making me aware of opportunities and helping me prepare so I could make the most of them."

interview."

"Brett was a very determined individual," says Student Services Coordinator Phillip White. "He always responded quickly to everything asked of him, despite working 10 hours a day and caring for his wife and four children. He sacrificed quite a bit, but in the end it paid off."

"I am very pleased with how everything has turned out, especially all the support I received from beginning to end," says Brett. "Most especially, I cannot say enough about ECPI University's Career Services. They really kept the lines of communication open, making me aware of opportunities and helping me

prepare so I could make the most of them."



# ECA's Military Student Center Caters to Veterans' Needs

Case study shows veterans often more successful in college jobs

By Mike Betz, General Manager of Military Student Initiatives, Education Corporation of America, from an interview with CER

Career colleges will not only see a resurgence of interest in their training programs as more than 1 million service members leave the military due to post-war troop drawdown in the next five years.

They will also see more questions on veterans' education benefits, says the general manager of military student initiatives for Education Corporation of America.

Mike Betz says the post-9/11 GI bill, implemented in August 2009, contributed significantly to the education benefits of new veterans. However, those benefits have also created some confusion.

A 2010 study found that only a small percentage of exiting military members actually understood their benefits or knew how to best utilize their benefits if they had multiple VA benefit eligibility, he says. So ECA decided to do something about it.

"Developing a specialized team with specialized training and knowledge just on veterans' education benefits was an important component of what we did," Betz says. Called their Military Student Center, advisers are either veterans or military spouses who can help to identify and address the needs of military students and their families.

It is difficult to stay current and give veterans the best possible information when Congress changes the benefits frequently, Betz says. "Education benefits are probably No. 1 or No. 2 on peoples' lists for reasons

"We wondered if America would see the same type of response it saw from the original GI Bill after World War II when the veterans were coming back and going into technical training."

why they go into the military," he says. "Even though they have accomplished some level of skill and leadership in the military, we find they do not know how to connect the dots, to take that specialized training and leadership skills they learned in the military and transfer those skills to civilian occupations."

With a specialized team who understands the needs of veterans, colleges can do a better job meeting those needs. At least that was the rationale behind the formation of the Military Student Center, Betz says.

Betz says ECA has always been military friendly, and knew that post-9/11 veteran students represented a population they were already serving, the non-traditional learners. "They have life experience that they are bringing to the classroom, very similar to a lot of our non-traditional learners," he explains.

But their five-year case study,

"We produced what is a road map for any institution looking to serve veterans well," he says. "It is a great road map that takes into consideration all the aspects of the veteran student experience."

started in January 2009, was meant to determine if there was a return on investment for the new GI Bill, he says. "We looked at that organizationally, but we also looked at it on a macro level to see if there would be the kind

of resurgence in America as we put these veteran graduates out there with new skills and in new occupations," Betz says. "We wondered if America would see the same type of response it saw from the original GI Bill after World War II when the veterans were coming back and going into technical training."

Furthermore, the Institute for Veterans and Military Families at Syracuse University had already conducted research that built a business case for hiring veterans, he says. "So part of our rationale was, in a time of gainful employment and when placements do matter, do veterans stand a good chance of competing in a global marketplace with the skills that we are teaching and training them for?"

The preliminary information suggested there was. "They had advanced teambuilding skills, strong organizational commitment, and high levels of resiliency," he says. "They were adept at transferring skills and they could leverage the training that they received, certainly in their military environment."

ECA developed a series of best practices based off the case study. "We produced what is a road map for any institution looking to serve veterans well," he says. "It is a great road map that takes into consideration all the aspects of the veteran student



MIKE BETZ is the general manager of military student initiatives for Education Corporation of America in Birmingham, Ala. where he is responsible for all military initiatives, as well as oversight of the student experience for 3,500 student

veterans throughout the ECA system. He has been working in public and private post-secondary technical college settings for 30 years with veteran's education benefits, and is focused on veteran reintegration and employment in private sector occupations where previous training may be paired with new short-term skills training.

Betz began working on ECA's rollout of military student initiatives in August 2009 with the inception of the post-9/11 Chapter 33 benefits.

From 2008-January 2011, Betz worked as vice president of business development at ECA where he was responsible for development of strategic business partnerships and continuing education programs for health industry companies. He also was the regional director of education partnerships at AIU Online from March 2005-December 2008, and was vice president of admissions at American InterContinental University from 2005-2007.

He graduated with a bachelor's degree from the University of Georgia in 1980.

### **Contact Information:**

Mike Betz

General Manager of Military Student Initiatives Education Corporation of America 3660 Grandview Parkway, Suite 300 Birmingham, AL 35243 Phone: 205.329.7900 x 1305

Email: mike.betz@ecacolleges.com

experience."

It not only helps take the veteran from honorable service to career success, but it also utilizes a centralized model with one Military Student Center that is cross-functional and covers 32 campuses, providing resources and support to each of those campuses. "We thought that was important to ensure consistency to all of our military students," Betz says. "We were able to pull together a team of 25-30 specialists in the Military Student Center who had prior service or who were military dependents or spouses. They all have a passion about serving the military student because of their exposure and experience with the military."

The Military Student Center was designed to be a one-stop shop. "When we started the formation of the Military Student Center, the post-9/11 GI Bill was hardly even known," he says. "The MSC became the clearinghouse for information."

Over the past few years, they have handled literally thousands of questions with regards to VA educational benefits. "We made it a point to ensure our team had specialized training and had connections within the Veterans Education Benefits department so we could get the answers to tough questions and to advocate on behalf of our students when they were running into walls on accessing their benefits," he says. They also made sure they had a campus contact who was well trained and could answer questions such as if a veteran should use his or her 31 or 33 benefits. Chapter 33 benefits, or the post-9/11 GI bill, are for individuals with at least 90 days of aggregate service on or after Sept. 11, 2001, or individuals discharged with a service-

#### History of the GI Bill

- The GI Bill celebrated its 70th anniversary in 2014, with President Franklin D. Roosevelt signing it into law June 22, 1944.
- By 1947, 49 percent of all college students were veterans.
- By the time the original GI Bill ended July 25, 1956, 7.8 million of 16 million World War II veterans had participated in an education or training program.
- In 1984, former Mississippi Congressman Gillespie V. "Sonny" Montgomery revamped the GI Bill, which has been known as the "Montgomery GI Bill" ever since.
- In 2009, the GI Bill was updated once again. The new law, known as
  the post-9/11 GI Bill, gives veterans with active duty service on, or
  after, Sept. 10, 2001, enhanced educational benefits that cover more
  educational expenses, provide a living allowance, money for books
  and the ability to transfer unused educational benefits to spouses
  or children.
- Today there are 600,000 veterans attending college in any semester.
   About 92 percent of veterans use the GI Bill, with 24 percent transferring the benefit eligibility.

Source: U.S. Department of Veterans Affairs

connected disability after 30 days. You must have received an honorable discharge to be eligible for the post-9/11 GI Bill. Chapter 31 benefits, on the other hand, provide vocational rehabilitation services for veterans who have a service-connected disability of 10 percent and higher.

"We developed that kind of huband-spoke model, if you will, with the MSC being at the center of that resource and knowledge base," Betz says. But they also used a centralized certification model that significantly improved the level of customer service. In fact, they became only the second institution in the country to use the centralized delivery model, he says.

"For quite a few years, the VA has allowed any institution with multiple campuses to centralize their certification process," he says. "What that means is that all of the VA certifications that go into the VA basically say that a student is in class,

is enrolled this term and is using his or her VA educational benefits. These could be input somewhat systematically so students receive their housing allowances on a more regular basis and so there is one central place to get information or request things like college transcripts."

Betz says they also began training programs through their Military Student Services coordinator, offering faculty and staff sensitivity training about the military culture. "We would also do some mental health training so that if an instructor saw there was some learning issues when a military student was in a classroom, then he or she could call the MSC and we would

#### The post-9/11 GI Bill at a glance

- The post- 9/11 GI Bill is an education benefit program for individuals who served on active duty on or after Sept. 10, 2001.
- Veterans may be eligible if they served at least 90 aggregate days on active duty after Sept. 10, 2001, or were honorably discharged from active duty for a service-connected disability after serving 30 continuous days following Sept. 10, 2001.
- Veterans receive a tuition and fee payment paid to their school on their behalf, a monthly housing allowance and a books and supplies stipend of up to \$1,000 per year.
- Generally, veterans may receive up to 36 months of entitlement, and will be eligible for benefits for 15 years from their last period of active duty of at least 90 consecutive days.
- Members of the uniformed services can transfer their unused benefits to spouses or dependents. Generally, you must agree to serve four more years when transferring benefits.
- For more information, go to http://www.benefits.va.gov/gibill/ post911\_gibill.asp

Source: U.S. Department of Veterans Affairs

connect them with local veterans resources. It became a comprehensive clearinghouse and access point where our veterans could go and get solutions to their challenges that came up as they were going through the learning process here."

Faculty training was done both

in-house and with third parties. "We developed our own in-house training with the assistance of some psychologists who worked for the VA," Betz says. They put together a mental health presentation that became a regular training component for adjuncts and full-time faculty.

But on a local level, they also solicited the services of veteran centers and invited them to come in and speak to student veterans' chapters, as well as to faculty and staff about veterans' issues as they reintegrate back into civilian life. "In that way we could connect both our students and our faculty with the local resource," he says.

There are more than 300 veteran centers in communities that are willing to work with that population. "So any school with a large veteran population should access their veteran's center and invite them to speak at their veteran's group meetings since it really does serve the population and help with transition issues," Betz says. "It could be anything from post-traumatic stress, to a traumatic brain injury, or housing or alcohol or drug addiction. There are a number of problems that someone may run into as they navigate moving from the military to civilian life."

However, there are things an institution can do to help military veteran students transition.

For example, institutions should offer a veteran-specific orientation. "There are certain things they need to understand with regards to their class schedule and their attendance that impact their education benefits that are specific to veterans," Betz explains. "We try and connect them with veteran student organizations in the first term. The Student Veterans of America has a great website with

great resources available for any college that wants to set up a student veteran's chapter."

Betz says they have campuses that have elected to be a part of Student Veterans of America, and they also have campuses that have created their own student veterans chapter. Ecotech Institute's veteran organization, for example, recently organized a Hawaiian luau, complete with hog roast for students and their families. "It was totally student-led and student-initiated," Betz says, "but it is the kind of thing that helps, not only with student retention and student engagement, but also in their successful transition to civilian life."

In addition, ECA recently created a new position for a military and student services coordinator. "This position is totally focused on accessing resources for our veteran student population," he says. The coordinator looks for resources for veterans, both locally and globally, anything from veteran service organizations to scholarships that veterans may be eligible for to assist them with transition costs, books, supply costs or housing. "The coordinator works on any kind of issue that would keep veterans from graduating," he says.

Their coordinator has a n undergraduate degree communication and a master's degree in counseling with specialized training in traumatic brain injury and post-traumatic stress. "We are very fortunate to have her on staff," Betz says. "She is extremely welcomed and has been part of that glue and that connectivity to make sure that the students integrate well into the campus environment and with the local resources in the city..."

The MSC also serves family

members of veterans. For instance, My Career Advancement Accounts, or CAA, provides training scholarships for military spouses in portable occupations such as nursing, cosmetology or other health service fields.

the ability to transfer your eligibility for "In about five years, we I think that trend population." will continue for the

"With the post-9/11 GI bill, there is

the GI Bill to your moved from less than 1 dependents," Betz percent of our population says. "We are seeing to almost 15 percent of more dependents our total population, and enter the veteran's in some campuses as high education scene now. as 30 percent of our total

next 5-10 years. One of the retention tools that the military used when these great benefits came out was the transfer of eligibility. It encouraged people to stay on with the military for an extra 6-10 years and gave them the ability to transfer their entire benefit to their dependents."

Veterans who have made a career of the military have \$58,000 worth of benefits, or 36 months of entitlement. "The parent can decide whether they want to transfer it all to one child, or if they have four children, they can split it up four ways and transfer nine months of benefits to each child," Betz says. "I think we will continue to see that transfer of eligibility for years to come. Not only are we taking care of our military who are exiting right now, but down the road, we will be taking care of their dependents who are using their parents' GI Bill benefits to go to college."

Not surprisingly, that is causing the military demographic to change. "The child may not have even been in the military, and they may not understand military terminology and the acronyms that military typically uses," he says. "So the delivery model may look totally different as we start to serve more dependents in the classroom."

ECA's Military Student Center is already seeing results.

"Because of our specialized delivery model, we saw a significant increase in

"I would advise any college to follow the ACE guidelines if they are serving military veterans since it is a wellaccepted best practice and source of evaluation of credit." our military student population as a percentage of our total population," Betz says. "In about five years, we moved from less than 1 percent of our population to almost 15 percent of our total population,

and in some campuses as high as 30 percent of our total population."

Betz attributes the success to the delivery model, and not to aggressive marketing. "The delivery model and the service we provided was what they needed and that is why they chose to enroll with us," he says.

ECA also learned there was a need for specialized transfer of credit evaluation, since most of its military students had attended other institutions.

Lastly, they took into consideration program designs that met the needs of military students as they created new programs. "For instance, that transitioning service member does not need a part-time program since they are normally full-time students," Betz says. "Or if they are receiving a housing allowance while in school and if you set up an internship that gives them less than a full-time schedule that will penalize that military student by impacting his or her basic housing allowance."

ECA has also learned:

 Military students are two to three times more likely to start than non-

- military students, likely because they have a housing stipend.
- Military students have higher retention and graduation rates. "We saw factors of 8 percent to 10 percent higher with our military students," Betz says. "I attribute that to their previous experience and discipline that they learned through their military experience."
- Military students have a greater likelihood of success relative to job outcomes upon graduation. About 10 percent more veteran students will receive a job upon graduation, as compared to non-military graduates. "A lot of that has to do again with their preparation and discipline," he says. "Up until this year there was the Vow to Hire Hero's Act, which actually incentivized employers with tax breaks to hire veterans."

Betz says veterans, whether they are active duty or have just left the military, are desirable students who fit in extremely well in educational institutions, just as they did after World War II. "They fit in very well now with technical training and career colleges," he says.

ECA's wind and solar energy and renewable energy programs are very popular with military students, he says, as well as their golf program. In addition, their surgical technician, pharmacy technician, medical office and medical billing and coding programs are all popular with veterans.

"The great thing about those programs is it allows that non-commissioned officer who is leaving the Army as an E-3 or E-4, for example, to take a year or two and get some additional skills training and continue on making the kind of money they made while they were in the military," Betz says.

Typically, military students now include people who were in the military from three to 10 years, instead of their entire career of 20 years. "That individual may have seen deployment in Iraq or Afghanistan, or multiple deployments," he says. "We see students with three, four, five or even six deployments. They are coming back and a lot of them are staying connected to the military through the Guard and Reserve, but they are going into civilian occupations now."

Most of the veterans coming back to school are 25 to 32 years old and are predominately male.

Betz says budget cuts and troop drawdowns are responsible for the trends.

"They are smart individuals," Betz says. "They offer a great deal to an employer because of their experience, and employers are responding very positively."

While there is a belief that every veteran suffers from a brain injury or post-traumatic stress, the reality is that just 5 percent have issues. "That is 95 percent who return successfully and make a contribution to their employer and offer great skills and a great commitment to employers."

Their placement rates are starting to show some great trends, he adds. "We are seeing some employers that strongly support our military and welcome the idea of military graduates from our programs. They enjoy interviewing them and hiring them."

However, many military veteran students have gone to one or more institutions during their time in the military. Whether they are granted credit depends on the institution they attend, Betz says. "The American Council on Education has been around

a long time and has evaluated military training programs and assigned values relative to credit hour values," he says. "I would advise any college to follow the ACE guidelines if they are serving military veterans since it is a well-accepted best practice and source of evaluation of credit."

However, it is a bit tougher with regards to experience in the military, he acknowledges. "Any program that is serious about serving veterans should make a special provision for the evaluation of credit," Betz says. With the exception of the Air Force, the military has moved to the joint services transcript, which is a reflection of that individual's specialty code rating while they were in the military; in short, it tells you what they did and what training they received.

"It is easy to take that and lay out classes that may be general education or leadership in nature and translate that through using the ACE guidelines to relevant credit to a new degree program within the institution," Betz says. He encourages colleges that are serious about serving military veterans to follow the ACE guidelines and to look at the training they have received and award them the most credit possible, while still maintaining the integrity of their programs.

ECA's work with veterans has not gone unnoticed. It has received a number of recognitions.

"To me one of the most meaningful ones is probably the Military Times recognition as a military-friendly institution," Betz says. Military Times is a media journal that serves the military population.

ECA was also recognized as a top technical military friendly institution by Military Times, as well as Military Advancement Education, a publication that is read extensively by the education service officers who assist military students with their decisions relative to their career training and educational futures.

While those honors are appreciated, Betz says the term "military friendly" is grossly overused.

"If you do a good job serving military students, the word's going to get out because it is a very viral market. Likewise, if you do a bad job at serving the military that word's going to get out, too."

"You can say, 'We are military friendly,' but what evidence is there of that," Betz says. "What in your policy has changed? What in your practice has changed that can truly show me that you are military

friendly? At the end of the day, you have got to put the money into it to show that there is a commitment organizationally."

Betz is thankful the ECA leadership understands that. "When we launched this initiative and started this research study, they made a serious financial commitment," he says. "We put more into infrastructure support than we did into marketing."

Word-of-mouth can either make you or break you with military students, he adds. "If you do a good job serving military students, the word's going to get out because it is a very viral market. Likewise, if you do a bad job at serving the military that word's going to get out, too."

Betz acknowledges that there are institutions that look at military students and see only dollars. "But then there are those of us who have been providing services for a long time, and who have adapted our services to accommodate the needs." For instance, ECA has a rapid deployment policy that states if a veteran gets orders to deploy and if

that student is beyond the semester midpoint, the instructor can decide if the student has the knowledge base and award a grade. In addition, the instructor can also assign additional work and activity while the veteran is deployed that will allow that student to complete the class.

"If they are not at the point where that can be accomplished, then they are released from that current term without penalty," Betz says. "All of the tuition is refunded back to the student. We feel like that is the least we can do for a family that is transitioning with their service member being deployed."

Families of service members have a lot of issues to deal with when their loved ones are deployed. "So we say go serve your country, and when you come back, we will be here," Betz says. "We are not going to penalize you to come back. We are going to waive any re-enrollment fee and let you take classes over again if you need to. That is just an example of where the rubber meets the road. That is really serving the students."

The whole goal is to help military veterans successfully transition. "You can take that corporal or that first sergeant who has done a great job serving our country, and help him or her take those skills and turn them into a career that will allow them to provide for their family in civilian life," Betz says. "That is what keeps me charged and keeps be going. Less than 1 percent of our country decides to defend and protect our freedoms. We consider it a tremendous honor to serve those who have served our country and to help them transition successfully to their next phase of life."



Written by Barbara A. Schmitz from an interview by Jenny Faubert.

# Darryl Stocks: An Overnight Success...30 Years in the Making

By ECPI University



Darryl Stocks, Electronics Engineering Technology Graduate, ECPI University

hen Darryl Stocks arrived for his first class at ECPI University, he was a man on a mission. A retired Petty Officer First Class, he was focused on one thing: get in and get out. But it was not quite that simple. He had tried college many years ago, first in the early 80s. Throughout his naval career he took some classes at different points but never finished his degree.

In August of last year, he enrolled at ECPI University's Virginia Beach campus to earn his Associate of Science degree in Electronics Engineering Technology. "I was like 'wow, back in college again," says Darryl. "I was a little unsure at first. There were certain classes like English that always seemed to give me trouble but I started going to the Writing Assistance Center and it made all the difference. I have to give a lot of credit to Mrs. Tracy Jewett. She was so helpful and proactive. I started making A's. I had never made A's in English before!"

When it was time to begin applying what he had learned, Darryl did an externship with Virginia Beach Public Schools. There, he updated the computer labs at two elementary schools, reconfiguring networks, running cable and establishing an efficient design. "Darryl was marvelous," says Virginia Beach Public Schools Computer Resource Specialist John Risney. "I would hire him in a heartbeat. He is just a really hard worker and a joy to work with."

Apparently, that opinion is widely-held. After completing his degree in just one year, Darryl had three job offers and accepted

"I needed a no-nonsense environment where everyone was focused on their career. I got the support I needed, from academic to career services."

a position with JT3 Aviation in Las Vegas. "ECPI University was the best decision I ever made," he says. When I was a young man, I tried the traditional approach and it was not for me. I needed a no-nonsense environment where everyone was focused on their career. I got the support I needed, from academic to career services. It took me 30 years to earn a two-year degree, but I finally did it and I could not have done it without ECPI University!"

Career Education R E V I E W

### Kimberly Ann Marinkovi: Challenged the Status Quo and Overcame the Odds

By ECPI University



Kimberly Ann Marinkovi, Electronic Engineering Technology and Mechatronics Graduate, ECPI University

Imberly Ann Marinkovi, or Mia, to those who know her, honorably served her country as a Fire Controlman (FC) Petty Officer 2nd Class, in the United States Navy. Quite an accelerated rise to middle management level in four short years! Awarded a Bravo-Zulu on her second day at Boot Camp, you could tell that Kimberly was destined to succeed.

Kimberly participated in a special program in high school, attending Ohio University classes, and at the age of 16, was offered the job as head lab technician in the environmental studies department at the University. She was always at the top of her classes in United States Navy Basic Technical School, Technical "A" and "C" Schools. She qualified as a Search and

Rescue Swimmer (SAR) and was SCUBA certified by the Navy. Again, for this young woman, she challenged the status quo and overcame the odds to reach new heights.

Much of her time in the Navy, Kimberly faced the added blessing and challenges of being a single parent. She also pushed through hip surgeries and a hearing loss due to the strenuous duties serving as a FC onboard the USS Cowpens (CG 63), where she worked with the MK-86 Gun Fire Control System, as well as all other heavy artillery, and as the Electronic System Maintenance

As challenging as all Kimberly accomplished in the Navy, her biggest challenge was returning to school at ECPI University, Virginia Beach Campus, as a single parent, and disabled Veteran under the GI Bill.

Technician at Ship Repair Facility and Japan Regional Maintenance Center, Yokosuka, Japan.

As challenging as all Kimberly accomplished in the Navy, her biggest challenge was returning to school at ECPI University, Virginia Beach Campus, as a single parent, and disabled Veteran under

the GI Bill. When asked, she claims the most difficult issue was the high cost of child-care, so to make ends meet while attending ECPI, she welcomed room-mates to help defray her housing costs.

Kimberly amazed us all as she completed not only a Bachelor of Science degree in Electronic Engineering Technology, but a Bachelor of Science degree in Mechatronics, and completed two Internships, all while maintaining a 4.0 GPA. She served as the President of the Mechatronics Club and was awarded the Student Fellowship Award in 2012, for outstanding assistance to fellow students.

As a result of all of her efforts, she is now employed with JT3 LLC in Las Vegas, Nevada as an Electronic Technician Tier II. She is a terrific example of Professional Readiness and is sure to be a great success.



# Career Colleges Navigate Challenges, Opportunities With Military Students

U.S. military and veteran students succeed with programs that addresses unique student background

By Kevin Randolph, Corporate Director of Specialty Admissions, Vista College, written from an interview with CER

#### Growing college attendance by military and veteran students

A confluence of circumstances – reductions in active military service numbers, availability of federal government subsidies, a recovering economy, higher market demand for technical services – has led to a spike in the number of U.S. military service members and veterans seeking higher education. Many are choosing proprietary colleges.

Kevin Randolph is corporate director of specialty admissions for Vista College, overseeing programs on eight Vista campuses from the Corporate Support Center in Richardson, Texas. Currently, military veterans account for between 15 and 20 percent of the total student population at Vista College's eight campuses.

Randolph is himself a veteran, who entered the college admissions world after a 20-year career in U.S. Naval Intelligence. In his 10 years in the proprietary school sector, he has learned a great deal about the programs that successfully support "specialty admissions," which includes high school and state agency assisted students, as well as military and veteran students.

Randolph is also a graduate of a

proprietary college – the University of Phoenix. "As a family man, a father of four, it was extremely tough for me to go to a traditional college with a traditional course schedule," he said. "The University of Phoenix allowed me to pursue school and still be a father and a provider for my family."

Randolph describes the characteristics of the military veteran student and the types

"The University of Phoenix allowed me to pursue school and still be a father and a provider for my family."

of support Vista provides to ensure the student's success.

#### The military and veteran student

The Vista military student body ranges from lower-level to mid-level enlisted service members who are pursuing career training after exiting the United States military. Randolph described the typical military student as a man or woman specifically seeking career training rather than the academic rigors of a four-year traditional college.

said.

"They are looking for something more hands-on, a lot more accelerated. something that is going to catapult them into a particular career that maybe they have had some ambitions to pursue in the past," Randolph said. "You can take a young tank mechanic that maybe wanted to do something with computers. Our school offers that person an opportunity for a condensed and accelerated program, perhaps 10 months to 16 months, in which he or she can acquire the desired skillset so they can get gainful employment and start their career."

Randolph noted that the military student

"We have a military student advisor on each campus who can relate and connect with the student veteran and help him or her make that transition from military to civilian," he

is a departure from the norm of the college student. "The military student brings a lot to the table," Randolph said. "They are very well disciplined. They have perseverance, strong work ethic, leadership

and they are passionate about the programs that they pursue. They are also intelligent. The process that we take a military student through to acquire a skill set is strenuous, requiring a great attention to detail, I's dotted and T's crossed."

#### Military student support systems

#### start at admissions

Randolph has instituted support systems for military students that begin with the admission process itself.

"We take our time," Randolph said. "We do not rush them through anything. We have the prospective student go through an admissions counseling session with one of our military advisors, most of whom are ex-military so the prospect has someone they connect with who walks them through the process. First and foremost, we make sure that this is a program that is conducive to their learning and their learning style and that they meet all the conditions of the entrance requirements."

Government programs can play a part in the admissions process, and Randolph's advisors are trained in the nuances of the system. "The majority of our staff are educated on the eligibility benefits that a student may potentially qualify for," he noted. "We can facilitate that process and make it more streamlined. Our goal is a seamless transition for the military member, which is what the military member is looking for, that smooth transition from military to civilian."

Vista's cadre of military student advisors play an important role throughout the military student's time on campus, Randolph asserts. "We have a military student advisor on each campus who can



KEVIN RANDOLPH served in the United States Navy for 20 years where he served honorably within the Naval Cryptology and Naval Intelligence communities. His military contributions ranged from serving three tours of duty

assignments with the National Security Agency and a pair of overseas assignments. He supported the Global War on Terrorism from both CONUS and abroad while onboard the USS Enterprise CVN-65 where he served in various situational leadership roles to support of the 2nd Fleet mission. Throughout his career, he earned numerous military decorations for distinguished

service to duty.

He completed his bachelor's degree with the University of Phoenix, an accredited higher learning institution because it provided the degree path, great learning environment and the flexible classroom hours to accommodate the life of a family man. Randolph is currently the Corporate Director of Specialty Admissions (High School/Military/Agency) at Vista College.

#### Contact Information:

Kevin Randolph, Corporate Director Specialty Admissions

Education Futures Group/Vista College 300 N. Coit Road, Suite 1400 Richardson, TX 75080

Phone: 972.733.3431 x1757 Email: krandolph@vistacollege.edu relate and connect with the student veteran and help him or her make that transition from military to civilian," he said. "We train and periodically update our staff. We follow the sector to spot policy changes and to find pointers and ideas. We take advantage of those to better serve the student veterans."

#### Faculty and advisors trained to spot problems

Once the veteran is admitted and has chosen a field of study, Vista has trained its faculty and advisors to keep on the lookout for students with issues.

Randolph has instituted an annual student veteran training seminar for faculty and staff. The seminar profiles the student veteran and reviews potential issues, both positive and negative, that can arise for students with a military background.

"The seminar helps them understand the student veteran and the mind of the student veteran, especially the student veteran who comes from some arduous duty assignments," Randolph explained. "Not all military come from that type of background, but there are quite a few student veterans that do, so we cater to that student veteran a little bit differently."

While Vista has a free tutoring program, not all students come forward to take advantage of the program. The Vista faculty is trained to recognize the student that is having issues, which for military students, often is a reluctance to seek help. "Our faculty can spot the signals of the student who does not want to put their hand up and ask for help," Randolph said. "The faculty member will pull that student aside and have a one-on-one conversation with the student. We put that service out on the table to let that student know that in fact we do offer that service if it is needed."

In some cases, the faculty member will refer a student to a student military advisor. "The military advisor may have a better connection with the student veteran and get him or her to come forward and say hey, I am having difficulty, or a learning disability, or whatever the case may be," Randolph said. "Our campus military advisors are crucial to our student veteran's success in school. One thing I can tell you as a veteran is that veterans connect with other veterans. So anytime we can build that trust bond with our student veteran, it is crucial to their success."

#### **Peer-to-peer support**

Each of Vista College's eight campuses has a student veteran organization. These

and the surrounding explained. communities. Vista's

organizations meet "The seminar helps them issues relating to their understand the student veteran status, air veteran and the mind of the grievances, develop student veteran, especially fellowship and plan the student veteran who events that engage the comes from some arduous college student body duty assignments," Randolph

student veteran events are keyed to militaryrelated holidays, like Memorial Day and Veteran's Day.

"There is a lot of peer-to-peer interaction," Randolph noted. "We are trying to keep that military student veteran enmeshed in the web of what they are accustomed to in the military, which is a family and team environment. So we develop that stronghold on our campuses as well."

#### Government policies may alter distribution of veteran benefits

A U.S. Senate report released in July 2014, entitled "Is the New GI Benefit Working?: For-Profit Colleges Increasing Veteran Enrollment and Federal Funds" was critical of the manner in which military benefits are distributed. The report by the majority staff of Chairman Tom Harkin's (D-IA) Senate HELP Committee, implies that forprofit colleges are reliant on GI benefits to comply with the 90/10 rule and suggest that all federal education money, including GI benefits, be counted toward the 90 side of the 90/10 equation.

Since the majority of military veteran students at Vista and other colleges pay for their tuition with government funds, the impact on colleges, and proprietary colleges in particular, could be dramatic.

Randolph had a sanguine view of a potential change in the 90/10 rule. "Proprietary schools may have to scale back on military and veteran student

## Vista's military student retention and placement programs are proving to be successful.

enrollment in order to stay compliant with the rule," he said. "However, I think the student veteran will still come to
school. The education

is still there. This type of education affords these students a golden opportunity to pursue careers that they have had ambitions to pursue."

Randolph said should the policies change, Vista will have to scale back on military and veteran student enrollment in order to be compliant with the rule, but they will not abandon military and veteran students.

"Proprietary schools will still be able to sustain and remain in operation because they offer a viable service, not only for military students, and regular adult civilian students, but also for those students who are just not prepared to deal with the rigors of a traditional four-year university," he said. "One of the common things we hear is 'I do not want to deal with a four-year school right now; I just want to get into something, I want to get a career and I want to get out there and start working.' Proprietary schools like Vista offer that type of catapult, as I call it, a launch into a career."

Randolph also warned of potential problems for traditional schools. "A change to the GI Benefit will scale back the number of student veterans that proprietary schools can accept, which ultimately is going to impact student veterans who want to come to these types of schools. What is going to happen is we are going to see an influx of students jumping into some of the more traditional platforms that they are just not

prepared for and we are going to end up having more of a drop and failure rate in those types of schools."

#### Military student benefits require extensive data collection

As corporate director of specialty admissions, Randolph is the administrator responsible for data collection and reporting. Since military students often have federal and state benefits that underwrite their college costs, he is keenly aware of the extensive reporting required.

"There are measurements and benchmarks that we must meet, not only from a graduation standpoint but from a job placement, or job assistance as we call it, standpoint to make sure our student veterans, as well as all of our students, are getting gainfully employed in the careers that they have been educated in," Randolph said.

In addition to reports to the federal agencies like the Department of Veteran Affairs, Vista reports to state agencies, such as the Texas Workforce Commission.

"I am pretty sure that schools outside of Texas have governing bodies with some type of measurement regulation that they have to meet. But I can tell you here in the state of Texas we are regulated pretty heavily to make sure that we meet benchmarks to provide students with a quality education and that we are graduating them so they can go out there and get gainfully employed."

Retention rates figure into the data collection and reporting. The military student retention rate is generally very high. He cited three factors in high retention:

- 1. The Vista College military student program is aligned with what the student wants to do, particularly in offering hands-on learning.
- Many of the military students are funding a portion of their college cost from federal benefits, thus requiring a lower out-of-pocket cost.
- Military advisors on the Vista staff are charged with fostering a positive experience for military students,

and are trained to spot and mitigate student issues.

Vista's military student retention and placement programs are proving to be successful. "Our retention rate benchmark is 70 percent across the student body, and we are much higher than that; I try to maintain a range above 80 percent," he said. "Placement is the same; we hold ourselves to a 70 percent placement benchmark. So 7 out of 10 students get gainfully employed in the career that they came to school for."

#### New federal guidelines for colleges with military student populations

Many colleges with significant military student populations have been members of the "SOC [Servicemembers Opportunity Colleges | Consortium," a voluntary confederation of colleges and universities that agree to abide by principles and criteria developed by the U.S. Department of Defense. The DoD will end the SOC Consortium as of January 2015.

In place of the SOC Consortium contract, the Department of Defense now requires educational institutions using the DoD Tuition Assistance Program adhere to a set of guidelines and sign the DoD Voluntary Education Partnership Memorandum of Understanding (MOU).

Randolph said that Vista had been a SOC Consortium member and believed that the transition to the new guidelines would be smooth. "The DoD MOU contract has a lot of the same guidelines that we must follow when we are in alignment with SOC," he noted. "The MOU encompasses everybody: active duty, veterans, retired, dependents, spouses. So when I speak of the student veteran, I am talking about active, veteran, spouses, dependents and everyone that is associated with the military in some shape or form."

#### Government guidelines now measure career focus

Vista and other proprietary schools must

also respond to the Gainful Employment regulation, which sets guidelines for schools to graduate students with sufficient career skills that they will be capable of repaying student loans. As with other government regulations, ex-military Randolph was unfazed by the guidelines.

"Our job is to make sure our students are graduating," he said. "If our students are graduating, we can get our students gainfully employed."

Randolph has his own story to tell about students and 'gainful employment': "I am a father of four, with two who have gone

through college, one. and they did not help.

is in the United States "Our job is to make sure our military and one at students are graduating," home. My daughter he said. "If our students are graduated from a graduating, we can get our prestigious university students gainfully employed."

her get a job. That was mom and dad's job - to network with neighbors, families and friends to get her at least an interview or help on her resume. With a four-year bachelor's degree, she is now working in marketing. I was a little alarmed by how little was offered from a reputable company, General Motors, for a person with a four-year degree. I would almost say that she is not actually 'gainfully employed.' But I am sure she will catch up over time."

Randolph said the challenge to produce employable graduates is not limited to proprietary schools. "Public and traditional schools are having the same challenges, because a lot of students coming out of school with four-year degrees are not making what you think that degree should be earning. I realize that it is a process and over time that degree will catch up and the student will be making the money that he or she should be making, but with student debt it can be a real issue."

#### External factors can influence military student success

The Association of Private Sector Colleges

and Universities (APSCU) released a report that included a discussion of military and veteran students and the factors that weigh on their success in college. Randolph provided his view of the military student populations he has seen at Vista and at two colleges where he had served earlier in his career.

"The military veteran student is relatively stable," he said. "That student has more of a solid idea of where they are going to be. They can complete what they start."

The active duty military student has a less stable college experience. "The question is one of whether they are deployed, where a student may start school and have to transfer in the middle of a school term," he said. "There may also be family issues and things such as that. But deployment is the primary external factor that impacts a student's ability to complete schooling."

If an active military student is deployed, Vista provides a "leave of absence" that allows them to complete their military assignment and transition back to the same level upon their return.

"Depending on the length of the deployment, there is an opportunity that the student may be given some work to do 'down range,' Randolph said, referring to coursework done independently. "We have the technology so they can connect with

"What I found was that at a community college, I ended up taking a lot of courses just Depending on the to be taking courses, what we call Gen Ed courses."

their instructors and classes. We also offer our online school. program that the student is in, we can work a consortium

agreement with our online school where the student can transfer to the online school and still maintain the same level of credit that they were already receiving and continue their education in the online school."

#### Transferring credits can bе problematic for military students

Military students, particularly active military, may accumulate credits at multiple schools as they are deployed to different military base locations. Randolph said that proprietary schools like Vista have protocols in place to accommodate those situations.

"That is one of the checklist issues when we are first introduced to a military student," he said. "At Vista College we use a VA (Veteran Affairs) checklist. We evaluate the potential credits for transfer in accordance with the federal Principles of Excellence, which has a standard for evaluating a military transcript, as well as any prior or post-secondary education that they may bring forward. Our process is overseen by the Vista Directors of Education."

#### **Programs** for spouses and dependents

Under certain criteria, military veteran family members can use the veteran's government benefits to attend college.

If a spouse or dependent is military benefit eligible, the Vista College specialty admissions staff will work with the family to submit for benefits. The process starts with a Veterans On-Line Application, an online application provided at the U.S. Department of Veterans Affairs website.

For dependent spouses, benefits may be based on the pay grade of their spouse. The amounts can be substantial, released as a grant or scholarship to allow the dependent spouse to attend college.

In other cases, military veterans may be able to transfer benefits they do not want to use themselves. The VA calls this "transferability," and has specific criteria in its VonApp process for submitting for this benefit use.

"Once the VA approves transferability, we can process the student for college just like we were putting that active duty member or veteran in school," Randolph said.

Randolph noted that, as a veteran himself - and married to a veteran - he and his wife used their VA educational benefits for their son. "We gave our son some of my wife's benefits to attend college," he said. "We are going to transfer some to our younger son when he is ready for college."

Randolph is seeing a rise in transferred benefits at Vista and other colleges with whom he networks. He attributes the rise to senior military members who do not intend to attend school at retirement and thus are free to transfer benefits to young dependents.

#### A trend toward more military veteran students

Randolph has seen an upswing in the military student population and in interest from active duty and veteran military personnel. As one close to the military and veteran population, he has an 'insider's view' of what is driving the increase.

"Some are coming to school because they legitimately want to go to school to get an education," he said. "Others are taking advantage of their [federal] benefit and simply attend because it is an opportunity to go to school and maybe collect what they call a 'backend stipend,' a VA [Department of Veteran Affairs] benefit that goes to the vet, not to the proprietary school."

The biggest driver, Randolph believes, is the vet's focus on career goals. "We are seeing guys who do not want to deal with the rigors of a four-year university after coming out of the field," he said. "They are looking for something more accelerated and hands-on, career focused opportunities where they can go out and get a skill set that is going to give them gainful employment within a short period of time, versus a 36-year-old trying to go back to college for a four-year degree when they can come to school for 10 or 14 months and get the same Information Technology education and be able to go out there and get gainfully employed at the age of 38 instead of the age of 40."

#### Proprietary versus community colleges for military students

Randolph sees the proprietary school's growing popularity among the military

veteran population as a loss for community colleges.

"I initially went through a community college myself," he said. "I utilized one of my benefits at that time, which was tuition assistance. What I found was that at a community college, I ended up taking a lot of courses just to be taking courses, what we call Gen Ed courses. Whatever my particular career set or degree or ambition was in life, I could not quite grasp why I had to dissect a lab rat or play with chemicals. It seems like it was just all about filling a curriculum path to

ultimately get to where I wanted to get."

Vista College. "The

Randolph makes a point of Randolph's personal spreading his passion and frustration with his advocacy to his faculty and community college military advisors, and to experience is in sharp display it when he is with his relief to his focus for military vet students.

mindset now is for me to go out and get gainful employment. To work at Best Buy at the Geek Squad as a young IT specialist, I do not necessarily have to go do a whole bunch of Math and English and Science and things such as that, I just need to go learn about computers."

Randolph still sees the value in a liberal arts education but believes a realistic assessment of the economy is necessary for today's student.

"I understand that the more education you have, the more sound and developed you are," he said. "But in today's world, our economy is more of a skillset driven economy and it is looking for folks with a certain skill set to do jobs."

#### Driven by a passion to serve

Randolph is more than 10 years removed from his military days, but he retains a passion for his experiences with his fellow military mates and the culture of service.

"I have a deep passion for these guys," he said. "A lot of our student veterans went into the military for a mix of positive and negative reasons. On the positive side, they wanted to serve their country. The negative is that they did not want to deal with the rigors of a four-year university. Maybe they could not afford it, whatever the case may be. Now that they have served their country for three, four, six years, or whatever it may be, it still does not make them automatically prepared to go deal with the rigors of a four-year university, or even a community college."

Randolph makes a point of spreading his passion and advocacy to his faculty and military advisors, and to display it when he is with his military vet students.

"At Vista, we try to work with the student. The last thing we want is to have the student drop, withdraw or fail because they could not keep up. So we have implemented programs such as free tutoring, student organizations and peer-to-peer organizations to help the student cope with the transition from military to civilian life. I think our approach brings great value and service for our student veterans. What I have been hearing out in the field is that close to 90 percent of our student veterans are having a positive experience."



## How a 'Gung-ho' Vet Transformed Campus Life for Military Students

U.S. military veteran initiated campus fraternal organization, secured vocational rehab assistance

By Gregory Scott Anderson, Student President, Student Veterans of America at Vista College, Killen, TX, written from an interview with CER

#### 2.4 million U.S. military veterans

The U.S. military engaged in wars in Iraq and Afghanistan this century, as well as manning bases in Europe, Korea and hundreds of other locations around the globe. This high level of engagement has led to a population of some 2.4 million veterans, many who are seeking higher education.

One such military veteran student is Gregory Scott Anderson, who is pursuing his Associate's degree in Computer Science Information Technology at Vista College in Killeen, Texas. As a veteran, a family man and an older person going to college, Anderson is typical of many military vets on campus. What is exemplary about Anderson is his 'gung-ho' spirit to improve the lives of fellow vets on campus and to members of the community at large.

#### Military experience

Anderson joined the U.S. Army a few years after high school, serving in active duty from 1996 to 2000. After Basic Training at Fort Jackson, South Carolina, Anderson took Advanced Individual Training (AIT)

at Fort Lee, Virginia and additional skill identifier at Fort Leonard Wood, Missouri. By the time he arrived at Fort Hood, Texas, Anderson had passed through batteries of tests and field training to qualify as a petroleum supply specialist and fuel tanker driver. Among his experiences was participating in Foal Eagle Exercise '99, a joint U.S. Armed Forces, Republic of Korea military exercise, the largest such annual military exercise in the world.

Anderson left the Army in 2000 after sustaining injuries to his back and neck, but he did not leave entirely. Anderson took a position with United Defense, now BAE, as a civilian trainer to U.S. Army Bradley Fighting Vehicle. He also served as an instructor and field service representative for Engineering Solutions & Products, LLC teaching US troops how to use "Blue Force Tracking," GPS-enabled systems to identify friendly and hostile forces in a local area. In that capacity, he deployed and temporary duty (TDY) repeatedly to Europe, Asia, Iraq and Afghanistan.

Over the course of 14 years as a

civilian contractor, Anderson found that his continued employment was subject to federal government funding measures; for two stretches of time, he found himself unemployed. Deciding that he wanted a more secure future for himself and his wife and five boys, Anderson enrolled in Vista College.

Over the course of 14 years as c o n t i n u e d a civilian contractor, Anderson connection found that his continued employment was subject to federal government funding measures; for two stretches of time, he found himself unemployed.

While Anderson's the military as a civilian contractor is unusual, most military vets go into more conventional civilian employment, or use their military continuing education

benefits to immediately enter college. However, in building a profile of the military veteran as it pertains to college life, several elements of Anderson's background are common:

- An intensive period of training and testing.
- Development of advanced skills in a particular area, based on tested aptitudes.
- High expectations for performance under sometimes critical conditions.
- Limited control over one's location or working conditions.

- Lack of high school diploma.
- A developed personal life and responsibilities, sometimes including family. (Although five boys is statistically unusual!)

#### Choosing a field of study

Gregory Anderson, like many military students, chose a major based on a practical assessment of what he had learned in the military. In his case, the choice was computers.

"I love computers," he said. "I have been dealing with them since the 1980's, when it was the Commodore 64 and Apple IIc. I have stayed current on developments all the way up to the present."

Anderson's work with highly sophisticated computing - and the military's emphasis on specialization - led him to pursue critical parameter computing. "I am aiming for something in network security and network administration," he said. "Here at the college, I am qualified to work computers at the Help Desk or on setup and repair, but that is not my niche – I want to work with networks or security networks."

Anderson specifically chose Vista College because it offered labs and "hands-on opportunities," as he characterized it. "Vista has equipment



#### **GREGORY ANDERSON**

hails from Sistersville, West Virginia. He is the part of the last graduating class of Sistersville High School of 1993. There is where he gained his high level of education and great moral ethics of being a future man that is a contributor to society today. He left West

Virginia to join the United States Army and finally ended up in Copperas Cove, TX where he resides today. He is a disabled veteran that is a current member of the Veterans of Foreign Wars, Disabled American Veterans, American Legion, and Loyal

Order of the Moose. He is the oldest of three siblings of his parents. Gregory has a loving wife, six boys and two girls ranging in age from 3 years to almost 22 years of age.

Gregory Anderson is currently enrolled in his 9th term in Applied Science of Information Technology at Vista College, Killeen, TX. He is currently the student body elected Student Veterans of America President at Vista College, Killeen, TX. As the SVA President at Vista College, he helps veterans with school policies, veteran benefits, and needs that arise from everyday issues. After school, Gregory's hope is to be able to find employment in the civilian job market. He is an applicant for the National Technical Honors Society and holds four President's list awards for his current 4.0 GPA.

here [on campus] that we are able to put our hands on and interact with, gear like servers, routers, switches, things of that nature."

His choice of a major followed a pattern often seen with military vets:

- A didactic field of study, more attuned to real-world issues than conceptual exploration.
- A major that directly connects to military training.
- A major that directly connects to employment potential

#### Making the transition to college life

Gregory Anderson spent nearly 20 years in military and civiliancontractor life before entering college, and most incoming military veterans will have made that choice far earlier in life. However, his maturity allowed him to make several insightful observations about the transition.

"Making the transition from military life to civilian life can be an issue," he said, "but school life? Not so much. When I was in the military, I went through a lot of schooling and military education. So the schooling part is not so difficult," he said.

"You know, the hard part about transitioning from military to civilian is the need to deal with civilians who have never been in the military," Anderson noted. "Our mindset is a little more hard-charging. We were used to 'let's get the mission accomplished' and we would just get it done, no matter what it took to get it accomplished. 'Work hard now, play later' is basically the military mindset."

As an "elder statesman" of the military veterans at Vista College, Anderson works with the younger vets to help them make the transition.

"Time management is the big issue," Anderson said. "Either their job takes them past the time to make it to class



Gregory Anderson and SVA participates in Helping Hand, HEB, and Texas National Guard Feed the Family can food drive.

on time, or they miss classes because of other commitments in their lives."

Anderson's observations were echoed in conversations with other military veterans and with college administration officials. Common themes:

- The military vet often feels 'different,' with a significant portion of his or her life spent in an environment with no commonality to fellow students, teachers and administrators.
- Military vets, like many adult students, have issues balancing home and work priorities with college life, and need guidance and assistance to succeed.
- While the military has more than its fair share of rules for behavior, the as less critical, characterized it. more arbitrary.

**Anderson specifically chose** military vet is Vista College because it likely to gauge offered labs and "handscollege rules on opportunities," as he

#### **Government-subsidized assistance**

Every school has programs to encourage good attendance, but for military veterans attendance may be a critical component of continued federal government subsidies.

Military veterans can take advantage of the career educational support from the GI Bill and additional federal government subsidies developed during the Iraq and Afghanistan wars. Military veterans who are disabled, which includes close to 20 percent of all veterans, have a separate subsidy program through the Department of Veterans Affairs and its vocational rehabilitation and employment program – "VOC Rehab," in military lingo.

While each of these federal programs have guidelines and requirements for assessing a veteran's good faith enrollment and participation in college programs, some states, like Texas, have state programs with far stricter requirements. For Vista College vets, failure to comply with state attendance requirements lead to a temporary suspension.

Anderson and the other vets at Vista find the rules to be onerous. "It has nothing do with the school; it is the policy of TWC [the Texas Workforce Commission]."

He continued: "We are paying money to go to school. I understand you have to attend class but the end result is:

Anderson has initiated two significant programs for military students: vocational rehabilitation and employment, and Student Veterans of America.

 Do you pass your tests, your quizzes?
 Do you turn your homework in?
 Your attendance should not dictate if you pass or fail,
 it should be your

grades. I think whatever you put in college is what you get out of it."

Anderson has the support of members of the faculty, but as a practical matter, he has concentrated on making sure his fellow vets know the policies that ensure continued enrollment and government support. To ensure success, college administrators should be familiar with the requirements of the federal government's continuing education and vocational programs for military veterans, including:

- The GI Bill.
- The Montgomery GI Bill.
- Department of Veteran Affairs.

#### Identifying and utilizing supportive organizations

Gregory Anderson's efforts to help his fellow student military veterans go far beyond cajoling his mates to attend class. Anderson has initiated two significant programs for military students: vocational rehabilitation and employment, and Student Veterans of America.

Vocational rehabilitation and employment

"I spearheaded the vocational rehabilitation and employment program here at Vista College," Anderson said, pride in his voice. "VOC rehab is when you get a job displacement or something similar to that and you no longer have the GI Bill or the post-9/11 [benefits], if you are a disabled military veteran then they [the Department of Veterans Affairs] will kick in."

"Basically what it does is it steers you to a profession, a trade, to make you marketable so you can get a job," Anderson explained. "They pay for you to go to school on top of a stipend. They give you so much money per month to live until you graduate or get your certification. Then they help you with employment and try to transition you back into the civilian life."

"VOC Rehab is great, but it is not as good as the Post 9/11 GI Bill or the Montgomery GI Bill, because [with those programs] there is no requirement [as to] what school you can go to or what hours you have to be enrolled, but with VOC rehab there is. But without a doubt it is a benefit. They are covering my expenses to go to school so I am not one to complain."

"I was the guinea pig," Anderson said with a laugh. "I had to go through the process to get this completed but now it is pretty much a regular thing where people can come here on the VOC Rehab."

Anderson outlined how he brought Department of Veteran Affairs benefits to Vista College:

- Connected with the regional office of the Department of Veteran Affairs Vocational Rehabilitation division.
- Petition to have the college added to the approved list of schools.
- Coordinate the proposal with the College finance department.
- Provided evidence of disabled military veteran students on-campus, and/or your intention to add these students.

#### Student Veterans of America

"What got me interested in it is that we did not have anything here [at Vistal that brought people together, like a fraternity," Anderson said. "So I got a bunch of us together and we decided we would be part of the Student Veterans of America. The guys voted me president, just before the 4th of July."

One of the tenets of the group is inclusivity. "Even though it is [called] Student Veterans of America, we accept not only veterans, but also accept their spouses, their kids, dads, mothers - it does not matter. If you have got a service member that is blood to you, you can become a member."

From the point of view of Anderson



Gregory Anderson and the Student Veterans of America Host a Veteran's Day Barbeque.

and his fellow vets, family members are part of the military, too. "When we are deployed, we understand that family members go through a hardship, just as much as the soldier or service member. My wife is taking care of five boys. I have been deployed to Afghanistan twice and three times to Iraq. Each time she is taking care of the kids by herself. So I think anybody that has a spouse that is in the military, or a brother or a sister or a loved one that is in harm's way, these people go through hardship. So we include

support us."

It was only after had a formal set of -

requirements for instituting a chapter.

As a recognized chapter, Vista College SVA has access to chapter grants and scholarships. Delegates from the chapter can attend regional events and advocate for legislation in their state. Nationally, SVA has more than 1,100 student veteran

them because they "What got me interested in it is that we did not have taking on the SVA anything here [at Vista] that name and holding brought people together, a barbeque that like a fraternity," Anderson Anderson discovered said. "So I got a bunch of us that the national together and we decided we Student Veterans of would be part of the Student America organization **Veterans of America.**"



Gregory Anderson and SVA participates in Helping Hand, HEB, and Texas National Guard Feed the Family can food drive.

organizations in all 50 states:

- 85 percent are age 24 or older.
- 47 percent have a family.
- 27 percent are female.

"You can get money to help start fundraisers," Anderson noted. "On top of that, you have other people that are members of different colleges and you can all come together to help each other out on events and stuff."

The Vista SVA chapter has been busy in the last year. "We had a barbecue for Veteran's Day and it turned out to be a real good day. We

**Gregory Anderson applauds** the faculty and administration the sides and fixings. of Vista College for their support and for fostering a superior environment for learning.

had barbeque, a couple of cakes, all My officers were serving along with some volunteers. We followed that up with a can drive and

we are coordinating with the Texas National Guard to help spearhead food drives for families in need," he said. "So we not only try to do things here at school, but we also try to do things in our community to help our fellow citizens, those who are less fortunate."

According to the Student Veterans of America, the American Council on Education and RAND Corporation have cited the presence of student veteran organizations as a best practice for military-friendly schools; SVA peerto-peer support is linked to academic success.

The Vista College chapter of Student Veterans of America is up and running. After just six months in existence, they have 107 members.

Anderson noted the steps taken to create a Vista SVA chapter:

- Visit the SVA website (http://www. studentveterans.org).
- SVA has three requirements for a chapter, including coordination with the school:
  - \* Establish an official governing document.
  - \* Establish three points of contact: student veteran, group advisor, chapter email account.
  - \* Gain recognition by the educational institution as an official student organization.

#### **Identifying and utilizing leaders**

Gregory Anderson applauds the faculty and administration of Vista College for their support and for fostering a superior environment for learning. "I have a lot of respect for these people, not only my instructors, but also for a lot of people who actually care about learning," he said. "You do not get that in many places. Most of the time you are just a number and there is often a high turnover rate. But here they try to get and keep people. They go out of their way to help."

Anderson is correct in identifying a supportive administration and outstanding faculty as elements of success. But Career Education Review must point out the significance of Mr. Anderson's initiative and leadership. Quite simply, he has been the catalyst for positive change and a growing and increasingly successful military veteran student body at Vista College. Other colleges should make a concerted effort to identify leaders like Gregory Anderson.

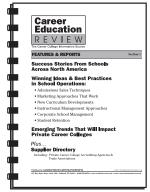
Gregory Anderson leadership skills have been honed through the unique circumstances of his maturation as an adult. Greg Anderson has maintained a 4.0 GPA since he entered college and will reach his first goal, his Associates degree, the fall of 2015. He is also a candidate for the National Technical Honors Society.



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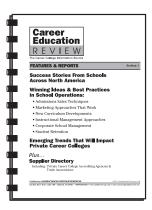
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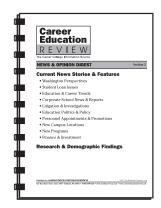
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