## Big Debt – Little Value?

During the 109<sup>th</sup> Congressional session, the U. S. faced devastation of Biblical proportions when Hurricane Katrina hit the Gulf Coast. Congress quickly attempted to enact a number of emergency measures to provide for higher education and workforce relief in the affected areas. One attempt, H. R. 3795 and its Senate complement, S. 1715, died in their respective Chambers.

What relevance does this have to college student affairs? Even more important, why do I have a personal interest in these bills? H. R. 3795 had an unexpected, but potentially powerful rider, which addressed transfer of credits between schools, regardless of the schools' accreditation affiliation. Every Congressional measure addressing transfer of credits has expired before becoming law.

Transfer credit evaluation should not require Congressional intervention when the Council for Higher Education Accreditation issued an opinion in November, 2000, supporting transfer of credits from schools that do not have regional institutional accreditation. Adding another layer of governmental oversight is redundant at best and fiscally irresponsible at worst.

Again, why do I care? Because my former students – and current students of my former employer – are negatively affected by their inability to transfer for-profit school credits to most non-profit and state-supported schools. They have invested heavily in educations that, for all intents and purposes, are worthless to them if they want to pursue four-year degrees at most "real" (traditional) colleges.

Perhaps it is true that some for-profits have lower standards for their courses. But, from my own experience and research, a significant number of the schools hold high standards for course content, texts, testing, and seat-time. My husband taught Introduction to Microsoft Office at the University of Tennessee, and I taught the same course at a regional for-profit. We followed the same lesson plans, used the same classroom exercises, and even gave the same tests within the same number of aggregate instructional contact hours. His students' credits are accepted anywhere; mine are not.

Many for-profits select textbooks at the institutional level, produce standardized syllabi for every course, and require strict faculty compliance with instructional requirements. These standards are not established by choice, but because of requirements in Title IX (federally funded college student financial aid). For-profits are closely monitored for Title IX compliance simply because there is a higher risk of fraud.

All higher education accrediting agencies are authorized by the U. S. Department of Education. For that reason, accreditation should be an accepted standard. In for-profit schools, program accreditation is more important than institutional accreditation, because the programs – rather than the school itself – drive enrollment. Again, from my own experience and research, program accreditation standards are high, audited, and applied equally to all schools, regardless of their profit status.

After decades of monitoring by the Accrediting Council for Independent Schools and Colleges, at least one Tennessee for-profit college dropped its ACICS affiliation in favor of regional accreditation by the Southern Association of Colleges and Schools for the benefit of its students. Neither administration, programs, curriculum, nor faculty changed. Suddenly, however, the for-profit's credits are accepted by Tennessee Board of Regents (state-supported) 2- and 4-year schools. When students transfer into state-supported and non-profit institutions from "real" (regionally accredited) schools, their transcripts are compared class-by-class for granting credit. Textbooks, course descriptions, syllabi, and aggregate instructional contact time are considered. Why can't the same protocol be applied to transfer credits from for-profits and other non-regionally accredited schools? As the mega-for-profits (*i.e.*, DeVry, ITT, Phoenix, Kaplan) continue to grow geometrically, unrestricted transfer of credits is going to become an exponentially more-significant issue.

Transfer of credits is a tremendous issue for students and, by extension, student affairs personnel who are tasked with retention, counseling, and providing general services. Admissions counselors sell for-profit students on the transferability of their credits, knowing all the while there is no realistic chance those students' can transfer credits to most state-supported schools. Further, it is incumbent on student affairs professionals in traditional colleges to promote incoming transfer credit evaluation from all accredited colleges as a benefit to potential and current students. The professional association for college academic advising, NACADA, has a continuing interest in this issue, so its members should band together to lobby within their own schools in favor of global support for CHEA's recommendation.

## Resources

- CHEA. (2000, November). A statement to the community: Transfer and the public interest. Available on-line at www.chea.org/pdf/transfer\_state\_02.pdf
- NACADA. (2005). Advising transfer students hot sheet 1.4: Federal regulation of transfer credit evaluation. Available on-line at www.nacada.ksu.edu/commissions/C19/documents/ATSC-HotSheet1-4.pdf