

Career College Controversy in the News

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Career Colleges have been in the news in recent year after televised media exposés ran programs regarding unethical admissions practices at a handful of corporate colleges in the United States after these schools closed. And, as a result of the attention received by these programs, congressional hearings occurred on Capitol Hill, including undercover videos of some of these practices.

Healing Mountain Massage School wishes to express it's concern as well as regret over trade schools and private for-profit institutions who adopt a stance of high pressure admission tactics with empty promises and trickery to beguile innocent/naïve students into signing contracts for sometimes unnecessary, even overpriced degrees that may have little career opportunities at all.

As the baby boomer generation ages and reaches retirement the need for allied health jobs – *including massage therapy* – will continue to grow. It is one of the leading career opportunities in the job market today and will continue to grow easily over the next twenty-five years until this population of elderly begins to decline. And because of this economic outlook, some greedy organizations, in their haste to take advantage of money making endeavors, have invested heavily in career colleges and occasionally participate in unethical practices to capitalize in hopes of high-yield returns on their investments.

Even though there seems to be a negative media feeding frenzy regarding career colleges as of late, the US Department of Education admits that the overwhelming majority of postsecondary institutions adhere to the provisions of the law. There are more good schools with ethical admission representatives and sensible program costs available for interested students. And, there are also fields of study with excellent career opportunities and job demand available. Nonetheless, until all accrediting bodies and governmental agencies take their stewardships seriously and work together to regulate, monitor, and enforce ethical school admission practices, it is best for prospective students to shop carefully when thinking about furthering their education. It is the consumer's responsibility to make certain the following questions can be answered to your satisfaction:

1. Is there a market for the career your looking into?

The school can tell you, but unless they can show you statistics from an outside source to back up their claims, you should look elsewhere for accurate information.

2. What are the current graduation & placement rates for the school/program you are looking at?

The school should have these figures published each year in their catalog, or annual report, or their program effectiveness plan produced for their accrediting agency or department of education. Those percentages should be well above the minimum 70%, which tells you students are able to graduate from the program and get jobs afterwards. If certification is required to practice in the field, the school should have percentages of how many of their graduates are able to pass the certification exam. All these stats give you an idea of how the school is performing, and your odds for success in finding gainful employment later on.

3. How expensive is the schooling?

School costs differ greatly. Shopping around is a wise move. Ask the school for a detailed breakdown of costs. Some schools actually pay certification exam and license fees after graduation.

4. How do I know I'm not taking on too much loan debt?

The total cost of school should not be so high that you can't pay off your loan debts for school. As a rule, no more than 1/3 of your monthly income should be used to pay off debt like loans, credit cards, items on lay away, etc. The remainder should be available for rent, food, clothing and some to be put aside for 'rainy day' emergencies.

A more detailed formula can be used to calculate whether your student loans might be too high. The calculation goes something like this: add your cost of attendance, plus 5% of the COA (average loan interest rate) per year and divide by 120. This is your approximate monthly loan repayment for the next 10 years (average loan repayment period). Now, figure out the average annual income for a person working in the field (find several sources and choose the lowest number). Divide this number by 12 to give you an estimated monthly income and make sure your loan repayment is not larger than 8% of your monthly wage.

Let's say the average annual income is \$30,000 gross which is only \$22,500 after taxes. $\$22,500/12 \text{ months} = \$1,875.00$ take home pay. To calculate 8% of your monthly income, move the decimal two places to the left and multiply by 8. $\$18.75 \times 8 = \150 . If your loan repayment is below \$150 per month, you should have no problem repaying your loan.

I know that's a bit complicated, but you want to make sure before you go to school that you won't have to file for bankruptcy later and destroy your credit in the process. The old adage "An ounce of prevent is worth a pound of cure" really applies here, so take it to heart.

In conclusion, the Career College Association stated it is important to remember that private sector colleges and universities employ over 200,000 honest men and women dedicated to helping students find a career that fits them so they can be happy and successful in life. While the mistakes of a few institutions have made headlines, the hard work of most are making lasting improvements in the lives of almost 3 million students a year. Remember, do your homework... *before you choose to go back to a school!*

Mr. Nikola has been a massage therapist, educator and author for thirty years. He owns Healing Mountain Massage School with two campuses in Utah. He served as a Commissioner (*member of the Board of Trustees*) in a volunteer capacity for ABHES – the Accrediting Bureau of Health Education Schools in suburban Washington, DC between 2009-2016, and is currently on the Utah State Massage Board.