

Finding the right job training school **Seminar lesson plan and class activities**

Seminar purpose:

To help students and job seekers get the best vocational training without exposing themselves to for-profit school fraud or unmanageable debt, and to make them aware of how to obtain assistance or file a complaint if necessary.

Learning objectives:

By the end of the lesson, participants will understand:

- What a vocational, job training or trade school is
- Why the for-profit college industry has become subject to greater scrutiny
- What kinds of jobs require or recommend vocational training
- The benefits of local community colleges
- The importance—and shortcomings—of accreditation
- The difference between regional, national and programmatic accreditation (and why it matters)
- What to consider before enrolling in a trade school
- How to pay for school, and the difference between private and federal student loans
- Whether trade schools are eligible for the GI Bill and Tuition Assistance, and if changes to the Military Lending Act impact trade school student loans
- How to identify predatory and/or fraudulent vocational schools
- Where victims of for-profit college fraud can get help and file complaints
- What resources can help prospective students get crucial school and employment information

Lesson duration: Three hours

Materials:

For instructor:

- *A guide to finding the right job training school* (brochure)
- *Questions and answers about finding the right vocational, technical or trade school* (backgrounder)
- Visual teaching aid (PowerPoint presentation)
- Lesson plan, including activities and answer keys (pages 3-47)
- Class evaluation form (page 48)

Instructor will also need:

- A computer and projector for the PowerPoint presentation (the PowerPoint slides also can be printed on transparency sheets for use with an overhead projector); and
- An easel and pad, or a whiteboard, and markers.

For participants:

- *A guide to finding the right job training school* (brochure)
- Exercise with character bios, sample job postings, sample training programs
- Class evaluation form
- Optional: Printout of extra credit case studies
- Optional: *Questions and answers about finding the right vocational, technical or trade school* (Q&A)
- Optional: Student Loan and Education Resource sheet [http://www.consumer-action.org/english/articles/student_loan_and_education_resource_list]
- Optional: Printout of the PowerPoint presentation

Lesson outline:

- Welcome and training overview (5 min)
- What are your education options? (15 min)
- Job training programs and employment (15 min)
- Accreditation (15 min)
- Evaluating a job training program (25 min)
- Exercise: Finding a career that is right for you (20 min)
- Break (20 min)
- How to pay for school (15 min)
- Loan repayment (10 min)
- Where to complain (20 min)
- Resources (5 min)
- Questions and answers (10 min)
- Wrap-up and evaluation (5 min)

Instructor's notes:

This training module consists of one brochure (*A guide to finding the right job training school*); a training manual (backgrounder), written in question-and-answer format; a lesson plan with class activities; and a PowerPoint presentation. It was created by the national non-profit organization Consumer Action with funding from Consumer Action's Managing Money Project to be used by community educators in their communities.

Before conducting the training, familiarize yourself with the brochure, the Q&A, the lesson plan (including activities) and the PowerPoint visual teaching aid.

The PowerPoint presentation contains notes for each slide (appearing below the slide when in Normal view or Notes Page view). These notes offer detailed information about what to present while displaying that slide. The learning objectives for each section, along with key points and questions to generate discussion, are included in the lesson plan, as are indicators telling you when to move to the next PowerPoint slide.

Why Adults Learn, a PowerPoint training for educators, provides tips for teaching adults and diverse audiences—it will be helpful to you even if you have taught similar courses before. The slide deck is available at http://www.consumer-action.org/outreach/articles/why_adults_learn/.

WELCOME AND TRAINING OVERVIEW (5 minutes)

➔ **SLIDE #1** (onscreen as participants arrive; direct participants who arrive early to begin reading the fact sheet)



Welcome participants and introduce yourself.

If you have a small group, you can ask individuals to introduce themselves (or, if time permits, ask them to pair off with someone seated near them and then introduce each other to the group) and tell you what they hope to get out of the training. In a larger group, invite a few volunteers to share their expectations. On your whiteboard or easel pad, jot down some of the specific things participants mention. You can come back to this at the end of the class to make sure you've covered these points. (This activity is designed to serve as a brief icebreaker. It will also give you an

idea what participants' expectations and needs are.)

Review the contents of participants' packets. Ask the class to take a look inside their packets and make sure they have all the materials needed.

➔ **SLIDE #2**

The image shows a slide titled "What you will learn". The title is in white text on a dark blue background. Below the title, there is a list of four bullet points: "• What a vocational, job training or trade school is", "• How to identify predatory and/or fraudulent vocational schools", "• How to finance your education", and "• Where victims of for-profit college fraud can get help and file complaints".

Present the learning objectives of the training (also listed on the first page of this lesson plan).

You will learn:

- What a vocational, job training or trade school is
- Why the for-profit college industry has become subject to greater scrutiny
- What kinds of jobs require or recommend vocational training
- The benefits of local community colleges
- The importance—and shortcomings—of accreditation
- The difference between regional, national and programmatic accreditation (and why it matters)
- What to consider before enrolling in a trade school
- How to pay for school, and the difference between private and federal student loans
- Whether trade schools are eligible for the GI Bill and Tuition Assistance, and if changes to the Military Lending Act impact trade school student loans
- How to identify predatory and/or fraudulent vocational schools
- Where victims of for-profit college fraud can get help and file complaints
- What resources can help prospective students get crucial school and employment information

WHAT ARE YOUR EDUCATION OPTIONS? (15 minutes)

Learning objective: Understand the difference between a trade, or vocational, school, community college and two- and four-year colleges, and why some for-profit colleges have been under increased scrutiny.

Key points (slides 3-5):

- Trade schools, community colleges and universities each offer advantages—the best choice depends on your goals.
- Students who want to train for a particular job rather than get a liberal arts degree may have the option of a trade school or community college.
- For-profit schools have come under greater scrutiny for targeting low-income students with high-tuition programs, large student loans and second-rate training programs.
- Many for-profit school graduates struggle to find jobs that provide enough income to pay off their hefty student loans.

Questions to generate discussion:

- What are some big-name job training (trade) schools that you have heard of?
- What can you learn at these types of programs (skills, programs, etc.)?
- What kind of jobs do trade schools prepare you for?
- What are some barriers to going to college? (*Likely mention tuition, housing costs, inability to work while in school.*)
- Do you know someone who went to a two- or four-year college, only to find out they weren't interested in learning what they signed up to study or they couldn't manage the workload?

Note: When generating discussion, allow a moment or two for participants to respond. You can jot down responses on your easel pad or whiteboard.

➔ SLIDE #3

Introduction: If you know you are interested in pursuing higher education, but you are not sure what type of program or school you should enroll in, there are several questions to ask yourself before choosing between a trade school, a community college and a four-year college. Your answers to these questions will help you make the best choice of school or program, and that, in turn, will help you achieve your career goals and avoid unnecessary or unaffordable student loan debt that could jeopardize your future financial wellbeing.

Go over slide notes.



Slide notes: Both colleges and vocational schools can offer solid educational opportunities and credentials that can prepare you for the job market. The right choice depends on your career goals. Ask yourself these questions to determine the best school choice for you:

1. Do I have a specific profession in mind?
2. If yes, does this profession require a college degree, or is an undergraduate certificate or trade school degree enough?
3. Is there a post-graduation test or certification required before an

employer will hire me for a job in the field of my preference? What is the regulatory body or organization that oversees these tests?

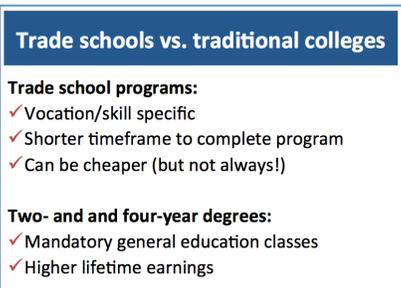
4. Am I interested in independent academic research, critical thinking and learning for its own sake?
5. Do I have what it takes in terms of drive and perseverance to complete a college degree (the entire two or four years)?
6. What is my financial situation? Could I get financial aid for a college degree?

Trade schools can be highly valuable for those students who know exactly what profession they want to work in and don't have the desire, drive or time for general education classes. Vocational programs are relatively short—usually one to two years—and offer employment opportunities in practical fields such as health care and technology.

If you are interested in a liberal arts education but are unsure whether a four-year college is right for you, consider obtaining an associate degree (typically two years of study) from your local community college. Tuition at a community college costs less than tuition at a university, and you can transfer your credits over to a four-year college once you graduate if you decide to continue your education.

➔ SLIDE #4

Go over slide notes.



Slide notes: There are important differences between trade schools and traditional two- and four-year colleges.

Trade schools:

- Trade schools teach skills that can be applied to a specific vocation rather than offering the general education classes taught at colleges and universities.
- Vocational programs are shorter (usually one to two years) than degree programs at colleges and universities, which are a minimum of

two or four years. (According to the Department of Education, on average, 40 percent of students who enroll in a four-year university drop out—but are still required to pay back their student loans.)

- Graduates of reputable vocational programs usually graduate with less debt than university graduates and are in an excellent position to land an entry-level position (and start earning faster than those attending four-year-colleges), as long as the program is reasonably priced—many for-profit schools are not!
- Individuals who possess a postsecondary certificate earn nearly 40 percent more than a high school graduate when they work in the field they studied.

Traditional two- and four-year colleges:

- Liberal arts colleges require general education courses, many of which ultimately may not apply directly to your major or career ambitions. The same goes for the general education courses that are required for an associate degree.
- On average, earnings are higher for those who hold at least a bachelor's degree, with projected lifetime earnings nearly double that of students who attended a vocational school.

➔ SLIDE #5

Go over slide notes.



Slide notes: Over the past few years, for-profit colleges and trade schools have come under increased scrutiny for marketing false job placement rates, using misleading recruitment practices and making fraudulent accreditation claims, all while charging students high-priced tuition and fees for degrees that prove worthless after graduation.

Several schools have falsified their success stats by counting graduates who work part-time in service industry jobs as full-time employees in their field—for example, counting part-time Starbucks employees as graduates that have found full-time employment post-graduation. Other schools have hired temp agencies to hire recent graduates to inflate job numbers, only to lay them off after their temporary jobs are over.

Since these schools often fail to provide graduates with valuable training or career prospects, many for-profit school graduates struggle to find jobs that provide enough income to pay off their student loans.

National for-profit trade schools that have been or are under current investigation by government agencies like the U.S. Department of Education (ED), the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB) include:

- Corinthian Colleges (now closed)
- University of Phoenix
- DeVry University
- ITT Educational Services (now closed)
- Education Management Corporation (Art Institutes, Argosy University, South University and Brown Mackie College)

- Career Education Corporation (including its Le Cordon Bleu campuses, American InterContinental University and Colorado Technical University)
- Marinello Schools of Beauty (now closed)

In 2015 (and again in 2016), the Department of Education released a list of over 500 schools that have been placed on the “Heightened Cash Monitoring” list (<https://studentaid.ed.gov/sa/about/data-center/school/hcm>), meaning the schools are being reviewed for financial or federal compliance issues. Heightened Cash Monitoring is not necessarily a red flag to students and taxpayers, but it should serve as a precaution. In addition to for-profit schools, the list includes small religious schools, state-operated public colleges and several private and public schools in other countries.

JOB TRAINING PROGRAMS AND EMPLOYMENT (15 minutes)

Learning objective: Understand the types of careers that typically require pre-employment training, your educational options if you want to pursue such a career, and how to assess your employment prospects.

Key points (slides 6-10):

- There are processes and tools for identifying the right career for you and the skills required.
- Talking to employers in the field to find out which programs they recommend and what skills and experience are in demand is a good way to make the best education choices.
- Depending on the skills required for your dream job, there are many training programs available at for-profit and public schools—learn which is best for you.
- Community college should always be considered before other programs because it offers greater flexibility and affordability than private trade schools and four-year colleges.
- Many for-profit colleges and trade schools charge higher tuition than comparable programs at community colleges and flagship state public universities.

Questions to generate discussion:

- How do you learn about job openings or companies that are hiring in your area?
- Who or where do you turn to for professional development advice?
- How many of you have mentors that you turn to for professional advice?

➔SLIDE #6

Introduction: The first thing you’ll need to do is find a job or industry that suits you, and you’ll need to see what the employment prospects are and how well you qualify. Check multiple job postings in your desired industry to learn about the demand for workers and the qualifications, required skills, degrees or certification you might need. Contact the employers or HR departments from the companies’ job postings and ask them what certification, degree or work experience is required if it is not clearly listed on the job posting. Ask them if they recommend any training programs in your area, and if they see hiring for the type of career you’re interested in being strong into the future or not. You may also speak to these contacts during local job fairs or by contacting local professional associations in your desired industry (often, your state’s labor department will post these events on its website).

Go over slide notes.

Where are the jobs?

- USAjobs.gov (<https://www.usajobs.gov/>)
- America's Job Exchange (<http://www.americasjobexchange.com/>)
- Indeed (<http://www.indeed.com/>)
- CareerBuilder: industry demand in your region (<http://advice.careerbuilder.com/posts/these-are-the-most-in-demand-jobs-for-2016>)
- The U.S. Department of Labor's Career One Stop (<http://www.careeronestop.org/>)

Slide notes:

How do you find available positions for the job you want? Check out websites such as:

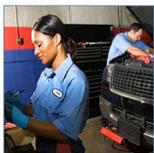
- USAjobs.gov (<https://www.usajobs.gov/>)
- America's Job Exchange (http://www.americasjobexchange.com)
- Indeed (<http://www.indeed.com/>)
- CareerBuilder (information about job availability in your area) (<http://advice.careerbuilder.com/posts/these-are-the-most-in-demand-jobs-for-2016>)
- The U.S. Department of Labor's CareerOneStop (to explore careers, research salaries, browse links to training resources and learn about employer demand for certain jobs) (<https://www.careeronestop.org/>)

→ SLIDE #7

Introduction: Many careers call for specialized training before an employer will hire you. Once you have determined that you want to pursue a particular career, you might have more than one option for getting the education you need to enter the industry. Each education option might have different lengths and costs, which could have a bearing on your future job success and financial wellbeing, so it's important to evaluate your choices before making a decision.

Go over slide notes.

Job training and employment



Auto technician



Construction laborer



Medical and dental assistants

Slide notes: Trade schools, vocational schools and job training programs prepare students for a variety of skilled jobs, including:

- Medical or dental assistant
- Hair stylist and cosmetologist
- Paralegal
- Auto mechanic
- Web designer
- Plumber or landscaper

If you have an industry in mind, or a couple, you'll need to begin your research to learn more about the jobs available in that field and what training will be required (if any).

1. Is the career in demand? Say you were interested in a career as a medical assistant—where would you start your research? We recommend visiting the Department of Labor's Occupational Outlook Handbook (<https://www.bls.gov/ooh/occupation-finder.htm>) to see if the medical industry is growing or if government anticipates the industry to slow, and to review national and regional wage information by industry.

The Bureau of Labor Statistics (<https://www.bls.gov/ooh/healthcare/medical-assistants.htm>) is forecasting medical assistant career growth to be much greater than the average growth of 29 percent from 2012 to 2022. That seems promising.

The site goes on to explain that one of the largest segments of the U.S. population, Baby Boomers, is turning 65 at a rate of about 8,000 per day, according to AARP, and this burgeoning senior population will place increasing demand on the health care system. That combined with the rapidly advancing technology and treatment methods may cause some physicians to hire more medical assistants.

2. What duties does the job entail? BLS.gov (<https://www.bls.gov/ooh/healthcare/medical-assistants.htm>) explains the duties medical assistants perform vary by practice and setting, but in general they perform basic patient care and administrative functions. These tasks often include taking patients' vital signs; record-keeping; preparing lab work; scheduling appointments; and, in some cases, giving injections or helping physicians to examine patients. In some practices, medical assistants may specialize in administrative work, adding billing and coding to their duties, while others handle predominantly clinical duties, such as sterilizing equipment, doing basic lab tests, removing stitches, drawing blood or providing instructions to patients.

3. What sort of degree, certification or post-graduate licensing is required? The BLS also indicates that, while certification in this field often is not required, it does tend to improve job prospects. You can also call your state's department of education (<https://www2.ed.gov/about/contacts/state/index.html>) to inquire about any tests or licensure you may be required to take after graduation. The office may put you in touch with the state commission or national agency that oversees the licensing in that particular field (for example, the American Dental Association for those looking to become dental hygienists, or the American Physical Therapy Association if you're looking to be a trained physical therapist).

4. What can employers tell you about the job you want (even if they're not hiring at that time)? Contact employers from local job postings and ask them which training programs they recommend and what equipment and software you need to be familiar with to get hired and start working after graduation.

→SLIDE #8

Go over slide notes.



Slide notes: Vocational schools frequently partner with local companies, trade unions and professional organizations to provide classroom training and on-the-job experience for skilled workers. Apprentices earn industry wages for work, typically at the journeyman pay scale (the level of a skilled worker who has completed an apprenticeship qualification). Some community colleges and many technical schools combine trade apprenticeships with formal degrees in applied sciences, including multi-occupation trades. These degrees require coursework

outside the trade in courses that complement job skills, including communication, writing composition, mathematics and psychology.

Depending on where you live, visit the your state's department of labor or department of education websites to learn about these apprenticeship opportunities, or contact your local trade union for more information.

For example, those interested in apprenticeships in New York can visit the state's department of labor website, which posts information for job seekers and job openings at various unions, including the local unions for carpenter, electrical, plumbing and heating trades (<https://labor.ny.gov/apprenticeship/appindex.shtm>). If you live in Florida, you can visit the state's department of education website on apprenticeships (<http://www.fldoe.org/academics/career-adult-edu/apprenticeship-programs/>) or find the contact information to speak with the apprenticeship program director directly.

→SLIDE #9

Go over slide notes.



Slide notes: Vocational and job training programs are available at many local community colleges. These schools play an important role in higher education around the country: Their open-admission policies, low tuition and locations close to home make them an important route to postsecondary education and job training for many students.

In 2015, the average cost for community college tuition and fees was roughly \$3,500. During the 2013-2014 school year, 34 percent of full-time undergraduate students who enrolled in community college received federal Pell Grants to help them cover the cost of tuition and fees (an average of \$3,673 each).

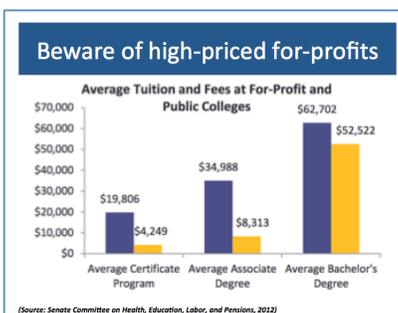
A 2016 study by the Department of Education (<https://www.ed.gov/news/press-releases/education-department-releases-new-graduate-earnings-data-career-college-programs>) led government officials to declare that public schools provide far better value for students than for-profit counterparts:

- The average graduate of a public undergraduate certificate program makes nearly \$9,000 more each year than the average graduate of a for-profit undergraduate certificate program.
- Graduates of certificate programs at public institutions are more likely to have attended programs that provide training for higher-earning fields, such as nursing, than graduates of certificate programs at for-profit colleges.

We recommend checking your local community college for job training and certification programs—the cost is usually cheaper and the program is likely more reputable. You can also apply any credits earned at a community college toward further specialization (in the auto tech industry, for example).

→SLIDE #10

Go over slide notes.



Slide notes: Beware: Many for-profit colleges and trade schools charge higher tuition than comparable programs at community colleges and flagship state public universities. According to a 2012 Senate survey (<http://bit.ly/2h4xuhd>):

- Bachelor's degree programs averaged 20 percent more than the cost of analogous programs at flagship public universities.
- Associate degree programs averaged four times the cost of degree programs at comparable community colleges.
- Certificate programs similarly averaged four and a half times the cost of such programs at comparable community colleges.

ACCREDITATION (15 minutes)

Learning objective: Understand what accreditation is, why it's important that any school you enroll in be accredited by a reputable accrediting agency, and how to find out if a school you are considering is accredited.

Key points (slide 11):

- Accreditation is the process of evaluating colleges, universities and trade schools to ensure they meet quality education standards.
- Verifying that the school you are considering is accredited by a legitimate agency that is recognized by the U.S. Dept. of Education or the Council for Higher Education Accreditation is the first step you should take in evaluating your education options.
- Regional accreditation is more rigorous than national accreditation, and is important if you want to transfer into another school. However, for many trade programs, national accreditation is acceptable—if it's legitimate.

Questions to generate discussion:

- What does accreditation mean?
- What elements of a college should be tested and/or reviewed to ensure the program is providing students with a legitimate education?
- What are the benefits associated with a school being accredited?

→SLIDE #11

Introduction: Before you enroll in any job-training course or program, make sure that the school is accredited by a legitimate, recognized accrediting agency. Many colleges and universities won't accept transfer credits from schools without recognized accreditation, and future employers typically hire only applicants with degrees from an accredited program. It's not enough to rely on the accreditation claims of the school you're considering—you must verify.

Go over slide notes.

Accreditation

Is the program accredited?

- **Regional** – Highest standard of the two types of accreditation. Credits accepted by local two- and four-year schools
- **National** – Might be okay for programs like HVAC and auto technicians (but will the credits transfer?)
- **Programmatic** – The program is either Regionally or Nationally accredited *and* is accepted by the state or national agency that oversees any necessary licensure or certification post graduation

TIP: Ask reputable two- and four-year colleges if they accept the credits!

Slide notes: Accreditation is the process of evaluating colleges, universities and other higher learning institutions to ensure that they meet certain minimum educational standards. Accredited programs undergo rigorous review before accreditation is granted and are re-evaluated regularly. Reviewers usually include faculty from other accredited colleges and universities. Having a degree from a program that is accredited ensures the quality of education you receive and that future employers will recognize your degree or certification.

The first step you should take before enrolling in a college or university is to verify whether or not the school is accredited by a recognized accrediting agency. Ask the program or school for the name of their accrediting agency. If they do not have one, this is a red flag, and **you should not enroll**. If they do have an accrediting agency, check that it is recognized by either the Council for Higher Education Accreditation (<http://www.chea.org/>) or the Department of Education (ED) (<http://ope.ed.gov/accreditation/>).

Both ED and CHEA review the effectiveness of accrediting organizations. ED's recognition is based on ten standards that include attention to recruitment and admission practices, fiscal and administrative capacity and facilities, and success with respect to student achievement. **Only schools and training programs that are accredited by a Department of Education accrediting organization are eligible to receive federal financial assistance for their students. If you intend to use federal financial aid to attend school, make sure the program is accredited by an ED-approved agency.**

Regional accreditation, national accreditation and programmatic accreditation:

- Regional accreditation is the highest standard of college accreditation and the most widely recognized. The credits and degrees you earn will be more widely accepted if you transfer schools. Regionally accredited schools may have stricter admission standards and may include fewer trade-school programs.
- National accreditation agencies are neither organized by nor limited to regional geographic areas. These national agencies have historically focused on approving career, vocational and trade schools. Schools that are regionally accredited may not accept transfer credits earned from nationally accredited programs. If you intend to transfer into a regionally accredited school, check with the school to see which programs' credits they will accept in a transfer.
- After you've found a program that is institutionally accredited (either regionally or nationally), it's important to know whether any programmatic accreditation is necessary to ensure the degree or certificate you're obtaining qualifies you for any post-graduation licensure or certification necessary to work in the occupation and in the state you want to work in (and that, generally, completion of the program will qualify you for any such necessary licensure or certification). While programmatic accreditation is not required in every vocational field, it is for many. For example, applying for a cosmetology license after graduation means you'll want to make sure the training program you enroll in provides a degree that will be accepted by the state cosmetology licensing agency and adequately prepares you for the state board cosmetology examination. Those hoping to become dental hygienists must take the National Board Dental Hygiene Examination, a written exam administered by the American Dental Association, and then complete a regional or state clinical board examination. In this case, it's important to check that your dental training program is approved by the American Dental Association *before* you enroll. If your program is not accepted by the appropriate state or national agency, you will have wasted the time and money it took you to complete your training.

EVALUATING A JOB TRAINING PROGRAM (25 minutes)

Learning objective: Know the most important questions to ask to ensure that a school you are considering is a viable, legitimate program that is worth your time and money.

Key points (slides 12-15):

- Program/school research is an investment in your future and a way to increase your chances of landing that dream job and avoid overwhelming student loan debt.
- Things like state-of-the-art facilities, excellent teachers' credentials, reasonable cost and high graduation rates are key elements of a successful program.
- You can't rely on the school's own printed marketing materials or website when evaluating a program.
- Looking for red flags can help you avoid enrolling in a fraudulent school.

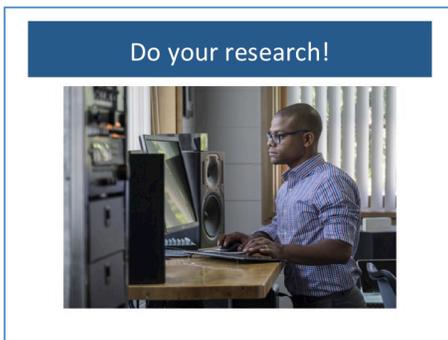
Questions to generate discussion:

- What elements of an education program do you think are important?
- What program statistics tell you that a program is successful and worth investing in?

→SLIDE #12

Introduction: There are questions you can ask that will help you verify that a trade school program is legitimate and worth your time and money. If this research seems like a lot of work, consider it an investment in your future and a way to increase your chances of landing that dream job and avoid overwhelming student loan debt.

Go over slide notes.



Slide notes: Thoroughly vet the school or program you are considering before you enroll so that you don't waste your time and money on a fraudulent program that won't give you the qualifications you need to land a job in your chosen field. In addition to verifying a school's accreditation, you should ask the school these questions:

1. What are the school's requirements for admission? Do you meet the school's criteria to attend? Some requirements may include having a GED or high school diploma, being a certain age

or living in a certain city or county.

2. How long will you need to be in school to complete the program? Both part-time and full-time students should ask the school how many semesters, quarters or months are required to complete the program.

3. Can the school accommodate language barriers and/or learning disabilities, if necessary? If you need help overcoming language barriers or learning disabilities, determine if the school provides help and at what cost. Are there supplies and tools you must buy to help you complete your courses, and what are the approximate costs?

4. Does the school provide the training needed by employers? When reviewing relevant job postings, take notice of any job requirements, necessary degrees or training listed. Does the program you're considering meet the same training or licensing requirements? Does the program use the same type of equipment and software used by the industry? Call the employers from the job postings to learn what kinds of training and experience they find important and ask whether they can recommend any particular training programs (as discussed in slide seven).

5. Are the instructors qualified? Check the program's website or ask the school for teacher biographies and resumes. Do the teachers work in the industry you're interested in? Do they give talks or hold seminars elsewhere? Does their line of work require certification or a specific degree (and do they have that certification or degree)?

6. What is the program's success rate? The admissions department of any school or program will have some graduation and employment rates available for review, but don't assume they are accurate! You may need to dig a bit to see how they came up with these figures. Ask detailed questions about their facts and statistics, including questions about the sample they used to collect information. We suggest following up by asking the school admissions office these questions:

→SLIDE #13

Go over slide notes.

Do your research!

- ✓ Graduation rate
- ✓ Job placement rate
- ✓ Debt upon graduating
- ✓ Alumni interviews
- ✓ Facilities



- **Graduation rate:** What percentage of students complete the program? (A high dropout rate could mean students don't like the program.)

- **Job placement:** How many graduates find *full-time, paid* jobs in their *chosen* field? What is the average starting salary? Do any degree areas have any more success finding jobs than others? (This is one area where you may need to dig. Admissions offices have notoriously inflated these figures by including graduates who worked

only part-time or as interns and in industries other than what they studied, like fast food restaurants or with temp agencies.)

- **Debt upon graduating:** Of the recent graduates who borrowed money to attend the school, what percentage are delinquent in paying back those loans?
- **Alumni:** Can the school provide you with a list of recent graduates to contact so you can interview them about their experience with the school and experience working in the industry?

7. Facilities: Are the facilities up-to-date? Vocational and trade schools often have some of the latest technology and equipment that is used in the industry. Avoid those with outdated labs, computer software and training equipment. When you enter the work force, you'll often be required to jump right in and work on state-of-the-art equipment, and the vocational school you choose should be able to prepare you for the workplace. Ask employers in your intended field which skills, procedures, equipment and software you should be competent in.

→SLIDE #14

Go over slide notes.

Are there known complaints?

- **College Scorecard:** collegescorecard.ed.gov
- **Better Business Bureau:** www.bbb.org
- **Local AG's office:** <http://naag.org/>
- **Local Dept. of Education:** www2.ed.gov/about/contacts/state/index.html
- **Department of Education's Heightened Cash Monitoring list:** studentaid.ed.gov/sa/about/data-center/school/hcm

8. Has the program received complaints? Check with your state attorney general's office (<http://naag.org/>) and the state department of education (<http://www2.ed.gov/about/contacts/state/index.html>) in the state where the school is based. The Federal Trade Commission warns that a lack of complaints doesn't necessarily mean the school is without problems: "Unscrupulous businesses or businesspeople often change names and locations to hide complaint histories." So enter the name of the school plus the word "complaints" in a search engine, and check the Better

Business Bureau for any complaints filed against the school.

The following resources will help you weed out fraudulent programs:

- **College Scorecard:** <https://collegescorecard.ed.gov>
This is a website run by the U.S. Department of Education that allows users to search for schools by program and location. The site compares stats on a school's size, cost, graduation rate and graduate salary with the national average.
- **Better Business Bureau:** www.bbb.org
Search the BBB website for complaints about the school you are considering.

- **State attorney general's office:** <http://naag.org/>
Use this site to find contact information for the nation's attorneys general, and then inquire with the attorney general of the state in which the school is located whether any complaints or violations have been filed against the school and program you are considering. Also check that the school's accreditation organization is in good standing with the state AG.
- **Contact the local department of education:** www2.ed.gov/about/contacts/state/index.html
Inquire with the department of education for the state in which the school is located whether any complaints or violations have been filed against the school and program you are considering. Also check that the school's accreditation organization is in good standing with the state's education department.
- **Department of Education's Heightened Cash Monitoring list:** studentaid.ed.gov/sa/about/data-center/school/hcm
Check with the U.S. Department of Education to see if the school is being investigated for any wrongdoing. Being on this list does not mean the school is offering a fraudulent program, but you should be aware of any potential wrongdoing.

Present the following situation to work through with the group. You can walk through it on the whiteboard/easel if you like.

On identifying a scam:

Mark found a trade school that offers the automotive technician certificate that he wants, and the school says it's accredited on its website, but the accrediting agency isn't listed in the Council for Higher Education Accreditation's database or the U.S. Department of Education's accreditation database. The school assures Mark that its accrediting agency is legitimate, and two friends have verified the program (even though they don't work as auto technicians). When Mark asks to review the school's enrollment contract before he signs, the admissions officer declines, stating they don't show materials to prospective students, only current students. What should Mark do?

Answer: Mark should take notice of two big red flags: First, the school's accreditation agency is not found in the two recommended databases, and second, the school doesn't provide written documents before enrollment. Mark should not enroll! Based on these two red flags alone, this school is probably not an option worth his time or money!

→SLIDE #15

Go over slide notes.



Slide notes: Look for these red flags that the school may be a scam:

- It is not accredited by an agency that is verified by the Council for Higher Education Accreditation (CHEA) (<http://www.chea.org/>) and/or the U.S. Department of Education (<http://ope.ed.gov/accreditation/>).
- The school is listed on the Department of Education's Heightened Cash Monitoring list (<https://studentaid.ed.gov/sa/about/data-center/school/hcm>).
- The program has received a significant number of complaints from other students (check websites like the BBB [www.bbb.org] or your state's attorney general's office [www.naag.org]).

- The annual or average graduation rate of the program is low (a great place to check is College Scorecard [<https://collegescorecard.ed.gov/>]).
- The school refuses to give you documents to review before you enroll. (A legitimate program shouldn't pressure you to sign up. If a school's promises aren't in writing, they will be difficult to prove if things go wrong.)

EXERCISE: Finding a career that is right for you (20 minutes)

Depending on the number of attendees and what topics you want to emphasize, divvy up the case studies listed on pages 28-41 of the lesson plan (directions appear on page 27). You may split the group into teams and have them work on one, two, three or all four of the case studies, or you may assign attendees to review the case studies individually. (Answer key is on pages 42-45 of lesson plan.)

***** BREAK (20 minutes)*****

Adjourn participants for a 20-minute stretch/bathroom break.

HOW TO PAY FOR SCHOOL (15 minutes)

Learning objective: Understand the types of financial aid available to students and the pros/cons of each.

Key points (slides 16-17):

- When determining the cost of your education, the total cost—not only tuition—should be considered.
- Grants and scholarships are preferable to student loans because they do not have to be repaid.
- Federal loans are preferable to private student loans because they typically come with more repayment options and lower (fixed) interest rates.
- Understanding the terms and repayment obligations of a loan before you take it out will help you avoid unexpected or unmanageable bills.
- You are obligated to repay your loan even if you do not finish your education.
- Defaulting on your student loan may result in negative credit reporting, seizure of tax refunds and other consequences.
- The GI Bill and Tuition Assistance can be used to pay for job-training programs.

Questions to generate discussion:

- How many of you were able to pay for school by working part-time or full-time while attending and/or borrowing a modest amount to cover the difference?
- Did anyone receive a federal Pell Grant that helped them attend school?
- What are some of the benefits or protections associated with federal student loans that aren't offered by private lenders?

→SLIDE #16

Introduction: Many, if not most, students can't afford to pay for their entire education out of their own pockets. Sources of financial assistance include parents and spouses, scholarships, grants, military/veteran education benefits and other financial aid and student loans. A loan can be a good tool if the interest rate is competitive and the payments are manageable. On the other hand, loans with high rates and unaffordable payments can put your financial wellbeing in jeopardy for many years to come—particularly if the education you used them to pay for does not result in a well-paying job. Understand your financial aid and student loan options before committing to borrow.

Go over slide notes.

Paying for school

1981-1982 school year
\$2,870 Public four-year college cost
\$1,800 Maximum Pell Grant
2015-2016 school year
\$19,548 Public four-year college cost
\$5,775 Maximum Pell Grant



Slide notes: National Public Radio (NPR) did an analysis (<http://www.npr.org/sections/ed/2016/07/25/481402473/why-summer-jobs-dont-pay-off-anymore>) comparing the costs for students attending college in 1981-82 and today:

In 1981-'82

- The average cost to attend a public four-year college for one year was \$2,870, including tuition, fees and room and board.
- In that same year, the maximum federal Pell Grant (<https://studentaid.ed.gov/sa/types/grants-scholarships/pell>)

award, given to students with significant financial need, was \$1,800.

- That left a student to pay a difference of \$1,070 that year for tuition, fees, room and board. When you add in some extra funds for fun and spending money (\$35 a week), that's an additional \$1,820 a year, leaving the student to cover a total cost of \$2,890 a year to attend school.
- The minimum wage that year was \$3.35 an hour, meaning it would take working 863 hours to make that additional \$2,890. This comes out to approximately 16.5 hours a week year-round (a good part-time job).
- More likely, students would combine a part-time job during the school year with a more reasonable five-day-a-week summer job, making it relatively easy to make up the difference.

And in 2016:

- According to the College Board (<http://trends.collegeboard.org/college-pricing/figures-tables/average-published-undergraduate-charges-sector-2015-16>), the total cost of tuition, fees and room and board for in-state students at four-year public universities in 2016 was \$19,548.
- The maximum Federal Pell Grant was \$5,775 in 2016, leaving students on the hook for \$13,773.
- Based on that amount and the current federal minimum wage of \$7.25 an hour (up to \$15 an hour in some states), a student would now have to work 37 hours a week, every week of the year, to make enough money to cover their college costs.

While this is doable and necessary for many students looking to attend school on a part-time basis, applying for financial aid to cover some of the cost of tuition and materials has become increasingly common.

To help pay for a training program, Consumer Action recommends you work, at least part-time, while you are in school. In addition to working, you can also apply for financial aid and loans through the school's financial aid office. First, ask your school's financial aid office about sources of funding that

don't need to be repaid—scholarships, grants, work-study, etc. Once you have exhausted these options, you could consider student loans. There are federal and private student loans. You should always try to get a federal student loan first.

The federal government funds federal loans, which, while limited in amount, often have better terms than private loans (such as lower, fixed interest rates—typically around 3%-7%—and flexible repayment options that cap monthly payments at 10 percent to 15 percent of your income. Lenders, like banks or even schools, offer private loans. The interest rates on private loans can be as high as 18%, and they don't offer hardship, forbearance or deferment options if you find it difficult or impossible to make payments. Find out more about the differences between federal and private loans here: <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.

If you take out a loan, be sure to read the agreement carefully and understand the terms of repayment before you sign. Make sure you know:

- The exact amount you are borrowing and the interest rate;
- When repayment begins;
- How much each monthly payment will be; and
- How long you have to repay the loan.

→SLIDE #17

Introduction: Many military veterans have access to an excellent education benefit: the GI Bill. The benefit can even be used to pay for job training schools, not just two- and four-year colleges. The amount available will depend on the program and the school, but it is a source of funding you should pursue if you qualify.

Go over slide notes:



Slide notes: The Post 9/11 GI Bill is an education benefit program for individuals who served on active duty after September 10, 2001. You, and your family, may be eligible to receive the benefit (<http://bit.ly/2glm5sm>) if you served at least 90 aggregate days on active duty (including active service as a member of the National Guard), after September 10, 2001, or were honorably discharged from active duty for a service-connected disability after serving 30 continuous days following September 10, 2001. Learn more about the benefit by using the GI Bill Comparison Tool

(<https://www.vets.gov/gi-bill-comparison-tool>), and learn about other military education benefits, including Tuition Assistance for active servicemembers, here: http://www.benefits.va.gov/gibill/education_programs.asp.

The Post 9/11 GI Bill benefit covers a percentage of the following:

- A Tuition and Fee payment that is paid to your school on your behalf
- A Monthly Housing Allowance (MHA)
- A Books and Supplies Stipend of up to \$1000 per year

If your active duty or reserve service ended before September 10, 2001, you may be eligible for the Montgomery GI Bill benefit. The Montgomery GI Bill doesn't cover housing or course material costs,

but still provides an education assistance allowance that can be used toward course tuition. Find out more on the VA's website (http://www.benefits.va.gov/gibill/montgomery_bill.asp).

Both GI Bill benefits are available for training at non-college-degree educational institutions. The payment amount and the monthly housing allowance and school supplies benefit (for the Post 9/11 program) will vary based on which program you are interested in and the school you are attending. Use the Veterans Administration (VA) school locator tool to help find training programs that are eligible for veteran education benefits (<http://bit.ly/24CUp35>).

The Federal Trade Commission created the Military Consumer website with the Department of Defense, the Consumer Financial Protection Bureau, Military Saves, and dozens of federal, state, and other partners. The Military Consumer website provides information and mobile-friendly tips on an array of personal finance topics, including financing higher education. Find out more about military benefits that help you pay for school, and resources that will help you research different programs at Military.Consumer.gov (<https://www.military.consumer.gov/earn/finding-and-paying-school>).

The Tuition Assistance program is offered by the individual service branches and available to active duty, National Guard and Reserve Component servicemembers. The program pays up to 100 percent of tuition expenses for semester hours costing \$250 or less (or \$166 per quarter credit hour) and may not exceed \$4,500 per fiscal year (October 1 through September 30). Courses and degree programs may be academic or technical and can be taken from two- or four-year institutions and from vocational and technical schools. The program's accrediting organization must be recognized by the Department of Education in order for the training to qualify for Tuition Assistance. For more information on Tuition Assistance, including how to enroll, visit Military.com (<http://www.military.com/education/money-for-school/tuition-assistance-ta-program-overview.html>).

Active duty servicemembers, including those on active Guard or Reserve duty, also have protection against extremely high loan rates under the Military Lending Act (MLA). Changes to the MLA that went into effect October 2016 prohibit lenders from charging you (or your spouse) an interest rate higher than 36% on a private student loan, requiring you to waive your rights to consumer protection laws and forcing you to settle disputes in arbitration instead of court. While the interest rate cap may seem like an important protection, 36% is still an extremely high rate—one that is many times the typical 3%-7% charged on a federal student loan and is unlikely to be charged even on a private loan.

The MLA offers the same rate cap on other types of loans that are more likely to carry exorbitant rates. For more information on your rights under the MLA, visit the Consumer Financial Protection Bureau's website (<http://www.consumerfinance.gov/askcfpb/1783/what-are-my-rights-under-military-lending-act.html>).

LOAN REPAYMENT (10 minutes)

Learning objective: Understand what is involved in repaying the loans you take out to pay for school, including the repayment options that are available to you.

Key points (slide 18):

- You're responsible for paying off your student loans whether or not you graduate from the training program.
- Private loans have fewer repayment options than federal loans.

- Federal loans have several repayment options, including income-driven repayment (IDR) plans, which base your monthly payments on your household size and your income and, in most cases, cap your monthly payments at 10-15 percent of your income.
- Enrolling in an IDR plan reduces monthly payments but extends loan payments over a greater number of years, significantly increasing the cost of the loan, and could result in a tax bill on any portion of the debt that is forgiven after 20-25 years (depending on the IDR plan).
- Borrowers struggling to repay their loans should call their loan servicer directly to learn about options that will help them manage their loan payments and stay out of default.

Questions to generate discussion:

- Has anyone ever called their student loan servicer and negotiated a different monthly repayment amount than the one they were originally asked to pay? Were you successful?
- How many of you know about the government's federal student loan income-based repayment plans or are currently enrolled in one?
- Has anyone had their student loans forgiven under the public student loan forgiveness program, or are they planning on applying for forgiveness in the future?

→SLIDE #18

Introduction: It's not uncommon for student loan borrowers to have difficulty keeping up with their loan payments. If that happens, it's important not to ignore the issue. There are consequences to unpaid student loan debt—negative credit reporting, seized tax refunds, etc.—that you will be better off trying to avoid. Fortunately, you may have repayment or other options that will make your student loans more manageable. What your exact options are depends on factors such as your income and whether you have federal or private loans.

Go over slide notes.



Slide notes: Your student loan servicer will contact you to notify you that your student loans will enter repayment soon (and that you'll have to start making monthly payments). The notifications usually come in the mail or via email. Your repayment options will greatly differ depending on the type of loan you have.

Federal loans: You will not have to start repaying your federal student loans until you graduate, leave school or change your enrollment status to less than part-time. You may be assigned a repayment plan automatically, but there are several to choose from, and you can enroll in an alternative repayment plan at any time and for free. Contact your student loan servicer (the company that sends you your student loan bill every month) to discuss your options (you can log in to StudentAid.gov [<https://studentaid.ed.gov/npas/index.htm>] with your FSA ID to view your servicer's contact information, if needed). What you ultimately pay (meaning the total cost of the loan) depends on the plan you choose and when you borrowed.

There are eight federal loan repayment plans to choose from. Depending on the type of federal loan(s) you have, you may pick a plan with fixed payments over ten years (the Standard Plan), a plan with increasing payments depending on the year of repayment (the Graduated Repayment Plan), or the Extended Repayment Plan, which offers fixed or graduated monthly payments over 25 years. If you need lower monthly payments, consider one of the five income-driven repayment plans, which

base your monthly payment amount on the number in your household and how much you earn (and could bring your monthly payment down to as low as \$0 a month). Enrolling in any of these plans is free—beware of any company that offers to enroll you in a federal repayment plan for a fee. These companies are scams!

For more information on these federal repayment plans, visit Federal Student Aid's website (<https://studentaid.ed.gov/sa/repay-loans/understand/plans>).

For more information on federal income-driven repayment plans, The Institute of College and Success provides a breakdown in chart form (http://www.ibrinfo.org/files/existing_idr_options.pdf).

If you are a federal loan borrower who needs help dealing with your servicer, or if you have a complaint about your servicer, file a complaint with the Department of Education (<https://feedback.studentaid.ed.gov/>) and also send your complaint to the Consumer Financial Protection Bureau by emailing students@cfpb.gov or by submitting it online (www.consumerfinance.gov/complaint).

Federal loan borrowers who are having trouble repaying their loan(s) may be able to postpone or lower their payments through temporary forbearance or deferment. Forbearance allows you to stop making payments or reduce your monthly payment for up to 12 months. Interest will continue to accrue on your subsidized and unsubsidized loans (including all PLUS loans). A deferment is a period during which repayment of the principal *and* interest of your loan is temporarily delayed.

For more information on forbearance and deferment, and to find out how to apply, visit Federal Student Aid (<https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>).

Under certain circumstances, federal student loans may be discharged or forgiven:

- **Closed school discharge:** Your school closes while you are still attending and you have not graduated (or you dropped out of the program less than 120 days before it closed).
- **Total and permanent disability discharge:** You can show that you are totally and permanently disabled in one of the following three ways:
 1. If you are a veteran, you can submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that you are unemployable due to a service-connected disability.
 2. If you are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, you can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that your next scheduled disability review will be within five to seven years from the date of your most recent SSA disability determination.
 3. You can submit certification from a physician that you are totally and permanently disabled. Your physician must certify that you are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death; has lasted for a continuous period of not less than 60 months; or can be expected to last for a continuous period of no less than 60 months.
- **Death discharge:** If you, the borrower, die, then your federal student loans will be discharged. If you are a parent PLUS loan borrower, then the loan may be discharged if you die, or if the student on whose behalf you obtained the loan dies.

- **Teacher loan forgiveness:** If you are a teacher and also a *new borrower* (i.e., you did not have an outstanding balance on a Direct Loan or FFEL Program loan on Oct. 1, 1998, or on the date you obtained a Direct Loan or FFEL Program loan after Oct. 1, 1998) and have been teaching full-time in a low-income elementary or secondary school or educational service agency for five consecutive years, you may be able to have as much as \$17,500 of your subsidized or unsubsidized loans forgiven.
- **Public service loan forgiveness:** If you are employed in certain public service jobs and have made 120 payments on your Direct Loans (after Oct. 1, 2007), the remaining balance that you owe may be forgiven.
- **Borrower Defense to Repayment:** Under this law, you may be eligible for a 100 percent *discharge* of the federal Direct Loans you took out to attend a school if that school committed fraud by doing something or failing to do something, misrepresented its services, or otherwise violated applicable state law related to your loans or the educational services you paid for. This can apply to you regardless of whether your school closed or you are otherwise eligible for a loan discharge under other applicable laws.

For more information on debt forgiveness and discharge, visit the Federal Student Aid website (<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>).

Private loans: Private loans don't offer as many repayment options as federal loans. Similarly, there aren't many options for private student loan forgiveness. It's important to understand the terms and conditions of your private student loan *before* signing. Make sure you know:

- The exact amount you are borrowing and the interest rate;
- When repayment begins;
- How much each monthly payment will be; and
- How long you have to repay the loan.

If you are struggling to pay down your private loans, speak with your servicer. Every private lender is different, and yours may offer temporary repayment options to help you better manage your monthly payments for a short period of time.

You may be able to refinance private student loans with a bank: Research offers that allow you to refinance under interest rates that are lower than what you currently pay.

If you have several outstanding loans, prioritize the repayment of the loans by their variable interest rates or lack of flexible repayment terms: Pay the minimum amount on all your student loans every month other than your private loan with the highest interest rate, on which you should put as much money as you have available toward.

If you have a complaint about your private (non-government) lender, you can submit your concerns to the Consumer Financial Protection Bureau (CFPB), the government agency that regulates private student loan lenders, by emailing students@cfpb.gov or by submitting a complaint online (www.consumerfinance.gov/complaint).

Consolidating and refinancing: If you are considering consolidation, weigh the pros and cons. Consolidation is not an appropriate product for all borrowers, and may not even be available to all borrowers. If you have private debt and you're offered a lower rate and better terms through refinancing with a reputable lender, that's worth pursuing. You can consolidate but not refinance your

federal loans within the federal system—to refinance you have to go to a private lender. Borrowers who refinance their federal loans with a private lender might receive a slightly lower interest rate, but are giving up their eligibility for federal income-driven repayment plans and federal protections (like deferment and forbearance) once they transfer the loans. Once you transfer a federal loan over to a private lender, there is no turning back. For more information on consolidation, visit the Federal Student Aid website (<https://studentaid.ed.gov/sa/repay-loans/consolidation>).

Remember: You're responsible for paying off your student loan(s) whether or not you graduate from the training program. Failing to repay on your loan(s) can lead to serious credit problems in the future, making it difficult for you to get a car, home or credit card. Your employer might be required to automatically deduct money from your paychecks to repay the loans, and the Internal Revenue Service (IRS) could confiscate your federal tax refund.

WHERE TO COMPLAIN (20 minutes)

Learning objective: Be aware of the resources available to help you resolve problems if you become dissatisfied with your school/program or you believe you are a victim of education fraud.

Key points (slide 19):

- It's wise for students to first attempt to resolve issues directly with their school/program before escalating the dispute with outside agencies.
- When escalating a complaint, it's necessary to gather records, communications and other evidence to make your case.
- There are a number of agencies where complaints about a school or program can be submitted.

Questions to generate discussion:

- Which governmental and non-governmental agencies might handle complaints about schools or education programs?
- What evidence might you need to present in order to prove fraud in the case of training programs or trade schools?
- What would be a "good" outcome for someone who is dissatisfied with the training they received?

→SLIDE #19

Introduction: If you're not satisfied with the quality of the instruction or training you receive from a vocational school or community college, talk to faculty members or the school administration. Try to first resolve disputes with the school directly. If that doesn't work, you can file a complaint with several agencies. It will be on you to prove the school is at fault, so it is important to gather any communication and documents that will help you prove your case.

Go over slide notes.

Where to turn for help

- The school's accrediting organization
- The state licensing agency
- The state's attorney general
- The state board of education and the state education department
- The U.S. Department of Education
- The U.S. Federal Trade Commission

Slide notes: Try to resolve any issues directly with the school by bringing your concerns to a teacher or administrator first. If you're not happy with the resolution of your complaint filed with a single school representative, escalate your dispute to school administrators. If that doesn't work, you can file a complaint with the following agencies:

- The school's accrediting organization
 - The state licensing agency, state board of education and state education department
- The U.S. Department of Education, if you are receiving federal financial aid to pay for your education (To file a complaint, go to ed.gov/misused or call 800-MIS-USED/647-8733.)
 - Your state's attorney general (www.naag.org) and the FTC (<https://www.ftccomplaintassistant.gov>)

If you graduated from a program but believe your school behaved illegally, you may be able to discharge your loans under the "defense to repayment" rule. This rule is rarely implemented, but allows borrowers to have their student loans discharged if they can prove that the school did or claimed something that potentially violates state law. This method to discharge requires that students gather evidence on their school and file paperwork with the Department of Education.

Since there have been many allegations against for-profit career schools, it's important to keep records of your time in the program, including documents you received or signed during enrollment or while you attended classes, emails with administrative staff and professors, your assignments and class exercises and financial records. Examples of documents that you should retain include:

- Emails from anyone at the school
- Any documents you received prior to enrollment (graduation data, job placement rates and the course catalogs, for example)
- Enrollment agreements
- Financial aid documents or financial aid forecast documents
- Master promissory notes
- Grade transcripts

Schools may dispose of important documents once students graduate. If you're still attending the school, make sure you keep everything, and if you've already graduated, make sure you organize all records that are available to you. It can be very difficult to get documents by requesting them from the college. If you meet with resistance in your request for older documents, tell the school you will bring its refusal to the attention of the U.S. Department of Education.

Present this situation to the group. You can walk through it on the whiteboard/easel if you like.

On finding help:

Unsatisfied with his trade school curriculum, Louis dropped out of his web design program three months ago and is not able to find a job (the employers he interviewed with said he was missing some of the software training that is required in the web design industry—courses and training that were not even offered in his program). He now works at a grocery store and Starbucks part-time. His student loan repayment period begins next month, and he will be required to pay \$400 a month on his Perkins and Direct loans—nearly 70 percent of his take-home earnings.

Louis has learned from former classmates that the school had been under investigation by the Consumer Financial Protection Bureau and the Department of Education for the last year and shut down for good two weeks ago. He is feeling depressed about his career prospects and financial situation. Does Louis have any options? What should he do? How would your advice differ if Louis had graduated?

Answer: As outlined in the training manual/background (FAQs), Louis may be eligible for a 100 percent loan discharge—a Closed School Discharge—since his school closed less than 120 days after he withdrew from the program *and* he did not graduate from the program. Louis should contact his federal loan servicer (the company that sends him his monthly student loan bill) immediately to ask about getting the loan discharged.

If Louis had graduated from the web design program, he would most likely not be eligible for a closed school discharge. However, since the school was under investigation, he should still contact his loan servicer to inquire about getting his loan discharged under the Borrower Defense to Repayment rule. If a loan discharge is not possible, he should ask about income-based repayment options that will help him manage his monthly student loan payments. Enrolling in these federal repayment plans is free and can cap his monthly loan payments at 10 percent of his discretionary income. Louis should also speak to a local community college that offers a web design program to see if his credits transfer or if he can take a class to obtain the software training employers told him he was missing.

RESOURCES (5 minutes)

Lesson objective: Be aware of the various resources available that provide information and assistance for prospective vocational school students.

Introduction: There are a number of good private, non-profit and government online resources that offer crucial training program and employment information that will help you make the best education choices.

→SLIDE #20

Go over slide notes.

Resources

- American Association of Community Colleges:
<http://www.aacc.nche.edu/pages/ccfinder.aspx>
- College Scorecard: <https://collegescorecard.ed.gov/>
- O*Net Resource Center:
<http://www.onetonline.org/find/>
- U.S. Department of Labor Apprenticeships:
<https://www.dol.gov/featured/apprenticeship/find-opportunities>

Slide notes: These resources that will help you find out more about training programs in your area.

American Association of Community Colleges: The community college finder helps you locate community colleges in your area:
<http://www.aacc.nche.edu/pages/ccfinder.aspx>.

College Scorecard: The U.S. Department of Education's website compares schools in your area and by program. See how a school's cost, graduation rate and income after graduation

compares with the national average: <https://collegescorecard.ed.gov/>.

O*Net Resource Center: This is a free database containing information on hundreds of occupations. Search for jobs in industries that are expected to grow rapidly in the coming years, by keyword or by skill: <http://www.onetonline.org/find/>.

U.S. Department of Labor Apprenticeships: Search for apprenticeships available by state: <https://www.dol.gov/featured/apprenticeship/find-opportunities>.

➔SLIDE #21

Resources (continued)

- **U.S. Department of Labor's CareerOneStop**
<http://www.careeronestop.org/>
- **The U.S. Federal Trade Commission**
<https://www.consumer.ftc.gov/articles/0241-choosing-vocational-school>
- **U.S. Department of Veterans Affairs**
http://benefits.va.gov/GIBILL/choosing_a_school.asp
- **Vocational Information Center**
<http://www.khake.com/index.html>

U.S. Department of Labor's CareerOneStop: Explore careers and apprenticeships, research salaries and find links to job training programs near you: <http://www.careeronestop.org/>.

The U.S. Federal Trade Commission: Get tips on choosing the right vocational school:
<https://www.consumer.ftc.gov/articles/0241-choosing-vocational-school>.

U.S. Department of Veterans Affairs: The VA's "Choosing a school" video and accompanying report highlight common pitfalls veterans face when choosing and comparing schools:
http://benefits.va.gov/GIBILL/choosing_a_school.asp.

Vocational Information Center: Explore links to information on vocational careers and job market, schools and training programs: <http://www.khake.com/index.html>.

QUESTIONS AND ANSWERS (10 minutes)

Open the floor to questions.

If you have time, there are extra credit case studies to review on page 46. The answer key is on page 47.

WRAP-UP AND EVALUATION (5 minutes)

➔SLIDE #22

Congratulations!

You've completed the training.



Consumer Action
www.consumer-action.org
415-777-9635
outreach@consumer-action.org

Thank participants for joining you today and ask them to fill out the evaluation form and leave it on a table or in a large envelope you provide. If you will be conducting other trainings at a specific future time, announce that now and encourage everyone to attend.

See lesson plan (page 48) for the course evaluation form and instructions.

EXERCISE: Finding a career that is right for you

DIRECTIONS

Depending on the number of attendees and what topics you want to emphasize, divvy up the case studies listed on pages 28-41 of the lesson plan. You may split the group into teams and have them work on one, two, three or all four of the case studies, or you may assign attendees to work on the case studies individually. (Answer key is on pages 42-45 of lesson plan.)

Groups should review the character bio(s) below. Then review accompanying job descriptions and pertinent job training courses available. The groups should decide, based on the character bios, which steps each character should take in finding and enrolling in a job and/or training program, if any at all. Groups should identify and list the job skills and training their character(s) might need for their desired job, as well as which questions the character(s) should ask about the programs. These include: What are the program costs? Is the school accredited and by whom? Can earned credits be applied toward higher degrees within the program or school? Should the character choose a training program at all—why or why not? Groups should determine the course of action they would recommend for their character(s) as they attempt to launch the next phase of their careers?

CASE STUDY ONE: CHARLIE

Charlie, age 45, with a family of four, works full-time on the maintenance staff of the local high school but is looking for a career change. Always interested in working outside, with his hands and with a team.

Charlie has had his eye on this job he found posted on a reputable company's website:

Construction Apprentice

Do you have some experience and interest in maintenance and construction, a desire to learn more, and you want to be part of a great team? Apply today to be a construction apprentice with Sequoia Property Services.

Must haves: Desire to work hard; speed and efficiency; focus; some knowledge/experience in construction and maintenance; proficient carpentry skills; ability to operate power tools and hand tools; ability to work using scaffolding and ladders; able to understand job site safety.

Great to have: OSHA certification (higher pay level for those certified)

What we'll do for you:

- *Provide a great place to work – you'll want to show up and give your best self everyday, we promise*
- *Allow you to crush it – training and development for career growth*
- *Make sure you're covered – health insurance, 401(k)*
- *Excellent compensation – paid drive time, competitive hourly rate*
- *Give you a break – paid sick time*
- *Work is full-time and year-round, not project-based nor a contracted position*

Charlie is aware of two construction training programs offered in his town:

A) Community College of Great Lakes (public two-year college with regional accreditation)

OSHA 10 – Construction Certificate

Length of program: Two five-hour days (10 hours total)

Total cost: \$199

Program objective: This training provides entry-level construction workers with ten (10) hours of instruction on hazard identification, avoidance, control, and prevention of safety and health hazards on the construction site. It also informs workers and employers about their Occupational Safety and Health Administration (OSHA) rights and employer responsibilities. Specific topic areas include: introduction to OSHA; OSHA's Focus Four hazards—electrical, struck-by, caught-in-between, and falls; personal protective equipment; construction health hazards and reading MSDS sheets; scaffolds, ladders and stairways; materials handling and storage; hand and power tools; and excavations. The workshop will be taught by an authorized OSHA construction outreach trainer. Upon completion, you will receive an OSHA 10-hour construction outreach training card, documenting that you completed the course.

B. Drexley College (for-profit trade school with national accreditation)

Construction Management I – Fundamentals – Undergraduate Certificate

Length of program: one year (two full-time semesters)

Total credits: 18-19 credits

Tuition and fees: \$12,460

Books and supplies: \$4,072

Total cost: \$16,532

Program objective: The Construction Management I – Fundamentals Certificate introduces students to the basic concepts required for workers in the construction industry.

Core curriculum courses required (18 credits*):

CMGT 101 Introduction to Construction Management

CMGT 161 Building Materials and Construction Methods I

CMGT 162 Building Materials and Construction Methods II

CMGT 163 Building Materials and Construction Methods III

CMGT 261 Construction Safety

CMGT 263 Understanding Construction Drawings

*Earned credits may be applied to the 185-credit requirement for a Drexley College Bachelor of Science degree in construction management (additional GE courses will be required) or be used toward other stand-alone certificates.

Questions to discuss with the group:

1. What skills does Charlie have, if any, that qualify him for the job?

2. What skills required for the job does Charlie lack, if any?

3. What personal and professional considerations should Charlie weigh when researching and choosing a training program in construction?

4. What questions would you recommend Charlie ask the different schools?

5. Which program should Charlie enroll in, if any, and why?

CASE STUDY TWO: CARLA

Carla, age 20, has not attended college because she wanted to start working full-time after high school. She would like to continue working in customer support and is interested in computers, but doesn't know if she can afford a bachelor's degree in computer science.

Carla has her eye on the following job she found online:

Computer Support and Technician

Qualifications: Experience providing tech support; Office suite; Word, Excel, & Outlook, etc; Configuring email accounts using Outlook and Outlook Express; In-depth knowledge and usage of Microsoft Windows operating systems' PC imaging and configuration; TCP/IP, Routers, WAPs, Wireless, and other networking devices; Spyware / adware removal tools as well as antivirus programs; Savvy with search engine techniques; Tech must be comfortable with all facets of PC and laptop hardware setup and maintenance, including installation and configuration of hard drives, NIC's, printers, and other PC accessories; Experience with Mac is preferred, but not required

Duties: Technician will apply skills described above in resolving clients' issues; Troubleshoot software: Re-installation of OS; Removal of viruses/malware; Software upgrades and installation; Troubleshoot hardware & network issues; PC Imaging and configuration; Troubleshoot and set up peripherals; Help end users understand software; Call clients' vendors for warranty and troubleshooting issues

Experience/skills:

- Associate degree - Info. Technology
- Linux; C++ programming a plus
- Cisco network fundamentals
- Microsoft Certified proficient
- Microsoft Desktop customer support

After briefly researching computer programs in her area, she is considering the following options:

A) Mission Center College, Santa Clarita, CA (public two-year college with regional accreditation)

Computer Network Technology - Associate Degree in Science

Length of program: 24 months (4 full-time semesters)

Total credits: 60 credits

Tuition and fees: \$5,432

Books and supplies: \$7,056

Total cost: \$12,488

Program objective: The Computer Science and Information Technology program is designed to provide students with the knowledge and skills required in the computer science and information technology area. The program offers students the choices of an Associate of Science (A.S.) degree in Computer Information Systems or Computer Networking; certificates in programming, system administration and networking; transfer courses to four-year colleges and universities; and professional courses in the ever-changing technology area.

Core curriculum courses required (24 credits*):

CIT 012 Introduction to Networking - 4.0 credits

CIT 021 Cisco Network Fundamentals (Cisco-1) - 4.0 credits
CIT 022 Routing Protocols and Concepts (Cisco-2) - 4.0 credits
CIT 078 Microsoft Software and Server Essentials 1 - 4.0 credits

Plus two or more additional courses from the following electives (at least 8 units):

CIT 011 Desktop Operating Systems (A+, Part 1) - 4.0 credits
CIT 016 IT Security & Ethical Hacking - 4.0 credits
CIT 023 LAN Switching and Wireless (Cisco-3) - 4.0 credits
CIT 024 Accessing the WAN (Cisco-4) - 4.0 credits

*Completion of this Associate in Science degree requires additional GE credits to reach 60 credits.

Other Computer Science and IT Undergraduate Certificates

(Credits earned can be applied to an associate degree in science)

- Computer Programming: six-month program; \$3,122 total cost (tuition and fees: \$1,358; books and supplies: \$1,764)
- C/C++ Programming: 12-month program; \$6,244 total cost (tuition and fees: \$2,716; books and supplies: \$3,528)

B) DeFry University, Sacramento, CA campus or online (private for-profit school with national accreditation)

Electronics and Computer Technology – Associate Degree in Science

Length of program: 30 months (five full-time semesters)

Total credits: 71 credits

Tuition and fees: \$43,469

Books and supplies: \$3,050

Total cost: \$46,519

Program objective: Apply knowledge of analog and digital electronics to describe, utilize, analyze and troubleshoot electronic systems; construct and configure working prototypes of pre-designed systems that combine hardware and software; conduct experiments with electronics and software systems, employing appropriate test equipment to evaluate performance and determine needed repairs; communicate effectively both orally and in writing; work effectively in a team environment and display good customer service skills.

Core curriculum courses required (46 credits*):

ECT122 Electronic Systems I
ECT125 Electronic Systems II
ECT246 Electronic Systems III

ECT253 Achievement Assessment
ECT295L Applied Project Lab
CIS206 Architecture & Operating Systems

ECT109 Introduction to Programming
ECT114 Digital Fundamentals

ECT263 Comm Systems
ECT284 Automation and Control Systems

The following core courses must also be completed:

- NETW202 Introduction to Networking w/Lab *or* NETW203 Cisco Networking Academy
- NETW204 Introduction to Routing w/Lab *or* NETW205 Cisco Networking Academy–
Introduction to Routing w/Lab
- ECT264 Sensors and Instrumentation with Lab *or* ECT266 Wireless Communication
Systems with Lab

*Completion of Associate of Science degree requires additional GE credits as needed to reach 71 credits. (No undergraduate certificates in computer science offered by DeFry.)

Questions to discuss with the group:

1. What skills does Carla have, if any, that qualify her for the job?

2. What skills required for the job does Carla lack, if any?

3. What personal and professional considerations should Carla weigh when researching and choosing a training program in IT and computers?

4. What questions would you recommend Carla ask the different schools?

5. Which program should Carla enroll in, if any, and why?

CASE STUDY THREE: SAM

Sam, age 60, is a retired teacher and nurse from her neighborhood's bilingual elementary school. Sam is looking for extra income and has a lot of free time now that she is retired. She misses the social interaction of her school, especially her part-time work assisting the school nurse, but she doesn't think she has the dedication to study for an extended amount of time. Always good with numbers, Sam also takes care of her household's bills and finances.

The following job was recommended to Sam by her new neighbor, and Sam is interested:

Medical Assistant

Our medical practice has an immediate need for an organized, reliable Medical Office Assistant. The Medical Office Assistant (MA) is responsible for various duties in both the front and back of the office, including patient communication and filing, support, scheduling, and other administrative and clinical duties. We are looking for a team player who thrives in a fast-paced environment and enjoys working directly with people. We offer competitive salaries and an excellent benefits package.

Skills/Requirements: Team player; energetic; EMR experience; experienced in the medical field (experience working with children is a plus); bilingual is a plus; 1-3 years of medical experience in a physician's office preferred; considerable knowledge of principles and practices of medicine; proficient in Microsoft Office (Word and Excel); excellent interpersonal skills; effective oral and written communication skills and time management skills; emphasis on customer service; certification in medical assisting preferred.

Responsibilities: spirometry; AccuCheck; immunizations; blood draws; Rapid hCG Urine; cultures; EKG; SVN; injections

Job type: Part-time

Salary: \$26.00 /hour

Required experience: Medical Assistant: 1 year; Urgent Care or Primary Care: 1 year

There are several medical assistant job training courses offered in Sam's city:

A) Barrington College, Sacramento, CA (private for-profit college with regional accreditation)

Medical Assistant – Undergraduate Certificate

Length of program: 36 weeks (full-time)

Total credits: 36 credits

Tuition and fees: \$17,528

Books and supplies: \$985

Total cost: \$18,513

Program objective: Focus on front office administrative responsibilities such as clerical and bookkeeping functions and processing medical insurance claims; experience in back office, or clinical responsibilities, during which students get hands-on experience conducting a variety of diagnostic tests; the final segment of the program is a 180-hour externship that provides the opportunity for students to demonstrate skill competency in the field.

Core curriculum courses required (36 credits*):

MAA 1 Anatomy, Physiology and Terminology

MAA 2 Computer Operations

MAA 3 Medical and Dental Insurance

MAA 4 Health Care Office Procedures 1

MAA 5 Health Care Office Procedures 2

MAA 101 Health Care Clinical Applications

MAA 102 Computer Office Applications
MAA 103 Insurance Applications
MAA 104 Health Care Office Procedures 1

MAA 105 Health Care Office Procedures 2
MAA 501 Externship (180 hours)
CDV 198.2 Career Development Seminar

*Credits earned at Barrington College may be applied toward the Associate of Science degree (additional GE credits required):

Associate of Science degree in Medical Administrative Assistant:

Length of program: 66 weeks

Total credits: 60 credits

Tuition and fees: \$26,670

Books and supplies: \$1,715

Total cost: \$28,385

B) Lake College, Sacramento, CA (public two-year college with regional accreditation)

Medical Assisting – Undergraduate Certificate

Length of program: 12 months (two full-time semesters)

Total credits: 21 credits

Tuition and fees: \$1,104

Books and supplies: \$1,746

Total: \$2,850

Program objectives: This curriculum is designed to prepare the individual with front office skills for employment as an Administrative Medical Assistant in a physician's office, hospitals, clinics, laboratories, pharmaceutical companies, and health and accident insurance companies, and to teach related duties essential to administrative medical assisting.

Core Curriculum Required (21 credits*):

AH 110 Medical Language for Health Care Providers

BIOL 100 Introduction to Concepts of Human Anatomy and Physiology

BUS 100 English for the Professional

CISC 302 Computer Familiarization

EDA 110 Medical Insurance Procedures

MEDA 124 Administrative Medical Assisting

AH 120 Human Diseases

*Credits earned at Lake College can be applied toward an Associate of Science degree (additional GE courses are required):

Associate of Science degree in Medical Assisting:

Length of program: 24 months (four full-time semesters)

Total credits: 60 credits

Tuition and fees: \$5,310

Books and supplies: \$3,312

Total cost: \$8,622

Questions to discuss with the group:

1. What skills does Sam have, if any, that qualify her for the job?
2. What skills required for the job does Sam lack, if any?
3. What personal and professional considerations should Sam weigh when researching and choosing a training program in medical assisting?

4. What questions would you recommend Sam ask the different schools?

5. Which program should Sam enroll in, if any, and why?

CASE STUDY FOUR: DEVON

Devon, age 35, is a single parent and has a hobby of fixing cars with his brothers. Now that Devon is the sole provider for his family, he is looking to move into a career he likes that will provide a path to making more money.

A) Washington Tech (private for-profit college with national accreditation)

Automotive Technology – Diploma Program

Length of program: 13 months (full-time)

Total credits: 60

Tuition and fees: \$27,300

Books and supplies: \$14,101

Total cost: \$41,401

Program objective: Gain experience working under the hood in auto bays inside our fully equipped auto shops featuring computerized diagnostic equipment and specialty tools; assembling and dissecting engines, transmissions and transaxles from cars and trucks; learning how to diagnose no-start/no-fuel problems and how to operate exhaust gas analysis equipment and determine necessary actions.

Core curriculum courses required (60 credits):

IN102 Driving Your Performance

AT101 Gasoline Engine Construction and Operation

AT102 Fuel and Emissions Systems

AT103 Electrical Systems

AT204 Driveability Diagnostics

AT106 Transmissions and Drive Lines

AT207 Automatic Transmissions

AT208 Air Conditioning and Electrical Accessories

AT209 Advanced Automotive Electronics

AT110 Automotive Brake Systems

AT211 Automotive Steering and Suspension Systems

MA201 Service Shop Procedures

MA102 Service Shop Management

B) Community College of Pennsylvania (public two-year college with regional accreditation)

Automotive Service Proficiency – Undergraduate Certificate

Length of program: One year (two full-time semesters)

Total credits: 17 credits

Tuition and fees: \$3,145

Books and supplies: \$1,700

Total cost: \$4,845

Program objective: Be prepared to diagnose and repair an automotive braking system, including anti-lock braking concerns; repair and align an automotive steering and suspension system using Hunter alignment equipment; and analyze an electrical fault using a wiring schematic and repair the electrical system.

Core curriculum courses required (17 credits*):

AT 100 Introduction to Automotive Technology

AT 111 Automotive Suspension and Steering Systems

AT 121 Principles of Automotive Electricity and Electronics

AT 150 Automotive Braking Systems

AT 181 Automotive Engine Mechanical Repair

AT 250 Advanced Braking Systems and Controls

*Credits earned at Community College of Pennsylvania may be applied toward an Associate of Science degree (additional GE courses are required).

Associate of Science degree in Automotive Service Technology:

Length of program: Two years (four full-time semesters)

Total credits: 62 credits

Tuition and fees: \$8,364

Books and supplies: \$3,590

Total cost: \$11,954

Questions to discuss with the group:

1. What skills does Devon have, if any, that qualify him for the job?

2. What skills required for the job does Devon lack, if any?

3. What personal and professional considerations should Devon weigh when researching and choosing a training program in automotive repair?

4. What questions would you recommend Devon ask the different schools?

5. Which program should Devon enroll in, if any, and why?

ANSWER KEY TO CASE STUDIES ON PAGES 28-41 OF LESSON PLAN

➔CHARLIE

1. *What skills does Charlie have, if any, that qualify him for the job?*

Charlie is experienced in maintenance, likes working outside and is team oriented.

2. *What skills required for the job does Charlie lack, if any?*

Charlie does not have OSHA safety certification.

3. *What personal and professional considerations should Charlie weigh when researching and choosing a training program in construction?*

If Charlie has a family of four and his income is critical to the family, he may need to attend school part-time so that he can continue to work. It is unclear if Charlie will need help financing any program he attends.

4. *What questions would you recommend Charlie ask the different schools?*

Community College of Great Lakes: Can credits earned from the OSHA certification be used toward an advanced degree, like an associate degree? What are the costs and time requirements of an associate degree from the school? Does the school accept transfer credits from Drexley College (this may provide insight on whether Drexley is a legitimate, well-respected program)?

Drexley College: What is the graduation rate for the Construction 1 program (this should be cross-referenced with other sources, like College Scorecard)? What is the job placement rate for the program and do graduates obtain full-time jobs within the construction field? Does the school use cutting-edge equipment and technology (Charlie may have to verify this information with someone who works in the field)? Is the school's accreditor recognized by the Department of Education or the Council for Higher Education Accreditation (CHEA would suffice since the OSHA course is not likely eligible for federal financial aid)? Does this program offer OSHA certification training (it is not listed in the course descriptions)?

5. *Which program should Charlie enroll in, if any, and why?*

There is no right answer to this question, per se. Charlie could apply for the job and decide not to attend either program, since he seems to meet all the requirements listed in the job posting. Alternatively, Charlie could decide to obtain his OSHA Certification from the Community College of Great Lakes and apply to the apprenticeship that will provide on-the-job training. Depending when the course is held, Charlie could complete the OSHA training in a weekend and still apply to the job simultaneously, qualifying him for higher pay if he is hired, whereas the Drexley program would require he spend two semesters in school. It is also not clear whether the Drexley program offers OSHA certification, the one preferred certification noted in the job posting (although the post did not state the job *requires* OSHA certification).

→CARLA

1. *What skills does Carla have, if any, that qualify her for the job?*

She has experience in customer service support and an interest in working with computers.

2. *What skills required for the job does Carla lack, if any?*

Carla does not have the associate degree in information technology, nor the programming or server and networking skills required for the job.

3. *What personal and professional considerations should Carla weigh when researching and choosing a training program in IT and computers?*

We know Carla is 20 years old, currently working full-time and has worries about the cost of obtaining a degree. If she is going to keep working full-time while in school, she will need to find a flexible program that is nearby and offers night and weekend classes. She will also likely need help financing her degree.

4. *What questions would you recommend Carla ask the different schools?*

Mission College: Is the school's accrediting agency approved by the U.S. Department of Education (it will need to be in order for Carla to apply for federal financial aid)? Can credits earned taking the undergraduate certificate classes in C++ programming (a skill specifically listed in the job posting) be later applied toward an associate degree in science (the school's post says yes, but this is important to double check)? What are the financing options, including any grants relating to women in STEM and any available work-study jobs that would help Carla offset the cost of her degree? Are part-time, night and weekend classes available and, if yes, how do these options impact the time it would take her to finish the program and the final cost? What is the graduation rate and job-placement rate of the associate degree in science (this information should be cross-referenced with other sources, like College Scorecard)? What software and equipment is used in the program (Carla should verify that the equipment the school uses is the equipment being used in the industry)?

DeFry: Is C++ programming sufficiently covered in the program (a skill listed in the job posting Carla is interested in)? Is the national accreditor registered with the Department of Education (it will need to be for her to qualify for federal loans)? Does the school offer part-time, night and weekend classes? If yes, how does attending part-time or during nights and weekends impact the length of the program and the cost? What is the graduation rate and post-graduation job placement rate for the school (Carla should cross-reference DeFry's answers with other sources, like College Scorecard. She should also make sure job-placement rates include graduates who found full-time jobs in the IT field)? What is the debt-upon-graduation rate at DeFry? What do people who work in IT and IT companies think of a DeFry degree? Is the school respected in the industry? Does DeFry use cutting edge technology and equipment? Does the school provide names of alumni who can be interviewed regarding their experience at DeFry?

5. *Which program should Carla enroll in, if any, and why?*

Depending on the answers to the questions above, it seems Carla is getting more bang for her buck by attending Mission College to obtain either an undergraduate certificate in C++ programming (to get her feet wet in the field of study) or an associate degree.

→SAM

1. *What skills does Sam have, if any, that qualify her for the job?*

It's unclear, but we might assume Sam is bilingual, since she worked at a bilingual school. She is also good with bills and finance, worked in healthcare assisting the school nurse, and is social and likes to interact with people.

2. *What skills required for the job does Sam lack, if any?*

Although it is unclear if Sam holds a certification in medical assisting, she does have experience assisting the school nurse. It is unclear if Sam is experienced in Microsoft Office. It is also unclear if Sam has experience in urgent care medicine.

3. *What personal and professional considerations should Sam weigh when researching and choosing a training program in medical assisting?*

Sam is not thrilled about going back to school, so a longer program won't likely work. She is retired, but misses the social interaction from work.

4. *What questions would you recommend Sam ask the different schools?*

Lake College: Sam should double-check that any credits earned for a medical assisting undergraduate certificate could be applied toward an associate degree in science. It is unclear whether Sam would need help financing her degree, but if she does, she should check that the school's regional accreditation organization is approved by the Department of Education so that she is eligible for federal student loans. Does Lake College accept credits earned from Barrington College (this may demonstrate whether Barrington is a credible institution)? Are classes taught using the same state-of-the-art equipment, software and technology that is currently used in the medical field? What types of degrees and certification do the teachers and professors in the program have (and does the school provide the teachers' biographies)?

Barrington College: Why is the degree so expensive compared to Lake College? What is the graduation rate for the program (this information should be verified with sources outside of the school, like College Scorecard)? What is the debt-to-income ratio for graduates? What is the job placement rate of graduates who find full-time work in the medical field? Are classes taught using the same state-of-the-art equipment, software and technology that is currently used in the medical field? What types of degrees and certification do the teachers and professors in the program have (and does the school provide the teachers' biographies)?

Additionally, Sam should speak with someone from the doctor's office where she is interested in working to find out what they think of both of the schools. Do they prefer one program over the other? Do they recommend another program or an alternative path to getting the job?

5. *Which program should Sam choose, if any, and why?*

Given Sam's work in the school nurse's office, perhaps Sam has enough medical assisting experience to apply for the job without pursuing a certification in medical assisting. She should speak with someone who works in a doctor's office (or the office from the posting, if possible) to see if she has enough experience as is. Otherwise, and depending on the answers to the questions above, Sam will get more bang for her buck attending Lake College, where the same medical assistant certificate will cost her six times less than the certificate from Barrington.

→DEVON

1. *What skills does Devon have, if any, that qualify him for the job?*

Devon is likely very organized if he is working and taking care of his family as a single father. He also has a known interest in fixing cars.

2. *What skills required for the job does Devon lack, if any?*

It is unclear, but he seems to be lacking a degree in automotive repair. We also don't know if Devon graduated from high school, has a GED or neither.

3. *What personal and professional considerations should Devon weigh when researching and choosing a training program in automotive repair?*

Since Devon is a single father, it is likely he will be unable to attend school full-time and continue to work so that he can provide for his family. He will need to research part-time, evening and weekend classes, as well as be aware of any financial aid that might help him pay for his program.

4. *What questions would you recommend Devon ask the different schools?*

Washington Tech: What is the school's admissions policy and does Devon meet the requirements? Is the school's national accrediting agency approved by the U.S. Department of Education (it will need to be if Devon wants to apply for federal student aid)? Does the program use state-of-the-art equipment and technology (this information should be cross-checked with people in the industry if Devon is not sure himself)? Are part-time, night or weekend classes available? If yes, how will attending part-time impact the time it takes to finish the program and the final cost? What is the graduation rate for the program (this should be verified with other sources, like College Scorecard)? What is the job placement rate of graduates into full-time positions within the auto repair industry?

Community College of Pennsylvania: What is the school's admissions policy and does Devon meet the requirements? Is the school's regional accrediting organization approved by the U.S. Department of Education? Does the program use state-of-the-art equipment and technology (this information should be cross-checked with people in the industry if Devon is not sure himself)? Are part-time, night or weekend classes available? If yes, how will attending part-time impact the time it takes to finish the program and the final cost? Does the school accept credits earned from Washington Tech (this may provide insight into the legitimacy and reputation of Washington Tech's program)? Can undergraduate certificate credits earned be applied toward an associate of science degree (the post says yes, but it's important to verify)? What is the graduation rate for the program? What is the job-placement rate of graduates into full-time positions within the auto repair industry?

Additionally, Devon should speak with people he knows that work in the auto repair industry. Do they prefer one program over the other? Do they recommend another program or an alternative path to getting a higher paying job in auto repair?

5. *Which program should Devon enroll in, if any, and why?*

Given that auto repair is already Devon's hobby, is a degree necessary? Devon may already have the automotive skills required for him to find a job. Do any local auto dealers or repair shops offer apprenticeships or on-the-job training? These are questions Devon should ask before enrolling in a program. He can ask people he knows that work in the industry, or ask various repair shops for an informational interview.

Otherwise, depending on the answers to the questions above, Devon should consider the Community College of Pennsylvania first, since it offers the same certification for nearly eight times less than Washington Tech. Credits earned can also be used toward an advanced associate degree should Devon decide to specialize in an area of auto technology that pays a higher salary.

EXTRA CREDIT CASE STUDIES (OPTIONAL)

Go over the additional case studies below if you have time (each takes five to ten minutes). You can walk through them on the whiteboard/easel if you like. The answers are on page 47 of this lesson plan.

➔ On finding an in-demand job:

Sandra is tired of working two part-time restaurant jobs and is looking for a career change. Her sister is a hair stylist and Sandra likes the idea of a flexible schedule. Sandra's mother is telling her to find a career that is in demand, since salons are filled with hair stylists, but how can she find out which industries are strong? Sandra remembers having an interest in science when she was in high school, but doesn't know what jobs are available in related fields. Where should she turn?

➔ On choosing a training program:

Jose is deciding between a few different schools for his certificate in construction. While he has never worked as a construction laborer, he has an interest in electrical wiring and may want to specialize in this area. To ensure he enrolls in a program that will offer the greatest return on his time and money, what type of program would you recommend he look into?

➔ On financing:

The University of Prestigious Arts is offering Susan two options for financing: a federal Stafford Loan and a university-backed private loan. The school's student aid office tells her the staff are better informed on the university-backed loan and she should choose that one if she needs help paying for her education.

Part 1: What should Susan find out about each option before she chooses?

Part 2: What guidance can you give Susan for estimating the total cost of her education?

ANSWER KEY TO EXTRA CREDIT CASE STUDIES

On finding an in-demand job:

Sandra should check the Department of Labor's CareerOneStop (<http://www.careeronestop.org/>) or the Bureau of Labor Statistics (<https://www.bls.gov/ooh/occupation-finder.htm>). These site lets you explore careers, research salaries, learn about training resources and view listings for jobs that are most in demand in your area. Sandra should also look in the local classifieds and visit online sites like Indeed and CareerBuilder to see what jobs are available in her area. *(Note: Consider live-demoing the CareerOneStop site to show how Sandra would go about researching a career in science or medicine.)*

On choosing a training program:

What about inquiring with a local trade union about apprenticeships? Jose can also speak with someone from his state's department of labor or department of education office, or visit their websites to see if they have a section on available apprenticeships in his area. If not, Jose should seek a school that offers an undergraduate certificate in construction and whose credits will also be accepted toward an associate degree or another advanced degree that is offered by other schools. In case Jose decides to further his education and specialize in an area that pays more, like electric wiring and inspection, he would be able to apply the credits he's already earned toward the advanced degree rather than starting from the beginning. This would most likely require him to choose program that is regionally accredited.

On financing:

Answer, part 1:

Susan should review:

- The exact amount she is borrowing and the interest rate
- When repayment begins
- How much each monthly payment will be
- How long she has to repay the loan
- What the forbearance or deferment options are, if any
- What the income-based repayment options are, if any
- Whether the loan qualifies for public service or teaching forgiveness

Answer, part 2:

Susan should be sure to consider all the costs of attending school, not just tuition. The total cost of education includes:

- Tuition
- Enrollment fees
- Books and other class materials, like a computer or software
- Costs related to attending school, such as transportation, housing, childcare and food on campus

Training Evaluation: *Finding the right job training school*

Please help us improve future presentations by giving us your opinion of today's class.
Circle the response that best reflects your feelings about each statement.

1. I have a better understanding of the types of job training schools and programs offered.

Strongly agree Agree Disagree Strongly disagree

2. I know what questions to ask when choosing a training program in order to avoid a scam.

Strongly agree Agree Disagree Strongly disagree

3. I understand the differences between public, for-profit, two-year and four-year programs.

Strongly agree Agree Disagree Strongly disagree

4. I understand the importance of school accreditation and the different types of accreditation.

Strongly agree Agree Disagree Strongly disagree

5. I understand the differences between private and federal student loans.

Strongly agree Agree Disagree Strongly disagree

6. I know the agencies to turn to if I'm feeling dissatisfied with the instruction I have received.

Strongly agree Agree Disagree Strongly disagree

7. The instructor was well informed.

Strongly agree Agree Disagree Strongly disagree

8. The materials I received are easy to read and understand.

Strongly agree Agree Disagree Strongly disagree

9. I would like to attend another class like this.

Strongly agree Agree Disagree Strongly disagree

On a scale of 1 to 10 (10 being the best), how would you rate the training? _____

Please let us know how we could improve future trainings (use back, if necessary):

Thank you for attending!