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Reinforcing the Educational Glass Ceiling: Divergent Paths of Women Attending For-Profit Institutions

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REINFORCING THE EDUCATIONAL GLASS CEILING:
DIVERGENT PATHS OF WOMEN ATTENDING FOR-PROFIT INSTITUTIONS

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REINFORCING THE EDUCATIONAL GLASS CEILING:
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KRISTEN A. BLAZEK

ABSTRACT

The choice of college and careers are not simple. The choices students make when selecting a college can affect them for their entire life. Tressie Cottom (2017), in her book, *Lower Ed*, describes our educational journey like a stream (Cottom, 2017). We are all traveling down the stream of life, and there are rocks and forks. The question is: what diverts us on our path and where do we end up? This narrative study examines the experience of women attending For-Profit Institutions and the reasoning behind choosing to go to an FPI rather than a traditional higher education institution. The participants' stories show that they were determined to find a better career, wanted to provide for their families, and had significant life events that changed their paths.

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CHAPTER I

INTRODUCTION

I had always wanted to be a nurse...if there were a million reasons why I didn't go to school when I was young, which I should have because hindsight's 20/20. But when I finally got up the courage to go back to school, I was 36 years old...I looked around, and I probably should have done a lot more research, but at my age, I wanted to just get something that was quick to get into and all-inclusive and get done fast. (Jane, 2026)

At age 36, Jane pursued her dream job of being an RN and supporting her family. She had other family obligations that kept her from starting college at 18, and it would be another 18 years before she enrolled in post-secondary education. She chose a for-profit college program because her cousin told her of ease and flexibility. She wanted to “get done fast,” and there was a waitlist at the nearby community college. She enrolled at a local FPI, and after three years and an associate degree in nursing, she is saddled with over \$75,000 in student loans. She could not attend college right after high school because she was the caregiver of her parents. They were both recovering addicts, and she was the head of the house for her siblings and parents. She took whatever job she could and worked to make ends meet. A couple of years later, she met and married her husband and started her life as a wife and mother (Blazek, 2020).

It was her cousin that suggested Jane go to school to become a nurse. Her cousin in Florida had attended an FPI and explained that it was quick and easy. They would help her with financial aid and courses, and Jane would be able to participate in classes and take care of her home at the same time. Jane did not even shop around for programs; she just signed up for her cousin's same school and started. She had no idea about financial aid or what the cost of tuition should be for college; the FPI handled the loan, and Jane just had to sign for it. At that moment, Jane took on far more debt than ever imagined (Blazek, 2020).

This story of overwhelming debt for students that attend FPIs is not new. According to Cellini and Darolia (2017), students who attend FPIs have similar student loan debts to their counterparts attending private 4- year nonprofit universities, costing an average of \$7,000 per year. At issue is that their counterparts are earning four-year degrees. In contrast, the majority of students in the FPI are only planning on completing a certificate program (Cellini & Darolia, 2017). Another difference between the FPI and the nonprofit university is the annual income the families come from; students attending private nonprofit universities have an average of \$78,000 as their families' yearly income, compared to the family income of \$28,000 for students in FPIs (Cellini & Darolia, 2017). As a private business, FPIs can do extensive marketing and advertising for their programs. They specialize in marketing in urban areas and markets (Cellini & Chaudhary, 2020). FPIs spend, on average, \$400 per student on marketing compared to \$48 per student for nonprofit universities and just \$14 per student for public institutions (Cellini & Chaudhary, 2020).

The marketing for FPIs is clear about their main benefits, flexibility, and career orientation. FPIs are intended to be flexible to student needs. They offer classes online and at convenient locations in city centers and shopping malls. They provide no general education or liberal arts courses that would delay students from graduating (Deming, Goldin, & Katz, 2012). They specifically are not in the business of preparing students to continue education but rather train them for their chosen careers. Students graduate from FPIs trained for the workforce, but are not prepared for their careers.

Most students in FPIs are first-generation students, the first in their families to attend college; 51% of the students enrolled at FPIs in 2013 were first-generation college students (Naylor, 2016). This statistic, along with their extensive marketing, high tuition rates, and low family income, has created an industry where students are 15% of the higher education population, yet, 39% of the people in student loan default (Armona et al., 2020). FPIs lure students into enrolling, and students become trapped in a cycle of debt and academic shortcomings.

In this chapter, I will explore the reasoning and overview of my study. I will introduce the reader to the brief history and background of the subject matter. Then I will discuss the reason behind the research and the research questions that will guide the study. I will also discuss some of the details of conducting the study.

Background, Context, and Theoretical Framework

Higher education in the United States started as a branch of the European system of education. It was a place for the wealthy and elite to learn the Greeks and Romans' excellent knowledge (Labaree, 2016). Boys would enter college and emerge as learned men of the upper class. Before the United States became independent, there were already

vestiges of European higher education established (Labaree, 2016). Higher education's landscape started changing as the United States emerged from the carnage of the revolution. At this critical time, the government chose not to have a national standard or national college to standardize the curriculum, as they do in Europe. As the country grew, higher education institutions emerged in small farm towns. They were used to build the city's infrastructure and move it from a sleepy farm town to a financially stable and economically viable borough (Labaree, 2016). Over time, these trends led to the excessive growth of colleges and universities and the beginning of the shift in higher education.

As the Civil War loomed, trade schools emerged to allow lower-income men to learn a trade and advance from poverty to the middle class. The elite men were still attending traditional higher education (Cohen & Kisker, 2010). Women were also entering the field of higher education through certification courses. Colleges established by religious organizations would train women in nursing or teaching (Parker, 2015). These programs were short and inexpensive. Their purpose was to prepare women for specific professions. The aims and design of these programs fulfilled gendered expectations where women would temporarily work until they were financially taken care of by a significant other. A few colleges admitted women, such as Oberlin College in 1837 and Antioch College under the influential educator Horace Mann opened in 1853 as co-education. Vassar College was founded in 1861 as well as the "seven sisters" of higher education for women, offering a full range of the sciences and humanities in its curriculum. However, in general, women were not allowed to attend the same higher learning institutions as men until after the Civil War (Parker, 2015). Much of this

education served the daughters of the elite. Reaching more generally into the middle and upper classes, female seminaries and academies facilitated learning in domestic studies and, in some cases, the classic liberal arts. Regular schools trained women in a career in teaching after the 1820s.

In contrast, education for working-class women was uncommon until the late 1800s. Since the 1800s, women have struggled and fought for the right to learn. It was not until the 1970s that colleges and universities were prohibited from admissions decisions based on sex.

Trade schools, however, were growing in popularity among lower socioeconomic classes. They were a way to a middle-class life. They started as a private business, and from there, the modern-day for-profit institution (FPI) emerged (Tierney, 1997). These institutions constituted a branch from the higher educational tree; they involved post-secondary learning but were specific to trade. Students learned only about the work they were going to enter into, and not liberal arts or humanities. The curriculum was unregulated, and enrollment skyrocketed in 1972 when the Higher Education Act was reauthorized. As a result of this legislation, FPI students could take out federal student loans and grants to cover the cost (Watson, 2018).

FPIs may serve as a place for students who traditional colleges and universities generally ignore. Frequently FPIs represent their institutions as playing a role in helping students earn a way out of poverty. Congressional support for student financial aid at FPIs suggests some elected officials see these institutions as necessary for students that cannot attend traditional higher education. Students that attend FPIs are more likely to be women, minorities with low economic standing, single parents, and older (Chung, 2012).

Are FPIs a lifeboat to a better life? Their classes are more flexible, the curriculum is shorter, and they train students to enter the workforce with the knowledge necessary for their chosen profession (Bailey et al., 2003). FPIs sound like the answer for students ignored by traditional higher education, but there are serious questions about this sphere of higher education. The tuition is expensive, and the careers are not viable in terms of advancement to higher degrees. More students that attend FPIs default on their federal student loans (Beaver, 2012). They are less likely to find a job that will allow them to pay off their debt. Because the curriculum is unregulated and often not up to date with current market trends (Schade, 2014), students may find themselves with little education, high debt, and no pathway to advancement. The literature reveals how FPIs contribute to student financial and academic precarity while maintaining high levels of institutional profit. Questions about the conditions under which students select FPIs for educational training and advancement are crucial in post-secondary education.

Problem Statement

President Johnson remarked that every person should have access to higher education and higher learning. He wanted to continue President Kennedy's pledge, opening the gates of higher education to the masses (Watson, 2018). Johnson initiated the beginning of federal student aid and federal grants for colleges and universities. In 1965, the first Higher Education Act (HEA) was certified, and students could take federally backed loans through their public universities and colleges. Since that time, more and more students have been able to take student loans to pay for their higher education. They are advancing their possibilities in careers and knowledge. In 1972, the recertification allowed FPI students to be eligible to take out the same federally backed loans for their

education. However, traditional higher education has a system in place and accreditation bodies to ensure students get a quality education. FPIs are private businesses, and as such, the government cannot regulate their curriculum (Hentschke et al., 2012).

There are many studies on the fallout from allowing unregulated FPIs to distribute federal loans and grants to students and the default rate that proceeds. Quantitative analyses show that students that attend FPIs are more likely to default on loans (Cellini & Darolia, 2017; Chung, 2012; Ferguson, 2019; Looney, 2018; Riegel, 2013; Shireman, 2017). Research studies show the fraudulent behavior of FPIs (Beaver, 2012; Kutz, 2011; McGuire, 2013; Schade, 2014; Tierney, 1997). Some studies demonstrate that nontraditional students, women, and minorities are more likely to attend FPIs (Cellini & Darolia, 2017; T. M. Cottom & Darity, 2017; Deming et al., 2012; Sharpe et al., 2017). Despite the research findings, students' enrollment in FPIs has climbed to a record high. Students are still looking at FPIs to be the way into a career or career path. Many students may not be aware of the financial and academic risk of obtaining a college degree from an FPI; they simply strive for a better life.

The problem is that FPIs are not helping students earn a good education or supporting them financially; instead, FPIs are driven by shareholder interests (Garrity, 2015). FPIs target their population through advertisements and billboards in urban areas. They advertise "hands-on" experience. FPIs help students get into their school regardless of their educational background or students' wants and needs. They cut corners by not hiring faculty but rather "professionals" with minimal experience and sometimes lacking a college degree. They obfuscate the cost of attendance and help students get loans they will never be able to pay back (Kutz, 2011). Once students have either completed the

program or run out of money, they are left with a mountain of debt and nothing to show. The default on FPI student loans from students is higher than that of students that attended traditional higher education (Beaver, 2012).

All of this places students into a position upon completion of the program worse than when they started. The students are also likely to be trapped in a low-paying career and cannot transfer credits to a reputable institution (Davis et al., 2011). If they want to continue their education, they cannot transfer their credit hours to a traditional institution. This means they are almost sure to return to an expensive FPI, starting the cycle again. Their education is at a hard stop. If this is the case, what conditions do students find themselves in that influence their decision to pursue education in an FPI? Perhaps the narratives of students' experiences in this area might shed light on the matter and help develop policy recommendations.

Purpose of Study

The general purpose of the study is to bring the voices and stories of female students who have attended an FPI to the literature to increase knowledge in higher education. In so doing, traditional higher education might rethink its offerings and structure to serve these forgotten students better. Students that attend FPIs are less likely to participate in a conventional institution of higher learning (Beaver, 2012). The vital role that FPIs play is to help the population of students that traditional higher education has ignored. Formal higher education began as a place for elite men to learn, and since the inception of the United States, the structure of traditional higher education has changed very little. In FPIs, students are trained rather than educated, and they learn only what is needed for the trade of their choice with convenient times and flexible schedules.

However, FPIs are not regulated like traditional higher education. Deregulation has led to fraudulent practices and bamboozling of students (Kutz, 2011). As these underserved students strive for a better life, they face more challenges than traditional students. These students' stories and struggles as underserved students are missing from the scholarship on FPIs and traditional higher education. More specifically, the purpose of this study is to examine the narratives of first-generation women students who have attended FPIs with the intent of advancing their professional training and careers.

While there are different types of FPIs, they can be grouped into trade-oriented and traditional higher education modeled schools. Trade-oriented schools are certificate-based programs that offer training in a trade or vocation. More recently, the traditional higher education model has been implemented in FPIs. These include FPIs that offer bachelor's, master's, and doctoral-level courses (Hentschke et al., 2012). This study will focus on trade-oriented schools.

Research Question

Using qualitative interpretive research based on the narrative approach, I will ask the students to tell their stories of their experiences. I want to learn about their journey in choosing FPIs, and the career path they chose. I want to know more about the support or lack of support from their community in attending higher education. I also want to explore the environmental factors that led them to choose FPIs over a community college. I would like to understand the overall experience of going to FPIs, and how they have either helped or hindered their career prospects.

Research Questions

A narrative qualitative study examines the participants' experiences and stories (Hays & Singh, 2012). This research study's questions focus on students' stories and experiences. The study examines the experiences of women who are first-generation to post-secondary education and explore contributing influences on their choice to attend FPIs. My interest is in the role of the FPI in contributing to women's post-secondary educational advancement and the conditions that led to their choice of a for-profit college or university. The research questions are below:

- *What dimensions of first-generation women's life experience, particularly the social and structural arrangements of their education, contribute to their choice of a for-profit college or university?*
- *What role does the for-profit institution play in women's post-secondary educational advancement?*

Rationale for the Study

One main reason behind conducting a study of this is to better understand first-generation women students' experiences, either opt-out of traditional higher education or for a brief period only to exit and enroll in an FPI. Understanding the dimensions of life experience will assist in anticipating areas of change that may be necessary to increase the pipeline of first-generation women students out of high school and into the traditional college setting and retain them. It will inform both higher education and the federal government's policies and norms. Traditional higher education is rigid in its traditions; students typically attend class full time, have limited commitments outside the classroom, and can devote their time to college life. Nontraditional students have many obligations

and family commitments, and thus they cannot attend traditional higher education institutions. As for the federal government, its policies on regulating higher learning institutions vary with every administration (Watson, 2018). In past presidential administrations, there have been policies to stop predatory practices for FPIs; other administrations have allowed FPIs to flourish. The students need to hear about how they enrolled in an FPI to understand what changes are necessary more fully.

As stated previously, this study explores the stories of women that have attended FPIs. Many studies revolving around students attending FPIs are done as quantitative studies; this study will be qualitative to bring students' stories into the literature on this topic. Qualitative research is interested in the realities of the study subjects (Merriam & Tisdell, 2016). This study will examine the facts as narrated by students and bring their realities as people and not numbers. The study will use the social constructivist method to discover how the students live and the rationale behind attending an FPI. What challenges and advantages were weighed, and what was the overall outcome of their decision?

Specifically, this study examines the voices of women and their struggles. As one of the leading populations at FPIs, and the history of women's education, this study will ask these women to be the focal point to understand their challenges. Women from working-class families traditionally have attended trade schools. Even now, though women outnumber men in traditional higher education and FPIs, they are still only entering limited fields (Parker, 2015). In traditional higher education institutions, the ratio of men to women is around 50/50. However, there are more women in FPIs (Cottom & Darity, 2017).

Significance of the Study

Prior research shows that FPIs are not helping students advance, but FPI enrollment shows that students are looking for an alternative to the traditional higher education model. FPIs have a vital role to play for nontraditional students that need flexible schedules and career guidance. However, the price the students are paying for convenience is too steep. This study examines the narratives of first-generation women students who have attended FPIs and their desires and intentions to advance their careers. The research is designed to understand what circumstances drew first-generation women students to the type of career and institution they attended. The study findings may help inform lawmakers and policymakers in the future.

Definition of Terms

Education and learning are everywhere. Adults learn under many different circumstances, both inside and outside of a classroom. Higher education in this study refers to continuing education past high school or the colloquial term of college (Cohen & Kisker, 2010). This study primarily focuses on for-profit colleges and universities or for-profit institutions (FPI). These are defined as propriety schools or career colleges. They are a private business that trains students for either a career in the trades or a specific vocation (Hirsch, 2005). Different types of FPIs; can be grouped into trade-oriented schools and traditional higher education modeled schools. Trade-oriented schools are certificate-based programs that offer training in a trade or vocation. More recently, the traditional higher education model has been implemented in FPIs. FPIs offers bachelor's, master's, and doctoral level courses (Hentschke et al., 2012). This study will focus on trade-oriented schools.

Traditional higher education terms describe public and nonprofit colleges and universities with faculty governance that offer associate, bachelor's, master's, and doctoral degrees (Davis et al., 2011). These institutions are based on the academic and research-based program's European higher education system (Labaree, 2016). Public institutions include community colleges and state universities; they are supported by tuition, donations, grants, and government subsidies. Nonprofit colleges and universities are not subsidized by any government and are supported by tuition, donations, grants, and endowments.

Federal Financial Aid or Title IV funding is the federal student loan funding made available to all students in 1972 under the Higher Education Act (HEA) recertification (Watson, 2018). Title IV funding stated that all students that attend either a public, nonprofit, or for-profit institution of higher learning are eligible for federally backed student loans (Watson, 2018). The loans are meant to help students that cannot afford to attend a higher learning institution. Title IV also includes various federal, state, and local grants for students that qualify as low-income.

This study will focus on first-generation women's experience; The history of women's education is essential to the study of higher education. It was not until Title IX, in 1972, that no persons could be discriminated against based on sex. Women were discouraged and discriminated against when it came to their passion for advanced learning (Parker, 2015). They also have more family obligations and are the primary childcare provider (Walsh & Happner, 2006).

The theory of social capital addresses a person's institutional resources and social relationships that shape their general knowledge and advantages (McNamee, 2018).

Social capital is another way of saying “who you know.” Social capital is tied to the social class background. Weak social capital, or “resource-poor networks” for working-class students, impedes their efforts to navigate higher education (pp. 72-73). This study examines the effect of discrimination and lack of social status for women in their choice of higher learning institutions.

At the inception of American higher education, the traditional student has been a young, white male of upper-class standing (Labaree, 2016). The current traditional student for higher learning is a recently graduated high school student whose primary focus is higher education, with no dependents or full-time job (Deming et al., 2013). Nontraditional students are older, have dependents or family members, take care of, have full-time jobs, or are enrolled part-time (Deming et al., 2013). Nontraditional students’ primary focus is not their education but their family and work obligations.

Summary and Organization of Study

Women for centuries have been hindered from obtaining higher learning. From the onset of American higher education, women were not permitted to learn or experience the world of higher education. It took over two centuries of hard work and perseverance for women to finally be allowed the same education as their male counterparts. However, it is still not equal.

This chapter reviewed the background information of FPIs, higher education’s roots, and women’s history attending higher education. The connection between the three is that traditional higher education excluded women. As a result, women were trained in professions that could be secured quickly and flexible to their home duties (Walsh & Happner, 2006). Women were able to obtain certificates in teaching and nursing. FPIs

were formed from the trade school format of training students and not broadly educating students (Bailey et al., 2003). This led to more women attending FPIs and earning certificates. There are fewer women in leadership professions and science professions currently (Parker, 2015).

This study examines why women might attend an FPI rather than follow a traditional higher education institution. The women in this study will not be another statistic or number in a data set, but their voices and stories will bring a human face to the experience. I will use qualitative research methods and social constructivist theory to help the reader learn what it is like to be a women student attending an institution that may be less than reputable to earn a certificate to support herself and her family.

In the next chapter, I will address the literature on higher education, the differences in higher education types, and the history of educating women. I will also explore different types of students affected by FPIs, and how the government has tried to support students from low socioeconomic backgrounds through federal student loans. I will also draw on the literature on how social capital plays a role in college choice and career paths.

CHAPTER II

LITERATURE REVIEW

In the last chapter, there was an overview of the research problem and the research study. In this chapter, there will be a more in-depth look into the history of higher education, the history of women's higher education, and the history of FPIs. There will also be more information on the types of students that attend and their outcomes. This research study will focus on first-generation women students and the female perspective of attending FPIs. However, there are other types of students that enroll in FPIs.

Along with women, minority men are another population that gravitates toward FPIs (Boykin, 2017). Boykin (2017) suggests that black men are more attracted to the FPIs and their promises due to their extensive and inventive marketing campaigns. Veterans also have a high population because FPIs target their marketing to veterans and their families (Riegel, 2013). FPIs also target incarcerated and paroled peoples by offering extensive marketing and classes within prison walls (Ross et al., 2015).

This chapter will also look at federal policy that, at different historical junctures, has restricted or allowed FPIs to flourish. Starting in 1972, FPIs were eligible to disperse federal financial aid under Title IV of the recertification of the Higher Education Act

(McGuire, 2013). Unlike traditional higher education, FPIs had specific types of regulations placed upon them. Unfortunately, as the federal administration changed over time, the restrictions were not enforced. In some cases, they were lessened or ignored. In some administrations, the federal government has tried and failed to eliminate FPIs because they serve a purpose. FPIs help underserved students (Bailey et al., 2003). Their students have to work and be providers for their families. FPIs are more flexible, their programs are shorter in duration and, more specifically, trade-focused. However, the literature suggests FPI alumni face serious financial and academic consequences. Students are hurting in the long run.

Financial and Federal Policy

Students that attend FPIs are more likely to take on more debt and have higher default rates on their student loans (Chung, 2012). Once students are enrolled in FPIs, there is a concern for the financial hardships that can result from attending. Chung (2012) explains that the tuition at FPIs is higher than in comparable programs at other public institutions. However, the programs are typically shorter with flexible schedules. This lures students into thinking that the investment is worth it. The students believe they can afford it because “students at for-profit schools can qualify for the maximum financial aid awards that can offset the high tuition prices” (Chung, 2012, p. 1086). Students attending FPIs have higher financial aid take-up rates, meaning more students take out some form of financial aid, regardless of whether that is the Pell grant or federal student loans.

After World War II, the government rewarded their brave men and women in the military with funds to attend higher education. The G.I. bill’s first concept was passed in 1944, called the Servicemen’s Readjustment Act (Watson, 2018); it opened up the

opportunity for many in the middle class to achieve higher degrees. For the first time, middle and working-class students were able to afford to go to college. Many middle-class and working-class students poured into higher learning institutions looking for advancement in careers. The idea of college changed to mean job obtainment. Before WWII, colleges and universities were for the elite to gain a liberal arts education.

With the influx of low-income and middle-class students, college's goal over time has shifted from gaining knowledge in the humanities and sciences to learning skills for a better career (Labaree, 2016). The more access there has been to postsecondary education, the more it has shifted from educating the citizen to educating the professional. Nevertheless, the liberal arts remain a core focus in traditional college and university academic programs. On the other hand, trade schools focus on a specific trade and are designed to help students get a job. College should be the path to developing a more broadly educated individual.

In 1957, the Russians launched Sputnik into orbit, and the United States witnessed how technologically behind they were. At the federal level, leadership focused on creating and funding more programs that specialized in science and technology (Palmadessa, 2017). The federal government passed the National Defense Education Act (NDEA) of 1958, which included the first version of student loans, and graduate grant money (Watson, 2018). Colleges and universities could expand, and enrollment was on the rise. For the first time, the federal government took a genuine interest in how higher education was funded. It saw the need for more American citizens to attend institutions of higher learning.

In 1965 the first Higher Education Act (HEA), which included Title IV funding, was passed. President Johnson signed into law legislation that provided low-interest loans to students. There were also grants and special funding for teachers to earn a college degree, and the loans would be forgiven if the teachers worked in low-income areas (Watson, 2018). The intent was that elementary and high school teachers would be better trained because they would be college-educated, and more teachers would offer more rigorous science instruction. Also, the loans would help people who generally could not afford college (Palmadessa, 2017). The idea that student loans were the answer to the opportunity gap was enforced.

Another significant consideration for the HEA of 1965 was how the loans were disbursed. In the original NDEA, the loans were granted by the U.S. Treasury (Watson, 2018). However, the new HEA granted loans through private lenders. States would back the loans, and the federal government would provide a small amount of money as seed money (Watson, 2018). Public and private nonprofit institutions of higher learning provide loans directly to students (Shireman, 2017).

President Nixon signed the HEA in 1972 before he was engulfed in the Watergate scandal (Cross, 2014). It was not as robust as he wanted it to be, but it was very significant for higher education. The passing of the HEA substantially changed higher education (Watson, 2018). It was a reauthorization of the HEA of 1965 but had more lasting contributions. This piece of legislation has been acknowledged as significant through the higher education system for decades. The recertification had a new structure for federal student loans, a 50/50 rule, a ban on admissions incentives, a 90/10 rule on federal funding, and for the first time, FPIs were eligible for federal financial aid or Title

IV funding (Palmadessa, 2017). The 50/50 rule, or 50% rule, stated that for an institution of higher education to be eligible, 50% of their student body must attend classes on a brick-and-mortar campus (Hirsch, 2005). The 90/10 rule states that higher learning institutions cannot receive more than 90% of their funding from Title IV funding (Riegel, 2013).

The HEA of 1972 was comprised of five new initiatives. The first was an extension of the student loan program for a guaranteed four years, and it increased the amount of money a student was eligible to borrow (Watson, 2018). Secondly, the Student Loan Marketing Association (Sallie Mae) was established to help guarantee loans and provide liquidity for student loans (Watson, 2018). Third, the Federal Direct Loan program was created to help needy students with direct government loans. These loans were given to students in financial need and came directly from the treasury (Watson, 2018). Fourth, the HEA of 1972 started loan forgiveness programs for students who entered public service. Finally, two need-based grants were created further to assist economically disadvantaged students (Watson, 2018).

Previously, students' loans went through the school they were attending, which had to have been a public university or college. However, with the HEA of 1972, students could directly receive loans through the federal government and choose the establishment they wanted to attend (Palmadessa, 2017); this was a significant boost for private colleges and FPIs. Before 1972, students in FPIs were not eligible for any government assistance programs, and now FPI students would qualify for federal student loans and the new Pell Grant (Cellini, 2010). FPIs were, at the time, still seen as the primary place for nontraditional students to attend, and now the students could receive financial assistance.

As more and more students take out student loans, higher education costs rise (Barr & Turner, 2013). A Student Loan Crisis is being evaluated at the congressional level. The total student loan debt for the United States as of 2021 is \$1.54 trillion, with women specifically having almost \$929 billion (Keen, 2021). That is nearly two-thirds of the total student loan debt being burdened on women. Women are borrowing, on average, over \$42,000 to attend a 4- year FPIs, compared to \$29,000 for a public 4-year and \$32,000 for a private nonprofit institution. The report by Keen (2021) also states that “women who attend for-profit colleges owe far more than those who attended public or private nonprofit schools” (Keen, 2021, p 1).

For-Profit Institutions and Title IV Funding

Including private for-profit universities and trade schools for eligibility in student funding dramatically altered the business of higher education. While the Johnson administration had previously directed Title IV funding in 1965 (McGuire, 2013) to students without the means to attend a university or college of their choice, the structuring of the original HEA of 1965 did not include trade correspondence schools or any private for-profit schools. It was not until 1972 that private higher education institutions FPIs would be eligible for Title IV funding.

The passing of the HEA of 1972 involved opening FPI eligibility for Title IV funding (Watson, 2018). However, the federal government-imposed rules specifically for FPIs because their education structure was different than traditional colleges and universities. Most significant was the 90/10 rule, which states that higher learning institutions cannot receive more than 90% of their funding from Title IV funding. A college or university would need students to pay at least 10% of the operating cost from

tuition or other means. Initially, the 90/10 rule started as 85/15, but after pressure from trade schools, Congress agreed to 90/10 (Watson, 2018). This rule was not an issue for traditional public and nonprofit universities because they had state subsidies and donations to offset tuition and operating budget costs. However, FPIs were distressed because they relied on students paying for classes through federal student loans and federal grants for their operating costs (Riegel, 2013).

Despite this, FPIs survived because they found a loophole in the 90/10 rule through the GI Bill. The GI Bill is not considered federal aid, and FPIs could enroll veterans with the GI Bill to stay in compliance with the 90/10 rule (Riegel, 2013). Our veterans are held in high regard for giving their lives in service to our country. To thank our men and women for fighting for this country, they are given federal funds for education. These funds are not part of Title IV funding. The GI Bill, now called Post 9/11 GI Bill, offers tuition and housing assistance to veterans to attend higher learning institutions. Federal dollars are given annually to support veterans' education (Salemme, 2018). The more veterans FPIs enroll in classes, the more federal dollars they can use without violating the 90/10 rule. It has been noted that FPIs have targeted veterans for their GI Bill (Riegel, 2013). As Salemme (2018) notes, "In 2014, the University of Phoenix received \$345 million in federal education funds for veterans as it enrolled approximately 50,000 veterans from the wars in Afghanistan and Iraq" (p. 91).

The For-Profit Shift from Mail to Web

Many FPIs and trade schools began as correspondence schools where teaching and learning occurred through the mail (Whitman, 2018). Students registered for a course in penmanship, drawing, accounting, or other programs, and the curriculum was sent in

packets through the mail (Whitman, 2018). Students then did the work at their leisure at home and returned assignments or assessments to the school. Once they finished paying and completed all the assignments, they received a certificate; this was a novel idea because students could learn at their convenience. It was a great alternative to traditional higher education and the first glimpse into the potential success of FPIs. Over time, correspondence schools employed the Internet to deliver instruction.

Through the 1970s and into the early 2000s, FPIs still lacked access to a vital enrollment enhancement through federal higher education funds for students enrolling in Web-based training and education programs. Before 2006, Web-based schools were not eligible for Title IV because they did not meet the 50/50 rule. For an institution of higher education to be eligible, 50% of their student body must attend classes on a physical campus (Hirsch, 2005).

The 50% rule was contested by FPIs with the dawn of the age of the Internet. As FPIs could put their courses online and distance learning became increasingly more advanced, this rule was effectively challenged. In 2000 a Congressional commission encouraged the federal government to review this rule and amend it to allow institutions to offer online coursework (Hirsch, 2005). The commission stated that digital delivery of education was not the same as correspondence courses. Students could earn valuable knowledge through this education format; this started the conversation on distance learning, and the Distance Education Demonstration Program (DEDP) was launched (Hirsch, 2005). The DEDP was intended not only to test the viability and quality of distance learning but also instructed to review student access to programs (Hirsch, 2005). In 2005, a DEDP report stated that distance learning was a valuable means of education

and a viable option for economically disadvantaged and nontraditional students (Hirsch, 2005).

As a result of the pressure from those who advocated for the inclusion of FPIs in federal funding, the 50% rule was repealed in 2006 through a new section of the Higher Education Reconciliation Act of 2005, which added that “telecommunications” is not the same as a correspondence course (Hirsch, 2005). Courses offered through telecommunications, such as computers, television, audio, video, or cassettes, were considered a form of distance learning (Hirsch, 2005). Students in FPIs could access federal funding; this has allowed FPIs to teach exclusively online and not have a brick-and-mortar campus. They can operate through offices around the country or the globe.

An additional rule within Title IV was the ban on incentives for admissions to higher education. Higher learning institutions are not allowed to give commissions for admissions or other enrollment services (Kantrowitz, 2010); this was supposed to eliminate the temptation for deceitful tactics or salesmanship within higher education (Kantrowitz, 2010). As will be noted in more depth later, the ban on admission incentives has not eliminated these practices. Several FPIs have been sued for misleading and fraudulent claims (Marcus, 2019). Their marketing targets their core customers, nontraditional students, with messages of a fast, easy, and flexible degree path to a better life (Iloh, 2014).

While public and private nonprofit higher education attracts traditional students, FPIs cater to and attract nontraditional students. Traditional students are 18-24 years old, without dependent or significant family obligations, and they likely came to college either directly from high school or shortly after high school (D. Deming et al., 2013).

Upper-income students are more likely to go nonstop into higher education than their lower-income counterparts (Arbeit & Horn, 2017). The upper-income students are also more likely to attend a traditional higher learning institution, either a public or private nonprofit college or university (Arbeit & Horn, 2017).

FPIs have a disproportionate number of nontraditional students. Nontraditional students are students who are older and have more social risks. These social risks include not having a high school diploma, enrolling part-time and not full-time, having a dependent or child, being financially independent, and working full time while attending higher education (D. Deming et al., 2013). These social risks hinder nontraditional students from fitting into traditional higher education. Traditional higher education institutions are not equipped with the wrap-around services that nontraditional students need, such as daycare, convenient class times, and convenient locations (D. Deming et al., 2013). Traditional higher education institutions have vast campuses and dormitories, and they are in more remote areas.

In contrast, FPIs are offered in strip malls or urban areas that are easily accessed through public transportation or ample parking. They also provide classes in the evening or online course scheduling and flexibility, location, and financing. These arrangements position FPIs as attractive to nontraditional students.

There is also a draw for first-generation (FGS) students to attend FPIs. Students with parents or family members who are college graduates have the “college knowledge” and social capital when choosing and attending college (Engle et al., 2006). Not only are FGS less likely to participate in college, but they are also less likely to complete a 4-year college degree (Engle et al., 2006). If they attend higher education, it is more likely to be

delayed from high school, and it is expected to occur at a 2-year institution or FPI (Engle et al., 2006). First-generation students, students of color, and low-income students are also among the groups of students frequently enrolling in FPIs.

Students attending FPIs feel they are given a second chance to go to college (Davis et al., 2011). In a 2011 study, researchers investigated what the students attending FPIs thought of the institution. The results indicated that students praised their school for connecting personally with them (Davis et al., 2011). Students would get phone calls from faculty if they missed class or were falling behind. The class sizes were small and more hands-on (Davis et al., 2011). They also liked the practicality of the subject matter; they were learning what was needed and were not spending extra on classes they deemed unnecessary (Davis et al., 2011).

In this manner, FPIs fill a void left by brick-and-mortar public and private nonprofit colleges and universities. However, there are also serious concerns about FPI practices and policies that negatively impact students least able to address the consequences of enrolling in FPIs.

While seen by students as satisfying in many areas, FPIs do not have the same quality of education as a public or nonprofit college or university. Also, FPI tuition is either the same or more than private nonprofit education, and it is much higher than a public institution. Students that attend FPIs are more likely to take on more debt and have higher default rates on their student loans (Chung, 2012). Once students are enrolled in FPIs, there is a concern for the financial hardships that can result from attending. Chung explains that the tuition at FPIs is higher than in comparable programs at other public institutions (Chung, 2012). She explains that the price is deceiving because the programs

are typically shorter with flexible schedules. This lures students into thinking that the investment is worth it. The students believe they can afford it because “students at for-profit schools can qualify for the maximum financial aid awards that can offset the high tuition prices” (Chung, 2012, p. 1086). Students attending FPIs have higher financial aid take-up rates, meaning more students take out some form of financial aid, whether the Pell grant or federal student loans.

Some argue for the penalizing and closing FPIs due to evidence of unethical practices and the negative consequences for the students they serve. Students attending FPIs are taking on more debt and are more likely to default on their loans (Chung, 2012). In fact, by the late 1980s, there was a considerable rise in default rates for students of FPIs (Beaver, 2012). An investigation of FPIs found that “74% of the fraud and abuse at for-profits accounted for 41% of the borrowers and 77% of those who defaulted” (Beaver, 2012, p. 275). Millions of taxpayer dollars were lost due to students’ inability to pay their student loans. The students were also left in a financial crisis (Hentschke et al., 2012).

It was not just the amount of student loans the federal government was looking into but also a large amount of Pell Grants being funneled into FPIs (Beaver, 2012). The Pell Grant was actual student aid from the government, and based on the family’s income, the student would get federal grant money to assist them in attending college (Beaver, 2012). In the early 1990s, over 21% of the 6.1 billion dollars of federal Pell Grant funds went to students attending FPIs (Beaver, 2012). The large percentage of Pell Grants to FPIs went unseen for many years because the group of students who

participated in FPIs were issuing complaints about their loans, not their federal Pell Grant (Beaver, 2012).

Title IV funding is the government's response to helping more students obtain a college education. This funding underscores the policy attention to facilitating a college degree in improving disadvantaged students' lives. However, a college education does not just benefit the student but society as a whole.

Education as Public Good

The prevailing sentiment is that higher education is key to helping disadvantaged students rise through social classes. Historically education has also been considered a "public good" (Garrity, 2015), meaning education is generally helpful to society. Their education benefits the good of the citizen who is knowledgeable and beneficial to society (Garrity, 2015). Tierney explains that "educators spoke of a public good as a phenomenon—procedure, practice, or entity—that contributed to the welfare of the collectivity" (Cottom & Darity, 2017). Today the definition includes the education of all people, not just one group. It is for society's betterment, regardless of race, ethnicity, or social class background (Cottom & Darity, 2017).

Public and nonprofit universities and colleges have increasingly taken it upon themselves to educate an inclusive body of students. Their loyalty was to the idea of a vital liberal arts education (Cottom & Darity, 2017). Over the years, they have created ways and means to be more accepting to add to the collective society of diverse and educated students. However, until post-World War II, access to education and higher education was limited to the wealthy, not the masses (Cottom & Darity, 2017).

With the rise in first-generation students' enrollment in higher education, a parallel phenomenon began in the for-profit institution's growth. Fox Garrity (2015) notes, "Private, for-profit institutions are non-state entities, without an obligation to the public good" (Garrity, 2015). As a result, the obligation is to the shareholders and investors. The typical student attending an FPI is likely Black or Latina, a woman with family obligations, and a student who took an extended break from high school (Cottom & Darity, 2017). The FPI fills the need for educating a different population than traditional higher education intuitions, but at the cost to the student. She is more likely to go into debt, never finish the degree, and never attend either a public or private institution of higher education (Cottom & Darity, 2017). Where FPIs fill a gap in access, they ultimately widen the opportunity gap in educational degree completion.

At the federal level, college's importance has remained, but how the national policy of past presidents protects students from fraudulent colleges is vastly different. Some presidents relaxed the rules for Title IV, and others tightened the belt. More notable is the difference between the last two administrations.

Obama versus Trump Administrations: Ideological Differences Impact Policy Shifts

President Barack Obama took office in 2008 and started restricting fraudulent FPIs immediately. He intended to help boost the nation's economy through higher education (Palmadessa, 2017). His "America's College Promise" was designed to not only help disadvantaged students into college but also to boost economic development and promote community colleges over fraudulent FPIs (Palmadessa, 2017). Obama enacted one large piece of higher education policy, the "gainful employment rule," and

set his sights on reforming the 90/10 rule (Marcus, 2019). The policies of the Obama administration are discussed below.

Obama's first piece of policy regarding higher education reform was the "gainful employment" rule, which stated that "a program is considered to lead to gainful employment if at least 35% of the students in each cohort are in repayment of their federal loans or if the annual loan payment for a typical student is 12% or less of the annual earnings or 30% or less of discretionary income" (D. J. Deming et al., 2012). If a school fails all three measures, it can lose its federal financial aid funding for four fiscal years. This rule does not just apply to FPIs but to any university or college. By enacting this rule, the federal government introduced a policing of the institutions charging exorbitant amounts of money for their programs. Deming et al. (2013) note, "The for-profit chains have the highest failure rate for the gainful employment trial standards" (p. 154).

Under President Obama, the U.S. Department of Education investigated students that attended FPIs and their outcomes. This analysis showed that upon graduating, students in almost three out of four FPI programs made less than a high school dropout (Marcus, 2019). This report described the large amounts of debt students were undertaking to achieve an associate degree. An associate degree's average student loan debt was over \$23,000 (Marcus, 2019).

If institutions utilizing Title IV funding failed to meet the gainful employment measures twice in three years, their eligibility for federal financial aid was terminated (Burke, 2019). There were immediate lawsuits on the part of FPIs, claiming that these

measures were not lawful and not the correct standards for education quality (Stratford, 2012). The gainful employment rule was explicitly designed for FPIs (Burke, 2019).

The Obama administration also researched the financial situations veterans were being put in due to their enrollment in FPIs. As noted earlier, the GI Bill or Post-9/11 GI Bill filled a gap and satisfied the 90/10 requirement because the G.I. funding did not count as federal financial aid. As a result, FPIs vigorously recruited veterans to their programs (Riegel, 2013). Due to the cost of tuition in FPIs, veterans had to take out large loans, which resulted in veterans taking on large amounts of student loan debt, and many were defaulting on their loans (Riegel, 2013).

At the end of his presidency, Obama changed the 90/10 rule, not just to the intended initially 85/15, but to a 55/45 system (Riegel, 2013). FPIs could only take in 55% of their operating budget through federal financial aid. This rule change would have been crippling for the FPIs, with a small percentage of students paying tuition that did not come from Title IV funding (Burke, 2019). These efforts were in vain because Obama could not get his 55/45 rule passed, and he left office in 2016.

During his administration, Obama fought for the idea of public community college over a private career college education. He passed the gainful employment rule, a loud critique of FPIs. The gainful employment act is still in existence today; however, it is not as enforced (Fountain, 2019). In the eight years he was in office, Obama tried to rein in on FPI's unregulated practices. He made a small dent, but the next administration had no intention of curtailing the FPIs because the next President was the former owner of a proprietary school. Additionally, the Secretary of Education firmly believed in privatizing education in the primary grades (Brown, 2018).

The Obama administration had sought to tighten the belt on FPIs and promote community colleges (Marcus, 2019). As President Obama ended his term and President Trump took over, almost all the policy work Obama's administration worked on was reversed (Marcus, 2019). The regime change began with the appointment of Secretary of Education Betsy DeVos.

Secretary DeVos came into the position with little to no experience in the education field (Braaten, 2017). As Secretary of Education, her main agenda was to advance the idea of proprietary education in the form of charter schools. She was a prominent lobbyist for charter schools in Michigan and was outspoken about school choice benefits (Barkan, 2017). Secretary DeVos and President Donald Trump have ties to FPIs and immediately sought to loosen the regulations (Flores, 2019).

President Trump also publicly criticized traditional colleges and universities for not doing more for students to aid and allow students to take on more debt (Braaten, 2017). He blamed administrative bloat and claimed universities are misusing their endowments. Additionally, an ideological stance was evident in the Trump administration's policymaking. Secretary DeVos stated that higher education and adjunct faculty curb academic freedom and influence students' political views. She went on to say that if colleges did not allow freedom of speech, the federal government would step in (Braaten, 2017). President Trump hired FPI Liberty University President, Jerry Falwell Jr., to lead the task force on higher education (Braaten, 2017). The task force was charged with looking at how the government is overregulating higher education.

The first attack President Trump and Secretary DeVos took was to rewrite the vocabulary on accreditation. There are many different types of accreditation for

institutions of higher learning. It is up to the federal government and the Department of Education to ensure the accreditor is valid (Marcus, 2019). At the end of his administration, President Obama stripped the Title IV funding from any college or university accredited by Accrediting Council for Independent Colleges and Schools (ACICS) (Marcus, 2019). This accreditation body had granted accreditation to Corinthians College and other schools that failed to meet the quality of education standards. Secretary DeVos temporarily reinstated the schools' Title IV funding and has since regained their permanent accreditation status for federal financial aid (Marcus, 2019).

Another Obama administration-era policy that President Trump and Secretary DeVos did not uphold was the “teach-out” option (Flores, 2019). The rise and fall of FPIs can be very sudden. Students can attend classes one day, and then the next day, the company overseeing the FPI could be shut down. For traditional higher education, colleges and universities will arrange for programs to fade out or be transferred to another institution. However, this is not the case for FPIs. To protect students, the federal government has in the past required FPIs to pay for or arrange a teach-out option for students to finish their degrees (Flores, 2019). This policy ensures students a safety net if the FPI files for bankruptcy. The Trump Administration did not address or penalize the FPIs that have closed without teach-out options, leaving students without a way to finish their degrees (Flores, 2019).

The last two administrations' differences reflect how higher education policy fluctuates from one administration to the next. In the Obama administration, there were

stricter policies when it came to higher education, especially FPIs. However, as President Trump was sworn in, these policies were almost immediately reversed.

In 2020, President Trump lost his bid for the presidency, and in January of 2021, President Biden was sworn in as the 46th President of the United States. Dr. Miguel Cardona was appointed Secretary of Education (Foxx, 2021). Unfortunately, 2020 brought on the global pandemic crisis of COVID-19. Higher education campuses were shut down, and students were sent home (Fischer & Ellis, 2021). This created a financial crisis in higher education. Pres. Biden authorized congress funding through the CARES (Coronavirus Aid, Relief and Economic Securities) Act to help offset the cost of closing campuses and student support colleges and universities were incurring (Keen, 2021).

However, Dr. Cardona's more significant problem was the shutdown of K-12 education. There was a public outcry about young children not being educated. Teachers were burdened with reaching their students on new virtual platforms. Women, more than men, were tasked with the childcare role as schools were shut down (Htun, 2021). Women were faced with working and being charged with their children's education. As this problem progressed through 2020 and into 2021, Dr. Cardona has focused most of his efforts on re-opening K-12 schools, and higher education has not been a priority (Foxx, 2021).

Higher education has been seen as the gateway to a better life, particularly with increased financial aid post-WWII. However, access has not always been available to all. The following section reviews the history of higher education and how it was out of reach for most of the United States population. Its exclusionary roots come from the European model but have since taken on a life of their own over the centuries.

History of Higher Education

The history of higher education in the United States started before the country was founded. The first higher education institution was Harvard University, established in 1636 (Labaree, 2016). The higher education system we see today had significant changes beginning after the American Revolution and working through the issues faced with higher education in the present. The first universities in Europe were created during the medieval period. They were made in the space between church and monarchical society (Labaree, 2016). It was meant to operate between church and state, thus enjoying “a remarkable amount of autonomy” (Labaree, 2016). In Europe, higher education had national standards; in the United States, it became a local entity.

Colleges and universities in the United States boosted a local economy from a farm town to a city. Towns formed their colleges and universities to start commerce and cultural relevance (Labaree, 2016). As the United States grew, so did the number of colleges and universities. By 1830, the United States had approximately 50, and in 1850 over 200 colleges and universities. These were not created because of demand. On average, each college housed around 180 students (Labaree, 2016). By this time, colleges and universities were starting to split from their religious and private roots and expanding to public and for-profit entities (Labaree, 2016). One major problem that Labaree (2016) notes is that the growth would have been slowed if the U.S. government had established a national university. Instead, states took it upon themselves to open universities without limit.

By the end of the Civil War, the college landscape changed with courses and degrees in engineering and agriculture. Even though colleges were becoming more

practical and vocationally oriented (Labaree, 2016), American educators were pilgrimages to Germany to study their higher education system. The German system included research colleges and graduate degrees. Johns Hopkins University was the first university in the United States to embrace European graduate and research models (Labaree, 2016). By 1904, over fifteen universities offered graduate-level education. Coinciding with the start of research colleges was the requirement that all faculty have Ph.Ds. Finally, the university system of governance was introduced to universities and colleges (Labaree, 2016). This system included faculty governance and tenure.

Until the early 1800s, all colleges and universities were extremely selective in their admissions process. There was a movement for more inclusivity in the university community. However, the Supreme Court ruled that private businesses (schools) were allowed to determine admissions standards and educational content. Private schools were permitted to continue being selective with admissions. As a result, public institutions were born as an avenue for the “common” student to earn a college education. With the emergence of state schools in the mid-1800s, there was more access to education in general. There were significant strides in making education affordable and accessible to as many people as possible through state-funded colleges and universities (Labaree, 2016). Private colleges and universities maintained their selectivity, and state universities focused on a mission of accessibility and affordability.

In the 1950s, Universities and colleges received an enormous federal funding surge during the Cold War, particularly in science and mathematics funding and enrollment. The Russian satellite Sputnik was launched, and the United States was not ready to compete. The U.S. federal government scrambled to find qualified engineers,

scientists, and mathematicians to lead our space program. Research grants and student aid were primarily given to bring U.S. universities to the same competitive level as the Russians.

In the short history of American higher education, there have been significant changes to instruction, theory, and practice that have evolved in a short amount of time. There are many ongoing criticisms and critiques of the American higher education system. The U.S. system of higher education expanded very fast. It also had no plan or strategy in place before the expansion. This sudden expansion has led to the development of different definitions of higher education and the birth of modern FPI.

History of For-profit Institutions

The American university system has existed since before the United States was formed. Since its inception, our higher education system has grown into three different education sectors: public, private, and for-profit. State and local governments primarily govern public universities and colleges. Private schools are usually classified as nonprofit colleges and universities, run through donations, high tuition, and endowments. Both private nonprofit and public universities have a board of trustees that handles the university's general management (Garrity, 2015). Finally, for-profit institutions (FPI) are run through private organizations and businesses (Chung, 2012). Salemme (2018) notes, "They distinguish themselves from nonprofit universities by treating their students as customers and operating on a business model with financial growth as their primary goal" (Salemme, 2018). The board of trustees for public and nonprofit colleges and universities helps maintain academic integrity and the institutions' financial health. In contrast, FPIs shareholders oversee policies to ensure they create profit (Garrity, 2015).

While FPIs emerged after WWI, when national associations for proprietary schools were formed, their competitive strength in the higher education arena was not fully established until they earned federal recognition and eligibility for funds through Title IV funding. Chung (2012) states, “The 1972 Higher Education Act Amendments recognized for-profit schools as eligible institutions for federal aid programs, making for-profit postsecondary training a feasible alternative to public schools” (p. 1085). This meant that federal financial aid could be used at FPIs. Federal financial aid includes federal student loans and federal student grants. According to Salemme (2018), over one million students in the United States were enrolled in FPIs by 2005. The average annual growth rate has been 11 percent since 1976 (Salemme, 2018).

For-profit institutions are set up like a business. They do not adhere to the typical college semester experience of 15 weeks, starting in August and ending in December, with a break and then returning for another 15 weeks and ending in May (Hentschke et al., 2012). Instead, classes at FPIs are offered in shorter time frames and year-round. Students can almost start at any time of the year, and the classes are offered with more flexible schedules and locations. Many FPIs can open classrooms in urban areas, business parks, and strip malls (Hentschke et al., 2012). Its mission is not to educate the student in terms of knowledge and skills but rather to train them in specific professions. Traditional higher education is based on the European model of humanities and liberal arts. It was a place for elite young men to learn philosophy. However, because FPIs are based in trade schools, they teach trade rather than humanities (Bailey et al., 2003). Their curriculum is set up to only instruct on the necessary information and what the student needs to know. Degree offerings in FPIs are geared toward the technical; they are not in the business of

helping students with a broad array of subjects in their knowledge growth but instead training in specific job-related content areas. Many classrooms in technical and certificate colleges are set up to emulate the workplace, and students learn only what is necessary in terms of job requirements (Sharpe et al., 2017).

The move toward online education has significantly expanded course offerings. With the invention of online schooling, FPIs quickly jumped to this easily accessible education route. Currently, students can attend schools all over the country from the privacy and convenience of their homes and are eligible for federal financial aid.

FPIs survive on student enrollment, leading to “aggressive marketing” techniques. The federal government has been watching FPIs and their predatory tactics to gain student enrollment. In 2010, the Government Accountability Office (GAO) investigated fifteen FPIs to discover if they were scamming students with their marketing campaigns. Investigators posed as prospective students wanting to enroll in a degree program. Salemme (2018) notes, “Of the fifteen FPIs, four encouraged the undercover investigator to falsify federal student aid documentation to receive federal benefits” (Salemme, 2018). The GAO report also found that all fifteen schools instructed applicants to lie on their federal financial aid forms to receive aid. They found that many schools lied about course completion for programs and accreditation (Kutz, 2011). Since the 2011 report, over twenty state attorneys general have looked into the fraudulent claims and marketing of FPIs (Schade, 2014).

Unethical practices in marketing on the part of FPIs have resulted in legal action through the use of the False Claims Act (FCA) filed by individuals or state attorney generals. The University of Phoenix allegedly violated the FCA, with recruiters making

several false promises in meeting with students. In a 2010 monumental case, a class-action lawsuit was brought against the FPIs that former president Trump owned. They were accused of “up-selling,” fraud, and false promises to students. Trump University was forced to settle for \$25 million in 2016, two weeks after his election to the President’s office (Salemme, 2018).

Even though many stories of FPIs being fraudulent and deceptive, their enrollment keeps climbing. Most students attending FPIs are African American or Hispanic and are more likely to come from low-income socioeconomic backgrounds. They are often single parents, and their parents are unlikely to have completed high school (CAPSEE, 2013).

FPIs have also attracted more women students (Chung, 2012). Because FPIs have convenient class times and accelerated programs, they are ideal for a single parent to get job training and still run the household (Davis et al., 2011). Unlike traditional colleges and universities, FPIs have flexible hours, career training, and concise programs, which are perfect for primary caregivers. The streamlined practice is ideal for female students that have family responsibilities. As a result, FPIs capitalize on the weaknesses in traditional higher education. In this way, one might say that FPIs filled a void, particularly for women, who have not always been accepted into traditional higher education and have had to fight to receive the same education as their male counterparts.

Women’s Education

In the early 19th century, the utility and role of women’s education became highly debated. Conservatives contested that the education of women would destroy the family unit. Liberals argued that women would be better citizens and mothers if women were

college-educated (Parker, 2015). Simultaneously, women's colleges were founded to provide women with a higher education apart from men. The prestigious Seven Sisters consortium, consisting of Mount Holyoke, Vassar, Smith, Wellesley, Bryn Mawr, Barnard, and Radcliffe Colleges, was essential in creating a space for traditional higher education for women. At the turn of the century these institutions were known for the elite white Anglo-Saxon protestant women students (Perkins, 1998). These were colleges for elite women to learn humanities, liberal arts, fine arts, math, and science (Graham, 2012). However, they did not resemble other higher education institutions of the time; in general, women's colleges lacked financial support and faculty to teach on the same level as the male colleges (Parker, 2015). Although the seven sisters started as institutions for societal white women, they would eventually be some of the first institutions to admit African American women, with Wellesley and Smith admitting their first African American women student in the late 1800s (Perkins, 1998).

Before the Civil War, only two U.S. colleges, Oberlin College and Antioch College, would allow women and women of color to be educated alongside their male counterparts (Parker, 2015). At Oberlin, women attended classes alongside men but were excused from classes on Monday afternoons to do their male colleagues' laundry (Parker, 2015). After many colleges and universities went co-ed, women faced other barriers. Many schools had quota systems; Stanford University would allow one female for every three males accepted (Parker, 2015). Women were also met with anti-nepotism rules and administrative regulations.

After the Civil War, women's enrollment in higher education dramatically increased. By 1880, 32% of the undergraduate population in the United States was female

(Graham, 2012), and by 1910 it was 40%. Their numbers increased with women graduating from undergraduate, graduate, and doctoral levels (Graham, 2012). However, this trend was interrupted by abrupt changes in social roles in wartime.

During WWII, women's roles shifted from homemakers to factory workers. Rosie the Riveter was the mascot for women taking up the yolk of economic labor in the absence of men who left these positions for the military. However, when the war ended, everything was anticipated to return to the way it was before. Women were expected to return to their roles of housewife and mother. The population of women enrolled in higher education rose during the war and then sharply decreased in the 1950s to an all-time low (Graham, 2012). There was a massive layoff for women in the months following the war's end. The veterans needed jobs, and the women were to return to their roles in the home. "Records indicate that women terminated from their jobs made up 60% of all workers released in the month immediately following WWII. Women were laid off at a rate of 75% higher than men (Parker, 2015). This shift back into the home's private sphere was hastened by the availability of new suburban homes built to ease White women back into their homemaking roles (Feder, 2014).

In the post-war years, cultural understanding of women's role and women's education reinforced the role of homemaker and caregiver. In 1961, Simpson and Simpson noted, "Despite the similarity of boys' and girls' educational experiences, the potential conflict between career and family does not seem to be a problem for many college women. Given the necessity to choose, nearly all women undergraduates prefer marriage to a career." (Simpson & Simpson, 1961). Simpson and Simpson (1961) explain that women are essential to raising children. Using this theory, women's education should

focus on caring for their husband, children and home, ensuring family stability and security (Simpson & Simpson, 1961).

When women participated in the workforce, they most commonly chose nurturing and care-oriented careers, such as nursing, teaching, and professional home economics (Simpson & Simpson, 1961). These career paths were chosen because those jobs were available to them. According to The American Association of University Women (2003), “the highest proportions of women’s college degrees were obtained in the traditionally female careers of teaching and nursing. Many women are still drawn to careers in nursing, elementary teaching, and social work” (Parker, 2015, p. 4). Even today, women are more likely than men to be represented in these three careers.

There were few supports or points of access for women who sought careers traditionally held by men. However, this changed in 1972 when the HEA of 1972 was passed with Title IX (Parker, 2015). Title IX stated that colleges could not discriminate against any student based on gender. As a result, all colleges and universities that received government funding were not allowed to deny women admissions to college. Many Ivy League schools, such as Harvard and Yale, had quotas on the number of women allowed to be admitted (Parker, 2015). An additional outcome of Title IX was that it opened the possibilities for women to study at more diverse institutions and select programming that accommodated their career aims and family obligations.

Career Training for Women through FPIs

Career training for women started with certificate programs such as teaching and nursing. Because women have traditionally been seen as the caregiver for the family (Louttit, 1951), educational programs that meet their lifestyle demands are particularly

attractive. Over time, more middle-class and affluent women have maintained careers and family obligations through the purchase of services that supplement their role in the home (child care, housework, out-of-school activities). For women from low-income families, these services are unaffordable. Hence, family obligations must be considered in planning one's education among women with few financial resources (Chung, 2012). Given the continued socialization of women as primary caregivers and the absence of resources to support women in this role, there is a need for responsive services in higher education. Institutions that market a fast and convenient education are particularly attractive to women with little financial support. FPIs are well-suited to offer this type of education. Their curriculum is specific to the position for which students are being trained, and their course delivery is flexible. Students can attend at night or online, thus giving them time to attend to their families. Women could earn a certificate in teaching or healthcare quickly and return to their duties at home. FPIs commonly offer teaching certificate programs in healthcare. One issue with these certificate programs is the student's inability to advance to another institution or enter a traditional college or university. Many FPIs lack the accreditation to allow for credits to be transferred to another institution. They are impeding the possibility of their graduates moving upward in their education.

Several cultural and economic influences on women may limit their choices in postsecondary education. The need for attending to matters at home continues to rest on women, as evident in the recent gender role trends during the pandemic (Htun, 2021). Thus, getting an education in a short amount of time is critical. For some women, their homemaker and maternal identity leads them to train in a career with flexible hours so

that they are home to take care of their family at meal times. Obligations to care increasingly include parents and grandparents in need of regular support or medical attention, often taken up by women in the family.

For women whose families had not attended college and those from low-income families, FPIs filled a void left by traditional four-year higher education institutions. At FPIs, the entry-level training was flexible and fast. Nursing and health professions remain the most popular career path for women (Parker, 2015). For those women choosing to pursue a career in the health professions, FPIs offer career paths to become a medical assistant or dental hygienist and take on basic nursing levels. The programs are designed with the specificity of training in a rapid period (Kinser, 2009). The course offering is geared toward acquiring job-specific skills and does not include broader attention to critical thinking and exposure to many disciplines that might lead to various professions. As noted in career trends and professional data, the health professions remain desirable to women (Parker, 2015).

FPIs can also be a quick answer if a family requires a second income. Traditional education is bound to its semesters for the amount of classroom instructional time largely because of state accreditation requirements. However, FPIs are not bound to these rules because they were created through the lens of a business model and not through educators' governance. They can be more flexible with time frames and credit hours, meaning that women can work on their education when they have the time, after the children go to bed or while they are at school. The programs are short, and many are only online (Kinser, 2009), making them ideal for women with children or other family obligations.

Women are not the only students that are attending FPIs. Many nontraditional, minority, first-generation students from low SES are populating FPIs. These are the students many traditional higher-earning institutions are ignoring. Traditional higher education is for traditional students. FPIs are not traditional, and their students are not either.

Populations Enrolled in FPIs

Typical students attending a traditional 4-year college or university are White, in their early 20s, and financially dependent on their parents (Arbeit & Horn, 2017). Compare that to typical students in For-Profit Institutions, who are more likely to be students of color, older students, and more likely to have dependents (Arbeit & Horn, 2017; Bailey et al., 2003; Chung, 2012; Cottom & Darity, 2017). Four distinct populations are enrolled in FPIs: women, veterans, students from low socioeconomic standing, and currently incarcerated inmates (Sharpe et al., 2017).

In Chung's article, *Choice of For-Profits*, she looks at the statistics behind why students are choosing to attend FPIs (Chung, 2009). She discovered that women were unsurprisingly the largest population to attend an FPI. She goes on to explain that women tend to concentrate on lower paying professions such as health professions, business support, and personal and culinary services. (Chung, 2009) These are professions FPIs tend to teach. Other than sex, there is also a significance of students attending FPIs that are from low-income backgrounds, and from "mother working" category. According to Arbeit and Horn, women represented 60–76 percent of undergraduates attending FPIs, versus 54–57 percent of students at public or nonprofit institutions, further stating that 22–27 percent of students attending FPIs were Black, compared with 13–16 percent at

traditional institutions, and 29 percent of Hispanic students attended FPIs versus 19 percent at traditional universities (Arbeit & Horn, 2017).

Among the groups attending FPIs, veterans are very likely to enroll in FPIs. In fact, twelve percent of the veteran population enrolls in FPIs versus two percent at traditional universities (Arbeit & Horn, 2017) . United States veterans are held in high regard for giving their lives in service to our country. “Considered the finest fighting force in world history, the Armed forces of the United States of America credit its success ‘not [to] tanks, planes or ships, [but to its,] people...’” (Salemme, 2018) To thank our men and women for fighting for this country, the nation’s education policy is such that veterans are eligible for federal funds for education. The Post-9/11 GI Bill offers tuition and housing assistance to U.S. veterans to attend higher learning institutions, which is a significant reason to enlist in the armed forces. Federal dollars are appropriated annually to support U.S. veterans’ education. For example, Salemme (2018) reports that in 2014 the University of Phoenix collected \$345 million in federal veterans’ education funds. Approximately 50,000 veterans of the wars in Afghanistan and Iraq enrolled in the University of Phoenix that year (Salemme, 2018).

Low socioeconomic (SES) students are more likely to participate in an FPI than their affluent counterparts (Gelbgiser, 2018). Not only are they more likely to attend an FPI, but they are also less likely to graduate or enroll in a traditional college or university. Students with low SES are vulnerable because of their lack of support from their community and lack of support at FPIs. As a result, more low-income students took online courses and had higher student loan debt and higher student loan default rates

(Gelbgiser, 2018). The consequences of low-income students' enrollment in FPIs are detailed further in the next section.

Incarcerated people or people on parole are also enrolled in FPIs. Those associated with the criminal justice system may not be sure about the amount of study time and work that goes into completing a class, let alone an entire degree. FPIs have gained access to teaching within prisons. Incarcerated people can pay for courses to earn a degree while serving time. While in prison, incarcerated people rely on their relatives to provide them with money for commissary and education (Burton et al., 2012). Those incarcerated are not typically the ones taking out the loans. Their friends and families are willing to take on the debt to provide training and education (Ross et al., 2015).

What is the Draw for Low-Income Students toward FPI?

Another population of students attracted to FPIs is students of low socioeconomic status (SES). (Gelbgiser, 2018) notes, "Low and middle SES students were more likely than their affluent peers to attend for-profit colleges relative to other types of colleges, including nonprofit open admission colleges" (p. 1787). There are many reasons why low- to middle SES students are drawn to attend FPIs. First, students do not have the social context to navigate higher education. That comes from a lack of social capital and environmental factors, such as family and work obligations (Cottom & Darity, 2017). Another reason is that students from low SES tend to limit their aspirations and outcomes (Sheldon, 2009), due to the nature of family obligations and the lack of knowledge about higher education. Students from higher SES tend to start college preparations earlier in their lives and not limit themselves to physical distance when it comes to education.

However, students from low SES tend to delay college preparations and restrict their range of higher education options.

Low-SES students also rely more on financial aid, although they may not understand the available financial options. FPIs have excellent wrap-around services for financial assistance, which helps students get their maximum allowed Pell grant and federal student loans (Gelbgiser, 2018). FPIs account for more federal financial aid per capita usage than traditional public and nonprofit colleges (Chung, 2012). Students from low SES are less likely to pursue a bachelor's than their affluent counterparts (Gelbgiser, 2018).

Lastly, students from low SES gravitate toward FPIs because they are mainly driven by tuition and student satisfaction (Gelbgiser, 2018). Students from low SES who enroll in 2-or 4- year institutions are more likely to be first-generation students. They do not have the social capital to navigate traditional higher education and often get lost in the crowd. Their completion rate is overwhelmingly low compared to their affluent counterparts (Gelbgiser, 2018).

As a result, low-income students start college with a distinct disadvantage of weak comprehension of the higher education system (Sheldon, 2009). They are also ill-equipped to understand the financial aid they are eligible for and the debt they may accrue (Gelbgiser, 2018). Low SES students are more likely to attend institutions that offer 2-year degrees and certificates and are more likely not to obtain a bachelor's degree (Gelbgiser, 2018). They are likely to have more debt without the ability to repay. For all these reasons, they are more likely to attend an FPI. FPIs cater to students in need. They are more flexible and understanding of work schedules and financial limitations. They

have more career-oriented learning and focus more on helping students transition from school to the workplace. They have alternatives to federal financial aid (private loans) and offer small classroom sizes (Bailey et al., 2003). However, these institutions have low graduation rates and high loan default rates (Gelbgiser, 2018).

There are many theories on what makes FPIs attractive to students. Their programs with fast degree completion and flexible hours are some reasons students attend. Culturally there are additional influences on the choice of low-income students to enroll in FPIs. The American dream of meritocracy of working hard and rising to the top includes the need for certification through a degree or a training program. FPIs may culturally present their programs as vehicles for social mobility; in some cases, the programs yield career mobility. However, FPIs do not offer coursework or certification that contributes to a four-year degree. Gelbgiser (2018) explains the bachelor's degree is key to accruing any kind of social mobility on the part of a disadvantaged group. Students who earn an associate degree or certificate have little to no long-term upward mobility. Low-income students often lack the social capital to assist them in distinguishing between the long-term advantage of a four-year degree and that of a certificate from an FPI program. In this manner, social capital plays a significant role in where students choose to attend college.

Social Capital

Social capital theory can give researchers an insight into why students choose one higher education institution over another (Cottom & Darity, 2017). The idea behind “who you know” leads many affluent students to institutions their parents attended. In contrast,

many first-generation students are not as familiar with higher education, leading them to alternative institutions (Cottom & Darity, 2017).

Social capital is defined as “high-status institutional resources embedded in social relationships and social structure” (Stanton-Salazar, 2011, p. 1068), which is another way of saying “who you know.” However, it is not just who you know, but who your parents, grandparents, other family members, neighbors, and community members know. It is where a person grows up and their community resources. Stanton-Salazar (2011) examines the impact of low social capital on adolescents, specifically students from low-income households and neighborhoods. He explains that students growing up in more impoverished areas are not exposed to the same social networking as students in affluent communities, hindering them when it comes to finding a job and obtaining success in a career. There are many different definitions of social capital, including memberships in groups, specific outcomes, behaviors or agents, and networks (Cottom & Darity, 2017). In 1988, Coleman explained that “social capital exists in both individuals and organizations, and has economic and noneconomic capabilities” (Cottom & Darity, 2017). T.A. Mays explains that when examining social capital in postsecondary education, there are four aspects to consider: information, influence, social credibility, and reinforcement (Cottom & Darity, 2017). Lack of social capital can hinder the choices of one’s postsecondary education. It can also impede what a student achieves following higher education experiences. Given this, postsecondary institutions should not just instruct students but also nurture and grow students’ social capital through supportive environments and communities.

Social capital can significantly affect where students choose to attend postsecondary education. The more affluent students are guided to esteemed institutions with selective admissions requirements, mainly because of their parents and community guidance (Cottom & Darity, 2017), impacting higher education enrollment and retention. In religious communities, a community atmosphere helps promote students to attend religious institutions. Community involvement and support have shown that high school graduation rates for students with families active in their spiritual and educational community are high. When students lack community and family support, graduation rates are low. T.A Mays shows a correlation between the graduation rates of students and the help of the institution in traditional colleges or universities. He explains that colleges and universities with a robust support network have higher graduation rates. Students who actively participate in school functions and activities and have their families active in their schooling are more likely to graduate from a college or university. FPIs, in contrast, are looking to gain more overhead and profit. There are no campus activities, mentoring, or educational support (tutoring, libraries, and counseling), and their graduation rates are abysmal (Cottom & Darity, 2017).

Another prominent theory concerning social capital and social status associated with education is that attending college will boost students' social position. However, Robert Putnam (1999) explains in his article, "we would not assume that just because more Americans are educated than ever before, America has a greater volume of social status than ever before" (Helliwell & Putnam, 1999). Putnam (1999) explains that negative educational experiences are just as impactful. Students unhappy with their educational experience tend to pass the negativity on to other generations. There is the

possibility that parental dissatisfying secondary and postsecondary experiences contribute to some students' decisions not to enroll in traditional four-year colleges and universities.

Another influential factor in drawing low-income students to FPIs is their exposure to aggressive and sometimes misleading marketing. FPIs' marketing budgets are more extensive, and their marketing tactics are more manipulative than traditional higher education institutions.

Marketing

The expansion of higher education and increased use of technology has led to new marketing techniques. Public and private nonprofit colleges, universities, and FPIs are judged not just on their campus but their websites have become essential to students' decision-making (Iloh, 2014). Schools must invest in new marketing campaigns and designs to keep up with the for-profit sector's enrollment growth.

Public institutions are closely monitored on how their tuition and grant funding is allocated. Public institutions also receive government subsidies with specific requirements. While tuition helps staff and maintain buildings, federal or state subsidies have dwindled from 50% of operating costs to averaging 34% over the years (Trusts, 2019). FPIs rely primarily on tuition to fund their institutions but do not carry the research or campus expenditures prevalent at traditional higher learning institutions. Therefore, FPIs can spend a large amount of money on advertisements. FPIs spend more on advertising than their public and nonprofit counterparts (Iloh, 2016).

It is not just how much they spend on advertising but also who they target in advertising their institutions. In a recent study, Iloh (2016) studied the various ways FPIs promote their institutions. Iloh (2016) argues that the number of one-way FPIs advertise

is through racially-centered messaging. The FPIs Iloh studied used messaging that represented racialized positions of subordination in messaging, showing students of color as representing the student body and White staff and administrators (Iloh, 2016). Yet, with this marketing comes success. Black and Latinx students are more likely to attend FPIs than White students (Arbeit & Horn, 2017). FPIs market in mainly urban areas centered around the location of their institution. They are not restricted to how they spend their money and use their profits to do extensive marketing. They use billboards, flyers, mailers, and websites to match students to schools in their area. These websites that match students tend to lead students to the FPIs that run the website (Kutz, 2011). Marketing helps FPIs attract students who do not have the social capital or know-how for the ways in which higher education works. These students tend to be first-generation and nontraditional students.

First-Generation Students and Nontraditional Students

Traditional college students are aged 18-24 when they attend higher education directly or closely after finishing high school (D. Deming et al., 2013). FPIs have a disproportionate number of nontraditional students. Nontraditional students are older students who have more social obligations and carry more risks that may jeopardize the completion of their education. These risks and obligations include the following: not having a high school diploma, enrolling part-time and not full-time, having a dependent child, being financially independent, and working full time while attending higher education (D. Deming et al., 2013). These factors are all potential barriers when students navigate work, school, and life balance.

Traditional higher education institutions are not equipped with the wrap-around services that nontraditional students need, such as daycare, convenient class times, and convenient locations (D. Deming et al., 2013). FPIs frequently provide these services. FPI coursework is often offered in convenient locations that are easily accessed through public transportation or ample parking. FPIs also provide classes that are held in the evening or online.

While students with parents or family members who are college graduates have the “college knowledge” or know what to expect when choosing and attending college, first-generation students do not and therefore are less likely to pursue college (Engle et al., 2006). Not only are FGS less likely to attend college, but they are also less likely to complete a 4-year college degree. If they do attend higher education, it is more likely that enrollment follows after some delay from high school graduation. When enrolling, FGS are more likely to do so at a 2-year institution or FPI (Engle et al., 2006).

FPIs have a higher population of nontraditional and first-generation students than higher education’s public and nonprofit sectors. Davis et al. (2011), in their 2011 study of FPIs libraries and curriculum, report that students felt the FPI gave them a second chance. Students praised the schools saying the faculty were more connected with the students, and they got phone calls and emails from faculty expressing concern over academic achievement. The students also noted that the class sizes were smaller, and the curriculum was limited to the needed knowledge (Davis et al., 2011). Students were only interested in the practical information and not in community colleges’ added liberal arts and sciences credit hours.

Nature of the Curriculum

Today, FPIs can be categorized into three different classifications: those that offer four-year degrees and graduate degrees, those that offer two-year degrees, and finally, those that do certificate and vocational training (Davis et al., 2011). The FPIs that offer four-year degrees are growing and offer graduate and doctoral degrees. In public and nonprofit colleges and universities, faculty are more often required to research and add to the body of knowledge in their field. The curriculum requires libraries and databases of research articles and information to support the educational experience. However, in FPIs, libraries are often missing or incomplete (Davis et al., 2011).

FPI history comes from a place of trade schools and career colleges. Trade schools were meant to teach trades and train students for a particular job. Trade schools and career colleges focus on students' training and preparing students for a specific job in a trade (Bailey, Badway, & Gumport, 2003). Trade schools evolved into "Career Colleges" and finally stepped into the higher education arena as proprietary colleges or for-profit institutions (FPI) (Chung, 2012). However, a good number of FPIs continue to operate as trade schools. Because these FPIs "train" rather than "educate," students "may gain access to short-term occupational rewards at the expense of a solid educational foundation for long-term career development" (Bailey et al., 2003, p. 10).

In contrast to online education and centers that house FPIs, traditional higher education campuses have a rolling green courtyard and extensive libraries, among other amenities. It is not uncommon to have several libraries on a college campus. These are seen as a waste of space and not profitable nor necessary in the FPIs business model (Davis et al., 2011). Davis et al. note, "However important libraries maybe, they are

expensive and unprofitable, they occupy what operations managers view as unproductive space, and therefore they reduce profit margins” (Davis et al., 2011). FPIs are career-oriented, and an extensive library and databases are not required for the type of learning students are pursuing.

The curriculum and facility differences between traditional higher education and FPIs reveal essential differences between these two higher education institutions’ aims. Traditional colleges and universities offer students the ability to examine their capabilities and skills thoroughly. Deming et al. (2013) state, “Learning about one’s abilities and preferences to be able to make better-informed decisions about further education and career is a valuable part of initial college experiences” (Deming et al., 2013). In traditional higher education, students can learn new ideas and question the world around them. FPIs offer career-oriented learning, where students “purchase” what they “need” to know to do a job. They do not have the opportunity to explore new talents and expand their reach further than their chosen career (Deming et al., 2013).

To save overhead, FPIs also have created a curriculum to enable the programs to be easily replicated across the country (Gelbgiser, 2018). Many FPIs are part of large national chains that have created a business model that can move into any business park or strip mall, making it cost-effective and easy to expand (Gelbgiser, 2018). They also can reach students virtually through their online platforms. More students are online at FPIs than at traditional public or nonprofit universities (Gelbgiser, 2018).

Aside from the tremendous amount of loans students take out, the likelihood of loan default, and the lower quality of education, FPIs offer benefits that require

consideration because of the potential for this type of training to give nontraditional students career options and success.

What Do For-profit Institutions Offer the Nontraditional Student?

FPIs can be seen as filling the gap that has persisted at traditional colleges and universities. Students from low SES groups, students of color, women, and veterans can attend college to earn a degree (Sharpe et al., 2017). Because FPIs are accommodating in ways that traditional colleges and universities are not, they can serve their students more responsively.

FPIs can offer degrees more quickly, and students can work and learn simultaneously (Bailey et al., 2003). FPIs also are not faculty governed, meaning they can adapt to change soon, meeting student needs faster than public or nonprofit universities (Marcus, 2019). Innovation is what FPIs have to offer students. FPIs also cater to more students from low SES backgrounds, who are less likely to attend higher education than their affluent counterparts (Gelbgiser, 2018). Students in Davis' study (2011) indicated that FPI gave them a second chance at higher education. The students were more likely to have never attended a college or university in the first place. It also appears that traditional colleges cannot be as agile and responsive to the needs of nontraditional and first-generation students as FPIs can (Bailey et al., 2003). Women from low socioeconomic backgrounds, most likely primary caregivers, can attend school and receive the job training they seek. FPIs offer many night classes, and some even provide daycare, which helps women get into the workforce and become independent. Bailey et al. argue, "Freed from the traditional academic schedules and even from many of the fixed costs of infrastructure and expensive facilities, the University [FPI] can offer

courses at more convenient times and in more convenient locations (for example, malls near the intersections of interstates)” (Bailey et al., 2003), allowing students to attend schools in large urban areas. They do not even have to leave home. For-profit institutions have more students taking online classes than public or nonprofit institutions (Gelbgiser, 2018), which increases flexibility. Many FPIs have programs based on hours and not semesters. As long as a student completes a set number of hours of training or learning, they can graduate. This flexibility allows a student’s child to be sick or a job’s unpredictable schedule to interfere without putting the student behind (Bailey et al., 2003).

In the current state of the economy, post-Great Recession, and in the COVID-19 context, students are looking for a cost-efficient and quick way to get a good job. In times of severe economic recessions, enrollment in higher education increases (Barr & Turner, 2013). This boost in enrollment was found during the Great Recession in the mid-2000s. Higher education saw growth in students. The highest increase in enrollment happened at FPIs (Barr & Turner, 2013). Traditional schools cannot guarantee jobs upon graduation. For-profit institutions train students for specific jobs, and students graduate with hands-on experience. While many of the careers tend to be base-level introductions into professions, it may be a starting point for a student who comes from a low-income household. At the very least, it is an opportunity to have a full-time position, a steady paycheck, and benefits (Bailey et al., 2003).

CONCLUSION

The American system of FPIs started as trade schools and has changed and adapted to meet students’ needs that traditional institutions have failed to recognize.

There became a need for middle and lower socioeconomic students to attend schools that taught them the trades. They have changed through the years to meet the needs of their consumer base. However, there are also negative ramifications for students attending FPIs. Studies show an increase in enrollment in FPIs, but they are also showing that students are more likely to default on their loans (Gelbgiser, 2018). Women are a large majority of the population at FPIs. Historically, women have had regulations and stipulations placed on their education. After the 1970s, with Title IX legislation, women were guaranteed access to any higher education institution. Yet, many women of low-income and working-class socioeconomic status are still electing alternative higher education paths. However, the credentials they earn do not always translate into higher-paying jobs and long-term career potential. There is a need to explore women's experiences, often low-income students of color and first-generation students who enroll in FPIs, to hear their voices and stories and understand the conditions that led to their choice of an FPI and how these institutions support and constrain their educational experience.

CHAPTER III

METHODOLOGY

The purpose of this study is to understand the participants not as numbers but instead as real people who enrolled in college and are seeking an education. This study aims to tell the stories of their background, social capital, communities, and what they know about higher education. Many studies focus on the students as numbers in a data set. In Gelbgiser's (2018) study, the demographic composition of students who attend various colleges is examined. (Gelbgiser, 2018). The students are not interviewed or questioned on their reasons for attending. The Joselynn Hawkins Foundation (2019) report showed that students who attended FPIs could be employed in similar positions as those who attend community colleges; however, students who attend FPIs have less upward mobility and more debt (Fountain, 2019). Neither of these examples looks at the students as people. They are simply a forgettable number in a dataset with no story or voice. A narrative qualitative study will provide these students the platform and outlet to express their story and be more than just a number, to be an actual person.

In this chapter, I will outline my methods for my research study. I will include the reasoning behind doing a research study and why I chose to utilize the qualitative method. Qualitative research is an applied research method that examines the life and

experience of individual participants rather than large sets of data (Merriam & Tisdell, 2016). Qualitative research involves several philosophical orientations and approaches. I elaborate on my philosophical assumptions and the social-constructivist method I will employ. I will outline the participant qualifications and the reasoning behind using those parameters. I will then detail the study procedures and the methods used to ensure trustworthiness.

Narrative studies can use either one or several participants to get the stories and experiences to use for the research study (Creswell, 2018). I used the participants' stories to understand the similarities and differences in the students' experiences. Some narrative studies only examine one participant, but those studies tend to take over a year or more of interviews and meetings. I will have a limited timeframe to conduct this research and collect the stories and experiences, and I cannot get rich descriptions from just one participant. I am electing to recruit more participants to get the rich description needed to demonstrate their experiences.

Statement of Purpose

The general purpose of the study is to bring the voices and stories of women students who have attended an FPI to the literature to increase knowledge in higher education. In so doing, traditional higher education might rethink its offerings and structure to serve these forgotten students better. Students that attend FPIs are less likely to attend a traditional institution of higher learning (Beaver, 2012). The vital role that FPIs play is to help the population of students that traditional higher education has ignored. Traditional higher education began as a place for elite men to learn, and since the inception of the United States, the structure of traditional higher education has

changed very little. In FPIs, students are trained rather than educated, and they learn only what is needed for the trade of their choice with convenient times and flexible schedules. However, FPIs are not regulated like traditional higher education. Deregulation has led to fraudulent practices and bamboozling of students (Kutz, 2011). As these underserved students strive for a better life, they are met with more challenges than traditional students. These students' stories and their struggles as underserved students are missing from the scholarship on FPIs and traditional higher education. More specifically, this study aims to examine the narratives of first-generation women students who have attended FPIs to advance their professional training and careers. I centered my research around the following questions:

- *What dimensions of their life experience, particularly the social and structural arrangements of their educational experience, contributed to their choice of a for-profit college or university?*
- *What role does the for-profit institution play in women's postsecondary educational advancement?*

Qualitative research is the best method for studying the participant's experience because it uses the student's voice to tell the story. This research study focuses on the student's experiences through their lens and their truths. These women will no longer be just numbers in statistical analysis but rather have their experiences brought to the research stage. Many of the research studies available today are quantitative research, with findings based on numerical data sets, and the students are reduced to a number in a formula. However, this study aims to bring the voice of the participant to the research table.

I am using the social constructivist framework in this study. Social constructivism involves “individuals seek understanding of the world in which they live and work” (Creswell, 2018). My goal is to understand what led the participants to choose these institutions and what role the institutions played in their advancement. I did not attend an FPI when I entered higher education. The social constructivist framework will help me understand the participants’ reasoning and choice to enroll in an FPI. First-generation students, in particular, lack the type of social capital valued in higher education. These students encounter obstacles and a lack of responsiveness from gatekeepers such as teachers and counselors in their educational experience (Stanton-Salazar, 2011). This study investigated what the participants knew going into college and what they have learned since leaving. The narrative approach is particularly fitting for this study because, as Creswell (2018) notes, “it begins with the experiences as expressed in lived and told stories of individuals” (Creswell, 2018). My general use of narrative interpretation is appropriate for exploring key aspects of the participants’ experience, such as what participants know about higher education in general before, during, and after their FPI experience. The study also looks into the factors that led them to choose FPIs as a means to further their education.

Assumptions/Characteristics of Qualitative Research

Philosophical assumptions assist the researcher in “articulating the importance of philosophy in research” (Creswell, 2018). These assumptions inform others of the nature of the interpretation of study findings, the researcher’s relationship with her participants, and other aspects of the research design. Here are the philosophical assumptions for this study:

Ontological assumptions relate to “the nature of reality and its characteristics” (Creswell, 2018). In social constructivism, researchers embrace the idea of multiple realities since it is defined in a way that “the reality is multiple as seen through many views” (Creswell, 2018). How people live their lives is their reality. Social constructivist theory is about learning how people live, and the ontological assumption is the realities that they live are unique and specific to the conditions they experience. This study shows the reality the participants live in and why they choose to attend an FPI.

Epistemological assumptions “refers to the study of the process of knowing” (Hays & Singh, 2012). Hays & Singh (2012) also referred to this assumption as “how we know what we know” (p.35). In qualitative studies, researchers need to get close to participants and understand their lives and where their knowledge comes from (Creswell, 2018). The longer the researcher is working with the participant, the more able the researcher and participant are at co-constructing an understanding of the life of the participant. It is essential to get rich descriptions through interviewing the participants. Rich descriptions help the researcher and the reader understand the participant and their story. Interviews are used to help tell the stories of the participants. The students also provided documentation to understand their stories and lives better.

Axiological assumptions in qualitative research “acknowledge that research is value-laden and that biases are present concerning their role in the study context” (Creswell, 2018). However, it is crucial to identify biases as a researcher in qualitative research and understand how they interpret the participants’ information. As a researcher, I have to acknowledge that I am subject to my own bias. I work in a traditional higher education institution and have met many students that have come from FPIs. Many of

them have expressed frustration and anger with their experiences. I have also read many articles on the fraudulent nature of FPIs. First, I will admit that I have biases. I used memoing and bracketing to ensure that my personal beliefs were not reflected in the study's analysis. I also understand that FPI are providing a service for students who cannot attend traditional institutions. As previously stated, FPIs have more flexible courses and degrees. These existing considerations and the findings from the study are likely to yield a complex story of women's experiences in education and the role FPIs have played in their advancement.

Participant Sampling and Recruitment

My interest is in first-generation women students; I recruited participants that fit these criteria. I have as many participants as necessary to get saturation of data. I focused on women because of the history of discrimination in education and limited social capital. Affluent men have attended traditional higher education for centuries (Labaree, 2016). Women have not had the same opportunities and coupled with the gender norms that women face, the majority of women go into three professions (Parker, 2015). This study explored the decisions women made and the reasoning behind their educational institutions.

Social capital and the people in their family and community will influence where and why they attended FPIs. They must be female and no longer attending an FPI. I worked with participants who have already left the FPIs to feel more comfortable discussing their educational experiences. Chung's (2012) study on student choice for attending FPIs showed a significant result in students being women. (Chung, 2012). I was not selective on participants based on their ethnic background. I investigated the

importance of understanding the similarities and differences in various ethnic backgrounds (Cottom & Darity, 2017).

I also looked for first-generation students. In the previous chapter, I defined first-generation students as students with no other direct family members who have attended a higher education institution (Engle et al., 2006). These students are less likely to attend traditional higher education and more likely to attend an FPI. Social capital is essential when it comes to school choice (Cottom & Darity, 2017). First-generation students would not have the family background or community support of college attendance or the knowledge of college, making them more likely to attend FPIs than a traditional school.

As examined in Chapter Two, women's access to education has traditionally been different than their male counterparts. Women's education started in the trades, and they were either barred or had limitations put on them from attending most higher learning institutions until the 1970s (Parker, 2015). There is also historical evidence of gender norms associated with women and their career paths (Parker, 2015). There are still pressures for women to be the family's primary caregivers, which affects their entry into education (Walsh & Happner, 2006).

Nontraditional female students are affected most when it comes to balancing work, life and education. Women are more likely to be the head of the house for single-family homes and more likely to be the primary caregiver for children (Walsh & Happner, 2006). Adult female students are also more likely to have more "roles" outside of education (Lin, 2016), leading to lower self-confidence and lower social support when attending higher education. Women who experience traditional gender norms, such as caregivers, will be the focus of this study.

The type of FPIs, the participant, attended will also serve as a criterion. As stated in chapter 2, many FPIs have roots in the trades. The trades have shifted from traditional businesses such as plumbing and electrical to professions in health requiring FPI certification. These certificates are marketed toward women and are typically completed within a short time with flexible hours. FPIs are moving toward the traditional higher education model and are occasionally accredited by the higher learning commission (the accreditation body for traditional higher education). The students attending these institutions are more likely to have similar demographics to traditional higher education institutions, and their experiences would differ. I did not recruit potential participants who attended FPIs modeled on traditional higher education. I recruited only those participants who attended trade-based or certificate-based schools. Another consideration is the financial investment in schools. Trade-based or certificate-based FPIs have similar programs to community colleges. However, the FPIs cost significantly more. Part of the participant's experience would be the reasoning behind choosing an FPI over a community college.

Sampling Methods

I used a purposive sampling method in selecting my participants. In a narrative study, participants with rich stories and life histories must be chosen to tell (Creswell, 2018). In using purposeful sampling, I looked for the students who meet the criteria for this study: women, first-generation and have attended trade-oriented FPIs. The participants also needed to have graduated or left the FPI at least two years before this research study.

Recruiting Participants

To find the participants, I enlisted the use of social media to call for participants. I posted a general message asking for participants to volunteer for my study on Facebook, Instagram, LinkedIn, and Reddit. On LinkedIn, I targeted specific trade-based FPIs pages and requested alums or former students to reach out to me if they were interested. I targeted community pages specific to trades and communities on Reddit to post requesting participants. I emailed several research organizations asking for assistance in finding participants. Faculty emailed their students on my behalf, asking for any knowledge of potential participants in their social circles.

I used a \$20 gift card of their choice as an incentive for any person willing to participate. The potential person received the gift card emailed to them before the interview as a thank-you for their willingness to participate.

Data Collection

Interview protocols

I used a semi-structured interview “valued for its accommodation to a range of research goals, [which] typically reflects variation in its use of questions, problems, as accompanying tools and resources to drive to participate more fully into the topic under study” (Galletta & Cross, 2013). I had interview questions to start the conversation and allow the participant to talk about their background. The interview is structured to gain general background information, where the participants are from, where they went to school, etc. As the interview progressed, I asked questions more specific and unique to their experience and stories, allowing the students to talk about the subject matter freely. This supported me as the researcher in getting rich descriptions and stories. I wanted the

students to feel comfortable talking to me about their experiences. I wanted to know more about their background because of all the literature written about the demographics of the students who attend FPIs (Cellini & Chaudhary, 2020; Cellini & Darolia, 2017; Chung, 2012; Gelbgiser, 2018). I wanted to understand their choice in school, what conditions shaped that choice, and their experience during and after attending the FPI. In my current profession as a college recruiter, students are more comfortable talking to me if I can relate to them or get to know them more. I wanted them to be as comfortable as possible during the interview.

I followed the guide by Merriam and Tisdell (2016) on the right (the best) questions versus poor questions to use while interviewing (Merriam & Tisdell, 2016). This guide assists interviewers in preparing their protocol and in considering probes during the interview. For example, it sensitizes the researcher not to ask questions that may make the participant uncomfortable or defensive about their choices or actions. Asking the right questions is essential in this study because I am examining students' intentions and experiences that could lead to negative outcomes, as outlined in the literature. I started with ice-breaker questions like "how is your day?" or "did you do anything fun over the weekend?" These will not be part of the actual interview but rather a tool to help the participant be more comfortable.

I then moved on to the student's background, asking questions such as, where did you grow up? Which high school did you attend? Did you attend college right after graduating from high school? Growing up, what career were you interested in? I also wanted to discover whether they had any career counseling or guidance from the school. The following section is about their family life. I wanted to know about their family

obligations. Are they the head of the household? Do they have any children? And are they responsible for any family members? The following section was on the actual FPI in general. I asked starting questions like, how did you find the FPI you attended? How was the facility, and who did you meet with at the institution? Finally, I asked about the favorable and challenging aspects of attending. I wanted to know about the benefits and drawbacks they experienced. This last section includes questions about their financial situation before, during, and after attending the FPI. These questions were meant to be generative questions to guide the participants toward narrating the stories and descriptions of their experiences. I followed questions with probing questions or questions intended to continue the conversation or further the story (Merriam & Tisdell, 2016).

Artifacts and Document Study

The participants were asked to supply the recruitment material or any documentation from their FPI, also any photos from training or career counseling they received in the past. I requested materials anonymously from the colleges as well. I used these materials to help tell their story and reflect on their choice to attend. I asked participants for any archival data because, in narrative research, the importance is telling the participants' stories. By collecting photos, and other archival information, I can better tell their stories (Creswell, 2018). It is also a way to better connect and build rapport with the participants. I used the material during interviews to help with storytelling and to help the conversation unfold. Galletta (2013) explains that allowing interviews to develop or not interrupt a story is essential. She also explains that using photos and other archival data helps with building stories and histories. I also did internet searches for any

information on the FPI the participants went to, including course catalogs and recruitment documentation.

Location of Semi-Structured Interviews

The interviews took place over the Zoom software. I looked for students from across the country to participate. Zoom allowed me to recruit students from all over the United States and not limit me to Northeast Ohio. Zoom has a built-in recording feature, and I have a backup recording device for audio. I determined the participants in the United States.

Data Analysis

After each interview, I used transcription software, TEMI, to do the initial transcribing of the interview. I then returned to the recording, manually listened to the interview, and ensured the transcription was correct. After the transcript was completed, I coded the data to use for analysis of the data.

I used in-vivo coding to analyze the data, “in-vivo codes are names that are exact words used by the participants” (Creswell, 2018). This study captures the participants’ stories and experiences using their exact words. As the researcher, I am facilitating the voice, but their experiences would be spoken through my lens. To ensure my interpretations are close to how the participant sees their life and how they experienced their truths.

I upload all the transcripts from the interview into the software Nvivo 12 to save the data and organize my data from all the interviews. Then I applied narrative coding. Narrative coding is “appropriate for exploring interpersonal and intrapersonal participant experiences and actions to understand the human condition through the story” (Saldaña,

2016). I looked for codes that helped tell the story of the student. I used the “first-cycle” coding method in Saldaña (2016). I looked back at all the codes from the first cycle and grouped them into themes (Saldaña, 2016). Those themes formed my analysis of the data and also my findings.

Trustworthiness

I used triangulation to ensure my search’s trustworthiness (Hays & Singh, 2012). Triangulation uses several data forms to build evidence for my conclusions (Hays & Singh, 2012). The three forms of triangulation I used are triangulation of data sources, triangulation of data methods, and triangulation of theoretical perspectives (Hays & Singh, 2012). The triangulation of data uses several different sources to gain more evidence. The first part of the triangulation is the interview and ensuring rich descriptions are achieved. The second part comes from the documentation that either the students provide or are provided from FPIs.

The third part comes from the dissertation process. My methodologist and chair served as peer auditors with whom I discussed my analysis. I used my committee members to help give me feedback about my interpretations and analysis. They guided me in making sure the research was presented honestly. I used as many participants as needed to show rich data evidence. Selective sampling ensured that the participants I use have life histories supporting the study. Triangulation of Data Methods is when a researcher uses several different methods and data sources to “illustrate themes” (Hays & Singh, 2012) in their research. Using interviews and documentation, I show thick descriptions of the participant’s stories using various sources of evidence. Finally, in the

triangulation of theoretical perspectives, a researcher gains insight from different sources other than their lens (Hays & Singh, 2012).

During the research process, I contacted critical friends to advise me on coding and debriefing. This way, I considered various perspectives on the information I was collecting. Throughout the research process, I also wrote memos and reflections on my thoughts and experiences. Using multiple methods to ensure trustworthiness, I can show validity in the research and creditability through storytelling. Credibility is the “believability” (Hays & Singh, 2012) of the research. In this study, both triangulation and the verbatim words of the participants will add to the credibility. Narrative studies are the participants’ stories, and I used the participants’ literal words to show believability. Readers of the dissertation will determine if my conclusions are trustworthy based on the degree to which I offer solid evidence and sound analysis as described above.

In terms of transferability (Hays & Singh, 2012), also referred to as external validity, I used thick and rich descriptions of the stories and life experiences. This allows my readers to think about the degree to which the findings may have some application to other contexts.

Privacy and Confidentiality Concerns

There are several layers to keeping the participant’s confidentiality safe in this study. Confidentiality is “linked to the informed consent process and relates to the client’s right to privacy in the research relationship” (Hays & Singh, 2012).

Confidentiality is the protection of the identity of the participants. Anonymity is “only when the participant identity is concealed from the researcher” (Hays & Singh, 2012).

Hays (2012) explains that it is nearly impossible for complete anonymity from the

researcher because the researcher is typically doing the interview. To combat this issue, the researcher must do their best to conceal the participants' identities. I did this by concealing the participants' names and the institutions they attended. I used a pseudonym and did not use their city and town origins, replacing them with vague descriptions of geographical information. For example, if the student is from Cleveland, I can use the expression "medium-sized Midwest urban city."

Finally, it is crucial that the participants understand their rights as participants in the study and that their information will be secured and kept private. I explained the research in the first email and then went into more description once the potential participant had expressed interest. At every interview, I explained their rights and asked for their consent to use the information gained from their interview for this particular study. I also informed the participants of their rights to stop the study at any time and assured them their information would be kept safe and confidential. As a researcher, I wanted to ensure the participant's information was always protected.

Researcher's Perspective

Positionality and subjectivity are important in qualitative research because they are the process tools (Creswell, 2018). "Research positionality encompasses both societal ascribed and achieved identities that confer status on an individual researcher, such as race/ethnicity, or level of education attained" (Muhammad et al., 2018). It involves thinking about this concerning the researcher's participants. I am in a researcher role and adopted an active listening stance to the narrative on students' choices. During the interview, I did not answer questions about attending higher education. In my role as a recruiter, I advise students about how to attend higher education. This part of my career

and job training can come up as if the participants ask me questions about the institutions I attended or what choices they should make in higher education. I recognize my position and journal the boundaries I will have to conduct the research. I am also very knowledgeable about the field of higher education. I understand how credits transfer and how different colleges and universities function. I attended public institutions and am currently working at a public university. I work with many nontraditional and first-generation students, and it is a point of pride when I see students I have helped go on to graduate and succeed. I work for a college that seeks to cater to nontraditional students, and I must not recruit for the institution I work for. I work with students daily to help them find their path to education. I specifically recruit for a college at Cleveland State University. I want to ensure I am not falling into my role as a recruiter instead of maintaining my position as a researcher. I journaled and distanced myself from my career and profession to allow students to be honest and open about their experiences.

Subjectivity is the researcher's influence on the subject matter (Creswell, 2018). My subjectivity is that I have worked with students who have attended FPIs; before this study, I had heard several stories about their practices and policies. I have also done extensive research on their history and predatory nature.

Recognizing my subjectivity is also vital that I recognize my background when approaching this subject matter. I was raised as a female. I have experienced the pressures from my early education to conform to the "female" gender norms of not speaking my mind and being nurturing and domestic. I am white, and acknowledge my experiences are different than women of color. However, I was raised in a home environment that encouraged me to attend college and get an education. My mother is a

nurse partly because she was given limited options regarding her education. She wanted to pursue other professions but was not allowed to. From this experience, she encouraged me to speak my mind and go to a traditional institution. The students who attend FPIs are likely to be first-generation students who may not have had support to attend traditional higher education (Cottom & Darity, 2017). I went to a traditional institution and benefited from a liberal arts education. Through the Girl Scout organization, I have extensive leadership training and was lifted and supported to use my voice and be a change agent. I come from a social context that allowed me to attend a traditional university and excel in my career. It is essential that when I designed the questions and conducted the interviews, I was not introducing my own experience into the research nor my views on FPIs. This research study is about the participants and understanding their stories. I could express my subjectivity through memos and reflective journals throughout the process.

Throughout the study, I ensured my participants' voices were heard and their stories told. I did not attend an FPI; however, I am determined to understand the student's path to help future students find the best college path and help policymakers understand the students that attend FPIs.

Limitations

The study collected stories and descriptions from the students. However, I may be missing elements of the whole story that were not included by participants during the interview. In some cases, the participants met several times with me to clarify information. The narratives provided in the study are intended to offer a qualitative examination of the experience among women attending certificate or trade-based FPIs.

The study examined participants' experiences after they had completed the program. This could limit the data due to the time between the student attending the FPI and when the interview occurs. I was not restricting the participants on the amount of time from last attending an FPI to the interview time. I did not limit students to the type of program they chose. They did need to have attended an FPI that was either certificate or trade-based. However, it does not matter what the actual program is. Participants were from different programs and different schools, resulting in other experiences.

Conclusion

This chapter provided an overview of the proposed methodology of this research study. As this is a qualitative study, the intent is to understand the participants' experience as people, not numbers. It is social constructivist because I wanted to understand the life experiences before, during, and after the participant attended an FPI. It is told in a narrative format to give the participants a voice and platform to tell their stories and share their experiences. The participants are female, first-generation students who have attended a certificate-based or trade-based FPI. I did recruit as many participants as necessary to gain detailed descriptions and stories. I wrote memos about my experiences as a researcher and reflected on my positionality and subjectivity to enhance the study's trustworthiness. This study brings to light the stories of women choosing FPIs over community colleges. The findings will be helpful to community colleges, and traditional universities work with nontraditional and female students.

The next chapter will tell the stories of the participants in this research study. There are large portions of direct quotes from the participants to bring their exact words

to the forefront of this study because, as Creswell (2018) notes, “it begins with the experiences as expressed in lived and told stories of individuals” (Creswell, 2018).

The research questions and interview protocol were designed to understand these women's lives as part of the social constructivism framework. In social constructivism, researchers embrace the idea of multiple realities since it is defined in a way that “the reality is multiple as seen through many views” (Creswell, 2018). These stories are the reality of the women that gave their testimony.

Using the method of “reordering a storyline” from the book *Understanding Narrative Inquiry: The Crafting and Analysis of Stories as Research* by Kim (2016), the participants' stories are laid out to reflect their journey. Kim states that participants rarely tell their stories in a direct line, so it is essential for the researcher to reconstruct the story to make sense to the reader (Kim, 2016). The participants' stories in my study were reconstructed to have a beginning, middle, and end. Starting with their background and origins, the narrative moves on to discovering the FPI and the life events around their decision. It then moves into a description of the financial aspects of attending, and it ends with the participants' description of job prospects and advancement after completion of the FPI. Every participant was asked to reflect on their decisions and give their final thoughts about their experience. Each participant has a section to emphasize their paths and journeys.

Over eleven months, I recruited participants in various ways, mainly through social media and acquaintances. All the participants met with me on Zoom and answered all my questions with varied emotions. All gave thoughtful and in-depth descriptions of their journeys, and here is what they had to say.

CHAPTER IV

FINDINGS

This chapter will describe the findings of the narrative study. It will tell the stories of the women who participated in this research study. One of the purposes of this study was to foreground the voices of the women who have attended For-Profit Institutions (FPIs) in the literature. These stories focus on their experience attending trade based FPIs, and their journey surrounding their attendance. Narrative analysis is the best way to inform the literature through their stories in their own words. The order the participants are listed is not the order they were interviewed. The participants are ordered to tell the stories of all the women properly. The following research questions were used to guide the interviews:

- 1. What dimensions of first-generation women's life experience, particularly the social and structural arrangements of their education, contribute to their choice of a for-profit college or university?*
- 2. What role does the for-profit institution play in women's post-secondary educational advancement?*

Table 4.1 Participant and FPI Information (Pseudonyms):

Name	FPI Attended	Degree	Debt
Louise	National Technical Institute (NTI)	Computer Science Associate's	\$45,000*
Mary	National Technical Institute (NTI)	Computer Science Associate's	\$62,000
Rachel	National For-Profit Technical College (NFPTC)	Nursing Associate's	\$70,000
Mia	Local Medical Training College (LMTC)	Medical Assistant Certificate	\$2,000
Mariah	Regional Technical School (RTS)	Business Management Associates, Bachelor's,	\$50,000
	National For-Profit University (NFPU)	Master's	\$40,000
Jane	National Nursing Technical School (NNTS)	Nursing Associate's	\$100,000

*estimated cost of attendance

Table 4.1 gives general information about the participants. The name listed is the pseudonym that they chose for the study. The FPI they attended is also a pseudonym.

Table 4.1 also has the degree participants earned or the program they enrolled in. One participant did not complete her degree. Finally, the table includes the debt the women incurred because of attending an FPI. As noted, in the case of Louise, the amount of debt was not indicated in the interview, only the cost of attending the FPI.

LOUISE

“I would do things differently. I would definitely do things differently...I didn't know what I was getting myself into and I'm looking here [record of debt] at all this capitalized interest at the beginning and it's kinda making me sick”

Louise is 45 years old with two children who attended a national FPI that has since closed its doors forever. Louise earned an Associate's degree from the National Technical Institute (NTI) in computer science. She was a first-generation student. When she joined me via Zoom, she was smiling, and we talked briefly about working from home. Her job at a computer software company had her working remotely. She was enjoying working from home and liked the space. She was very excited to talk about her experience but also very nervous because of her feelings about her degree.

In her narrative, Louise described what she wanted to be when she grew up. When she was younger, she wanted to become a nurse because of the compensation and breadth of opportunities. She also felt the career commanded respect:

I just heard that they made decent money, you know, that kind of thing. And, um, I think that there, like a lot of people look up to nurses and stuff and I don't know,

I just, there's a lot of things that you could do in specialties and it just, you know, it was really a wide sort of thing that you can get into. (Louise, 2021)

She was signed up to start at a large local university upon high school graduation. However, her educational path changed when she learned she was pregnant during her senior year of high school. This pregnancy was an interruption in her life that changed her path away from attending a traditional university. She decided not to attend the nearby state public university because she felt judged for having a baby so young. Her narrative focused on her sense of marginalization. She thought she did not belong and did not fit in at a traditional college. She talked about feeling “judged,” and she got very emotional.

I just think that there, um, even like the definition of families with everybody being a little bit more accepting, like things have definitely changed. So I don't know if there's necessarily anything different they could do now. Cause I think like a lot of the problems back then have, you know, been addressed I think between online school and just being people. Cause like I, I was really judged, um, you know, for having my kid so sorry. Oh no. So. (tears) (Louise, 2021)

After she had her son, she needed to provide for him. She started in waitressing, and when she was 26, she had what she refers to as “a wakeup call,” where she became concerned about being unable to succeed at a local community college due to a lack of child care and the requirements of general education courses.

So then I was waitressing and, um, I think [when I was] about 26 is when I freaked out, like, what am I doing?...So I, um, had tried to go to LCC (Local Community College) a couple of times, but I didn't [finish the courses] between

daycare and all that stuff. I just wasn't able to do it and be there on time. We didn't really have like online classes as much back then. Not everybody had a computer and it was like the AOL where you dial up like and everything. So, yeah. So I ended up just going to NTI (National Technical Institute) cause then I didn't have to do all the extra classes and stuff. (Louise, 2021)

When it came to college, she seemed to be lost. Neither of her parents had attended college, and not many friends went either. She remembers that just one of her friends from high school finished college and became a lawyer. Louise decided that she wanted to go to NTI because she knew someone else that had also gone to NTI. They attended for a technical computer degree but worked in the heating, ventilation, and air conditioning (HVAC) industry. She appeared to have confidence in the decision from conversations with her cousin and other close social contacts. She used her social connections to guide her in her choice to attend an FPI. At the same time, her admission, "I didn't know what else to do," suggests that her constraints as a young mother and low-wage earner created conditions that may have made her vulnerable to taking on education financial commitments based on word-of-mouth among friends and family and her appreciation of the "accommodating" response by the FPI.

So, um, you know, of course they are very accommodating with, uh, you know, well, we'll hook you up and get you ready. So I kinda just did it. I didn't, you know, I didn't know what else to do. (Louise, 2021)

The interview at the FPI was streamlined and efficient. Louise likened it to buying a car.

Um, it was a lot of paperwork. I remember almost like buying a car kind of vibe.

Um, and I wasn't really knowledgeable, I guess you could say, as to what I was

really getting myself into, you know what I mean? So I just signed the paperwork cause I didn't really know what to do. I just knew I needed to get to school and they were accommodating. I didn't have to do any like pre-test or, you know, they just made sure I was able to get in.

She was walked through only the information she needed to know. She felt rushed and was “offended” by how the FPI staff talked to her. It seems that some of the offense she experienced was a sense of exploitation and dishonesty on the part of the FPI toward Louise.

That's the thing. Cause I know like after everything was said and done, I was like offended, but, um, it was just basically, “Don't worry about it” kind of, you know? Um, and I just remember signing papers. Like I don't remember there being like, okay, this is how much it's going to be. Like, I don't remember any of that
(Louise, 2021)

For Louise, this would be her way to a career and providing for her family. She was determined to get a better-paying and more stable job. The initial meeting left a bad taste in her mouth and should have been an indicator of the lack of transparency on the part of NTI. However, without guidance from individuals familiar with higher education, she relied on her social network. She also narrated a desire to go into computers because there were not many women in that field, and she wanted to be a pioneer.

Before I came in, I mean, my whole thought process of going there was computers and women, you know what I mean? Like there's not as many women in that field and I just knew I could do it ...it was just kinda like, I need to get a skill. And that's like out of the skills that they offer computer, I think I went for

like computer networking and I, I'm in software now, somehow I don't know how I ended up in software, but it got me in, you know, so, so yeah, there weren't very many women in the class at all. (Louise, 2021)

The main driver in her decision-making about attending college was economic – she needed to be working. She needed to provide. She did not do well academically at LCC, she had received low grades for two semesters, and LCC required her to take an additional course and complete a series of petitions to return. She was required to take classes and pay out of pocket, complete paperwork, and write an essay about how she would succeed this time. She needed to do something quickly, and NTI was willing to help her. At NTI, Louise would only have to enroll in classes toward her associate's degree and was not required to take the “other” classes that she viewed as time-consuming and irrelevant. The “other” classes in this story are the general education courses that, to Louise, seemed to have nothing to do with computers or technology.

The classes at NTI were convenient because she could either do morning or evening classes. They were scheduled Monday through Friday for 4-hour blocks. She could work, drop her son off at her grandmother's, and attend classes. It appears that Louise's need for economic mobility overshadowed initial concerns about cost or policies at NTI that were not made clear to her upon enrollment.

However, the cracks started to appear early on in her educational journey. She explained:

I think like a few semesters in, when I was actually like looking, cause you would have to get a disbursement every semester. And I saw things on the sheet, excuse me [indignant], that I was paying for besides books. Like they had set up this technical kit and charged me way more money. So like, I didn't see the kit

yet... They gave you brand new books, you know what I mean? So I didn't have to go like to the store or anything or like the bookshop, they were just like, "Here's your stuff." Um, and there was like this technical kit, which was junk and they charged me like several hundred dollars. So when I saw that on [financial documentation] and then I actually got the kit, I'm like, what the heck is this supposed to be? So that's when I started to get offended. Like, wait, what's going on? But once you're in it so far, like you want to finish that at least have something when you get out of it, you know what I mean? (Louise, 2021)

She later explained that the kit she was charged with was worthless, and the technology she was working on was severely outdated. Louise does talk about one of the instructors and how they were working part-time at NTI teaching and part-time at a national computer retailer. The other instructor was on the verge of retiring. These were also warning signs that the education she was paying so much for may not be worth it. Over time, as these instances accumulated, so did her sense of "offense."

Louise expressed anger in her narrative about her increasing realization that NTI was making her spend so much money on things she didn't need or use. She knew she needed the training but was unaware of the cost. As she told her story, she seemed to come even closer to realizing the depth of NTI's lack of transparency.

Louise had talked early on about needing to provide for her young family. She wanted a good job and knew she would need to do the work. At the time of her enrollment, she was unaware of the cost of attending. Louise suggested that her training at NTI was not only a financial burden but also an emotional one.

This emotional burden became evident during the interview when Louise took a deep breath and started discussing the financial burden of attending an FPI. She used words like “warning sign” and “offended” and phrases like “This was worthless.” She started to narrate her accumulated anger and depression. As she spoke, Louise increasingly voiced her realization of all the things that were warning signs that should have triggered her to leave the FPI. This topic was challenging for her to discuss and something she appeared to have previously tried suppressing from thinking or talking about.

She had told me that in her initial meeting with the recruiter, there were loans that she needed to take out, but they went through them quickly. She was shocked at the overall price of attending.

I can't remember how much things were, but I remember there being a sheet... I'm going to have to go back and find my paper. I know I have my paperwork. I know. Yeah, no, I'd have to look at that. I don't remember how much things were.

I remember there being like books; I'm like, holy crap. (Louise, 2021)

Louise's narrative suggests she still lacks knowledge of the types of financial aid she receives. She continues to be unsure of what kinds of loans she took out and the program's overall cost. She mentioned that she did not know the overall cost and was uncertain how much she still owed. She had not looked at any of the paperwork in years. This lack of knowledge still affects her today as she tries to pay her loans down. She has postponed family vacations to rid herself of this debt.

I know there was Pell grants involved. I think that it was kind of like, I don't remember there really being a conversation, um, about any of that. I remember

there being Pell grants, but they didn't really help a whole lot. And I definitely don't know. Didn't know about the federal versus the other options. (Louise, 2021)

She started to pay the loans down in 2008 and has put large monthly payments on her loans. However, she could not be an applicant for the mortgage loan for her house. She is on the deed but was excluded from the home loan application because of her student loans. She mentions:

I felt like I was like, almost like a financial failure until, like the last, until I got my current job. Like I got my first credit card in 2013. I got my first, um, my parents had always co-signed for all my cards until 2013 and my interest [rate] was...crazy, but I did it on my own [pay down the debt]...Um, so yeah, it financially like stunted, but I mean, I also wasn't in the most ideal situation because I had a kid, um, you know, so I had other things going on that this just didn't help. (Louise, 2021)

In Louise's narrative, the psychological toll of attending FPI is evident. Louise is emotional when talking about how she felt she did not belong at the nearby state university because she was a young mother. However, she also talks about how she was embarrassed to have a degree from NTI. Louise underscores this embarrassment when she notes that she did not tell people about the institution that certified her, and she was not proud of attending NTI. It seems as though she was not only feeling the inadequacy of the FPI but also the loss of a higher education institution with a reputation and a history.

I wish I would have went somewhere where I had an alma mater, you know what I mean? Like something like that. (Louise, 2021)

Currently, she cannot remember exactly the cost of attending NTI. She did know that after six years of trying to pay off her loans, she thought her debt was \$6,000, but it turns out it was just over \$6,900. (After the interview, I looked up the cost of tuition for her program online, it averaged \$45,000 for the entirety of the program.) During the interview, it was at that point she took another deep breath and looked defeated.

Cause I'm in my fricking forties paying, um, it still. So, so yeah, I I'm like now it's like, it's really aggravating me. So I've been trying to get more aggressive on it.

(Louise, 2021)

Louise has worked very hard to pay down her debt. She even mentions that other people had their loans forgiven, but she did not have the correct type of loans. She mentioned that she was supposed to go to Europe with her daughter in the summer on a school trip. But after seeing her loans at \$6,900, she debated not going and, instead, continuing to pay down the loans.

And um, I have a lot of things going on. My husband's not well and uh, this I'm like, you know what? She can go [on the trip], I'll plan something with my girlfriend and get this paid off. (Louise, 2021)

Louise graduated with an Associate's degree two years after starting at NTI. She talks about her first job at a large Internet company and how she hated it. But NTI did not have career counseling, job placement, or internships for the students. She was on her own after graduating and took the first job she could get. She did work providing some home installations with equipment but ended up leaving to work for a software company. She also talks about being stuck in her current job.

I'm at my job now, but I don't feel like I could move forward. And it's actually like, I've thought about looking for another job, but having an Associate's from NTI I just don't feel like I'm like up to par with like everybody like my coworkers, you know what I mean? So it seems like most of them, except for like two, all have Bachelor's degrees and you know, so I kind of feel like my job is as good as I can get if that makes sense (Louise, 2021)

Even now, she thinks about her dream of becoming a nurse. She said she had thought about it but thought it was too late for her. However, returning to her original career interest is not an option. Her satisfaction is not with the NTI but with her ability on her own to pursue two jobs and “to provide for my family.”

I had the customer service as far as, um, serving and then my first job, I'm only on my second job since I left, you know, I worked at [name of Internet company] for five years and I've been at [name of software company] for eight. Okay. You know, I mean I'm able to provide for my entire family, which is kind of crazy. I never thought I would be the sole provider for anything. (Louise, 2021)

In sum, Louise's narrative reflected the extent to which she “didn't know what I was getting myself into.” It also revealed the depth of emotion in returning to her narrative of attending NTI and re-examining its impact on her financial circumstances. Throughout the interview, Louise searched for the right words to describe how she felt. She used words like “Offended” and “embarrassed.” She kept saying, “you know?” and “if that makes sense.” It was as if she was trying to find the right emotion to describe her experience. It seems to be a mixture between necessity and anger and one that was “kinda making me sick.” She wanted to provide for her family, but at the same time, she wanted

more for her advancement. She was stuck in a career that provided for her family but, at the same time, left her at a roadblock for the rest of her life.

MARY

“They cost twice as much as regular college. That should have been a red flag.”

Mary is 42 years old and earned an Associate’s degree in computer science from the same FPI as Louise, although not in the same city. She is currently working in the field of computer networking. Mary is not a first-generation student; she is from a military family. Her father, grandfather, and brother all attended an elite naval academy university. She was excited to vent her emotions and express her story of being the only female in her classes and how she challenged the FPI she attended. She wanted the platform to tell her story about what attending had done to her financially and wanted to meet for the interview right away. We started the conversation on a purposeful note.

Mary was born overseas on a military base to a military family. Her father was in the military, and she started her life on a base on the other side of the world. She also talked about her whole family being a part of the military and their history.

Yes. My great, great grandfather actually was in the first class and Naval academy...Um, my whole family is military. We're all in the military. Um, at one point or another...I didn't know at the time that, um, [pause] and at one point I did want to try to do the family thing and the family thing was go to [the] Naval Academy and which was the family tradition. But since my brother already did it, I was like, oh cool, I'm off the hook (Mary, 2021)

Although Mary did not feel she needed to attend the Naval Academy, she was still set on joining the military. She went to college fairs and career nights only to go to the military recruiters' tables. She was in junior ROTC and was excited to serve. Mary signed up to go into the Air Force. However, her story moves between intentionality and uncertainty, as evident below:

I didn't know what I was going to do. I'm like, all right, well, I'll just go in the military till I figure out what I'm going to do. Cause by the time I get out, I'll be able to pay for [the] college type thing. Um, so I went through; I went to the Air Force. (Mary, 2021)

In high school, Mary wanted to be an Olympic swimmer. She swam the 50 freestyle, 200 IM (Individual Medley), a00 freestyle relay events, and diving. However, she got "senioritis" her senior year and lost interest in becoming a swimmer. There was another life event that shaped her journey. Toward her high school career, her family dynamic was altered entirely. Her father remarried and started a new family. She contributes her rebellious demeanor and loss of focus partially to this.

Um, well, you know, my father had remarried and started a new family and so I think that's around the time [when] the resentment started kicking in because you know, where are these guys? You know, why, why are these kids [getting] this? And I'm stuck with this type stuff. So shit happens. I'm sorry. Stuff happens. (Mary, 2021)

Between losing her drive to swim, and her family dynamics, it appeared that Mary's transition into postsecondary schooling was challenging. She did not earn a degree or military certification. She said, "I went through basic training and, um, I got about

halfway through my, my tech college, and I got homesick, and then I got stupid and failed tests and got myself kicked out of the Air Force (Mary, 2021)

After being sent home from the Air Force, Mary was at a standstill in life. Not knowing what to do next, she took up a job at a computer retail store. She was working in computer sales and was enjoying learning more about computers. She was 26 and wanted to be a better provider for herself and was determined to make her family proud, and college was the answer. She decided to pursue National Technical Institute (NTI) because they had advertisements nearby.

Um, mainly on TV and billboards. Um, and so I just, I got curious and I went and talked to a, uh, a recruiter and you know, they hooked me in with the whole [sales pitch], oh, well, “You're guaranteed to have a job when you graduate.” (Mary, 2021)

The interview at the FPI was not precisely what she expected. NTI immediately told her to apply because classes were starting soon, and she would be able to start right away. The sticker price was shocking. They walked her through the payment options: federal and private loans. She needed a co-signer to have the loans approved.

I applied for a credit card and I had actually had to get a co-signer before they would approve my loans, because I didn't have any credit... that might've been the time where my credit just went. It [credit] tanked because, you know, they gave me a credit card at 18 and I went wild. You know, what happens when you're younger. (Mary, 2021)

She said she was uneasy about the financial documentation in this initial meeting.

Um, they, I do remember being in finance for a while to do all the paperwork and everything, but it was them processing and they made sure that they just went ahead and got my signature as quickly as possible. And then they're like, oh, well, you can start paying this off later... You start paying them off until six months after you graduate... Um, they provided the books. Um, it, but other things, like little things you needed for, you know, whether it's like, oh, you have to have a calculator type thing.

Mary noticed that the “all-inclusive” aspect of the NTI was not entirely true. They provided her with the books, but she had to supplement some other materials. This was the first of many warning signs that she saw while attending NTI. She refers to the NTI staff as hypocrites because of their deceitful ways.

Mary specifically went to NTI because they promised they would get her a job as soon as she graduated. This was the initial selling point for Mary, which seemed to sustain her continued enrollment even as new questions about the program and concerns emerged. She was focused on getting that job. So she went forward. She started classes and was immediately disappointed in the classes and the software that they were using.

You know, for this amount of money, it's going to be like all the latest technology. No, this stuff was like two or three years behind. Um, I didn't figure that out until I was about halfway through my Associate's [degree]...it was information technology...and they were using programs that, you know, were pretty much going obsolete... (Mary 2021)

This was the first issue she saw arising in her experience at NTI. She was worried about what other problems she might encounter in the program. She was worried that she might

not be able to get a job upon graduation. This was when Mary started to question the establishment. She wanted to be assured that her education investment would eventually pay off.

Mary requested to change majors, which would be more beneficial, and she was denied. The advisor told her she needed to stay in her major. She started asking her advisor at NTI about an externship or the places she would be able to get a job, and they obfuscated on the information.

Two years into the program, things were not adding up. Mary was spending thousands on tuition, and there was no evidence she would get a job. She turned to students about to graduate and started asking questions.

[At] that time I'd started talking to the seniors, which were about to graduate...I was like, so, you know, did you, do you guys have a job lined up, blah, blah, blah. And I'm like... but aren't we promised jobs when we leave? And they're like, yeah, they'll tell you that, but you're not going to get one. And I was like, oh, that's good to know. (Mary, 2021)

She tried to go to the school administrators to get answers, but none of them would respond, or they would push her aside.

And I was like, that doesn't sound right. So at that point they kept like, just basically just pushing me over. They wouldn't, anytime I challenged anything, they would just brush me off. Or I had an appointment set up with a Dean or whatever, and then they would reschedule. Um, but you know, every time it came, every time it came time to, um, re-enroll for the next quarter, my goodness, they

were available to do that. They were happy to take the money that I didn't have.

(Mary, 2021)

Mary was tired of their lack of transparency. She was not able to transfer her credits to another institution, she was unable to switch majors, and she saw no signs of getting a job after graduation. She also talked about being in primarily male classes and having to push back on their opposition to her knowledge and drive to succeed. Mary decided it was time to stop paying for NTI's program, and she dropped out. She knew that if she went back into the military and tried again, she could attend college for free. Mary noted that in her third year, she realized many of her classes would not be accepted by colleges. She understood that she had been misled about NTI's accreditation. She said, "So that's when I started putting two and two together. And I'm like, what the hell is going on here?"

She left NTI with over \$62,000 in debt, both federal student loans and private loans, and not even the Associate's degree credential. She did the math and saw that for her to complete her Bachelor's degree it would be over \$120,000. She likened it to Harvard level loans.

Like, I think it, it got to the point where I couldn't, you know, I was just like, well, F this place, blah, blah, blah. My loans had racked up to, excuse me, like 62 grand...

Yeah. Yeah. Like a Bachelor's degree going to that school is six figures. I think it was like \$120,000 to get a Bachelor's from there. I was like, wow, why am I not going to Harvard? (Mary, 2021)

Mary left NTI and was determined to get a better education. She returned to the military, enlisting in the Army, served her commission, and used her GI bill to attend a local

community college. She earned her Associate's degree and then went to a traditional four-year university to finally earn her Bachelor's degree in computer science.

In the years since attending NTI, she has had all her loans forgiven because of the fraudulent promises by the FPI. She is more at peace because she is not financially paying the price. She can look back and say that she at least made some connections with her faculty members at NTI and put some of her male classmates in their place. Mary was the only female in all her classes and fought back against her male counterparts. She read ahead and did all the work. She was able to figure out the materials and narrated that the men in the class would challenge her knowledge. However, she held firm, and she was determined to advance.

“Every time I got challenged, of course the males would get all butt hurt because oh there is a female challenging me. And they would argue with me when they were like, oh, this isn't working. I said, well, that's because you didn't do this or this. And they was like, yes, I did. And I go, no [you] didn't cause I just watched it.” (Mary, 2021)

This determination and strength helped her eventually leave the FPI. She recognized she was not getting a valuable education and was not interested in finishing. Overall, she did not rate her experience too highly. She narrated how she can now advise others not to attend FPIs. In hindsight, she realizes that a community college would have been a better option.

Mary noticed a difference in the overall feeling of attending a traditional university versus an FPI. Overall, in the traditional university, Mary found that people

were more helpful, the education was better, and using her GI bill made it more affordable.

The counselors and the missions, people and everyone, they were very helpful. They weren't pushy. Um, you know, they made sure that I had things done and then they would remind me, "Hey, don't forget to go over to the VA office to make sure that your stuff is copacetic so you can get your books and supplies and everything." And, um, I'd never had any issues. I never felt for more or less bored. I never felt pressured or bullied into anything. Everything that I did was my choice, because I had learned to do my research and figure out what I'm going to do and how I'm going to do it. So, um, but I mean, everything was great between the [name of the local community college] people and then the [name of the traditional university]. And of course, since this is a military town, they have a close relationship with all the military related stuff for a school. So, um, it was great. It was a thousand times better than what I had experienced at the other [FPI] school. (Mary, 2021)

Mary narrated that her experience at the traditional university was dramatically different than her experience at an FPI. At the FPI, she struggled to talk to advisors and the college dean. She searched for the answers to career questions and found the institution lacked transparency. She was only contacted at her FPI when they wanted to collect the money she owed. However, attending a traditional college, she had a support network. She had counselors to assist her and the Financial Aid Office in explaining the terminology to her. She was greeted with stability and transparency. This was the educational path she desired.

Mary mentioned her dad, the family legacy, and family expectations frequently. Her great-great-grandfather had gone to a prestigious Naval academy, and her father and brother were also graduates. In high school, her father remarried and started a new family, diverting attention from Mary. Her father urged her to go to a community college, but instead, she went to NTI. After she realized the path she was taking was not suitable for her, she finally took her father's advice. She went into the military, went to a community college, earned her Associate's degree, and went to a traditional four-year college and earned her Bachelor's degree. I asked her what her final thoughts were. She emphasized determination in reaching one's goals: "Especially for the women don't, don't ever be afraid to go for whatever it is that you want to do." Mary also closed by noting that her family is proud of her for what she accomplished – this point was essential to her in the closing of our interview.

Mary's experiences show that even though she was unfocused early in her post-secondary educational journey, she was determined to earn a college degree. She tried to earn a degree through an accelerated path. Still, she realized the course materials were outdated, the teacher was underqualified, and the staff was only available when tuition was due. Mary wanted a career, and the FPI was not taking her down the path that would lead her to a stable career. She then used her social capital accrued by her family and went into the military. She could obtain a college degree from a traditional university and discharge her loans there. Most of all, her family is proud of her perseverance and determination.

RACHEL

“I would go back [to state university] and I would do that over again. Yeah. In a heartbeat. But I mean you live and you learn from your mistakes and one day, you know, when I have kids then, you know, I can tell them about my decisions and my choice and let them make their own.”

Rachel is 35 and working as a nurse for a hospice care center. She earned her Associate’s degree from National For-Profit Technical College (NFPTC). She was excited to talk about her journey but also was tired from working all day. She has no dependents, and she is not a first-generation student. Her father graduated from a traditional four-year college. She explained to me that she was working in a hospice center and loved the work she was doing as a nurse. She loved working with the patients before their passing, being a comfort for them, working with grieving families, and being supportive of them in their time of need.

Her journey was not an easy one. She grew up in the Midwest in a loving family. Both of her parents had attended college and encouraged her to pursue higher education. She had one younger brother who came into her life when she was around six. This was a shift in family dynamics, as her mother chose to be a stay-at-home mother for her brother.

So like my whole life up until like fourth grade, I went to a sitter, you know, I went to the sitter from like six weeks of age on to fourth grade. So it always bothered me that, you know, she couldn't do it then when I was younger, but then she could do it with him, but it was also like health-related. So yeah, I understood,

like I understand it, but at the same time, it's kind of like, you know, why is it different [laughter]. (Rachel, 2021)

Her mother was also experiencing pain and was diagnosed with fibromyalgia. Her mom struggled with people not believing in the pain that she was experiencing. Rachel took on the role of caring for her mother early on. Rachel mentions that she worked at the insurance company where her father worked. Even though she worked with her dad in insurance, family members always told her that she wanted to be a nurse. As a child, she thought she might want to be a teacher, but from an early memory, she recalled being told she loved to play with a stethoscope and wanted to be a nurse. She said, “I wanted to be a teacher. Um, I mean, which essentially a nurse is a teacher too. So I mean, I guess I'm kind of right there anyways” (laughing).

In middle school, she got the opportunity to shadow her grandfather, an attorney, for a potential career option. She loved listening to him argue in depositions and even commented on some of the proceedings. He was impressed at her skill, which piqued her interest in possible law as a career. However, she shadowed a nurse at a local hospital in high school and was sold.

So, um, and then I think it was my junior year of high school. Um, I got to do a career mentorship program and I opted to follow a nurse around and I ended up at [name of an area hospital]. Um, and I followed her around for 12 weeks...that just solidified what I was going to do. (Rachel, 2021)

What is clear in Rachel's narrative is her desire growing up to help and take care of people. This appears to be why she ultimately chose to nurse.

After high school, Rachel decided to attend college at a state university about 1.5 hours away from home. She knew the university had a good nursing program and was only interested in attending a college in the state. However, her freshman year did not go as planned. With her newfound freedom from what she described as strict parents, she did not pass many classes, and her parents brought her back home. She earned some credit hours and was able to pass a few classes but failed most classes she took her freshman year. She also had an “on-again-off-again” relationship with her boyfriend, who lived in her hometown. She was distracted by the relationship and reflected that she did not concentrate as hard as she could have because of this relationship.

I went to [State University] ... but my parents dragged me back real quick. Um, ‘cause they had a really tight leash on me when I was growing up. And so I was on my own, could do what I wanted to do you and that's what it did...so they were like, “Nope, you're coming back home. We're not spend[ing] that kind of money...”

Rachel had dated someone her senior year, and they broke up right before she went away to school. However, they continued to talk while she was away at school. She mentions that he was a major distraction for her.

She returned home, took her father’s advice, and went to a local community college to complete prerequisites. There she completed a State-Tested Nursing Assistant (STNA) course. She planned to complete a nursing degree eventually. However, she felt like the community college advisors were “dragging their feet” during the nursing program admission process and wanted to start her degree without delay.

I was getting A's in my classes. I was doing very well. Like I was like, No, you know, look like you're not answering my questions, I'm not doing this. So I, um, ended up going to Local Technical College in [rural town]. (Rachel, 2021)

The community college was not helpful to Rachel's long-term goal. Local Technical College appeared to offer an alternative. Rachel said, "they promised me" that there would not be the same "runaround" experience. Rachel started the program, an hour's drive, and she was hopeful that this would get her back on track to a nursing career. However, there were delays in admission to this institution as well. She was growing impatient and wanted to be working. She felt that at this point in her life, she should be done with school and should be working. She was tired of taking classes and waiting.

It was at that point she made another change in her educational journey. She was out to dinner with her boyfriend, his best friend, and his best friend's wife. Rachel mentioned her frustration with Local Technical College's "runaround" and the desire to get into nursing. The best friend's wife worked for National For-Profit Technical College (NFPTC). She invited Rachel to an informational meeting to explore the school.

So then she was like, you take like the entrance test and all of this, and then, you know, we can see like, then if you do well with that, then, you know, we can have you take the other test to see like, kind of where you place with everything, what math [you] might need and et cetera, et cetera. Rachel, etc.)

According to the information provided through her social network (the boyfriend's best friend's wife), NFPTC would allow Rachel to start the nursing program immediately. The community college and technical school she had attended had not allowed her to advance to nursing classes. She was intrigued that this chance meeting through friends might help

her achieve her goal of nursing sooner. She would finally be able to move closer to her career.

I was like, okay. And I was at this point in my life where I was tired of being an aide. I didn't wanna do it anymore. I had hurt my back more than once. Like there were be days that I couldn't get outta bed. I'm early to mid-twenties. I can't get out bed that's okay. Um, so I went, um, so I went there and got accepted. (Rachel, 2021)

In the initial recruitment meeting at NFPTC, Rachel took a placement test. She did well, but the recruiters told her to retake it because she was close to getting a small scholarship. She scored higher on the second try and was awarded between \$500 and \$1000. The placement test was only for the scholarship, and she was assured that she was accepted no matter what. The dream of being a nurse was finally happening for Rachel. However, this appeared to be a veiled positive. The other programs had waitlists because they were respected programs. Graduating from the other institutions would help Rachel, while graduating from this FPI would actually hinder her job prospects. She was able to start down the path to being a nurse, but that path would not lead her to where she ultimately wanted to be.

Yeah. Yeah. I mean, either way I was already in. Um, and it was very, very quick. Like I went and met up with her, I went and met, met her, there, talked to her. Um, and then I ended up in classes, I think in like six weeks, four to six weeks, like, it was like a quick turnaround. And I was like, okay. I was like, this is finally happening. (Rachel, 2021)

The FPI required that Rachel complete her LPN first, and then she could choose to go into the RN program. It wasn't until after she finished that NFPTC changed the curriculum to streamline the programs. For Rachel, the LPN program took her 2.5-3 years to complete, and she was on the accelerated track.

So I worked full time throughout my entire tired time with nursing school. Um, once you got so far in your LPN program, then you could work as a medical assistant. So I did that to get like the stress off my back. So that was awesome.

But yeah, we just, I did that as soon as I could, after we learned how to draw labs and stuff, then I was able to do it and I went and worked in an orthopedic office.

(Rachel, 2021)

I went on to ask how the classes differ from the classes at the state university. Rachel said they were similar in set-up, but the FPI instructors were nurses in the field, with mostly BSNs, and one faculty member with a doctorate. The classes were challenging, but she was determined to do well. She read the chapters and talked about other people not doing the side work. She was getting the most out of the program. I then asked about career counseling or internships. Rachel replied with a simple "nope." They were required to do some clinical hours, set up at the local prison, which she viewed as an "awesome learning experience" because she learned a lot through direct hands-on exposure to the medical needs of those coming into the clinic.

Rachel graduated with her Associate's degree and was ready to take her state board qualifying/ licensure. However, the FPI she had attended did not help with test preparation for her state boards. They did not even cover how to take the test or what to study. She elaborated that they had a student preparation exercise available for students,

but it was nothing like the actual test. She was determined to pass, and so she studied and studied. She said, “I had somebody else give me their [state board exam] test books. I did that. I had flashcards; I did everything.”

It was Rachel who was determined and worked to pass the exams. She would book a hotel and study independently, using purchased materials. She taught herself the materials so she could pass the boards. She took the state boards five times before finally passing them. She was still working while retaking her boards.

I was working as an LPN for the same company I'm with now. And um, like there was some app I used the like, and I would just sit there and answer question after question after question after question, because a lot of my job was sitting continuous care so if the patient was stable and comfortable and didn't need anything from me, I would honestly like hold their hand with my left hand or like let them know that I was still there and that I didn't leave 'em and I'd be answer[ing] and questions with my rights. (Rachel, 2021)

The FPI school did not prepare Rachel for the board examinations. She did it herself through her determination.

Rachel had to take out some student loans to cover the cost. Her parents had saved a college fund for her, but she needed to take out loans to fully cover the cost of attending. All said and done, she has roughly \$70,000 in student loan debt. Rachel was confident they were all federal but unsure of what kind.

Yep. They're all federal. And then there was that what's that other one call like you have like your straight federal and then there was another one that you could get to like it's per state or something. Oh my gosh. I can't think of what it's

called... 'Cause it was all like within like federal stuff, so okay. I can't remember what it was, but you know, and like there were some quarters that like, um, we would get money back or whatever for whatever reason. (Rachel, 2021)

When talking about her financial aid and financial burden, Rachel used phrases suggesting her lack of knowledge of the specifics of the terms and loans. She used statements like “I can’t think of what it is called” and spoke tentatively. Rachel is generally unsure of her financial situation or how she paid for college, which is reflected in the quote above.

This debt has not deterred her from her original plan to earn a Bachelor’s degree. Rachel is excited about her plan to attend a state university. She had started taking some of their online classes. They accept all her credits, and she is coming in as a junior.

While most of Rachel’s FPI credits were accepted by the state university, her FPI credentials seriously limited her advancement in nursing.

It hasn't hindered me an upward momentum, but like I applied at [name of a state university hospital] and because I graduated from NPFTC, they would not hire me, but I'm like, I have, you know, experience at [name of a state health rehabilitation hospital]. I, you know, have done hospice. I have done assisted living. Like I was the, um, I was like, I was a charge nurse within six months at, at [name of a state-assisted hospital] like I covered for my manager for three months when she was out with her hip replacement. Like my, where I went to school does not make the kind of nurse I am, it's like, you know, I got this, I got this award, like what, like, come on, you know? And so, [the state university hospital said] but “Sorry, it's just our, just our HR,” and I've never applied at [name of local

children's hospital] but I've been told that they won't hire, um, nurses from NFPTC. (Rachel, 2021)

Graduating from an FPI made Rachel less employable, and she has had difficulty changing jobs. She loves what she does but feels limited in her prospects.

Although Rachel made it as a nurse, in the end, she looks back and regrets her path. She regrets not sticking it out at other schools and allowing an old boyfriend to change her path so drastically.

Honestly, if I could do, if I could do it over again and make different decisions, I would've stayed broken up with that boyfriend that I was dating. I loved my time at State. I played lacrosse. So that I honest to God I would go back and I would do that over again. Yeah. In a heartbeat. But I mean you live and you learn from your mistakes and one day, you know, when I have kids then you know, I can tell them about my decisions and my choice and let them make their own. (Rachel, 2021)

Ultimately, Rachel got to where she is today, as a nurse, through her determination and resilience. She looks forward to imparting her wisdom and knowledge to the next generation. She took the classes and did the work. She got to where she is today because of herself.

I feel like I got me to where I am, am. I, cause I mean, I'm the, um, I'm the senior director of professional services for the company I work for...I can and I still will pick up shifts and still be at the bedside because that's what I love. But you know, I, I feel like I got myself to where I am. I fought hard to be where I am and you know, I, in terms of that, like I wouldn't change that at all. Um, and how hard I work to get here. (Rachel,2021)

Rachel narrates that her determination led her to become a nurse finally. She had many obstacles in life, and her path was obstructed by her mother's health condition and her lack of knowledge about being successful when she first went to college. She received information from an individual in her social network whom she trusted. She took on the debt necessary to provide for her future.

MARIAH

I figure for me, I just had a very bad luck with jobs and things like that. I didn't get a good start for me. I didn't get a good start personally. I figured sometimes it wasn't about my degree. It was about who you knew and that's just been my experience so far.
(Mariah, 2022)

Mariah is in her mid-thirties and earned an Associate's and Bachelor's degree from Regional Technical School (RTS) in business management, along with a master's degree in business from National For-Profit University (NFPU). She was very willing and eager to participate in the study. She has three daughters and was the first in her family to attend any college. She is currently working in a K-12 school as a support specialist. There were technical difficulties with her video, and I only had to interview her with audio. Her voice rang out clear, though, and we were able to conduct the interview.

Mariah's story starts with her educational struggle in high school. She went to an area public high school. Her parents and Mariah were both displeased with the education she was receiving there.

I transferred to [name of technical high school] because like ninth grade, we didn't even have a science teacher [in previous high school]. Um, it was just a lot of things going into where my mom felt as if I wasn't getting a, uh, a good or good enough education because we always had substitutes. And then even with our substitutes, we still didn't learn anything. And I had passed three part[s] of the proficiency test except for the math. I kept missing the math by one or two points or whatnot...I didn't wanna wait until 12th grade to finally be able to pass that.

(Mariah, 2022)

Upon enrolling in the technical high school, she needed to choose one of the technical tracks. Growing up, she always wanted to be a teacher. She would line her dolls up early in life and be their teacher. Because she felt her teachers were “awesome,” she wanted to “give back.”

However, Technical High School did not have a program for education. They had tracks in medical assisting, culinary, business administration, and others. She decided to do the business administration track. She was not interested in going into business; she wanted to become a teacher. On the other hand, her mother was interested in getting her a better education. This high school was supposed to be better for Mariah. She would get a better education and a better career path. However, it would lead her away from the career she desperately wanted.

So I'm like, well, I'll just do, um, BAM, which was business administration management. I'll just do that. So it wasn't like I wanted to do that either, but none of the other, um, majors there, nothing really struck my eyes...I didn't wanna own my own business, but I was thinking maybe someday down the line, maybe I'll

change my mind to where I can apply what I learned in my business courses or whatnot. (Mariah, 2022)

Mariah would go on to pass the state proficiency test and graduate from high school. She was excited to go to college. Neither of her parents had gone to college. Her father served in the military and then worked for the County Housing Authority. Her mother did a few semesters at a local community college but never finished her degree. She had no siblings in the house, and her parents did not push her to go to college. Even though her mother strived for Mariah to have a better high school education, there was no pressure from her parents to earn a college degree. She said, “They were the type, you know if I wanted to go to college, they were all for it. If I didn’t, that was fine. They really probably wanted me to go to college, but they didn’t force me.” (Mariah, 2022)

Mariah looked at several colleges, conducting campus visits and researching the different programs. She ended up settling on a nearby urban state school because of her mother’s health.

I chose the [name of university] because that year was a very tough year for me, my mom, for whatever reason. Um, the doctors still don’t know to this day what had happened. She wouldn’t walk for my 11th grade year. She just could not walk...So it was, it was, it was just a, yeah, it was very hard...I wanted to go to [name of urban state school] ‘cause it was closer and I didn’t wanna actually stay and go to [name of local community college]...I was eager to just go there [state school]. (Mariah, 2022)

Mariah mentioned that at her technical high school, they had guidance counselors who would help students in their senior year. It was mandatory to attend a session with your counselor.

Uh, we had some type of guidance counselor that was there, but it was really just helped you far as, like once you got out to the 12th grade, it was just to help you connect to what colleges you wanted to apply for, um, to help you with your financial aid, um, to see about, um, if your grades were good enough to get scholarships and things like that.

Once students were accepted to school, the counselors would post the name of the school under each student's picture on the bulletin board for all to see who in her high school went on to college. Many of the students had names of colleges or universities under their names. However, she is confident that many did not end up graduating.

Mariah had chosen to enroll in business classes because she had already started learning about it in high school and figured she would just keep going with the major. She was excited to be at [name of urban state school]. She loved all the food she could get on and around campus. The one drawback was the walking. She had to walk everywhere on campus, which was a very spread-out place.

I thought the atmosphere initially was nice, 'cause again, a lot of people that I went to high school with and schools, both high schools that I, um, went to, a lot of them went there. So I felt comfortable 'cause I knew a lot of people there. I thought the campus was nice. My favorite part, my favorite part of [name of urban state school] was the Mascot wings. I love the Mascot wings. (Mariah, 2022)

She went to this institution for one year and discovered she was pregnant. She dropped out and started working. She wanted to continue her education and turned for advice to a friend from her social circle who had children and was enrolled in school.

I had a friend from high school who had already had children and she was going [to an FPI], I was just telling her at the time what was going on...trying to still go to school, um, trying to apply for different universities or colleges and they're taking forever or they want me to sit the semester out. They want me to wait to go in January. I didn't wanna go in January. I wanted to start right then and there. So she's like, oh, well I heard [about] Regional Technical School (RTS), you should come. You should try it out and see. So I wound up, she gave me the information. I reached out and one of their, um, one of their reps gave me a call and we scheduled like an interview or whatnot. (Mariah, 2022)

Mariah wanted to continue with her schooling. RTS was willing to let her start before the baby was due and told her they would work around her availability. She set up an interview and went in for a meeting.

So I went to the interview you know, they walked me down my steps, they brought up my credits. So most of my credits get transferred over. And that was a good thing. And I guess for me, what brought me really there because I was able to start right away. Like I literally started there maybe... (Mariah, 2022)

Mariah wanted to attend school, and she wanted to proceed. She was anxious to finish. However, she was surprised at the cost. In the initial interview, RTS staff reviewed her transcripts and attending costs.

And then we had like a breakdown of how much it cost. I can't remember exactly how much it cost, but it was a lot, cause that's like a private college too. So it was, it was still a little, um, deep in the pockets as well. (Mariah, 2022)

In the interview, RTS briefly went over her financial aid options and told her that her parents could take out a loan to help her out. However, all is not what it seemed. Mariah's parents signed, "not really knowing" the implications of their signature. Her parents took on the loans without understanding, even though RTS told them that the loans would be Mariah's responsibility. Mariah said, "My father eventually paid his loan off, but he [Dad] is still paying for my mom's loan. And I graduated like years, years ago." Mariah, too, had a lack of knowledge about the amounts of her loans or the cost of attending. She just knew that she took out loans, which covered the tuition cost, and then sometimes she would get a little refund back.

Mariah's classes were smaller, but the curriculum seemed similar to those at the urban state university she withdrew from. One of the classes at RTS used the same curriculum. It appears that, in many cases, she repeated coursework. Some courses piqued her interest. She told me about how she was very successful in her debate class.

Yeah, it was a debate and I had a debate and I won, I got a hundred percent on mine. I was so excited because I did a debate and my debate was on, why should we have to pay for school parking? And I was mad about why should we have to pay for school parking at this place? Like I felt that school parking should be, or should be included in our tuition or something like that to where we didn't have to pay out of pocket. (Mariah, 2022)

Mariah understood why a large school like an urban state school required parking payment but was unsure why RTS made them pay. They were located in a small building, and the other campuses for RTS had free parking.

She also went on to talk about some trouble she had with some teachers. In her classes at RTS, she got to be closer to the faculty and have more face time with them. This was not always for the better. While Mariah was attending RTS, she had to challenge several of the faculty to change her grades. Mariah mentioned that most of the faculty had their PhDs. She did like that the classes were smaller. At the urban state school, she had previously attended, she took classes of 175-200 students, but at RTI, she could interact more with the faculty.

As noted earlier, the cost was high to attend RTS, and Mariah's parents also took out loans for her. However, she is unsure of the overall cost and debt.

Let's see. I, I, I can tell you, I got about, I don't remember exact much. I had, it might have been like maybe \$50,000 at that time. I know for sure. Now have a, I have over like eighty [or] \$90,000 on for debt...I don't remember exactly how much I had leaving [name of urban state school] going into RTI or when I transferred to, um, when I graduated and went to National For-Profit University, I don't recall. I just know all together collectively. The last time I checked and maybe was been like a year two, right before COVID, um, happened. It was like \$90,000 worth of debt. It was a lot.

Mariah was also very unsure about where they came from or what kind of loans they were. She knows there are some federal and some private.

I might have private loans too. I know I have... the names changed. I know I have like a, uh, hold on a second. I'm having a blur...I can't think of the name of it right now, but I know that they had turned over to collections.

She did not know which institution cost what; it was all very confusing for her. She had a general lack of knowledge of the loan process and terminology. Mariah knew she had \$90,000, and she also knew that her parents had taken out about \$15,000 at some point for her.

Mariah did graduate on time, though, with a Bachelor's in business administration. She was determined to do so. She went on to get her MBA from National For-Profit University as well. She did not consider getting a master's degree. Still, National For-Profit University reached out to her about enrolling in an MBA right before she graduated from RTS. As noted in earlier narratives, the enrollment processes and pathway into NFPU seemed very straightforward and similar to the process with RTI.

After graduating from her Master's program at NFPU, Mariah did not pursue business; instead, she returned to her original passion of education. This may have been due to her difficulty finding a job upon graduating.

I figure for me, I just had a very bad luck with jobs and things like that. I didn't get a good start for me. I didn't get a good start personally. I figured sometimes it wasn't about my degree. It was about who you knew and that's just been my experience so far. (Mariah, 2022)

RTS did not have job placement, and her internship was at an accounting office one of the faculty owned. So, she worked as a substitute teacher for JobCorp and is now a guidance counselor.

I'm a guidance counselor and I'm a student support specialist. So basically student support specialist. It's not really that different from a guidance counselor at that particular school. It's just more like I work up under the principals, um, like assist them and when I'm not doing that, I'm a guidance counselor. (Mariah, 2022)

Overall, she dreamed of being a teacher one day, and even though her path was not as smooth as other people's and she didn't have the luck of other people, she is now working for the schools. She doesn't want to return to get her teaching license, but she likes what she does. She provides for herself and her three daughters and ends with this sentiment.

I feel like sometimes it just went in vein, like I've worked and worked and worked and worked so hard to, of try to get to a certain level for myself for my own situation. And I just feel like I'm not exactly where I thought I would be. And maybe a lot of people feel like that at times. I just wish that...someone would've really gave me a opportunity for them to, for me to be able to show them exactly what I could bring to the table, who I am, you know, as a person, as a leader and things of that nature. Um, I'm still grateful and thankful, but I still think that it was a lacking...in that aspect. (Mariah, 2022)

Mariah was determined to graduate from college. She knew that was her best option for providing for her family. She stayed close to home to be a caregiver for her mother and then became a mother herself. She used her social connection to continue her educational journey and relied on the FPI to help navigate her through the loan process. She graduated with a business degree but is working on her first love, education. She would like to continue her career in education to help other students attend college.

JANE

“I feel like that's just, that's just who I am. And I decided I'm going to do something, I'm going to do it. I'm [a] super strong personality and when I decide I'm doing something, I'm going to do it and I'm going to do it all the way”

Jane is in her early 40s and attended National Nursing Technical School (NNTS), earning an Associate's degree in nursing. She came on to Zoom with the biggest smile; she had just put her young one down for a nap and was hoping she could get through this interview without interruption. She has a couple of children and was also a caregiver for her parents in her adolescence. She is a first-generation student, and neither of her parents went to college. Jane works as a floor nurse and loves her job.

Jane lived in a suburb of a large metropolitan area. It was home to many middle-income families, and her life started like everyone else's, but in high school, that all changed. She grew up wanting to be a nurse; she tried to care for and help people.

I had always wanted to be a nurse. Um, why I didn't go to, I should, if there was a million reasons why I didn't go to school when I was young, which I should have because hindsight's 2020. (Jane, 2020)

However, because of her parents' addiction to alcohol and drugs, Jane spent her senior year of high school taking care of them and her younger sister. She took on the role of caregiver early in her life.

My family, my parents were, um, when I was young, I took care of my sister because my parents were alcoholics, drug addicts. And so, um, I think that me being the person that takes care of people was just always there. It was always in

me taking care of kids, animals. Um, I think I was scared early on because things were rough when I was a teenager at home about going to school right after I graduated. (Jane, 2020)

In characterizing her home life during high school as “rough” and the experience of fear, Jane underscores not only taking on caregiving roles but managing responsibilities at a young age. While she tried going to a local community college, too many things were happening, and she ended up dropping out. The desire for a profession remained, but economic stability and family responsibilities were a priority.

Um, things were rough with my parents at that time. I ended up living with my cousin and my aunt, and um, I did like three quarters at [name of a local community college] of just regular stuff and realize it was at that time it was too much for me. So I just started working and things just kind of kept going. And the thought of going to school, I don't know, I couldn't wrap my head around it. (Jane, 2020)

Jane went on to get married and start a family. She worked various jobs but still longed to become a nurse. At 36 years old, she knew that it was time. She needed to do something. Her son was old enough that he could be semi-independent. She could focus on school and decided it was time to get a more stable career to better provide for her family. She was looking for a program that was quick and all-inclusive. She wanted a program that would accelerate her career.

Um, but when I finally got up the courage to go back to school, um, I was 36 years old. Uh, our oldest son was about eight or nine at the time, so he could take care of himself and I could, I was able to go to school full time...I looked around

and I probably should have done a lot more research, but at my age I wanted to just get something that was quick to get into and all-inclusive and get done fast.

(Jane, 2020)

Jane's sister moved to another state and went through a National Nursing Technical School (NNTS) program. Her sister was the social connection that recommended the FPI to Jane. Her sister mentioned that the program was good and that Jane should enroll. This got Jane's courage up, and she looked into NNTS near where she lived.

Um, so, and then my sister, she went to school two years before me to become a nurse down in Florida when she lived there. And, um, she would just keep telling me, Jane, you would love this stuff. I just keep thinking of you every time I take this class and they talk about this and that. And I think that that finally all that together just finally gave me the, you know, I better just go do this if it's something I want to do. (Jane, 2020)

She made an appointment and met with an admissions counselor online. Jane explained that it was straightforward. Everything was built into the program, and all she had to do was apply and attend.

Um, it wasn't too awful. Um, you didn't have to have prerequisites for it because they built everything into their program. Um, so it was basically just signing up and showing up, I feel like it was. (Jane, 2020)

The way the classes were set up made it possible for Jane to attend every day. She could choose to attend the morning or evening sessions, which were held in a business complex. The program was only 15 months long, and Jane would earn an Associate's

degree in nursing, and she could become an RN. This was the accelerated program she was looking for.

She was excited to start, and for the amount of money it cost to attend, she thought it would be different. She was not getting the experience she felt that she would have. She knew that it was a private school and expected that atmosphere.

However, most of the atmosphere in the classrooms were, um, it was, it wasn't pleasant. It wasn't, and I'm, you know, by then a lot of these kids were younger and I didn't care what they were doing and I paid attention to myself and I did my work and I didn't get caught up in it...Um, yeah, the clientele wasn't fabulous.

(Jane, 2020)

Jane's experience at NNTS suggests she felt some distance from the students by age and engagement with the coursework. She was surprised by the students in her class because NNTS was expensive, and the students were not paying attention or trying.

I figured that this was a for-profit, expensive school and these people aren't there to learn and they didn't care. I mean, not all of them. I made some really great friends that are doing really, really well, but it was not the clientele or the people I was expecting to have as peers. Not in the least, but I do have anything else to draw. And you know, I didn't know if it was like that everywhere. (Jane, 2020)

Her clinical hours were another obstacle for her. The local state and community colleges all had contacts with area hospitals. She knew she would not be able to get a good assignment, so she just tried to get the most out of what NNTS could offer her. She ended up in wound care and tried to learn as much as she could. She reflected that another main issue with the classes was teacher turnover. In her narrative, the dissatisfaction with

NNTS is more pronounced than the distance she established between herself and fellow students, the “riffraff.”

I think, um, really high turnover of teachers, and I'm not quite sure why there.

Um, but there was some really good teachers with really good experience that I think would have lasted longer if they hadn't had to deal with the crap in the riffraff that they had to deal with. (Jane, 2020)

She was still determined to finish and become a nurse. It was 15 short months, and she was done. The transfer process was not discussed, and the FPI avoided talking about the transfer of credits.

That was always really sketchy. Um, they didn't like to talk about it because I know that the credits don't usually or always transfer if somebody wanted to stop and go somewhere else. Um, so it was always a sketchy. (Jane, 2020)

She got a good internship placement at a local hospital. Most of her other classmates were placed in nursing homes. She was lucky to get this experience.

Actually my internship was at Local Hospital ER, I got lucky enough to get one of those good spots because not everybody got a good experience like that and I was able to have an amazing experience out there because that place is nuts, but you get to see and do everything. So I got lucky with that because it's only a few people got that.

After graduating, she used her social connections to get into an extensive hospital system. Jane had a friend who worked at the hospital system and helped her get a job as a nurse's aide until she graduated, and then she could secure a job. Jane talked about how

most of the people she worked with had never heard of NNTS, and most of her co-workers attended not-for-profit schools.

Her experience getting hired depended on her social network, not her professional training. She had connections that allowed her to get a good hospital job.

Um, my best friend worked there, my sister worked there. Um, I had talked to the nurse manager of the unit that I ended up working on, basically because my best friend said, um, you'll want to hire this girl. Um, she hired me, which I was pretty much told that's what was, that's how it was going to happen. (Jane, 2020)

Jane graduated with an Associate's degree and a 4.0 GPA and was ready to take her state boards. This was the final step in becoming a nurse. Jane was given help from NNTS on taking her state boards and passed all 75 questions. She was very proud of doing so well. "I am not there to screw around." (Jane, 2020)

Jane continued her education and is only shy about a couple of classes for a Bachelor's degree. Another FPI offered a discount to finish her degree, and her credits could not be transferred elsewhere. She was stuck going to another FPI even though she did not want to spend the extra money to attend a private school. She went to a National Technical School for Nursing (NTSN). She looked at a couple of FPIs, but NTSN gave her a discount and made it easy to continue. They also accepted all her credits. However, Jane did not end up completing her Bachelor's degree. She stopped going because she needed a break from school, and the financial toll was setting in. Her narrative underscores the depth of her financial investment. Jane has over \$100,000 in student loan debt, "a ridiculous amount of money" for an Associate's degree and an unfinished Bachelor's degree. She had a mixture of private and federal loans, but her lack of

knowledge of the financial assistance she was awarded led her not to know the specifics of her loans, and in the end, it was a major burden on her.

So, yeah, that was the other part of all of this that I wish that I had known. Um, I had a few scholarships but not many. Um, there was some federal loans and um, most of it was private loans through Sallie Mae, which we all know is now is a very, very bad idea. Um, and it really financially ruined us for quite a while.

Yeah. It was the last few years have been really, really bad as far as money goes.

We're finally back to where we should be and where we're doing fine. But I did and nobody wants to consolidate private loans because they just don't want to, you know, Sally Mae doesn't want you to, but I was finally able to find somebody that would consolidate my Sallie Mae loans and they will be paid off in, I think it's like five or six years and now they're off my back. And uh, yeah, it's really, really stressful though, really stressful and I wish I had gone about all of it in a different way, but I honestly didn't know any better. (Jane, 2020)

Throughout her life, Jane knew she wanted to be a nurse. She knew she wanted to care for people, and she has cared for people most of her life. She cared for her parents and younger sister and then her children. She was determined to be an excellent caregiver and provide for her family from a young age. She is a nurse and a foster mom, taking care of children in a time of need. She likes where she is now, but it has not been easy. She is enduring the long-term implications and cost of taking care of other people from a very young age, resulting in unsurmountable student loan debt. Jane's narrative closed with a clear separation of her situation from her quality of persistence. The story of the failure of

the for-profit institutions is not to be overshadowed by her role in her success. She left the interview with this statement:

I feel like that's just, that's just who I am. And I decided I'm going to do something, I'm going to do it. I'm [a] super strong personality and when I decide I'm doing something, I'm going to do it and I'm going to do it all the way. (Jane, 2020)

MIA

“I do really good research. So I'm pretty careful about choosing it. I probably wouldn't be deterred enough to go back to one. Um, um, but I tend to do like really thorough research.”

Mia is 28 years old and attended Local Medical Training College (LMTC) for a medical assistant certificate. She appeared on Zoom as the youngest participant that I interviewed. Mia is currently working as a Medical Assistant and loves it. She has no children or dependents. Neither of her parents went to college, and her mother is an immigrant from Russia. They encouraged her to do her homework, research colleges, and earn a degree. She was very bubbly and was also very straightforward.

Mia grew up in a stable two-parent household with financial stability. In her narrative, she describes her childhood as “normal.” She has an older sister. Her family moved once in high school because her father did contract work for the military. However, that did not significantly affect her life.

Um, growing up, it was really stable. I lived in the same house, my whole life.

Um, well, up until, um, moving [we] lived in the same house. Um, we didn't have the same kind of military lifestyle of moving that a lot of people do, um, because my dad had already retired. Um, and my mom, she was a stay-at-home mom, so my dad was going on a lot of business trips when I was really young...but my mom was always there...my sister and I, we were always really close growing up. Um, and we, I was always very, um, athletic. We did like summer swim all the time and, um, dancing, we did dancing a lot...I had a good childhood. (Mia, 2022)

She rode horses all year and participated in countless competitions. She originally wanted to be an equestrian for a career, but her parents wanted her to go to college. They wanted her to make a decent living.

I wanted to be a horse trainer and my parents were not supportive of that. Um, I can't say blame them. Um, but that was my earliest, what I wanted to do as long as I can remember, as young as I can remember. (Mia, 2022)

She shifted her career focus to other aspirational careers, including becoming an astronaut, pilot, or doctor.

I kind of transitioned through several different, like potential career choices in high school. I became really interested. I took a, um, astronomy class and I became super hyped about becoming an astronaut. I really had high high goals...I can't be an astronaut because my eyesight sucks too bad. So then I was like, I'll be a flight pilot for the U.S Air Force. And then they told me no...I'll go more pre-

med in case I wanted to turn something out of the MA program, um, into something bigger, like being a doctor or, or a physician assistant. (Mia, 2022)

She attended college fairs at school but felt she was not mature enough to go to college upon graduation. There was a table for a trade school that offered classes to become a medical assistant. She was interested in the idea that she could get a certificate in medical assisting and then eventually go to college. But it would be a good in-between.

Mia's father had gone into the military but never completed college, and her mother was originally from Russia and immigrated to the United States. Most of her friends went to college, as did her sister. Mia's sister transferred to a couple of different schools before dropping out. Her sister is currently working at a local grocery store. This made Mia nervous about attending college. She was unsure of college life and how she would do in a college setting. This lack of knowledge affected her decision to not attend traditional college right after graduating high school. She decided to get her certificate first and then enroll in a state college.

Um, to be honest, I thought it was gonna be really scary. Um, I know like my sister, she had gone into college and didn't really talk about her experience in college a lot...So I kind of was uncertain going into college, what it would be like. (Mia, 2022)

She looked into programs, the cost, and the classes. However, a social connection via a family friend advised her not to spend tons of money on a program and go to Local Medical Training College (LMTC).

I hadn't really, I had, um, vaguely looked at other, um, for-profit colleges, like [names of two national nursing colleges], which are other ones down here, but

they were way out of my price range. Um, for you, you know, just, uh, um, they offered, what's like, kind of the equivalent of, I guess, an Associate's degree in medical assisting, but, um, I would talk to my friend's mom who is a medical assistant and she would say, there's no need to go for those programs. Um, you're gonna end up like me in debt on a program. You didn't have to pay that much for [such training], so I didn't end up touring those colleges. (Mia, 2022)

The timing worked for Mia as well. LMTC let Mia start almost right after high school graduation, and she was done six months later. It was a local establishment that specialized in medical assisting training for the area. She was looking for an accelerated program that would not break the bank.

Um, they're [LMTC] just so much more accelerated. Um, it kind of cuts out the general ed requirements that, um, a big college would require like the, um, liberal arts courses and kind of the excessive courses. It sort of sorts out the fluff. Um, okay. And I really only wanted to focus on medical assisting. I didn't wanna take science classes and, um, English classes and stuff. I really just wanted to narrow it down on like one core subject. (Mia, 2022)

She went down for a tour and liked what she saw.

Um, so they first, um, they thanked me for showing interest... They laid out what the program would, um, entail... The program by itself was already so affordable that, um, I felt like there's probably people out there that need the financial aid more than I do. (Mia, 2022)

LMTC thoroughly explained all the hours, courses, and costs of attending. They had financial aid and scholarships available, but Mia was able to pay out of pocket for the

cost of the certificate. LMTC also did not supply students with scrubs; however, they also did not require her to buy scrubs through the school. Mia narrated that she could buy any color from anywhere to save money.

She had lots of forms to sign because part of the coursework was to draw blood and perform minor procedures on each other. She set up a payment plan and used the money she received from her local modeling jobs to pay for the certificate. Mia enjoyed the classes immensely. She liked being able to work on each other. She had a classmate who feared needles, and after being poked many times, she learned how to help others with this same fear.

Um, I think part of it is because there's a certain part, you know, a dummy can't pull away and a dummy can't cry if they're afraid. And so there's a certain, um, lesson and empathy that we have to learn, you know, if a classmate [is] afraid and they say, no, I don't want you to pull to draw on me. You have to be able to say, okay, that's your consent...I used to be terrified of needles and, um, through exposure therapy to drawing on others through this program, I now have no problem handling needles. (Mia, 2022)

Classes were small, with only ten or so students in them. The curriculum was in-depth and targeted the work they would be expected to perform in their jobs, and overall it was an excellent experience. She had one instructor the entire time, who had trained to be a medical assistant while he was in the military. She also talks about forming a cohort with her classmates and the general atmosphere.

We definitely made a little mini group of cohort. Um, almost from the get go.

Um, one of my fellow students, she made a, um, like a big chat group, um, with

everybody's phone numbers in it and we were always texting each other...And I think if you're doing something as invasive as taking somebody's blood out of their body, it's good to get close [laughing]. (Mia, 2022)

The FPI also set up her externship for her at a local urgent care. This is where she learned about doing physicals, blood draws, and worker compensation claims.

I loved it. It, it kind of, um, it was cool to see like all sorts of different things and, um, I think that's kind of what set me up to want to work in an urgent care in college is because I was like, the urgent care thing was pretty cool. So then once the offer, uh, the opportunity presented itself, I was like, yeah, I love urgent care. (Mia, 2022)

Mia had to take state boards to get her certificate. Her tuition covered her e-books and the cost of taking the state boards as her graduation requirement. One of her cohort members went on to become a physician's assistant.

Mia followed her original plan of pursuing college after getting certification as a medical assistant. After Mia passed her exams, she enrolled in Military State School two weeks later. Her parents insisted that she go on to college, so she did. She went into the ROTC program for women leaders. She liked the structure and was glad to go into the program.

And I think if I wanted to just not go to Military State School at all, I could have done it, um, for sure, but I don't think I would've knowing after the fact[s] that I know now. I don't think I would've wanted a change [of] course because I learned so much [that was] invaluable...especially in like the military program, I learned so much like self-discipline and things that I wouldn't have known just

going into an [medical assistant] program. There's certain things that, um, you know, um, being on time, um, being organized and taking accountability for my actions, I did a lot of maturing when I was in, um, ROTC that I would not have done otherwise. (Mia, 2022)

Mia enrolled in Military State School's biomedical science program, wanting to go into pre-med. However, after working with doctors, she decided she did not want that kind of pressure and liked being a medical assistant (MA). She graduated and got a job as an MA in a nephrologist's office.

Looking back, she sees the importance of both educational experiences. She initially did not want to take all the general education classes, but after taking them at Military State School, she recognized their importance. Also, she gained knowledge in medical terminology that she was not taught at LMTS.

So I took, um, a lot of, um, you know, some gender classes and, um, a lot of classes that, um, some people might think are like frilly, but I think that they were really useful because especially now, um, we're seeing more people that they use different pronouns than, you know, they, um, then that they didn't, you know, occur 10 years ago, 20 years ago. So I think that definitely helped prepare me for like [the] generation that I'm starting to see more and more in the clinic.... we were learning about phlebotomy and kind of about like the different additives and tubes, um, that can go, um, with when you're doing vena puncture and, um, the teacher would go a little bit into depth, um, about the additives and the tubes and what they do to the blood, why they're used the way that they're used and everything. Once I was, um, went to Military State School, um, I took chemistry

and we kind of were discussing different chemicals, different, you know, um, some of the math that goes into it behind it even. And I was like, okay, that actually I can connect the two, there's a connection there that I couldn't make before because I'd never taken chemistry. So it kind of allowed me to get a better understanding on a much deeper level than somebody that just took a basic medical assisting class.

Mia emphasized the cost-to-benefit ratio. When she originally looked into MA programs, the cost of tuition ranged from \$16,000-\$20,000, except LMTS, where the tuition was only \$2,000. She specifically liked the \$2,000 tuition and thought it was reasonable to pay for the training that she got.

I'm in subs, not substantial college debt. I'm in a, I wanna say when I graduated from Military State School, 2,800 or 28,000, um, dollars of student loans to pay off. And so I couldn't imagine, I mean, I understand people do all the time, but, um, having to pay \$30,000 on top of that for a, an MA program or \$20,000 more for an MA program. I, I, I wouldn't say that that's worth \$20,000 [laughing]. (Mia, 2022)

She credits her Bachelor's degree with not only getting a job right away but also with her compensation. She gets paid more as an MA because she earned her Bachelor's.

Overall, it was an outstanding experience for Mia. Mia did not have any major life events that derailed her educational plan. She thought about what she wanted to do and used social connections and her determination to make the best decision for herself. She was looking for an accelerated program to give her the safety net she needed before

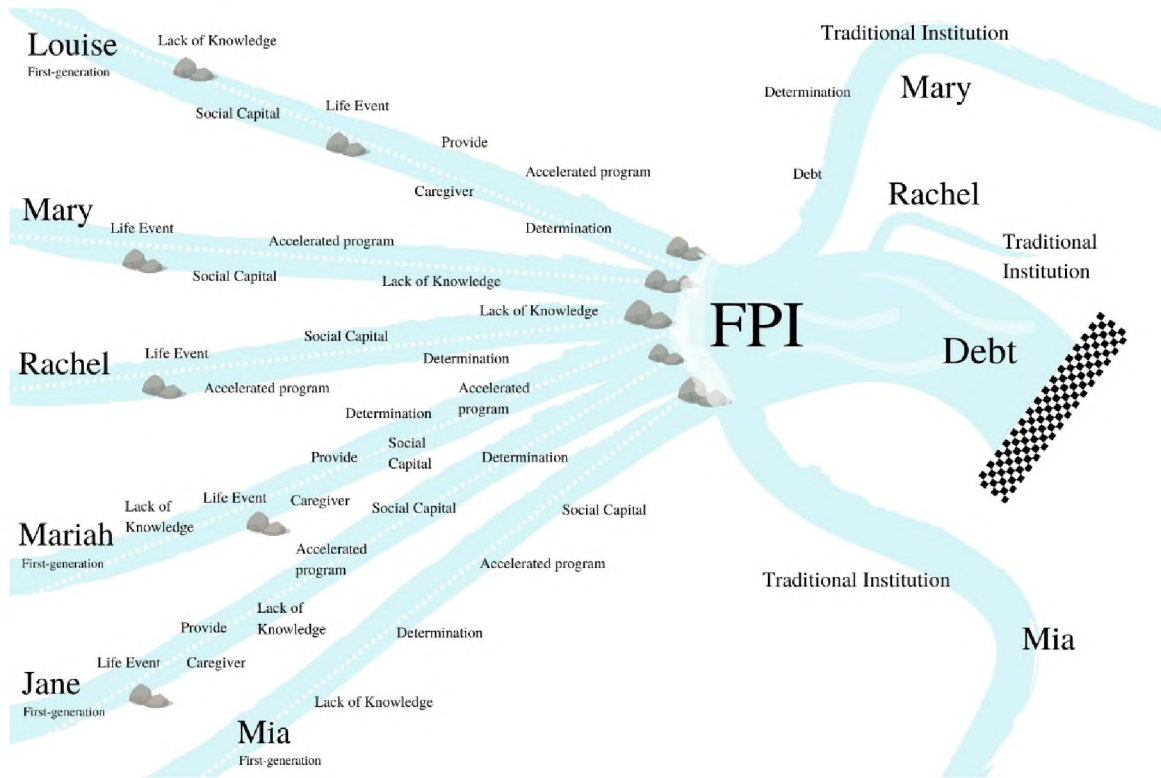
attending college. She can now provide herself with a Bachelor's degree and certificate in medical assisting. Mia expressed pride in her journey.

You know, with going through the path that I took, it allowed me to prepare myself to, um, make a stable living. And, um, I never thought that I would, you know, be married at the age that I am, but I'm married. And then I bought a house two years ago, and we moved out from Beachtown to, um, Country town. So never thought that I'd be in the place that I am today. And I, you know, my, my mind just says that I made the right decisions along the way to get me here. (Mia, 2022)

CROSS NARRATIVE ANALYSIS

Tressie McMillan Cottom uses the visual of a stream for the educational path of students, in her book *LowerEd: The Troubling Rise of For-Profit Colleges in the New Economy* (Cottom, 2017). Cottom explains that we all start on the stream in the same place; however, along the line, there are rocks and diversions to our path. These lead us to new places and different institutions. Some students have calmer waters, and other students experience turbulence. In this research study and through the participants' narratives, they told their stories of their journey down their educational stream. The stories brought out common themes and “rocks” or “diversions” in their journey. Figure 4.1 depicts the path the participants in this research study took as they prepared for and participated in post-secondary education and training for economic security and professional advancement.

Figure 4.1 The Stream



Every participant who was interviewed had their own story and journey. Some were angry and frustrated at their experiences, others understood their situations, and the last participant was thankful for her time at an FPI. After reviewing all the stories together, themes of “calmer waters” and “rocks” emerge from all their stories.

After reviewing the stories, the themes of contrasts and similarities emerge in the participants’ journeys. The first theme is lack of knowledge, which is seen in several different ways in the stories pertaining to either the lack of knowledge about higher education or the lack of knowledge concerning financial information. There is also the theme of the participants wanting an accelerated program. The participants all had a major life event happen before attending an FPI. The participants had the role of caregiver in their stories, meaning they took care of a dependent or parents. They were all determined to graduate and get a career and wanted to provide for their families. They

were drawn to FPIs because of their social networks and who they knew and interacted with. Finally, all the participants incurred some debt after attending an FPI.

Lack of Higher Education Knowledge

All the participants talked about a lack of knowledge at some point, mainly about higher education. All the students talk about either not knowing how to handle college or not knowing about the differences in student loans or what the cost should be, or they fear the unknown of attending. Mariah talked about not knowing what loans she had or the cost of attending. Mia spoke about being nervous about going away to college, not knowing what would happen.

The lack of knowledge diverted participants from their paths by unknowingly leading them to FPIs, which resulted in large amounts of student loan debt, untransferable credits, and roadblocked careers. Louise was unsure of the career path she chose, the financial aid that she took out, and the overall cost of attending. Louise is still unclear about how much she still owes in student loans. Mary was unsure of the difference in schools, how the schools function, or the financial aid she took out. She knew from the start that there were some warning signs, and she decided to leave.

Rachel knew the career she wanted but was unsure how to obtain it. She went from institution to institution, looking to finish her degree but unsure how to accomplish it. She found an FPI that would get her through the program but did not know about the veiled positive in attending. It was positive in that she was excited that she was in a nursing program, but the caveat to getting in was it was not a respected program, a kind of veiling of the predicament in which she found herself. She still struggles to find a different job because she went to the FPI, not a respected nursing program. If she had

known that the program would hinder her from finding a job, she would have remained at the community college.

Mariah is also unsure about her loans and financial aid. She struggles to know how much she took out and still owes. She knows that some of her financial aid was grants and some were loans, but she is unsure. She also did know that choices made about academic programming in high school would deter her from her original career choice of being a teacher. Instead, the career tech offerings in her high school did not include preparation for teaching, but they did include business preparatory courses. She wanted to be a teacher and ended up with a business degree.

Mia was not sure about college life. Her sister had gone to college and was struggling with the amount of money she would owe and the atmosphere on campus. Mia was nervous about dropping out as her sister had done, which would have deterred her from a professional level of compensation. She wanted a backup career because she was unsure she would make it in college.

Jane was also unsure how colleges functioned or the difference in the types of colleges. She was not sure how financial aid worked or the nursing field. Jane also started college with a lack of knowledge coming from high school. She received no career training or assistance in attending college. She was unsure what she wanted to do for a career; she just knew that she had taken care of people for most of her life and decided to make it a career. She went into the career not knowing about nursing or the qualifications.

This lack of knowledge is one theme of the participant's experience that diverted them away from their educational path and led them to the path of FPIs. The lack of

knowledge can be seen in a variety of ways throughout the narratives. Financial was largely seen with the participants not knowing how much college would cost and the types of loans and debt they were putting themselves in. The participants also lacked knowledge of higher education's general setup and workings. Four participants were first-generation students and would have needed extra guidance on navigating higher education. Finally, there is a lack of knowledge about careers from high school guidance counselors. Participants were not counseled on career paths or how to select a place of higher learning.

Accelerated Programs

The participants also expressed the need for a “quick” program, or very accessible training opportunity to reach their career path. Most participants went to an FPI because they knew the programs were accelerated and wanted to start a career sooner than later. Jane talked about being 36 and needing to do something. Rachel wanted to enter nursing right then because she had been promised a spot in different programs for so long. Mia liked that the program started right after graduating high school and was only six months in duration. Louise also mentioned attending an FPI because the program accommodated her caregiving needs.

Many of the participants were caregivers when navigating down their stream. They were looking for financial stability and needed to find it quickly. FPIs have marketed to them a fast and efficient program. Rachel talks about being in the accelerated program and how that would help her become a nurse sooner. Louise spoke about getting done as quickly as possible because she wanted a career. The problem is that these programs were not accelerated, producing another form of a veiled positive. The

participants wanted to get done quickly, but their Associate's degrees in the FPIs took the same time as they would at the traditional university. Rachel got her Associate's degree in two years, Louise got her degree in two years, Mary was part-time and dropped out at 2.5 years without an Associate's degree, Jane took over two years to get an Associate's degree, and Mariah graduated on the same schedule as her traditional university plan.

The participants were drawn to the FPI because of the opportunity to finish their degrees earlier but found that it was not accelerated. This veiled promise of acceleration pulled them off the stream toward a community college or university program and into the turbulent currents of the FPI.

Major Life Events

Most of the participants had major life events before attending FPIs. As discussed in Chapter II, women are often burdened with caregiver roles (Walsh & Happner, 2006). They are the ones that typically have the responsibility of taking care of family members and dependents. The participants either had a dependent or provided caregiving. In both cases, they went through an emotional time with their loved ones that altered their educational journey. Jane was taking care of her parents and younger sister in high school and could not focus on her academic work in the community college. She exited that stream and was unable to return as she got married and started a family. Rachel had a boyfriend she described as a "major distraction" in her first year in a traditional college; she ended up leaving after completing one year of state school and returning home. Mary's father remarried while she was in high school, she lost focus in her senior year, and in her first year of post-secondary training, she was dismissed from the Air Force. Louise had a baby her senior year of high school and felt the absence of support and

belonging in the university would deter her success in that setting. Mariah's mom was sick during her senior year, which shaped her decision to attend a university close to her home. When she learned she was pregnant in her first year; her pathway changed dramatically as she returned to work and determined FPIs would offer a more direct path to professional advancement.

The intersection of these major life events with the participants' educational journey can be related to their gender roles as women. The impact of these major life events resulted in many participants taking on the role of caregiver. Jane, Louise, and Mariah all had children they needed to provide for and take care of. It factored into their consideration of attending an FPI. These paths' diversions are centered around their gender roles as women and their socialization to take responsibility for the sick, elderly, and young.

Caregiver

The participants who took on the role of caregiver had different life paths than those who did not have the responsibility of caring for another human being. Jane was a caregiver for her parents and younger sibling. This likely demanded a great deal of focus as she shouldered adult responsibilities as a young woman. She was not focused enough to be successful in higher education after high school. The burden of caring for her parents and sister at a young age was overwhelming, and she struggled to focus on her education. She completed only one semester of community college before leaving to work full-time and provide for her family. Jane eventually got married and had a child before attending an FPI, and having a family shaped her decision to attend an FPI. They

marketed their program to accommodate her caregiving needs, and she wanted to provide financial stability for her family.

Louise had her child before she graduated high school, and she struggled to feel like she would belong in a traditional college or university. She focused her time and efforts on her son, eventually realizing that she and her son would benefit from a college degree. She wanted to take care of her family the best way she could, and the FPI was there to assist her. From the marketing, the FPI looked like a place where she belonged.

Mariah had her daughter after a year at a traditional university. She wanted to continue in her traditional college, but they suggested she focus on caregiving instead of school. She was determined to graduate on time and provide for her family. She looked for an alternative to the traditional college, and the FPI was marketed as accommodating to women with children. Mariah's friend, a single mother, suggested she attend as well. She went with the hopes of providing financial stability for her children.

The participants that did not have the role of the caregiver as an identity had different paths. Mary did not have children or parents to take care of, and she was able to leave the FPI and reenlist in the military. She could change her life completely because she was not charged with caregiving. Not having children or dependents, Rachel could move from one institution to another because she was not charged with taking care of a dependent. Finally, Mia could research which school she wanted to attend and go away to a traditional school because she did not have a dependent.

This dual identity of student and caregiver is seen throughout the study in various forms. Participants with the caregiver role as part of their identity had limited means and

choices regarding their education. In comparison, the participants that were not caregivers had more freedom to explore institutions.

Determination

All the life events led them to go into an FPI, eventually. All the participants were determined and motivated to get an education. Louise explained that she needed to do something and was going to finish. Mary wanted to make her family proud and live up to the family legacy. Rachel did the work expected in the FPI and would not let anything get in her destiny of being a nurse. Mia researched all her options and weighed the pros and cons to ensure she got the proper education for the right price.

This theme also intersects with the caregiving gender roles and social class the women experienced. The need to provide for their families and financial stability led these women to do whatever it took to get into a career. They wanted a career and financial stability, and they needed it now. The FPI promised them a quick and efficient career path, and the participants accepted with a vague understanding that it would cost them financially to gain the stability they wanted. They all attended classes daily and for hours on end. They worked full-time, took care of children, and attended classes. They took out whatever loan and signed whatever they needed to to be about to provide for their families. The promise of a college degree convinced them they would spend more time with their children, fulfill them with a valuable career, and give the next generation the social capital that the participants did not have. They were all willing to take on the challenge, no matter the range of costs to themselves.

The theme of determination also appeared to serve another purpose. All the participants talked about the obstacles they had to overcome to get where they are now.

However, they do not blame the FPI for leading them into debt or derailing their careers. They made their decision, and it was what they had to do at the time to get a career to a better life. They acknowledge that their stories are harrowing and have rocks in their paths, but the FPI served as a possible lifeline for them.

Social Networks with Sometimes Limited Post-Secondary Expertise

All the participants were led to FPIs through their social networks or connections in the community. For Jane, her sister attended an FPI for nursing and suggested she attend. Louise knew someone that had attended an FPI, and Louise decided to enroll. Mary had seen the commercials and billboards in her community and decided to investigate them. Rachel was introduced to someone through a boyfriend, and this individual worked at an FPI. Mariah had a friend who attended an FPI and had children simultaneously. Mia was interested, and a friend of her mother told her to check out a specific college because of the reasonable cost.

However, all the participants lacked the social network with the expertise needed to navigate the college admission and enrollment process. Some of them were first-generation students and possibly faced challenging social class conditions, or they were not first-generation. Still, their social network was not established in their chosen career. As a first-generation student, Jane was unsure about attending college because no one she knew had gone. She was alone in navigating the labyrinth that is higher education. Mia was also a first-generation student and was terrified of the higher education realm.

The participants relied on their social networks to guide them in discovering their careers. Mariah talks about her high school having guidance counselors to help students with college admissions, but she reflects on not seeing the counselor until her senior year.

It was too late in her high school career to meet with the college counselor. Many participants do not recall any college or career counseling from high school. They were on their own to discover different career paths.

The participants had social networks to help guide them. However, these networks lacked the educational expertise to help the women select the appropriate post-secondary institutions, thus obstructing their professional advancement. These were significant diversions in their educational path.

Provide economic stability

All the participants were not looking to further their education but rather to provide for themselves or their families. In all the conversations, none of the participants attended an FPI because of their academic qualities or to get a valued education. They were all looking for the training that would lead them to a good job and the ability to provide. Jane had a child and wanted a good-paying job. Rachel wanted to be a nurse because she would make a good living. Mia wanted a backup career in case her traditional college plan did not work out. Mariah and Louise needed to provide for their young families.

This is an important end goal, the necessity to provide. They needed to provide for other people, not just themselves. Jane, Mariah, and Louise had small children they needed to feed and clothe. They had taken on the gendered role of caregiver for their families and required financial stability. Louse reflected that she was struggling to provide while waiting tables. She needed a more lucrative and established career. Jane wanted a career that allowed her to be at home with her kids and provide for her family. She wanted to be more comfortable financially. Mariah was pregnant while attending

college and knew she would need to provide for her child. She wanted to complete her college career because that would be key to providing for her young family. Mia wanted to have not only a stable career but a fallback in case she was unsuccessful in college. She wanted something that would allow her to provide for herself if she failed.

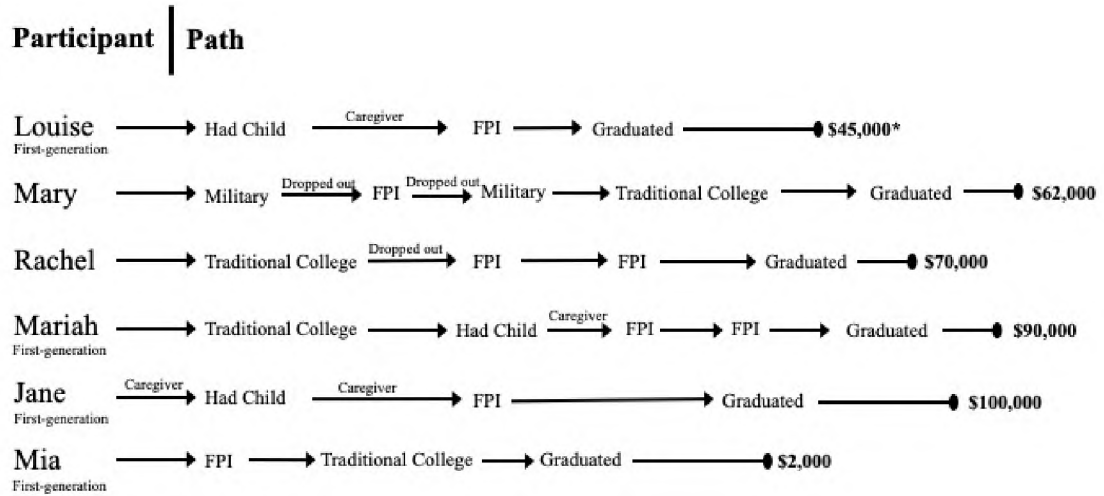
This drive to provide for themselves and their families led them to a quick and accelerated program at an FPI.

Debt

The one aspect that all but one of the participants shared that impacted their lives most was the amount of debt they came out with. Mia found an exceptionally affordable program. She is thriving with the limited amounts of debt she currently has. However, all the other participants paid an enormous debt for the educational programs. Jane had over \$100,000 in student loan debt, receiving an Associate's and a partial Bachelor's degree in nursing. Louise is unsure how much the FPI cost her, but after over ten years of aggressively paying down her loans, she still owes almost \$7,000. In my research, the website for her college estimated the cost of her program as \$45,000. Her debt has cost her home ownership and financial instability. Mary had \$62,000 in debt after dropping out of her program. Rachel had \$70,000 to realize her dream, and Mariah is unsure of the total cost of attending, but she currently has around \$100,000 in student loan debt. The following graphic represents the path to debt for the participants. This is their path to the copious amounts of student loan debt they accrued at an FPI because they wanted to provide financial stability utilizing their social networks to guide them to an accelerated program because they were determined as caregivers. However, the life events creating a particular pathway, diverted them from their educational journey to the FPI. This

produced a set of conditions affecting professional advancement and financial cost, as depicted in Figure 4.2.

Figure 4.2 The Path



*Estimated cost of attending

Conclusion

In this chapter, the voices of the participants were described. Direct quotes from their lives and journeys were presented. Through their own words and stories, themes emerged. The themes were lack of knowledge, meaning the participants all were missing critical knowledge about higher education when making their decisions. There was a need for accelerated training. All the participants experienced an event immediately before entering college during major life events. The intersection of these major life events with the participants' educational journey reflect the influence of their gender roles as women. Some participants experienced the role of caregiver while navigating

their educational journey, adding to the stress of higher learning. Determination was also present in the narratives, where participants spoke about how they had to overcome obstacles and persevere through the FPI programs and the impact of these programs. It was through their social networks that the participants found the FPI. They all wanted to provide for their families. They all wanted short programs. Finally, they all had substantial debt in association with attending.

The women participating in this research study gave amazing testimonies to their life's journey. They all had very different stories; some had children while others did not, some were the first generation, and others were not. Their career goals differed, with degrees in nursing, computer science, business, and medical assisting. They were all ages, ranging from 28 to 45, and lived in various cities and states. The one thing they all had in common was they attended an FPI.

The next chapter will offer a discussion of the findings, connections with the research literature, and recommendations for addressing the conditions experienced by the participants that resulted in their decision to attend an FPI and the consequences of that decision.

CHAPTER V

DISCUSSION AND CONCLUSION

In this chapter are the overall findings and discussion of the data. In Chapter IV, the themes from the data were presented. The themes of lack of knowledge, life events, determination, social capital, quick programming, and debt were given. This chapter will expand on those themes by discussing major thematic categories. These thematic categories, social and structural, keep with the research questions. The second part of the chapter will offer implications of the study findings and outline ways higher education can help students in the future.

Discussion

Table 5.1: Social and Structural Arrangements in Women’s Experience with Education Contributing to their Choice of an FPI

Social Arrangements
<ol style="list-style-type: none">1. Participants had a lack of knowledge about college and post-secondary education2. Participants had major life events or dependents before entering into an FPI3. Participants were determined to get an education4. Participants had social connections that led them to an FPI
Structural Arrangements
<ol style="list-style-type: none">1. Participants were seeking a quick program2. Participants experienced high debt or low debt when attending

What Social Arrangements Contributed to Participants' Choice of an FPI?

Participants had many obstacles that were influencing their path to a career. These are studied as social and structural arrangements, meaning how they live their lives, home life, or lives outside of the organizations affects how they choose their educational path. All participants had a social influence in attending a for-profit institution (FPI). Through a friend, work, or family member, the participants were guided into selecting an FPI. Caregiving responsibilities also contributed to their choice to attend an FPI. Many of the participants were caregivers of young children or parents. These social and structural arrangements as they were on their path to providing for their families were the diverting factors into an FPI.

Participants had a lack of knowledge of the post-secondary educational context:

One theme that echoed throughout the conversations was the “unknown” or the lack of knowledge of higher education faced by participants. This is seen in several ways, including not knowing how post-secondary education is organized, how the financial structures are set and the cost of attending other schools, the difference in coursework and degree programs, and the overall knowledge about higher education. This theme of lack of knowledge is seen in all the participants in different ways.

First is the general lack of knowledge about higher education. Louise talks about how, even though she never attended a state school, she felt judged for having a child before enrolling in traditional higher education. She thought she would not belong there, not knowing the actual population. She walked away from going to her dream college and her dream of nursing because she did view her situation as a young mother as inconsistent with pursuing a college education. On the other hand, Mia was nervous

about what college would be like. Her sister was attending college and struggling to keep up with the coursework, and Mia was scared of what it would be like for her; her lack of knowledge of college life appeared to interrupt the direct transition from high school into college. She wanted a “fallback,” so she decided to gain some training and put distance between herself and college.

Most participants lacked knowledge of the financial systems and loans or the overall cost of college. Both Jane and Mariah thought that the added cost of attending an FPI would be higher because FPIs were private schools. However, they did not know the difference between a nonprofit university and a for-profit. Jane expected that she would attend an elite college because of the cost of her education. She was taken aback by the students that she was in classes with. Jane expected that because she was paying a large amount in tuition, the students in the class would be more serious. Whereas Mariah assumed the parking would have been free because it was a small college, she was met with an added parking fee.

Many participants lacked the knowledge of financial aid and the loans portion of the college experience. Louise talked about feeling like she was being sold a car. She was offended by how National Technical Institute (NTI) had her sign papers and apply for loans. They were quick and did not explain everything she was signing up for. Even during the interview, she had to look up her current loan balance and could not recall the original cost. Mary knew she had to take out some private and a few federal loans, but she was unsure about everything she had borrowed. Eventually, she realized her mistake in attending an expensive FPI and returned to the military. Rachel was uncertain of the overall cost, and she said the institution went over everything, but she was not sure about

the types of loans she took out. After graduating over 13 years ago, Mariah is still unsure what kinds of loans she has, how to pay them, or the outstanding balance. The only detail she could recall is that her loans were over \$90,000.

Another area of participants' lack of knowledge is their stories about career choices and paths they were embarking on. When Mary went to NTI, she wanted to enter the information technology industry. She was guaranteed a job upon graduation, but there was no career counseling, internship, or externship. Mary tried to ask everyone at the school what the next steps were; however, they were evasive toward her request. Louise enrolled in a major, not knowing what the outcome would be. Faculty and staff at NTI also did not address career possibilities while she was attending. She went into the field because there were few women in the computer field, and she seemed to see this as a source of advancement as she would be in a pioneering role.

Finally, there was a lack of knowledge of the impact of the accreditation status of the FPI or the potential impact of that status on the participants and their future. Participants mentioned that the issue of credits and information transferring credits was obfuscated. Either they were given no information or misleading information, such as being told to continue with a sister school to obtain a discount potentially. When I asked participants about the accreditation of the FPI, they attended, most reported that the institution was accredited. Still, they were unsure about the type of organization that accredited them. They heard that the institution was accredited and, with that information, deemed it sufficient to enroll.

The interruption by Major Life Events

Mia aside, the other participants had major life events before their educational paths were diverted to an FPI. These life events range from family obligations to specific choices they made at critical junctures in their lives. In many ways, these events interrupted the transition from high school into higher education. Mia is the participant who did not have a significant life event. She stated a “normal” upbringing. Mia researched the different FPIs before attending the FPI of her choice. Her experience is different than the other participants in some regards.

Louise was a senior in high school and was set to attend a state school when she got pregnant. She felt she would be judged because she had a child while she was in high school. Understanding motherhood and college enrollment as inconsistent, she thought she would not fit in at the institution and decided to provide for her young family through waitressing. Her original career plan was to be a nurse. Because she had given birth at such a young age to her son, her path changed.

Mary was set on going into the military. She was not considering traditional college; she was bound for the service. However, she was distracted when her father remarried and started a new family. She lacked commitment during her basic training because of her father’s new family and was dismissed from the Air Force. She talks about her last years in high school and not having her father’s attention. This caused her to experience depression and a “rebellious” phase. She had only wanted to be in the military and suddenly found herself on a new trajectory after being dismissed. She enrolled in the FPI to make her family proud and get a better career. She dropped out and had to start

over again to get her desired job. Because of a change in family structure and the turmoil it caused Mary, she did not do well in the military, and her path was changed.

Rachel was also set on going to a state school. She, too, wanted to be a nurse and was set up to go away to a college with a good nursing program. Rachel characterizes the interruption of her post-secondary plans as a “distraction.” She connects this to her ties to an old boyfriend as the source of the distraction. Rachel discusses her upbringing as very structured and strict, and when she went to college, she did not have a rigid structure. She was distracted by freedom and what she narrated as an unhealthy relationship. She came home with fewer credit hours than her parents expected and returned to a partner she later determined was not suitable for her. She tried to return to her educational pathway through the route of a community college and, after several attempts, went to an FPI in desperation to start her career. According to Rachel, her path was changed because she was “distracted” from her first year in college and her desire to be with a particular person.

Mariah wanted to attend a state university and did. She applied to schools and decided to attend one close to home because of her mother's health. The proximity of college and home allowed her educational aims to be sustained alongside the social arrangements of her caregiving responsibilities. After a year, she found out she was pregnant and did not want to stop attending school. The state school she attended suggested she wait a semester before returning, so she went to another institution that would support her in finishing her career; it happened to be an FPI. The structural influence of the state school asking her to take time out and wait to return made her look

elsewhere. Because she got pregnant, she looked for a different educational opportunity, and her path was changed.

Jane, throughout high school, took care of her parents and younger sister. After high school, she tried to go to school but was distracted by her caregiving obligations. Her parents were struggling with addiction, and Jane was tasked with caregiving for both her parents and her younger sister. She knew no one that had attended college in her family. Jane had no real career guidance or internship in high school. Additional social obligations were added to her life as she married and started a family before deciding she needed to return to school. She was introduced to an FPI by her sister and was told the FPI would work with her to get her coursework completed rapidly. Jane was the caretaker for her family, which led her to not do well in community college and change her educational path.

Caregiving is a major part of the participants' stories, whether the participants had dependents or were caring for a dependent or parent. Rachel did not have any dependents, but she talked about her mother's health concerns. However, having no dependents, she was able to attend a traditional college. Mary also had no dependents and was exiting the FPI when she realized they were deceiving her, thereby changing paths. This is compared to Jane and Louise, who had children while attending school and needed to graduate to start a steady career, which resulted in them remaining in the FPI programs, despite increasing concerns about program quality. Mariah chose the traditional institution because of her mother's health condition. She wanted to be close enough to her mother to care for her in case anything happened. Mariah then became a mother herself while

attending university. Her educational journey was diverted because of her role as a caregiver for her daughter.

Determination

All the participants were determined to start a new career; they were all seeking how they could rise above their current circumstances. This determination led them to seek an educational pathway that they believed would lead to a better life. Some spoke about the difficulties of overcoming the obstacles in their lives, and they talked about pushing themselves to improve and be better. Their narratives often highlighted the importance of their determination.

Jane talks about her educational misstep early on and then waiting until she was 36 to finally take the steps necessary to start her educational journey to a career providing for her family. She talks about a decision point that was "now or never," vowing that she would advance in her professional life and her belief that the FPI would guide her there. She talked about her son being old enough and not needing as much of her time so that she could devote time to her studies. She also talks about getting a good internship and networking to get a good job. She took it upon herself to get a good job; she used the little social capital she had earned and befriended a nurse at the local hospital. The nurse helped Jane get a job in a local hospital network. Most students who went to school with her did not end up in the hospital setting. Most were placed in nursing homes, but Jane networked, and she mentioned that she was the only nurse on her floor that came from an FPI. Most nurses have not heard of the FPI because they attended traditional schools. In her narrative, Jane focused on her determination to advance her career and secure a position in the hospital and how she fought her way there with fortitude.

Rachel made a misstep early on by not doing well academically, but that did not stop her from trying repeatedly. She felt that the community college was “stringing her along” because she would take class after class, and still, she was not admitted into the nursing program. The community college would urge her to take more classes while she waited for a place to open for her in the nursing program. As a result, she went to a Regional Technical School (RTS). At RTS, she was again placed on a waitlist for a nursing program. Rachel sought a different path that would allow her to reach her dream. She failed the state boards five times but kept trying and studying on her own, and she notes it is because of her determination that today she is a nurse. She credits herself for achieving her dream with little outside help. The school gave her the credential, but because of her determination, she gained the knowledge to earn her career.

Mary wanted to go into the military, and when it did not work out the first time, she got a job at a local retailer working on a sales floor while she looked for a career that would allow her to provide for herself. She wanted a better job and wanted to make her family proud. She thought the FPI in which she enrolled would help her achieve this, but it did not live up to its promise. She was determined to get the promised job and asked to meet with everyone in the FPI to get the guarantee of employment. When she realized this would not happen, she decided to return to the military. After she completed her military service, she went to a state school and earned her degree. She then went back and got all her loans forgiven from the FPI because the US federal government determined the FPI to be fraudulent in their practices and forgave the student loans for students that attended that FPI. She was determined to do better, and she did.

Mariah was attending a state university, the first in her family when she found out she was pregnant. Instead of allowing the college to delay her graduating because of her pregnancy, she fought to remain in school and maintain the same graduation trajectory. However, she had to change from a state school to an FPI to stay on track for graduation and a career. She found the FPI that would work with her and her young family's needs. She wanted to graduate; her narrative of her decision-making about post-secondary education is one of being determined to make it through. Mariah did achieve her goal. Even though she had a child mid-way through her college career, she graduated from the FPI on time. She even went on to get an MBA from an FPI as well. She was determined not to let her pregnancy and motherhood delay her education.

Mia wanted to have a backup plan. She knew she would someday seek a degree at college, but she wanted to ensure she was financially sound if her college plans failed to materialize. She wanted to do a medical assisting degree but was determined not to let it bankrupt her. She took advice from a friend's mom and researched the different colleges and schools. She worked as a model and paid cash for her medical assistant certificate. She was determined not to let a certificate sink her into debt, and her social networks and careful investigation of FPIs led her to a reasonable and transparent program.

Louise was determined to do better for her young family as well. She looked for schools that would help her advance professionally. She read all the materials and went to the classes. She worked and went to school. She wanted a better life and was determined to get one. She did graduate and got various jobs in the computer networking career. However, her debt was such that she could not be on the mortgage for her home and have credit cards without a co-signer. She fought to pay down her loans, but she is still

covering the high costs of the FPI. Her story of determination is reflected in the decision Louise narrates to forego a vacation with her daughter to ensure her future will be debt-free.

Social Networks with Sometimes Limited Post-Secondary Expertise

The theme of social capital was already considered in the literature review. Social capital is defined as "high-status institutional resources embedded in social relationships and social structure" (Stanton-Salazar, 2011, p. 1068), and this can be described as another way of saying, "It's not what you know, but who you know." All participants narrated how the people in their social network helped guide them to the FPIs. However, the participants' networks were unfamiliar with post-secondary pathways and practices. Anthony Jack (2013), in his book, *The Privileged Poor: How Elite Colleges are Failing Disadvantaged Students*, describes the experience of students coming from first-generation households and the obstacles they face in social networking to utilize college resources and participate comfortably in cultural norms. Legacy students with parents attending college are more comfortable on college campuses and more knowledgeable about the services of a college campus. They know how to network with faculty to further their career. The students attending elite colleges as first-generation students are not as familiar with the nuances of college and are not knowledgeable about how to get the most out of their college experience. This can be seen in the participants in this study. They were not seeking to attend an elite college; however, they were seeking a college education. They did not have social networking to guide them to affordable college or a social network to support their career path. The social network for the participants did teach them about for-profits.

As a result, the participants peers and family members could not guide them in the application process and in assessing the quality of university programs. The participants' social networks were not familiar with traditional colleges, but they were familiar with the trades and technical schools. McNamee (2018), in his book, *Meritocracy Myth*, explains the connection between low-income families and their relationships to trade careers (McNamee, 2018). To get into a trade such as plumbing or factories, you had to know someone, an uncle, brother, or father. They would be the ones that would guide you into a well-paying career. Social networks for the upper classes assist the next generation in elite colleges and connections to high-paying jobs. At the same time, the social connections for lower-income students help with factory and trade jobs, which does not help navigate traditional higher education.

Jane was a caregiver for her family, and her younger sister suggested she attend a particular FPI. It was a national nursing school, and her sister let Jane know she had gone there. Jane's sister mentioned the classes at the FPI being tremendous and encouraged Jane to enroll, explaining that nursing seemed like something Jane would like. Her sister loved the experience and was working as a nurse. Jane (in hindsight) talked about how she should have looked at more educational institutions, but this was easy and right in front of her. She went to that particular FPI because her sister had attended.

Louise was also looking at a career change from waitressing to a more stable and profitable career. She knew someone that had attended an FPI she was considering. So Louise thought that she would look into going. The recruiter made it easy, and she was on her way. It was because she knew someone who had attended the FPI that she sought out the same program.

Mariah was pregnant and told by her state school that she needed to sit out a semester to have her baby. This was not what she wanted to hear, and she looked for an alternative option. A friend who also had children mentioned that the FPI she attended was flexible with women who have children. This drew Mariah to this FPI because she knew someone with children who had enrolled.

Rachel was looking to become a nurse but had difficulty getting into a nursing program. She had tried at a community college and Regional Trade School (RTS). She kept being placed on waitlists and talked about her frustrations at a dinner with friends. The friend's wife mentioned working for an FPI where Rachel could complete her coursework quickly. This friend was trustworthy and met with Rachel and walked her through everything. The friend guided her to the FPI.

Mia was looking at getting a medical assistant certificate before going to college. She looked at all the options when a friend's mom advised her where to attend. Mia mentioned that this friend's mom told her to look at the price and the education they offered. Mia's mother was influential. She told Mia not to get an associate's but just a certificate because that is all she needed for a career as a medical assistant. It appeared that Mia's mother had done some investigation on programs and directed Mia to a local FPI, where Mia went.

Mia's social network advised her to research different organizations and be financially savvy about her education. She was directed to a local training school at a low cost. She was able to work and pay out of pocket. However, reviewing other participants' stories, they lacked a social network that could advise them on the financial aspect of college. They were unfamiliar with the loan process and the long-term cost of taking out

large student loans. They had no guidance on what types of loans they took out and how much college should cost compared with the quality of education. Most of the participants in this study expressed a lack of knowledge and guidance when it came to financial literacy. The FPI set up their financial aid, they signed the paperwork, and they were allowed to take classes. Louise even compared registering for courses at an FPI to buying a car. The FPI moved quickly through the paperwork and did not explain in detail what she was signing. Students with a social network of college graduates would be able to advise and mentor students in financial strategies. Mia is the only participant to leave an FPI without substantial debt; this can be attributed to her social network.

Overall, the participants' social networks played a prominent role in their path to an FPI. Participants were guided by people in their lives, whether by family members, friends, or the community that had also attended FPIs. They also had a lack of mentoring for financial literacy. Mia was the only participant who was advised on financial strategies. Her mother pushed for her to do extensive research into expenses in college, her friend's mother advised her on the different institution's Mia could attend, and her sister showed her the importance of making good decisions in a traditional college setting.

The participants were also impacted by the lack of people in their lives who attended traditional college. Only two participants, Rachel and Mary, had parents who attended college. Mary's father attended the Naval Academy, and she was set on following the military path as well. She was going to follow her social network. However, when she was derailed, she was unsure of what direction to take. Mary did not have a backup plan, and she did not know anyone who attended college outside the

military route. Rachels's father went to a traditional college, and when Rachel did not do well in her first year, she was pulled back home. She also did not have a fallback plan, and her parents could not advise her on what to do because they had not gone into the medical field. The other participants were first-generation students guessing how to navigate through higher education. The social network of the participant impacted the pathways taken.

What Structural Arrangements Contributed to their Choice of an FPI?

The other aspect of networks is the structural aspect. Unlike social, these factors are built into the system students are encountering. Institutions are supposed to help students, but in this study, they are seen as hindering students. These can be seen in the way traditional colleges and universities are organized, the student services that failed to help, or the obstacles in place in traditional higher education the participants had to attempt to overcome. For women of color there are other structural obstacles to overcome.

The first obstacle was the accessibility of campuses and their flexibility of attendance. Mariah desperately wanted to continue at her state school; however, when she became pregnant, the university requested that she take a leave of absence. She was insistent on still attending college. She had to seek an institution that would allow her to continue attending school while caring for her daughter. She also needed a quick program because she was the primary provider for her daughter. The FPI had an accelerated program that she could attend while being the caregiver for her family. She could be done quickly and provide for her family.

Rachel wanted to become a nurse, and when she had to leave the traditional state school, she went to the next best institution, a local community college. There she was faced with waitlists to start her program. She was taking classes while waiting for her spot to be open. Rachel was tired of waiting and paying for classes she did not need. She then transferred to a local technical school, where she was promised she would be able to start her nursing classes, but ultimately was faced with more waitlists. These structural obstacles diverted her from a traditional path to an FPI that started her in nursing class immediately. She was excited the FPI had an accelerated program and would get her started in her career and graduate sooner than the traditional program.

Louise was distracted by being a new mom and did not do well in her first semester in community college. Later, when she wanted to return and complete a degree, she faced paperwork, statements, and classes she would need to pay for out of pocket. The FPI was willing to accept her immediately and start her in classes. They were accommodating and started her right away. They also offered an accelerated program to get her into a career sooner. She would not have to wait for petitions to go through and unnecessary classes. She could go through quickly and have a steady job,

Mary was looking for a career, and the FPI was accepting and helpful in getting her started. She felt she had wasted time in her past mistakes and wanted to be in a career quickly. The FPI would get her graduated and guarantee her a job. However, while there, she wanted career counseling and found no help. She tried to talk to her advisor about jobs after college, and the FPI was no help. She went to the dean of the FPI and found no help. However, the financial department was always available to take her money or help her take out a loan to cover the cost of her education.

Another structural factor for the participants was the career counseling that they received. In high school, the participants talked about the varying degrees to which they received guidance on careers and college counseling. Rachel got the most career counseling, shadowing lawyers and nurses on the job. She could take time and consider which path she wanted to take. However, her college guidance never covered financial literacy. It covered career paths and college options but not information about taking out loans and how much college should cost.

Louise recalls receiving no college or career guidance from her high school. Mary mentions that there were college fairs, where colleges would have tables in the cafeteria for students to get information. No guidance from her high school counselor was given. Mia remembers only having the college fairs and not being given guidance on navigating college. None of the college fairs covered the financial aspect of college, such as how much college should cost and how to navigate loans.

Mariah had a guidance counselor, and she reflects that she wishes that she could have seen this counselor before her senior year. However, she was only allowed to meet with the counselor in her senior year. The counselor advised her to contact colleges, but Mariah had to set up all the tours and figure out which campuses she wanted to attend. No financial literacy was given to Mariah.

Financial literacy is essential as a facilitating structural factor because the participants were unaware of the amount of debt they were taking or the ramifications of taking on large private loans. They wanted a short program, they needed a career, and they enrolled willingly but unaware of program quality or cost.

These structural obstacles of no high school guidance for college and no financial information led the participants to FPIs. Additionally, the lack of accessibility from universities and community colleges served as obstacles. The system failed to help these women succeed in the goal of financial stability for their dependents and themselves.

The participant narratives provide evidence in order to answer research question #1: *What dimensions of first-generation women's life experience, particularly the social and structural arrangements of their education, contribute to their choice of a for-profit college or university?* The social structures that contributed to the participants' major life events, including becoming caregivers, changed their motivation for education to the need for stability. They needed a career to care for their dependents and be financially stable. All the participants knew that they needed education to enter a career. Their social networks connected them to FPIs through friends and family. The participants were guided, through their social network, in a time of need. They did not have the social connections to advise them of all their options. They did have social connections who knew about the ease and brevity of FPIs. The structural aspects missing were the guidance counselors in high schools and the necessary information and support from traditional higher education institutions. The participants did not have adequate college counselors in high school to guide them and prepare them for higher education. All participants wanted to attend a traditional college or university but were not given the correct information on how to navigate the process. As a result, the bureaucracy and inflexibility of traditional higher education institutions was not accessible to the participants.

Question # 2: *What role does the for-profit institution play in women's post-secondary educational advancement?* Participants narrated enormous debt and a substandard education after attending an FPI. Mia is the only participant that after leaving an FPI was able to attend a traditional college and went on to receive her bachelor's degree. The other participants have large amounts of debt and little to show for their education. They are underpaid and stuck in careers due to the education that they received. Rachel cannot find a job in a hospital system because she attended an FPI. Louise cannot get a different job because she attended FPI and is not on her mortgage because of her debt. Jane cannot finish her bachelor's because of the amount of debt she accrued in attending. She has been working for years to get back to financial stability. Mariah has a bachelor's and a master's degree from a national FPI and works as an office assistant in a school. She does not own a home and is struggling financially to take care of her daughters.

The ramifications of attending an FPI are seen in several ways in the participant's stories, from embarrassment in attending a substandard institution, limitations in career advancement, and high student loan debt. In the next section, I will discuss what policy changes are recommended to help students avoid the entrapment of FPIs.

Recommendations

Policy changes should be made to improve equitable higher education access for financially independent and first-generation students. First, traditional higher education institutions should be more flexible for caregivers and adult students, providing frequent points of entry and course work that accommodates a range of schedules. Second, college guidance should be more accessible, particularly for first-generation young women and

young women of color who are not only navigating new information but often are embedded in gendered social obligations as caregivers. Third, the United States should have a more straightforward definition of education and accreditation standards. Fourth, the financial aid and funding system for higher education must change. These recommendations are discussed below.

How Higher Education can be More Accommodating

One major attraction to FPIs, as seen in the participant stories, is the flexibility of classes for the students. Traditional higher education in the United States is rooted in ancient philosophy and aristocratic rules brought over by colonists before the country's formation (Labaree, 2016). College entrance requires testing, filing paperwork, waiting for orientation, registering for classes, and devoting large amounts of time to the classroom. Before the 2020 COVID-19 pandemic, only one-third of courses offered in higher education were online (Marcus, 2022). At FPIs, students can start sooner, and the FPIs are more likely to work around the student's work or family schedule.

Almost all the participants reflected that they could attend classes and care for their families. Jane talked about attending either daytime classes or evening classes. The classes were set up in block format for the week. The classes were very hands-on and small. Mariah talked about when she went to a large state school; she was in classes with 75-100 students. However, at the FPI, she was in smaller classes and got to know her faculty better. For women specifically, as they may still be considered the caregivers for the family (Htun, 2021), they need flexibility. The nature of caregiving for children as well as parents underscores there still a need to have more flexible policies in place.

FPIs have been at the forefront of accommodation for adult learners. FPIs were among the first institutions to utilize online learning (D. Deming et al., 2013). They heavily market the ability for students to do the coursework when it fits into the student's schedule. They also offer classes at times that work for the students and are in easily accessible places. FPIs do not need libraries, common areas, or an extensive campus. Students can come to class, learn, and then leave.

It is important to note that traditional higher education shifted from in-person classes to online asynchronous since the COVID-19-related shutdowns and the big switch to remote coursework. Universities went from in-person classes to empty campuses in 2020 (Taylor, 2020). The pandemic sent everyone home and campuses converted to virtual learning. Traditional colleges and universities had to adapt to survive. Students could log on when they had time and complete the coursework as necessary, allowing them to choose when to complete the work. Faculty needed to keep their students engaged on platforms such as Zoom. Before the pandemic, universities offered flexible options for adult students (Lin, 2016), whether online or evening classes. The rise of the adult learner is not a new trend but it offered an opportunity for universities to transfer these flexible practices. COVID-19 and Zoom technologies reflect some of the many possibilities universities have developed for adult students to learn in the comfort of their homes while caring for their families and meeting work schedules.

However, now that we are in the "endemic" stage of COVID-19, students are back on campus. Universities opened back in 2021, and students were invited back to campus. Ezarik (2021) reports responses among traditional-aged students surveyed about the return to campus. The traditional-aged students were excited to come back and be in

person for their classes. The survey showed that 73% of students missed their friends and 44% missed their in-person classes (Ezarik, 2021). Moreover, universities need traditional students' financial earnings, such as housing and sports events (Fischer & Ellis, 2021). Higher education took on a heavy financial burden when classes were moved off-campus.

As a result, traditional universities may again put nontraditional students' needs aside in favor of the potential money traditional students can bring in residing on campus. The progress that was made to incorporate nontraditional student needs may have been lost in the return to system practices in higher education post-pandemic.

Finally, there is the suggestion for changing the credit hour system (Laitinen, 2013). Early in American higher education, there was a need to quantify the amount of work students and faculty were doing and how many hours a student must sit in class to learn the materials appropriately. Credit hour metrics documented faculty workload and were also a way to pay faculty. The original Carnegie credit hours system would pay faculty for their lecturing hours. This turned into a way to quantify whether the students learned the materials based on the time in class. In a study by Laitinen (2013), this standard process is being challenged.

Laitinen (2013) remarks that we should be assigning credit hours not on the time students spend studying or sitting in a chair but on how much they learned in the class. He calls for the end of the regular credit hour and introduces a system that would benefit students. As adult learners struggle to care for dependents or family members, meet work schedules, and attend to other obligations and recreational activities, forcing students to sit physically in a seat for a designated number of hours is non-responsive. Laitinen

(2013) suggests that students can learn the materials through online modules and coursework in the convenience of their homes to earn a degree. In the virtual age, Laitinen (2013) argues that students should do most of the learning independently, with a weekly check-in with the faculty and class, instead of forcing students to either sit in a classroom or learn independently.

Online classes help students with the flexibility of taking classes and still taking care of their responsibilities with family and work. All the participants in this study liked their interaction with the faculty. There should be an introduction of more flexibility in learning with the added benefit of a connection to campus and faculty interaction with students.

Listening to the participants talk about their experiences on campus or their lack of an experience on campus suggests the need for social connection within post-secondary programs. Louise talked about yearning for the college experience, and Mariah spoke about how much she loved being at a traditional college because of her experience. All the participants spoke about how their faculty at the FPIs were accessible. All the participants liked the hands-on nature of their classes at their FPIs. Not all online formats give students a hands-on experience. There was a desire for flexibility in programming in the participants' narratives, along with interest in connections to fellow students and faculty whose accessibility would fit nontraditional students' schedules.

College guidance during the high school years

The participants in this study talked about the types of guidance they got in high school. Some had career guidance, but none spoke about learning how to navigate college. In higher education, we teach students how to navigate their institution of choice

once they have arrived, but what about before they attend? How can we better prepare students to make informed choices about whether to attend or not attend college?

One suggestion is to have better programs for guidance for high school students. The professional helping students enter college should not be a K-12 educator but someone with the experience and knowledge to guide students properly. According to the Ohio Standards for School Counselors (2015), the state requires applicants to have a K-12 teaching license, five years of classroom experience, and a school counseling license (Ohio Department of Education, 2015). The coursework for school counselors consists of understanding the social and emotional needs of K-12 students, not the nuances of higher education. An experienced professional should guide and advise students on the differences in colleges and what students should expect regarding tuition and financial aid. In addition to a conversation about what career students want to attain, the guidance should also include what college will be like, study strategies, helpful hints about college, and an introduction to the types of support students will receive. Guidance counselors should work more with students to understand the next phase in their lives, which is not necessarily a career but a continuation of their educational journey. There may be particular social arrangements students carry with them; however, structural supports not known to students should be made visible and accessible. There should also be more funding to have an adequate number of professionals helping students. A report from the 1950s (cite) stated that one guidance counselor per 250 students would be sufficient. However, according to Jill Barshay (2020), schools are closer to 500 students to one counselor (Barshay, 2020). This need for more guidance is most pronounced for students in urban schools serving students of color in high-poverty neighborhoods.

Additionally, middle and high school students should get more exposure to university life and be more comfortable on college campuses. As legacy students, children gain from their parents a sense of connection to the alma mater of a parent, and students may develop a level of comfort in that institution. In comparison, first-generation students are not as comfortable with college campuses, are likely to attend a college close to home, likely to live at home, and are likely to contribute to the family's economic needs (Ricks & Warren, 2021). Their family members may be unfamiliar with college life, and the students are foreign to college campuses. When they interact for the first time with large institutions, many aspects of college resources are new to them. To help students be more comfortable on college campuses, there should be more of a bridge between high schools and local universities. Person et al. (2021) discuss the need for a more supportive high school setting (Person et al., 2021). There should be more programming and funding, giving students more chances to spend real time on campus by taking college courses, which would help them be more comfortable with universities. Senior year should be more closely linked to university programs, and more extraordinary efforts could be made to help high school students better understand the nuances of college and help students become more college ready. Sharp (2018) writes about the New York bridge program and the increase in New York students' test scores and college readiness. However, the program's cost is met with political obstacles (Sharp, 2018). New York's program is expensive and political opponents want to spend the money elsewhere, while advocates for the program cite the benefits and potential to reach even more students.

Accreditation Policy

Accreditation is a way to ensure students are getting a quality education and are not wasting money on tuition. Third-party organizations create educational standards that universities must meet to grant degrees and award financial aid (McGuire, 2013). As previously discussed, accreditation policies in the United States vary according to the leadership of the sitting president. The Obama administration made it more rigorous for FPIs to earn accreditation with new guidelines and policies on granting organizations. These policies included gainful employment rules and harsher punishment for noncompliance to accreditation standards (Fountain, 2019). Under the then Secretary of Education Arne Duncan, institutions needed to prove that students would earn back the money they spent on their education through the gainful employment rule. However, as the gainful employment rule was setting in, the Obama presidency ended, and the Republican presidency of Donald Trump took over. The Secretary of Education was Betsy DeVos, a longtime supporter of FPIs (Barkan, 2017). The change was immediate, and FPIs no longer had to provide evidence of gainful employment. The Accrediting Council of Independent Colleges and Schools (ACICS) accredited institutions such as Corinthians College and DeVry University, which were set to lose their accreditation powers under the Obama Administration. However, as the Trump administration and Secretary Betsy DeVos came into office, Corinthian and DeVry were granted their accreditation privileges back with looser restrictions for universities to become accredited by the ACIC (Flores, 2019)

As President Biden took office in 2021, a new Secretary of Education was appointed, Dr. Miguel Cardona (Foxx, 2021). His initial plan was announced shortly after his

appointment, focusing mainly on K-12 education. Higher education has appeared not to be on his docket as of 2022. However, legislative action in 2022 has addressed some of the harmful consequences of FPI's deceptive policies. Students who attended ITT Technical Institutes, DeVry University, Westwood College, Minnesota School of Business, and Globe University had their loans forgiven in a \$415 million Borrower Defense claim (Minsky, 2022). In June of 2022, the Biden administration announced that \$5.6 billion in student loans was discharged for students attending the FPI Corinthian's College (Education, 2022). While this was likely a relief for those who carried student debt, it also implies the taxpayers are paying for the government's failure to regulate the FPIs.

In this study, I asked all the participants about their institution's accreditation and what they knew about accreditation. Not surprisingly, they knew the place they were attending was accredited, but all the participants were unsure what that meant. Participants answered that either the advertising mentioned that the FPI was fully accredited or the admissions counselor said it. The participants did not understand what accreditation meant, the different accreditations, or how institutions became accredited.

Jane was stuck at FPIs because she knew her credit hours from her associate's degree would not transfer to a different institution. When she wanted to get a Bachelor's degree, she started at another FPI because the institution would take her Associate's degree. Mary talked about leaving an FPI and transferring to a traditional school after the military, and she had to retake some math classes because those credits did not transfer. Mia also mentions that none of her credit hours transferred to her traditional institution. Finally, Rachel was preparing to finish a Bachelor's degree at a conventional institution,

all online. After attending one year at a state school, time at a community college, a regional trade school, and finally a national FPI, she will be starting as a junior needing English at her traditional state school.

It is not just the problem with transferring credit hours that affects the students but also the education they receive because of the inadequate accreditation standards. This has profound ramifications for students' advancement in the careers they were presumably prepared for. Rachel needed five tries to pass her state boards for nursing. Louise and Mary knew that the subject matter was outdated and that the technology used by their FPI was outdated.

These findings indicate the need for a more straightforward definition of education and accreditation standards in the United States. FPIs can safely advertise that they are fully accredited because they technically are, but potential students are not made aware of the implications of different accreditation standards and the problems with transferring credit. . However, many of the FPIs do not have the regional accreditation that state and traditional colleges and universities have earned (Davis et al., 2011). The process of obtaining regional accreditation is rigorous, and institutions must prove that they are teaching to the educational standards the accreditation institutions set (Davis et al., 2011). Higher learning institutions also have to prove they are teaching valuable content. There must be standards in education for students to be guaranteed a proper education. Still, potential and current students are unaware of the implications of different accreditation standards and the problems with transferring credit.

There should not be various accreditations; there should be one set of basic standards that an institution does or does not have. Labaree (2016) noted that the United

States lacks a central accreditation authority or set of standards. Organizations should not be allowed to create higher learning institutions without meeting rigorous educational standards.

The U.S. Department of Education (US DOE), in consultation with the professional accreditation bodies, higher education institutions, and faculty, should standardize one basic set of accreditation rules, and any institutions that do not meet the set of standards cannot claim in any advertising, media, or verbally, that they are accredited. In Davis et al. (2011), there is a call for accreditation standards to be raised and applied to FPIs. FPIs have found ways to either get accreditation without going through the correct process or achieve this during federal administrations not enforcing the rules to maintain accreditation (Davis et al., 2011). The Trump administration reaccredited several FPIs that have failed to keep the US DOE Title IV requirements (Flores, 2019).

In 2018, The Council for Higher Education Accreditation (CHEA) came up with four recommendations (Flores, 2018). These included putting student wellbeing at the center of accreditation judgments. Flores agreed that students should be the primary benefactor of accreditation. Institutions should be judged not just on student achievement but also for using reliable data concerning student completion and success (Flores, 2018). The author also mentions the need for more transparency on the part of the accreditation body when decisions are made. Any decisions involving institutions not performing to standards must be made public clearly and with definitions (Flores, 2018). This would force any institution of higher education to disclose its actual accreditation status and any actions or shortcomings in its educational standards.

Finally, CHEA recognizes the need for more accountability and enforcement of its standards. CHEA wants to take more timely action against institutions underperforming (Flores, 2018). Once an institution has lost the ability to maintain its educational standards, CHEA will terminate its accreditation and not let it continue under the guise of accreditation.

These changes to higher education accreditation will bring students to the forefront of importance in educational standards set forth by higher education institutions. CHEA acknowledges the importance of students and their educational wellbeing. They also see the need for more transparency. Higher education institutions should not be allowed to state their accreditation status without the students and public knowing their probationary standing.

Lastly, institutions should not be allowed to use bureaucracy to stall their inevitable accreditation failure. Once an institution has not met the educational standards of the accreditation body, it should have its accreditation publicly revoked.

Funding

A key finding of this study is the extent of debt accrued by students' attendance at FPIs. Most interviews involved emotional moments as the enormous amount of money the participants were charged for their education became the center of the narrative. The amounts reported by the participants are massive by any standard, but compared to the cost for the same qualification from a 2-year public institution, it is even more astounding: Mia - \$2,000 – Certificate program; Mary: \$62,000 – Incomplete Associate's degree; Louise: estimated \$45,000 – Associate's degree; Rachel: \$70,000 –

Associate's degree; Jane - \$100,000 – Associate's degree; and Mariah - \$90,000 – Bachelor's and Master's degree.

None of the participants went to an ivy league college. None of the participants went to a state school. All their debt came from FPIs. These women worked and struggled with their obligations and were shackled with copious amounts of debt. Louise could not get a credit card in her name until she was almost 40. Mariah lives with her three daughters in an apartment. Jane has struggled to keep her family afloat with this burden. These outcomes are unacceptable.

The system of financial aid and funding for higher education must change. The ways in which the government distributes Title IV funding has led to the student loan crisis the United States is currently facing. FPIs account for higher student loan defaults for students and lower graduation rates (Gelbgiser, 2018). As seen in the literature, there is a severe lack of financial knowledge among students from a low SES background (Sheldon, 2009). The student loan system needs to change.

This change could occur on several fronts. The first is Title IV funding availability. In 1972, FPIs were granted the ability to award Title IV funding, and students could use federal financial aid to pay for their education at an FPI (Fountain, 2019). Only institutions with the new standardized federal accreditation standard should be allowed to issue federal financial aid. This would block FPIs that are not giving students a quality education. This would also protect taxpayers from their taxes being used to forgive student loans from institutions that defrauded students with false promises and inadequate education.

Second, the federal financial aid system needs an overhaul. Generations of students are drowning in debt. They are shackled to their education with a mountain of obligation to their loan servicers. Once seen as the chance to advance in society, the college now imprisons students, making them work off their debts with a lifetime of servitude. As of 2021, women specifically are responsible for \$929 billion of the \$1.54 trillion owed in the student loan debt of the United States (Keen, 2021). “More than a third of women (34.2%) reported that their student loan debt forced them to delay buying a home, 21.7% said it caused them to delay marriage, and 22.6% stated it led them to delay having children” (Keen, 2021). It is time for a change, so the advancement of future generations is not hampered by student debt.

After President Trump left office and the Biden administration came into power, there was hope for an end to the student loan crisis. Biden had promised that he would work on forgiving student loan debt (Gray, 2021). As of September 2022, Biden has announced student loan forgiveness of up to \$20,000 for low-income students (Adam S. Minsky, 2022). The pandemic's hold on student loan repayment is ending in December 2022.

The participants in this study experienced high student loan debt from attending FPIs. Tuition is significantly higher at an FPI than at a public university (Fountain, 2019). Students who can enter college with their family money to support them graduate with little to no debt. Students who rely on loans graduate with the burden of having to find work quickly and start paying them back (Porter, 2022). Porter (2022) also explains that students who have high student loan debt also experience more stress and anxiety, delay

life events (such as marriage or children), carry lowered net worth, and delay earning wealth (Porter, 2022).

State colleges and universities were created to give students affordable access to higher education (Labaree, 2016). These institutions were to embrace the students who had little to give them in return for their needed education. However, because of state and federal government budget cuts, state schools have had to raise tuition to compensate for the loss in subsidies (Trusts, 2019). It is time that we reinvest in our educational system. As stated in Chapter II, education is a public good. As a community becomes more educated, we see the benefits. However, we are not investing in the system as we should be. The federal, state, and local governments are slashing the funding for education, and the cost is higher tuition (Trusts, 2019).

The federal government should re-institute the gainful employment policy as a criterion for evaluating the cost of FPI? programs to students from excessive debt. Obama introduced the idea of gainful employment to cap the costs of programs for careers with low wages. When Betsy DeVos was sworn in as U.S. Secretary of Education, she rolled back the gainful employment rules (Barkan, 2017). With President Biden approaching his third year of presidency, the need to cap the cost of programs is evident. FPIs should not charge students tens of thousands of dollars for programs that will not command sufficiently high salaries. The reasoning behind Obama's gainful employment rule was to ensure that federal financial aid was being used for programs worth the student's investment (Stratford, 2012). Utilizing the gainful employment regulations would not allow FPIs to charge excessive money for career programs that are considered "low-

wage” in terms of potential earnings. Gainful employment regulations would require FPIs to cap tuition to save the students from paying for lower education.

Conclusion

This study looked at *first-generation women's life experiences* attending an FPI. Looking back at the stories, there is evidence of social and structural influences on the participants' educational experiences. Socially, they were led to FPIs because of their caregiving responsibilities and social connections with others lacking knowledge of higher education. Structurally, they are indebted with loans and deficient education. Their narratives underscore the participants' determination to provide for themselves and their families. They were all in search of a better life and career advancement. Sadly, many are struggling to pay for the cost of their choice to attend an FPI. They were unknowing of the cost of their options, and they are paying for that now. The experience of their attending has led them to the roadblock of debt. The FPIs were able to help them acquire college experience and technical abilities, and some are successful in their careers but are still struggling to pay off their student loans. Their lack of ability to transfer credit hours or transfer their knowledge to their career, has also been a roadblock for them to overcome.

The higher education system, for first-generation women especially, needs to change to help students who need it the most. The US system of higher education should be more accommodating to all types of students, which include the adult independent student. They also need a standardized accreditation policy to provide quality education for all. High school counselor needs to be better equipped to advise and navigate students wanting to attend college. Finally, the United States government needs to realize the

public good that comes from a highly educated society and have better funding options for students to attend higher education affordably and equitably. The combination of career education and affordability will assist students determined to provide for themselves and their families and it will protect them from debilitating debt.

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APPENDIX

Interview Protocol

Research Question	Category	Overarching questions	Prompts to be covered
What dimensions of the participants' life experience, particularly the social and structural arrangements of their educational experience, contributed to their choice of a for-profit college or university?	Social	Can you tell me about your life growing up?	Where were you born? Where were you raised? Who was in your household? What jobs or professions did your parents or guardians have? What was your home life like growing up? Do you have any children, or do you support anyone besides yourself?
		Can you tell me about your career goals when you were younger?	What profession did you want to be when you were younger? Did that change over the years? Did you know you wanted to attend college while you were in high school?
		Can you tell me more about your family and support system, were you supported in attending college?	Were your parents (guardian) supportive of the notion of college? Did any of your friends attend college?

			<p>Did you plan on attending college after your graduated?</p> <p>What did you know about higher education before you graduated high school?</p> <p>Did you go on any college tours or visit any college campuses?</p> <p>Were there any teachers that helped with college prep, or college advice?</p>
		<p>Can you tell me about family members or mentors that assisted in your college decision?</p>	<p>Did anyone in your family attend college?</p> <p>Did anyone encourage you pursue a specific type of career?</p> <p>Did you have any mentors or people that you were close to that helped guide you in while you were in high school?</p> <p>What careers or professions did your siblings go into?</p> <p>Did they (family members) attend college?</p> <p>If so, what type of college did they attend?</p> <p>Did many people in your extended family attend college?</p>

			If not, what did you do right after high school before you applied at an FPI?
		What was your knowledge of college before attending?	<p>Do you know the different types of college?</p> <p>Did you apply to a college right after high school?</p> <p>Did you attend a college right after high school?</p> <p>If so, what type of institution?</p> <p>Before attending college, what were your thoughts and assumptions about traditional college versus technical colleges?</p>
	Structural	Can you describe the education you had before the FPI?	<p>What type of high school did you attend?</p> <p>Did you work in high school?</p> <p>Where you part of any clubs or organizations in high school?</p> <p>Did many people in your high school go on to college?</p> <p>If so, what types of colleges and/or professions did they go into?</p>
		Can you tell me about any career training that you	Did you high school have college counselors?

		had before attending the FPI?	<p>Did you receive any career counseling in High School?</p> <p>Did you take any career aptitude tests? What were the results?</p> <p>Did your high school prepare you to enter college?</p> <p>Did college recruiters come to your high school?</p>
What role does the for-profit institution play in women's postsecondary educational advancement?	Before attending	Can you explain the reasoning to enrolling in an FPI?	<p>What made you pursue a college education?</p> <p>What is the name of the institution that you attended?</p> <p>How soon after high schools did you apply and attend?</p> <p>What type of institution, is it more certificate based, training based or is it more modeled on traditional higher education?</p> <p>How did you hear about the institution?</p>
		Can you clarify the career you enrolled in?	<p>What career path did you choose?</p> <p>Did you know about this particular field before applying?</p>

		<p>Can you walk me through the enrollment process?</p>	<p>Did you meet with a recruiter before enrolling? How was the enrolling process? Did the recruiter help with financial aid? What type of program information did the recruiter go over? Did the college explain career opportunities? Did the college help with career counseling before enrolling?</p>
	<p>During attendance</p>	<p>Could you describe your experience in attending an FPI?</p>	<p>What were the classes like? Were they more hands on or lecture? Were the classes offered online, or in person or both? What was campus like? What were the faculty like?</p>

		<p>What was your experience with the types of services the FPI offered?</p>	<p>Were there student organizations or student activities? Did the college offer any student services such as advising or career counseling? Did they offer any childcare? How many classes did you need to take? What type of classes did you need to take? Were they all centered on your career or did you take classes in writing, or arts? Who helped you select the classes?</p>
		<p>What was the overall experience while you were attending?</p>	<p>Did you like your classes? Do you feel like they were challenging? Was this what you assumed college was like? Was there a general feeling of the campus? Did you intend on continuing on to a different institution? Did you try and transfer to another institution? Did the college talk about transferring credits? How much was the program or tuition?</p>

			How long was the program, and how many credit hours did you take per semester or session?
	After attending	What has been like since leaving/graduating?	<p>Did you enjoy your experience?</p> <p>Do you feel you were given a good education?</p> <p>Were you prepared to enter into your career field?</p> <p>Did they help you find a job upon graduating?</p> <p>Are you in the field you went to school for?</p> <p>Would you have made the same institutional decision again?</p>
		What is your current financial situation with loans?	<p>Have you experienced financial trouble since attending?</p> <p>How much do you owe in student loans?</p> <p>Have you considered going back to college?</p> <p>Would you attend another FPI?</p> <p>Do you think attending an FPI was beneficial to your career?</p>

		Would you change your educational path if you could?	
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