

POST-SECONDARY EDUCATION AND THE CHOICE TO ATTEND A
PROPRIETARY SCHOOL

A Dissertation by

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Submitted to the Department of Counseling, Educational Leadership,
Educational and School Psychology
and the faculty of the Graduate School of
Wichita State University
in partial fulfillment of
the requirements for the degree of
Doctor of Education

August 2016

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PROPRIETARY SCHOOL**

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DEDICATION

I dedicate this to my mother and father. The most important people in my life.

“Arriving at one goal is the starting point of another.” –John Dewey

ABSTRACT

Proprietary schools have been entering the educational market at a rapid pace. These proprietary institutions have been student focused and student centered, enrolling an alarming rate of students. Non-traditional students are typically the students who attend proprietary schools. This study examined students' experiences with attending a proprietary school, including the reasons for their choice, their understanding of other options, and any persons who assisted them with making their choice, and those who helped guide them through the process, such as making application to the university and applying for financial aid.

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CHAPTER 1

Proprietary schools, also known as for-profit educational institutions, range from technical schools and career colleges to accredited online and traditional universities (Bailey, Badway, & Gumport, 2001; Beaver, 2009; Bennett, Lucchesi, & Vedder, 2010; Schade, 2014). The main difference between proprietary schools and non-profit schools is defined by the way these two institutions operate (Bennett et al., 2010; Schade, 2014). Proprietary schools rely on maximizing profits, while non-profit universities, especially those run by the state, try to provide a public service for the community at-large. Public non-profit schools rely on state and federal subsidies so they can maintain lower student tuition rates. In contrast, proprietary schools heavily depend on student tuition to fund operations (Schade, 2014). The inception of proprietary schools has provided many opportunities in post-secondary education, which were not always available to those seeking better job prospects (Arendale, 2010; Collins, 1979; Deming, Goldin, & Katz, 2015; Schade, 2014; Stephens & Townsend, 2013). Newfound choices in higher education have brought about an influx of students from a wide variety of backgrounds, opening the doorway for more students to access post-secondary education.

Research Problem

The growth and value of higher education has gone through a marked increase since the post-World War II economy (Beaver, 2009; Rose). In the 1950s college enrollment was around 15% of young persons pursuing a degree and quickly doubled in the next decade as enrollment reached 30%. The next 40 years brought slow and steady growth in higher education and in the year 1999, over half the US population had pursued some type of college degree (Rose; Stephens & Townsend, 2013). Obtaining a college degree has been associated with higher job earnings, as well as better job prospects in comparison to those who have no post-secondary degree (Appel &

Taylor, 2014; Bailey et al., 2001; Nesbit, 2004; Rose, 2013; Stephens & Townsend, 2013; Van de Werfhorst & Lujkx, 2010). Degrees have not only been associated with higher earnings and better job prospects, they have also been associated with certain employable skills.

During the 1950s through the 1990s the demand for college degrees continued to increase. Collins (1979) purported that employers started sifting through their employment pools and job applications targeting specific qualifications that required college degrees, also known as credentials. Academic degrees or credentials range from Associate's, Bachelor's, and graduate or professional degrees to technical and career certificates. Employers believed academic degrees or credentials were correlated with motivation and ambition, thus they started to expect a degree, even for entry-level positions. This created what Collins called a *credential society*. Collins (1979) argued that inevitably, employer expectations for degree credentials limited many adults without the credential to lower paying jobs and occupations with fewer opportunities. Because most higher paying jobs and occupations were contingent upon having a degree or credential, it led to an increase in higher education enrollments. This increase led to the entry of new post-secondary institutions, many of which tailored their programs to returning non-traditional students. Nontraditional students are typically adult learners over the age of 24, who entered the workforce after high school, and then later returned to post-secondary education seeking better job prospects (Hagelskamp, Schleifer, & DiStasi, 2013).

Adult learners are seeking not only to learn, but to gain access to a higher educational system that provides support for their desired transition to better financial opportunities that a college degree ostensibly affords them (Arendale, 2010; Collins, 1979; Wolf, 2009). The majority of non-traditional students returning to post-secondary education have been instilled with the long-standing notion that those holding degrees or credentials will attain better jobs.

(Appel & Taylor, 2014; Arendale, 2010; Bailey et al., 2001; Balatti & Falk, 2002; Carnevale & Strohl, July, 2013; Collins, 1979; Deming et al., 2015; Haveman & Smeeding, 2006; Nesbit, 2004; Rose, 2013; Smith & Parrish, 2014; Stephens & Townsend, 2013; Van de Werfhorst & Luijkx, 2010).

Due to the increase in post-secondary institutional enrollment from non-traditional students, different types of post-secondary institutions have entered the higher education marketplace (Arendale, 2010; Bennett et al., 2010; McGuire, 2012). These new proprietary institutions are typically student focused and provide fast-paced degree programs that support adult learners and their schedules. These were often not the same universities or colleges that offered the career opportunities traditional public colleges provide (Carnevale, Rose, & Cheah, 2011; Carnevale & Strohl, July, 2013; Hagelskamp et al., 2013). Many of these institutions were developed specifically to accommodate non-traditional adult students. These newer institutions, many of which are for-profit, proprietary schools, have filled a niche in the market by appealing to the unique educational needs of returning adult students (Arendale, 2010; Banas & Emory, 1998; Bennett et al., 2010; Deming et al., 2015; Hagelskamp et al., 2013; Smith & Parrish, 2014; Stephens & Townsend, 2013; Van de Werfhorst & Luijkx, 2010).

In recent years, however, education offered via proprietary schools has come into question (Appel & Taylor, 2014; Braucher, 2012; Deming et al., 2015; McGuire, 2012; Schade, 2014; Smith & Parrish, 2014). These alternative education paths and degrees have caused growing concern and been scrutinized by the federal government and educational researchers who question proprietary schools' demand for and use of student financial aid for their growing enrollments (Bailey et al., 2001; Braucher, 2012; Cellini, 2010; McGuire, 2012). Criticism and growing concern over proprietary schools' use of federal funds and academic trustworthiness are

not new. In the past 30 years, forced closings of proprietary schools from federal investigations over their business practices and misuse of financial aid funds have brought the situation to light (Government accountability office, 2010; United States Government Accountability Office, 2010; Wittnebel, 2012).

Another question raised about proprietary schools is the students who typically attend them tend to come from lower socio-economic backgrounds, tend to be single parents, and tend to be female. On average they also hold more Graduate Education Diplomas (GED) instead of a traditional high school diploma (Chung, 2012). Coming from such backgrounds puts most of these students at risk for higher dropout rates, higher student loan debt, and higher student loan default rates (Sommerfeld & Bowen, 2013). Doing so has produced another major concern with these institutions, which is the issue of increasing student loan debt and skyrocketing loan default rates. These schools may offer “Anytime, Anyplace” convenient educational degrees, however they do not necessarily offer the best going rates. Most online and distance learning post-secondary institutions have the highest tuition rates, nearly triple and quadruple of public university costs (Bennett et al., 2010).

Finally, the quality of education from for-profit institutions and the promise of higher paying jobs and career opportunities from degrees earned at these institutions have been called into question (Braucher, 2012; United States Government Accountability Office, 2010). Critics of proprietary schools argue that these colleges are further putting students at a disadvantage as well as in debt (Braucher, 2012; Cellini, 2010; Deming et al., 2015; Natale, Libertella, & Doran, 2015). Students who attend or graduate from these schools often earn credits or acquire degrees that are less than reputable, as these schools are not always fully accredited (Appel & Taylor, 2014; Cellini, 2010; Deming et al., 2015; Natale et al., 2015; United States Government

Accountability Office, 2010). In some cases, proprietary school credentials have found to be a net loss, worth less than the average high school diploma (Appel & Taylor, 2014; Darolia, Koedel, Martorell, Wilson, & Perez-Arce, 2014). These students rack up thousands of dollars in student loan debt to acquire a degree that is looked down upon not only by academic constituents, but employers (Appel & Taylor, 2014; Darolia et al., 2014). They often lack the employable skills and credentials desired by the same employers who are providing the occupation these students went to school for (Deming et al., 2015; Natale et al., 2015). Individuals who hold degrees from for-profit schools often lack employability within their desired career path and end up working jobs that require no academic credential to begin with (Appel & Taylor, 2014; Deming et al., 2015; Natale et al., 2015).

Therefore, when looking at the larger scope of post-secondary education and how acquiring a college degree may improve economic prospects (Braucher, 2012; Cellini, 2010; Chung, 2012; Natale et al.), one wonders why non-traditional adult students choose to pursue their higher education at these institutions. I postulate that many students lack knowledge about their post-secondary options and find the student-centered, flexible scheduling of proprietary schools appealing (Rose, 2013). These students are likely to be ill informed about institutional accreditation, varying tuition costs, and their federal financial aid options.

Some students are uninformed when dealing with post-secondary options (Hagelskamp et al., 2013; Stephens & Townsend, 2013; Van de Werfhorst & Lujckx, 2010), and are sometimes preyed upon by aggressive marketing playing on a disadvantaged student's weaknesses (Appel & Taylor, 2014; Deming et al., 2015; Schade, 2014). Students are told having a college degree equates to higher job earnings. Yet, none of the rhetoric and promotion of post-secondary education for non-traditional students comes with counseling about the variety of colleges and

their programs (Appel & Taylor, 2014; Deming et al., 2015; Hagelskamp et al., 2013). Students in general are taught from an early age that college will grant them better opportunities and higher wages (Rose, 2013). However, what postsecondary options are available, what they offer, and how they differ are rarely discussed.

Although higher education has transcended socio-economic lines by offering a variety of programs, degrees, and higher education opportunities to everyone, there are still fundamental differences in cultural and social capital that surrounds the awareness of the variety of viable options available, also referred to as educational or cultural assets (Bourdieu, 1984; Brown, 2001; Cai, 2013; Giroux, 1983; Sommerfeld & Bowen, 2013; Stephens & Townsend, 2013). Students who lack specific cultural, class-based knowledge will be left with limited choices of institutions that often target their lack of post-secondary educational knowledge.

Theoretical Framework – Cultural Capital and Social Capital

In 1984, Pierre Bourdieu proposed the way in which people succeed in society is by having access to certain *capital*. Capital is then defined as possessing certain values and norms that allow access and privilege to certain career and academic avenues. Bourdieu (1984) referred to two types of capital: social capital and cultural capital. Social capital is acquired via relationships a person has with high status individuals, groups, and organizations. Cultural capital is attained through being knowledgeable of valued skills and behaviors associated with high status groups and organizations. Bourdieu (1984) stated when one is familiar with these values and customs, utilizing them within certain contexts (e.g. education, career, networking) could propel one into desired positions. Furthermore, lacking the needed social and cultural capital can deter someone from certain positions without him or her necessarily being aware of it (Bourdieu, 1984). Historically, post-secondary education or higher education was only available

to those in higher socio-economic classes due to the heavy price tag (Sommerfeld & Bowen, 2013). The time and necessary freedom to be able to attend a university required economic capital, which many people in lower socio-economic classes lacked. Even though higher education was out of reach for those lacking economic capital, now that the economic is no longer a barrier, there are other forms of capital needed to be successful in college. That is, simply having money is not enough. Social capital theory states capital needs to be cultivated, but more importantly it can only be created through facilitation of a social process. In this social process learners network within groups or programs and adhere to cohort models which prove to build confidence, build social skills, and build the necessary networking skills to provide these learners with the opportunity for upward social mobility (Balatti & Falk, 2002, p. 281). Sociocultural experiences build upon cultural and social assets allowing individuals the opportunity to gain useful knowledge about post-secondary educational options and/or resources.

Bourdieu (1984) references cultural capital as language used predominantly by the White middle and upper classes. Because half the students who attend proprietary institutions are classified as low-income, 70% categorized are first generation college students, and 50% enrolled are of minority background (Choy, Berker, & Carroll, 2003), one can speculate that these students lack the social and cultural capital to successfully navigate the many post-secondary options available to them (Choy et al., 2003). For example, in a survey of prospective non-traditional adult students, most were not aware of the distinction between proprietary and public educational institutions. Those surveyed also indicated once they were educated about the difference, including varying tuitions rates, they were much more skeptical about proprietary institutions (Hagelskamp et al., 2013). Therefore, these non-traditional adult students were more susceptible to marketing ploys that led to taking on high-risk loans for less than reputable

degrees associated with proprietary institutions. When looking at the larger scope of non-traditional adult students and the increase in proprietary college enrollment numbers, it is possible that this marginalized population is being exploited. This notion of cultural knowledge, or lack thereof, becomes evident when students who once were not aware of colleges' differences and what they could offer changed their attitude after being informed of the differences. Therefore, someone informing them, that is, sharing cultural knowledge, is a form of social capital. These types of cultural *assets*, as I name them, are critical to maneuvering not only through the higher education super-highway and its many routes, but also the labor market (Collins, 1979; Hagelskamp et al., 2013). The labor market may require a special map (provided by cultural assets) that most American adults, must, one way or another, navigate once becoming an adult.

Because the post-secondary educational world is layered with specific cultural knowledge and social networking paths and requires familiarity with them, lack of these special assets would disadvantage anyone who did not have them. These assets include knowledge of tuition rates and differences between attendance costs. They would include social capital in the form of institutional alumni or previously enrolled students who were references or often times recommenders of post-secondary school options (Hagelskamp et al., 2013). Furthermore, assets would include awareness of the types of available post-secondary colleges available: private, public, and proprietary institutions. Assets would provide social and cultural value that comes with certain post-secondary schools – their economic prestige, their employer preference, and their academic prestige. Finally, assets would include knowledge and awareness of the language and habits most desired by employers in the labor market, assumed to be conferred through college degrees or credentials (Hagelskamp et al., 2013).

Post-secondary education has transcended socio-economic lines by offering a variety of programs, degrees, and post-secondary educational opportunities to everyone, yet there are still fundamental differences in cultural and social capital surrounding the awareness of these special assets (Blume, Baldwin, & Ryan, 2013; Cai, 2013; Collins, 1979). Acquiring or being privy to certain cultural and social assets can be a crucial component in determining which post-secondary educational option a student chooses. I speculate that a lack of cultural and social assets hinders awareness of the various college options students from lower socio-economic backgrounds have available to them. When a student is not aware of the many options at his disposal he is often left to choose from the programs that have aggressive marketing and targeted advertisements (Bourdieu, 1984; Brown, 2001; Cai, 2013; Giroux, 1983; Sommerfeld & Bowen, 2013). Community and familial recommendations (USDOE, 2006) are often uninformed and indicate lack of cultural and social knowledge (Chung, 2012). Although the notion of some type of academic degree or credential and the value associated with them may be known, the costs and future implications of worth may be far from accurate. Additionally, lacking specific cultural knowledge, the “you must go to college to make more money” rhetoric plays heavily upon students from lower socio-economic backgrounds who want a chance at improving their job prospects and attaining higher wages (Hagelskamp et al., 2013). This creates a paradox where these students may end up worse off than before, or at least no better.

Cultural and social capital theory is based on the notion that students possess particular working knowledge gained through their social networks to attain certain positions and opportunities (Bourdieu, 1984). In this study, social and cultural capital refers to specific knowledge about higher education, such as filling out college applications, applying for financial aid and scholarships, accessing online resources that inform students about post-secondary

educational options, and navigating the different post-secondary educational resources available to American adults. Social capital represents the networks students have at their disposal, such as academic counselors, adults who have attended or graduated from post-secondary educational institutions, and adults willing to help students navigate the different post-secondary educational resources available to American students. By applying cultural and social capital theory to this study I examine what capital or assets students who attend or have attended proprietary schools possess and how that influenced their choice, experience, and knowledge of proprietary institutions. For this study, cultural and social capital theory was used to inform the narratives of students who attend proprietary schools by looking at their backgrounds and the choices they have made in regard to how they experienced the post-secondary educational arena and options they sifted through before deciding to enroll.

Purpose of the Study and Research Questions

The purpose of this study was to examine students' experiences with attending a proprietary school, including the reasons for their choice, their understanding of other options, and any persons who assisted them with making their choice, and those who helped guide them through the process, such as making application to the university and applying for financial aid. I examined student perceptions of themselves as nontraditional students, their academic and financial ability to succeed at college level programs; and what resources students utilized to become informed about post-secondary education before deciding to attend a proprietary college. This study might help higher educational administration understand what avenues and routes students took when making the choice to attend a proprietary college. It might also inform school administration and school counselors what effects and future opportunities proprietary colleges offer future graduates. In order to gather this information data were collected and

analyzed using the stories of graduates who have attended proprietary colleges. The research questions that guided this study are as follows:

- What are students' experiences with higher education/ post-secondary education?
- What are students' reasons for choosing particular post-secondary proprietary institutions?
- How do students describe changes to their cultural and social assets before and after attending a proprietary school have?

CHAPTER 2

Literature Review

Higher education, also referred to as post-secondary education, has rapidly grown and these institutions enroll students at steady rates (Bennett et al., 2010). The many available public, private, and proprietary higher education options to students are ever expanding. The number of proprietary schools continues to increase despite their costs, fees, scrutiny of academic credibility and financial responsibility, and questionable reputation (Bennett et al., 2010; Braucher, 2012; McGuire, 2012). The overall tenor of this literature review resonates negatively, as the majority of the research and literature has centered on critiques of proprietary schools' structure, academic programs, aggressive marketing, their use of financial aid, and how students incur debt after leaving these institutions.

This literature review first examines and addresses the broad scope of higher education in the U.S. before turning to highlight the history of federal aid and the inception of proprietary schools. It will then look at the profits and financial aid these schools receive; the student loans, student debts, and student loan default rates associated with attending these institutions, the reputation these schools hold with educational constituents and the general public; the decision making process of first-generation students; and non-traditional students' experiences with higher education.

Scope of Higher Education in the U.S.

Higher education in the U.S. has changed over the past fifty years as more students are enrolled in post-secondary educational institutions than ever before (Baum, Kurose, & McPherson, 2013). Post-secondary enrollment increased from about 4 million in 1960 to approximately 20 million in 2009. The number of high school students attending higher

education institutions has risen from 45% in 1960 to 70% by the year 2009 (Baum et al., 2013). There are 16 million students enrolled in part-time or full-time status (Eckel & King, 2004). Fourteen million students are classified as undergraduates and 2 million are categorized as graduate or professional students. A large part of the reason for the growth in numbers has been the funding available for prospective students wanting to attend college. In the past, higher education was generally reserved for those who could afford the heavy price tag. During social reforms in the late 1950s and 1960s the federal government dedicated funds to students who were less able to afford the cost that came with attaining a higher education (Eckel & King, 2004). Grant aid was available to all students and was based on the family's ability to support and finance a student's education regardless of the post-secondary institution the student wanted to attend (Bennett et al., 2010). With all students having the financial ability to attend higher educational institutions the growth in enrollment predicated an expansion of different types and varieties of programs based on student ability, goals, and needs.

Higher education ranges from a traditional, four-year Bachelor's degree in a public or private university, community colleges offering Associate's degrees, vocational schools offering certificates to for-profit institutions offering two-year degrees to professional and graduate degrees, including new hybrid courses taught on-ground and online (Bennett et al., 2010). There are approximately 6500 post-secondary institutions in the U.S., of those 4200 are degree granting colleges/universities and 2300 are vocational certificate awarding institutions (Eckel & King, 2004). During the 2000 – 2001 academic year, approximately 4200 of these schools awarded 2.4 million degrees. There are four types of post-secondary institutions that award degrees. Each of these degree types is discussed in the following sections.

Types of post-secondary institutions. Community colleges have the largest share of undergraduate students and award Associate degrees, which typically consist of 60 credit hours in general education courses or vocational careers. General education courses prepare students to transfer into a four-year university where they can pursue a Bachelor's degree in an area of study. Community colleges also serve non-traditional students by providing courses in recreation and training. Recreational courses range from cooking and nutrition to art and athletic classes. Training is offered for continuing education as well as certificate courses for certain medical careers such as CPR and First Aid; English language instruction for recent immigrants, and specialized training courses for corporations (Eckel & King, 2004). There are around 4 million students who attend 1100 community colleges.

Four-year public colleges/universities provide education to undergraduates, graduate, and professional students in the liberal arts and sciences as well as professions such as teaching, law, medicine, and business administration. Public post-secondary institutions enroll 75% of all students (Eckel & King, 2004). There are 6.2 million students (5 million undergraduates and 1.2 million graduate students) who attend 630 four-year, public colleges/universities (Eckel & King, 2004).

Private non-profit institutions range from research universities, faith based schools, historically black colleges, women's colleges, and specialized liberal arts schools. There are approximately 3.2 million students (2.3 million undergraduate and 700,000 graduate) who attend private non-profit colleges/universities (Eckel & King, 2004).

Finally, there are for-profit institutions, which once only offered vocational programs, but have expanded during the past 10 years into degree granting status awarding Bachelors and graduate degrees, as well as Associates degrees and certificates (Bennett et al., 2010; Eckel &

King, 2004). There are around 2400 for-profit schools, 500 offer Associate's degrees and 320 offer Bachelor's and Graduate degrees, with the remaining 1580 offering technical or career certificates. There are about 750,000 students (50,000 undergraduate) enrolled in for-profit schools. The other 700,000 students tend to be graduate students and students who take classes toward certificate programs but are never registered as undergraduate.

Governance. All post-secondary educational institutions are governed by their respective state agencies or governing boards (Eckel & King, 2004). The governance control for universities and colleges varies and individual states determine how institutions will be managed. Because the federal government does not oversee how higher educational institutions are administered, it is up to each state or institution to determine governance. Governance can come in the form of constitutional autonomy; that is, a function where a university is actually a separate branch of state government. Constitutional autonomy is:

A legal principle that makes a state university a separate department of government, not merely an agency of the executive or legislative branch. A university with this status is subject to judicial review and to the legislature's policy power and appropriations power. However, its governing board has a significant degree of independent control over many university functions. (Hutchens, 2010, p. 2)

Another form of post-secondary education governance is locally elected boards, such as those overseeing community colleges. Governing boards can be appointed by governors and function as a state agency (Eckel & King, 2004). Furthermore, universities and colleges can operate under a multi-campus system where state agencies have administrators that monitor and supervise campus budgets, suggest legislation on behalf of the schools, coordinate degree

programs, and set policies. These administrative systems also monitor accreditation and specialty program requirements to keep the state and federal government at bay from stringent control.

Accreditation. Most post-secondary institutions are part of larger organizations that qualify schools and programs for accreditation based on academic regulations and standards (Eckel & King, 2004). There are two types of voluntary organizations that function as quality assurance and government liaisons within higher education. The first type is an accrediting body that ensures quality through evaluations and monitoring institutional adherence to the regulatory standards set by each accrediting body (Eckel & King, 2004). There are three types of accrediting bodies: national, regional, and specialized. National agencies typically review most for-profit and non-degree seeking schools. Regional agencies function as reviewers for entire institutions and typically focus on public and non-profit degree granting schools. There are six regional accrediting bodies: Middle States Commission on Higher Education (MSCHE), New England Association of Schools and Colleges Commission on Institutions of Higher Education (NEASC-CIHE), Higher Learning Commission (HLC), Southern Association of Colleges and Schools Commission on Colleges (SACSCOC), Accrediting Commission for Community and Junior Colleges-Western Association of Schools and Colleges (ACCJC-WASC), and WASC Senior College and University Commission (WSCUC) (Council for Higher Education Accreditation, 2015). Specialized agencies also evaluate academic programs such as the legal or medical field; these include the American Medical Association (AMA), the American Bar Association (ABA), or the American Psychological Association (APA). Programs receiving these types of accreditation are highly regarded and held in higher esteem than programs without such accreditation. This is a type of cultural capital that students may not be aware of. With so

many higher education options available now, students need to have more knowledge than ever before with regard to accreditation.

The second type of volunteer organization is the membership association (Eckel & King, 2004). This group can either have individuals or schools as actual members, which represent institutional legal interests in regard to government regulations, funding, and public policies as they relate to higher education and the individual institution. Many of these associations do not accredit colleges, but prospective members are vetted and therefore having membership in them constitutes a certain prestige. Most notably are the Council for Christian Colleges and Universities (CCCCU); National Association for Independent Colleges and Universities (NAICU); Association of Private Sector Colleges and Universities (APSCU); and National League for Nursing (NLN).

Federal Financial Aid for Higher Education

In 1917, the Vocational Act (Smith-Hughes Act) was the first federal bill that permitted support of vocational and career education (USDOE, 1917; Zamani - Gallaher, 2004). It was during this time that many states established two-year community colleges to provide vocational education (Hayward & Benson, 1993; Zamani - Gallaher, 2004). Many four-year postsecondary educational institutions at the time were only offering a liberal arts education, therefore the inception of community colleges helped spread and widen vocational training, as it was only offered at community colleges. Furthermore, many states subsidized community colleges in an effort to promote and bring public awareness to vocational training and help alleviate market demands for skilled labor. Rhetoric about traditional and vocational education depicted classical academic curriculum as overly restrictive and failing to address practical issues (Zamani - Gallaher, 2004). Federally funded vocational schools allowed for more of the population to be

prepared for the labor market. Therefore, the current emphasis on career-tech education is not new.

Because many soldiers were returning from World War II and the economy was growing, there was a high demand for workers throughout the mid-20th century. As the labor market grew, returning soldiers needed to be acclimated and trained for the U.S. market and industrial surge. In 1944, the Servicemen's Readjustment Act, also known as the G.I. Bill, was initiated (McGuire, 2012). This bill allowed all returning soldiers and servicemen from World War II to attend a post-secondary institution at the federal government's expense, including living expenses.

The G.I. bill permitted tuition funding to be used at what is most recently known as proprietary schools, since the language used in the legislation stipulated funds could be used for "non-college degree training" at "diploma vocational schools" (Cellini, 2010; McGuire, 2012; USDOE, 2006; United States Department of Veterans Affairs, 2008; Zamani - Gallaher, 2004). The G.I. Bill went on to list and advocate for specific permissible occupations such as "heating and ventilating, truck driving, emergency medical technicians, barbers, and beauticians," and advocated for "correspondence" courses (USDOVA, 2008). These occupations required job training, but did not require a 4-year degree. Therefore, the country saw a surge in the number of proprietary schools that provided vocational training and vocational programs directly modeled after the curriculum wishes of the Department of Veteran Affairs' legislation for federal benefits for veterans and dependents as stated in the 1944 Servicemen's Readjustment Act (Braucher, 2012; DOVA, 2008).

In 1965, the Higher Education Act (HEA) was enacted by the US Department of Education (United States Department of Education, 1965). Title IV of HEA provided student

financial assistance for post-secondary educational institutions (McGuire, 2012; USDOE, 1965; 2006). The HEA made available Stafford loans, which were federally subsidized loans based on student and family financial need (Baum et al., 2013). In 1972 the Basic Educational Opportunity Grant (later renamed Pell Grants) was introduced under the Nixon administration. This federally subsidized grant was also based on student and family need, although this financial aid was granted without due repayment. These federal funds were only to be used for a variety of public and private non-profit higher education schools.

In 1972 the HEA was reauthorized to allow students to use federal financial aid to attend proprietary educational institutions (USDOE,1972). This came about due to pressure from proprietary schools experiencing increased enrollment and the need for students to acquire financial aid to attend schools that did not necessarily have university status. This put proprietary schools on equal footing with traditional public and private universities in regard to accessing the pool of students who could use their federal financial aid funds through Stafford and Pell grants to attend these schools (McGuire, 2012; USDOE, 1965).

During the late 1990s and early 2000s, the federal government sparked a feud with vocational and traditional schools over funding. Proprietary schools, namely students who attended these schools, were not allowed to draw federal financial aid for online or distance education programs. This led policy makers to examine federal financial aid funds because vocational and proprietary schools felt they were being excluded and discriminated against by not allowing their students to draw federal financial aid (Braucher, 2012; McGuire, 2012; Siple, 2011; United States Department of Education, 2006). In response, the 1990s saw new federal provisions that mandated that proprietary schools be treated equally with regard to student eligibility for federal funding (Outcalt & Schirmer, 2003; Zamani - Gallaher, 2004).

Since the recession of 2008, higher education costs have risen as state governments have cut budgets and universities have been forced to increase tuition (Organisation Economic Cooperation Development, 2011). Rising tuition coupled with stagnating middle class incomes means more students are seeking financial assistance to offset the cost of tuition. For example, over 65% of undergraduate students received some type of financial aid in the 2007-2008 school year, 38% of that aid came from student loans (National Student Clearinghouse Research Center, 2013b). More than 90% of undergraduate students from low and middle class income backgrounds receive some type of financial aid. And, over 50% of students from lower and middle class backgrounds have taken loans to pay tuition and costs associated with a post secondary education (National Student Clearinghouse Research Center, 2013a). This increase in the percentage of students seeking loans has resulted in student loan debt soaring in recent years (Mishel & Shierholz, 2013; Rose, 2013).

Federal Financial Aid and Proprietary Schools

To receive federal financial aid, a post-secondary institution must meet the following five requirements: (a) be licensed by the state, (b) provide at least one eligible program that offers an associates or higher degree, (c) provide training in a recognized employment field, (d) be accredited by an agency approved by the U.S. Secretary of Education, and (e) adhere to a “program participation agreement” that states a school must derive at least 10% of its funds from sources other than federal financial aid monies (that is, only 90% of funds can be federal financial student aid) (Braucher, 2012; Cellini, 2010; McGuire, 2012; Siple, 2011; United States Government Accountability Office, 2010).

Federal veterans’ funding is not considered federal financial student aid, yet many proprietary schools receive much of their revenue from students who are veterans (Bennett et al.,

2010; Braucher, 2012; McGuire, 2012; USDOE, 2006; 2009). Veteran and training grants awarded to ex-military servicemen count toward the non-Title IV 10% funding requirement (Braucher, 2012; USDOE, 2006). Essentially, when a school cannot exceed drawing 90% of its funds from federal financial aid, federal veteran benefits can count as the last 10%. This means even though a school is not using more than 90% of federal aid, it still finds a loophole by having access to veterans and their benefits (McGuire, 2012). This type of federal financing has caused alarm and concern for many skeptics of proprietary school profits (GAO, 2010; USDOVA, 2008). That is, proprietary institutions are profiting from federal financial aid.

Proprietary School Profits

Critics of proprietary post-secondary institutions have claimed these schools are more interested in revenue from federal student aid than in student achievement or positive outcomes, such as obtaining a degree or certificate, gainful employment, and repayment of student loans (Braucher, 2012; Cellini, 2010; McGuire, 2012; USDOE, 2006). Seventy-five percent of proprietary school students get federal aid in comparison to one-third of all undergraduate students (Braucher, 2012). The Department of Education reported that in 2009, \$20 billion in federal aid was given to proprietary schools (USDOE, 2009; United States Government Accountability Office, 2010). The lax scrutiny of proprietary schools under the GHW Bush and Clinton administrations resulted in skyrocketing student loan default rates (Zamani - Gallaher, 2004).

Between 1998-2008, there was a 225% increase in revenue reported by proprietary schools (Braucher, 2012; Outcalt & Schirmer, 2003; Zamani - Gallaher, 2004). Public universities receive subsidies whereas proprietary schools must rely on their tuition to pay for costs of providing an education. Unlike public institutions, proprietary schools and private non-

profit institutions do not receive subsidies, therefore tuition rates at proprietary colleges must be greater or equal to the cost of providing education (McGuire, 2012). Federal and state governments have been financially subsidizing public state universities since the Morrill Act of 1862, which provided states land to open colleges for agriculture and mechanic arts (Cellini, 2010), helping alleviate financial burdens, and allowing public universities to lower tuition rates for students. However, in recent years, proprietary school tuition has increased at double the rate of most private non-profit universities (McGuire, 2012). Because of federal financial aid for students, the federal government is essentially subsidizing private education at proprietary schools.

The Pell Grant is one of the largest federal student financial aid programs (Braucher, 2012; Cellini, 2010), and is the most important source of revenue for proprietary schools (Bennett et al., 2010; Cellini, 2010; USDOE, 2009). In 2009, proprietary institutions received \$4 billion in Pell Grant funds (Bennett et al., 2010). Ninety-five percent of eligible students in proprietary institutions receive federal Pell Grants compared to 27% in community colleges (Braucher, 2012). And, in 2008-2009, out of the 2,000 proprietary colleges, \$24 billion in Title IV funds (including Pell Grants) was dispersed to students who attended these schools (Cellini, 2010). Students who receive the most funding in Pell Grants do so because of the high tuition rates that proprietary schools charge (USDOE, 2009). As Bennett et al. (2010) noted in their report, if it was not for Pell grants and other financial aid, proprietary schools would not be in business. However, students may not understand or take into consideration the “for-profit” status of such college and universities when making their decision to attend college.

Decision to Attend College

The decision to attend college is influenced by a variety of factors. Students come from various backgrounds and dispositions, which typically play large roles, in not only the decision to go to college, but also deciding what type of college they attend. Additionally, students take into consideration the location of the college, the cost to attend, and whether it is the right “fit” in regard to the cultural and social make-up of a college campus (Cho, Hudley, Lee, Barry, & Kelly, 2008; D’Lima, Winsler, & Kitsantas, 2014; Nora, 2004; Stage & Hossler, 1989; Stephens, Fryberg, Markus, Johnson, & Covarrubias, 2012). In their research, Stage and Hossler (1989) identified six factors that influence a student’s initial interest in attending college. The initial stage of the decision making process is composed of students who are already predisposed to pursuing higher education. The six factors which create a predisposition are as follows: (a) family income; (b) parents level of education; (c) student self-efficacy; (d) gender; (e) race and ethnicity; and (f) parental encouragement (Stage & Hossler, 1989). Family income, along with the parents’ level of education is a high predictor of college attendance. The higher the family income, the higher predisposition to attend college. Additionally, the more higher education a parent has, in terms of a four-year or graduate degree, the more likelihood a student will attend college. Student self-efficacy is the perceived ability to adapt to the university environment; specifically, it is the notion that a student believes he or she can successfully pass courses to attain a degree (Stephens et al., 2012). Gender has long influenced the college decision making process, as women historically were often left to tend to the home (Cho et al., 2008). More recently, in certain races and ethnicities, especially among African Americans, women have had higher numbers than men enrolled in higher education (D’Lima et al., 2014). White males and females traditionally have had high enrollments in higher education, with Asian males and

females rising in the past decade. Hispanic females have shown higher rates of enrollment in local and community higher educational institutions (D’Lima et al., 2014). Finally, social capital in the form of parental encouragement has shown higher correlation with student college enrollment. Guidance and parental motivation has often improved student self-efficacy and promoted higher confidence levels in student’s perceived abilities (Stage & Hossler, 1989; Stephens et al., 2012).

Students who lack a disposition to attend college are typically the first family member to enroll in and pursue higher education (D’Lima et al., 2014; Fryberg & Markus, 2007; Stephens et al., 2012; Stephens, Markus, & Phillips, 2014). As higher education has expanded, all types of universities have started to recruit more diverse student populations by offering more financial aid for lower income students, seeking out more diverse students in high schools. Many of these individuals are considered “first generation” college students.

First Generation College Students

First-generation college students are defined as students whose parents do not have a 4-year college degree and are the first to attend college in the family (Stephens et al., 2012). If a student has at least one parent who graduated from a 4-year university, he is not considered a first-generation college student. Currently, one in six college students at U.S. 4-year universities are first-generation college students (Stephens et al., 2012).

In the literature, college attending students have been divided into categories linked to their familial background and upbringing. Researchers have divided college bound students into two groups or forms of social capital: independent and interdependent (Fryberg & Markus, 2007; Grodsky & Riegle-Crumb, 2010; Handel, 2012; Nora, 2004; Stephens et al., 2012; Stephens et al., 2014). The Independent form of social capital aligns more with traditional university

expectations whereas the interdependent form of social capital does not. Students who are independent, or not first generation students, typically come from middle class homes where a parent has graduated from a 4-year university. They tend to focus on individual decision making skills and self-development, which creates room to be separate from others, to act free of others, and making decisions based on personal goals and aspirations.

Students who are interdependent usually come from working class backgrounds where they are the first to attend a 4-year university. Interdependent students tend to rely heavily on familial and community norms, which help foster a relationship of belonging and co-dependence. Consequently, students may not be successful if the college does not offer an inclusive campus environment that resembles their community or home (Fryberg & Markus, 2007; Stephens et al., 2012).

However, because most universities foster an environment of the “American Dream” and the Protestant work ethic, they tend to expect students to be independent and self-reliant. This often creates friction for interdependent students who are socialized to think collectively, versus on a personal prerogative (Stephens et al., 2012). Therefore, first generation students tend to struggle academically in comparison to their independent peers who have been raised in a social context which fosters individual development and promotes independent thinking and self-awareness (Grodsky & Riegle-Crumb, 2010; Stephens et al., 2012; Stephens et al., 2014).

Often times, because interdependent, first-generation college students have such a strong relationship with their communities and homes, seeking out that same environment is second nature. Because universities tend to focus on individualism and the skills to pursue personal and independent thinking, interdependent students are often left deciding to go to schools closer to home and their communities (Fryberg & Markus, 2007; Stephens et al., 2012) because they have

difficulties remaining autonomous without the familial and community support they are used to at home. Therefore, one of the most important keys to getting first-generation students acquainted with being away from home is the campus visit (Nora, 2004). Campus visits help interdependent students to learn that universities are not always exclusive in developing individualism, but can often be an inclusive factor by showing interdependent students the variety of clubs and extracurricular activities that students can join. These visits can also demonstrate the tutoring, peer support, peer mentoring, student support services, and a variety of events celebrating the first-generation experience. The campus visit can often stir internal emotions regarding college, but allows many first-generation students to get a glimpse into college life, which can be quite motivating (Nora, 2004). Many first generation students are also considered non-traditional.

Non-traditional Adult Education Students and Proprietary Schools

Non-traditional adult education students are usually over the age of 25 years, have families, and have been in the workforce for several years (Braucher, 2012; Choy et al., 2003; Chung, 2012; Hagelskamp et al., 2013). These students are often considered at-risk because they tend to be from disadvantaged backgrounds, which includes low SES, single parent home, poor attendance in school, high drop-out rates, involvement with drug related violence and/or legal barriers, and overall inadequate education. These characteristics of disadvantage decrease employment opportunities (Cellini, 2010; Outcalt & Schirmer, 2003; Wood & Vasquez Urias, 2012). Because non-traditional students often come from disadvantaged backgrounds, researchers have claimed, “the skills and knowledge of ‘human capital’ can be brought into socioeconomic cultivation only through social means” (Gilligan, Taylor, & Sullivan, 1995). Essentially, because students from disadvantaged backgrounds lack immediate home and

familial connections to cultural and social capital, they can only acquire these skills through situations outside the home in social settings such as school. Consequently, non-traditional adult students often lack the necessary skills, support, and information to effectively maneuver through the current educational system (Rocco & Gallagher, 2004). Skeptics of proprietary schools, such as Braucher (2012) and Cellini (2010) wrote that students from disadvantaged backgrounds were uninformed about higher education platforms and paths, setting themselves up as easy marks for manipulation or being misled by “skillful marketing, resulting in significant student loan debts without meaningful career opportunities” (Braucher, 2012, p. 147).

Non-traditional students require resources to navigate higher education options (Baum et al., 2013). These resources are comprised of guidance, support, and basic knowledge of how to access all of the educational resources available to them (Braucher, 2012; Hagelskamp et al., 2013). Furthermore, much of this knowledge can be gained from parents, although if one’s parents did not attend college, the chances of information being passed down are slim (Chang, Wu, & Lin, 2012; Marks, 2011; Wolf, 2009). Parental education (Chang et al., 2012) and financial means are strong predictors of the educational level a student will possibly achieve, this is similar to characteristics of a first generation student (Baum et al., 2013). Non-traditional students may or may not be first generation, but have characteristics in common with first generation students. Generally, non-traditional students from lower SES have shown a higher interest in proprietary schools versus traditional community colleges or universities (Hagelskamp et al., 2013). Often proprietary school program marketing initiatives tend to focus on non-traditional adult education students who then end up inquiring about degrees and programs at these schools (Cellini, 2010; Gamez-Vargas & Oliva, 2013; Kinser, 2006; McGuire, 2012;

Outcalt & Schirmer, 2003; USDOE, 2006; Wilson, 2010; Wood & Vasquez Urias, 2012; Zamani - Gallaher, 2004).

Proprietary colleges tend to have open admission, flexible night classes, career placement guarantees, on the job training programs, and technical certificates that require fewer prerequisite liberal art classes. Proprietary schools offer a variety of distance learning programs in the form of online learning and hybrid courses, with schedules that fit the busy non-traditional student (Allen & Seaman, 2010; Bennett et al., 2010). Distance learning has been modeled to promote student-centered course scheduling, friendly and convenient access to curriculum; primarily via online learning where schools reflect a student focus versus a faculty focus (Bailey et al., 2001; Bennett et al., 2010; Braucher, 2012; Cellini, 2010; Outcalt & Schirmer, 2003; USDOE, 2006; Wilson, 2010; Wittnebel, 2012; Zamani - Gallaher, 2004). Proprietary schools offer courses in a variety of modalities, such as online, hybrid (online and on-ground combined), in the evenings, only a few days of the week, and/or on weekends, which tend to be popular and attractive to the busy, working adult. The range of options enables students to maintain work schedules or take care of their children, for example (Allen & Seaman, 2010; Lease & Brown, 2009; Moloney & Oakley, 2010; Perry & Pilati, 2011).

In a more traditional college or university setting, general education credits and pre-requisites require students to enroll in liberal art courses or remedial classes to meet certain requirements schools and/or programs may have. Furthermore, many students who choose to take alternative paths to higher education opt for those with open-admission policies (Wood & Vasquez Urias, 2012). Studies have shown, however, open access colleges have lower graduation rates, less funding, and less space to accommodate the large influx of students (Carnevale & Strohl, July, 2013). Moreover, as Marks (2011), Nesbit (2012), and Wolf (2004)

pointed out, non-traditional adult education programs offered a limited number of programs, certificates, and degrees, as well as tracking students into certain career paths that do not necessarily lead to social mobility. Because there are, quite disproportionately, more open access proprietary colleges, students who attend them are hindering, not only their ability to graduate – only 50% of all for-profit students graduate, but also stifling the chances of gaining access to lucrative employment opportunities (Beaver, 2009). Even though proprietary schools are popular among non-traditional students, recent shifts in federal financial aid distribution have caused high student loan default rates among proprietary school attendees compared to community college or public universities (Wolf, 2009).

Student Debt and Student Default Rates

Title IV of the 1965 Higher Education Act requires post-secondary institutions meet specific regulations, and if they are not met, a school is in danger of losing its federal funding (Bennett et al., 2010). If the default rate on student loans is more than 25% for three consecutive years or more, and 40% of the cohort is in default in one year, then the institution can lose its Title IV funding (McGuire, 2012; USDOE, 1965; Wilson, 2010). Furthermore, the repayment rate on student loans, the debt-to-income (DTI) ratio is considered. The calculations determine if a student can repay his loans by taking into account the student's income, how much debt he has already incurred, and how much the current debt he holds compares to how much he will earn. Between 1970-1990, proprietary schools' default rates increased drastically: 80% of students were using federal financial aid funds and 50% of these students were in default on their student loans (Braucher, 2012; McGuire, 2012; United States Government Accountability Office, 2010). In 2005, the default rates on students who entered loan repayment were broken down into four categories: (a) 37% of students paid on time; (b) 23% were in forbearance/default; (c) 26% were

delinquent without default; and (d) 15% were in default (USDOE, 2006; 2010; Wood & Vasquez Urias, 2012; Zamani - Gallaher, 2004).

These rising default percentages are an indicator of taxpayers being at risk for increased taxes. Student loan default rates are directly correlated with spending taxpayer money because the loans not being repaid or are in default come directly out of the federal government's budget (Braucher, 2012). Specifically, with federal direct loans, the government and taxpayers pick up 100% of any unpaid principal (Braucher, 2012; Cellini, 2010; USDOE, 2006; Zamani - Gallaher, 2004). Additionally, when the undue burden of defaulted student loans overlaps onto the federal education budget, future federal funding allocations to other public and private non-profit post-secondary educational institutions may decrease. Any decrease in federal funding has the effect of raising tuition rates for students since these institutions will have no choice but to increase tuition to offset the loss of federal monies (USDOE, 2006).

In 2009, 77% of federal aid was being claimed as proprietary schools' revenue (Cellini, 2010). Once again, critics (Braucher, 2012) claimed that proprietary schools had more interest in maximizing profits via federal student aid than in student outcomes. On June 26, 2010, the DOE increased the positive repayment percentage from 30% to 45%. This benchmark would require schools to provide a 45% positive repayment rate for eligible students who were in loan repayment. Within days, the DOE received a slew of comments, 75% of them- almost 90,000 in total - were negative in connotation (Bailey et al., 2001; Braucher, 2012; Cellini, 2010; USDOE, 2006). The DOE then lowered the positive repayment rate to 35%. Critics of the positive repayment percentages stated that proprietary schools would still legally fight these federal regulations because the DOE had no "inter alia" or no authority to implement" these rules (Braucher, 2012, p. 466). Furthermore, the way that default rates were set, it would be 2014

before these rates would be considered ineffective or unmet. With loan years and default rates overlapping with forbearances (a student is not found in default until after three years of delinquent payments), or approved loan repayment delay, it would be nearly impossible to attribute loan repayment percentages to ineffective teaching or instruction in proprietary schools. The DOE started to initiate other policy methods to make proprietary schools accountable for high student default rates.

In 2012, the DOE enacted the Gainful Employment Rule (GER). The GER stated the DOE would only focus on the student's ability to repay loans (Braucher, 2012, p. 466). Each proprietary school had to prove that a certain percentage of their students had and have the ability to keep their loan repayment status in good standing. The number of students or the percentage has been debated and skeptics have been concerned with appeals from the proprietary sector whether this rule would ever become a federal mandate. In recent months, the Obama Administration finally passed legislation that mandates proprietary colleges abide by the GER, as it became a federal DOE regulation effective July 1, 2015 (Braucher, 2012).

The proprietary school movement has raised concern with many traditional education constituents, including the DOE (Braucher, 2012). Since the 1972 HEA reauthorization, proprietary schools have held a high-stake in federally funded student aid. Additionally, up until 1976, student loans were dischargeable (Braucher, 2012; Cellini, 2010; McGuire, 2012; USDOE, 2006) and in recent years the Obama administration began loan forgiveness for proprietary school students; most currently Corinthian Colleges, Inc.'s Everest University (United States Department of Education, 2015) and most recently Wright Career College (Voorhis, 2016). Due to the growing number of proprietary institutions and the rising number of students and their need for student aid, proprietary schools have begun to carry weight as legitimate competitors.

Furthermore, the amount of federal financial aid proprietary schools profit from has caused policymakers and federal entities to take a closer look at the proprietary sector due to growing public outcry (Braucher, 2012).

Proprietary School Reputation

In 2010, proprietary schools experienced declining enrollment, due in part to bad press and attention from the Department of Education (DOE) about these schools fraudulent financial dealings and misrepresenting their programs to students (USDOE, 2014). Between 1998-2004, 74% of the department of education's fraud investigations came from complaints against proprietary schools (USDOE, Cellini, 2010; 2006). Most notably, accusations have been targeted at financial aid fraud and abuse.

Because Title IV of the 1965 Higher Education Act funding was limited, critics of proprietary colleges stated these schools were targeting a "disadvantaged student market" (Braucher, 2012; Cellini, 2010; McGuire, 2012; USDOE, 2006). Many critics (Braucher, 2012; Cellini & Chaudhary, 2014; McGuire, 2012; USDOE, 2006; Zamani - Gallaher, 2004) of the proprietary educational institution claimed that tuition increases were due to federal budget cuts in response to fraud investigations and misappropriation of federal financial aid funds. These claims led to a federal investigation of proprietary institutions.

Recently, the Government Accountability Office (GAO) generated a report implicating proprietary schools in a major fraud scandal (McGuire, 2012, p. 133). In 2010, pending investigations over alleged fraud led the GAO to investigate 15 proprietary institutions by sending prospective students to report on their encounters with admissions counselors. Allegations ranged from targeting minorities and students who came from lower SES to aggressive and ambiguous marketing schemes. In addition to multiple allegations of violating

federal regulations, the GAO claims stated that recruiters lied about accreditation, misrepresented tuition fees, and advised students to lie about their income on financial aid applications. This was not the first time proprietary educational institutions had come under government scrutiny. In 1980, former Secretary of Education William J. Bennett voiced concern over the rapidly growing private, for profit education sector (GAO, 2010; USDOE, 2006). Critics stated that students who pursued degrees, certificates, and diplomas from proprietary institutions were “spending on education worth little to no value, making [them] get into high debt” (Braucher, 2012, p. 471). Furthermore, students who incurred high student loan debt were in danger of reaching default status. Default status further led students into debt, fines, and bad credit ratings that blocked further access to federally funded programs or aid (Bailey et al., 2001; Braucher, 2012; Cellini, 2010; USDOE2006; Zamani - Gallaher, 2004).

Investigators from the GAO later stated the Federal Trade Commission strictly forbids “unfair methods of competition” and “unfair or deceptive acts or practices” (USGAO, 2010, p. 6). Fifteen proprietary schools were implicated in fraudulent recruiting practices. The report outlined a federal regulation known as the College Disclosure Requirement that requires all post-secondary institutions to disclose to prospective students or applicants the following information: (a) tuition, fees, and other estimated costs; (b) summary of requirements for repayment or return of grants and/or loan funds; (c) accreditation information; and (d) completion or graduation rates (USGAO, 2010, p. 6). Misrepresentation of these articles, if substantial enough, can lead to a fine of no more than \$25,000 and suspension and/or termination of Title IV funding (USGAO, 2010). In addition to the proprietary school being penalized, a far worse penalty has been the large sum of money students can incur in student loan debt and the greater likelihood of default on the repayment of student loan debt. Furthermore, a student’s credit rating can be adversely

affected, decreasing the chance of being eligible for future federal aid until loans are paid in full and prompting corrective action such as garnishment of taxes and/or wages (USGAO, 2010; USDOE, 2006)..

After the GAO publicized its 2010 report about proprietary schools fraudulent recruiting practices, the DOE stated that “proprietary institutions are legally obligated to make profitability for shareholders, which hold the overriding objectives” (Braucher, 2012, p. 147) such as academic quality, curriculum standards, and overall vested interest in student success (Cellini, 2010; McGuire, 2012). These claims and concerns created an environment of skepticism that has plagued proprietary schools. In turn, this caused more concern because the majority of students from disadvantaged backgrounds or lower SES were proportionally the highest recipients of federal financial aid, including Pell Grants. Reports also stated these students were being targeted by “aggressive marketing ploys” (Braucher, 2012, p. 147). Therefore, students from disadvantaged backgrounds, who were the majority of proprietary school attendees, were twice as likely, if not more, to incur debt and still not hold a valid degree or education leading to job security or finances for repayment (Bailey et al., 2001; Braucher, 2012; Cellini, 2010; McGuire, 2012; USDOE, 2006; Wood & Vasquez Urias, 2012; Zamani - Gallaher, 2004).

CHAPTER 3

Research Design & Methodology

I utilized a qualitative research method to capture the perceptions of one current student and one graduate of a proprietary college. Qualitative research allows researchers to explore and investigate components of certain organizations and social constructs, while creating meaning from individual actions by interpretation (Creswell, 2013, 2015; Lapan, Quartaroli, & Riemer, 2012; Marshall & Rossman, 2010). I specifically used narrative inquiry, which is a genre of qualitative inquiry, to ascertain the experiences and stories leading to and surrounding the decision of two non-traditional, returning adult students, one who graduated from and one who is currently attending a proprietary institution. Narrative inquiry is the oldest form of “storytelling” used across many fields in the academic world (Lapan et al., 2012; SB Merriam, 2009). When performing narrative inquiry it is appropriate to ask yourself, “What do I know?” and “How do I know it?” throughout the process of collecting data. Furthermore, narrative inquiry is an endeavor that brings participant lives and experiences to life, where they may want to challenge ideas of a socially constructed self (Lapan et al., 2012, p. 215). Additionally, stories are fluid and constantly in motion due to temporality and the ever-changing process of time continually flowing. This study examined the perceptions and decision students have made to attend a local proprietary institution by capturing and analyzing the lived experiences and contextual actions of these students.

Narrative Inquiry

Narratives are the stories told daily, which display the best personal account of the human experience (Connelly & Clandinin, 2000; Creswell, 2013). Whether stories are told in personal conversations about participants’ lives or social conversations with others, a small sample of

subjects will suffice to gather data and inform the study regarding a lived experience of proprietary colleges (Connelly & Clandinin, 2000).

Due to the nature of narrative inquiry, a small number of participants was selected to analyze their in-depth experiences and stories through recorded interviews (Creswell, 2013). Two non-traditional, returning adult students, one who is currently enrolled, and one who graduated from a locally serving proprietary career or technical college were interviewed. They described and talked about their lived experiences and the decisions that led up to attending a proprietary career or technical college (Clandinin & Connelly, 2000; Creswell, 2013; Tracy, 2010). I interviewed two participants over three, individual sessions for approximately 60-120 minutes each. From these extensive interviews I gained a more in-depth, subjective, and personal experience, in which I fully joined with them both. Furthermore, in narrative inquiry I have attempted to balance rich description with confidentiality so readers might possibly identify with the findings to see if they are transferrable (Clandinin & Connelly, 2000; Creswell, 2013; Polkinghorne, 2007).

Research Location and Participants

The location of this study was Wichita, Kansas. I selected this setting because there were several locally serving proprietary institutions that were conducive to answering my research questions. The city of Wichita is located in south-central Kansas, with a population of approximately 400,000 in the metropolitan area. It is a racially and ethnically diverse community with demographics as follows: White -75%; Hispanic, 16%; African-American, 11%; American Indian, 1%; and Asian, 5%. The city of Wichita has approximately 151,000 households with a median income of \$46,000 (United States Census Bureau, 2013). Almost 18% of the families in Wichita live under the poverty line. Educational attainment in the city was

examined because the study looked at students who have decided to attain post-secondary education.

Adults in Wichita who had less than a high school diploma have earned \$19,793 in comparison to those who graduated from high school who earned \$26,870. Adults in Wichita who had the equivalent of an Associate's Degree earned approximately \$31,277, with a Bachelor's \$44,458, and a graduate or professional degree approximate \$57,329+ a year (USCB, 2013). Wichita Public Schools (Unified School District 259) is the largest urban school district in Kansas. Approximately 70% of its students are eligible for free and reduced lunch, which is an indicator of economic disadvantage (Kansas State Department of Education, 2014).

The proprietary institutions in the Wichita, Kansas area; as well as the online proprietary institutions that serve local students are: University of Phoenix, Wright Career College, Wichita Technical Institute, Heritage College, Vatterott College, and National American University. The two participants in this study attended and are attending two of these proprietary schools. The first participant graduated from Vatterott and the second participant was currently attending National American University.

Sampling Technique

For this study, purposeful sampling was utilized, as a specific targeted population was asked to share their personal experience with proprietary colleges (SB Merriam, 2009). Purposeful sampling is driven by the notion that a researcher wants to gain insight and understanding into a decision or situation by choosing the most appropriate participants to bring out information rich description (Connelly & Clandinin, 2000; Creswell, 2013).

I recruited participants by posting an advertisement on Facebook, in which two people responded and provided me names of two individuals who were interested in being interviewed.

Therefore, snowball sampling was used because responses on Facebook provided possible participants who were willing to be interviewed (Lapan et al., 2012; SB Merriam, 2009; Tracy, 2010). The public post requested that participants have attended or currently were attending a proprietary school in Wichita, Kansas, and/or online schools that serve local students. The possible list consisted of students who have attended or were attending: Vatterot College, Wichita Technical Institute (WTI), or Heritage College, the University of Phoenix, and National American University that serve students in Wichita, Kansas. No participants replied to my post, however the responses I did receive provided me with two leads, which I pursued. The two leads were contacted by telephone and asked several preliminary questions to decide if they would meet the requirements for the study.

I selected participants based on meeting one of three qualifications (with an overarching characteristic of attending a proprietary institution): (a) they attended a locally serving proprietary career or technical college within the last 10 years; (b) they are currently attending a locally serving proprietary career or technical college; (c) or they graduated from a locally serving proprietary career or technical college; and (d) are a non-traditional, returning adult student who did not go to college right out of high school. The two participants were asked to volunteer for an interview. Because I only received two responses with willing participants, I did not need to narrow my participants by gender or race. Both of my participants were White females, over the age of 35. Both women were single mothers.

Data Collection

Data are information collected throughout the research process to provide or help inform the study's research questions (Creswell, 2013; SB Merriam, 2009). They provide the researcher knowledge from interviews or other methods of collection, that she may interpret and analyze for

meaning, while still telling the lived story and experience of the participant in an authentic manner (SB Merriam, 2009). For the purpose of this study, I collected data by way of audio-recorded interviews from two participants (Clandinin & Connelly, 2000; Lapan et al., 2012; SB Merriam, 2009) who attended and were attending a locally serving proprietary career or technical college – Vatterott and National American University. The identities of the interviewed participants remain confidential and all participants provided written informed consent.

Narrative interviews. Given the purpose of this study, the theoretical framework, and the research questions, narrative interviews were deemed the most appropriate method for gathering data (Clandinin, Pushor, & Orr, 2007). When performing narrative research, interviews are the most crucial and most open-ended way to gather data (Connelly & Clandinin, 2000; Creswell, 2013). Interviews also provide a deeper way to gather data (Creswell, 2013; Lapan et al., 2012; SB Merriam, 2009) by allowing the researcher and participant to join and establish a sense of collaboration (Turner 2010). Participants were asked several protocol questions that directly related back to the larger scope of the study and the research questions. Due to the nature of narrative inquiry, semi-structured, informal questioning was used (Clandinin & Connelly, 2000). All interviews were audio recorded on my iPhone to ensure responses were recorded. After interviews were conducted, I transcribed the recorded semi-structured interviews of the participants who were interviewed. After collection and review of interview questions and responses, member reflections on the face-to-face exchange were utilized to help me understand who the participants were and how they felt about the interview process (Clandinin & Huber, 2002; Marshall & Rossman, 2010; S. Merriam, 1995; Polkinghorne, 2007). Doing this has shed more light on why participants made the decision to attend a proprietary college.

Regardless of whether any of the participants graduated, attended and left, or were still attending, my only intention was to get their lived experience and how it felt to attend a proprietary college. I planned to have one student from WTI, one from Vatterott College, and one from Heritage College and possibly online schools such as University of Phoenix and National American University. However, I was only able to interview participants from Vatterott and National American University. All of these colleges are proprietary schools and offer an array of different programs and approaches to receiving an education: online, hybrid, and on ground. Each individual participated in three, 60-120 minute audio-recorded interviews. Interview locations consisted of On the Border restaurant, Il Primo Caf , and one of the participant's apartment in Wichita, Kansas, which ensured noise reduction, as well as comfort for each participant. The participants were asked to answer several semi-structured, informal interview questions during each session. The first session served as a get acquainted session, therefore further sessions were conducted to get more in depth.

The interview questions sought the participants' description of their educational background, their familial background, and their ethnic and cultural make-up as they saw themselves. Questions aimed to gather general information regarding how participants have experienced attending a proprietary college and what advice they received on college, directly leading back to the initial research questions. These participants were best equipped to inform the purpose of this study by sharing their own, lived experience attending a proprietary college. Because I used narrative inquiry, my intention was to understand the stories that the participants shared with me, while I maintained the research questions at the forefront of the interviews. As research noted previously, many students who attend proprietary colleges come from low-economic backgrounds and pay the highest tuition rates (Bailey et al., 2001; Cellini, 2010;

Chung, 2012), the basis of the study was to examine why these students chose to attend these schools. Interview questions are located in Appendix A.

Data Analysis and Interpretation

For narrative inquiry, data analysis and interpretation were performed to reflect upon the three-dimensional inquiry space from the participant interviews. The three-dimensional inquiry space consists of time, place, and the personal and social context of each narrative. The first dimension, time, refers to the past, present, and future where a narrative was placed. I asked the participants to reflect on their past, talk about their current situation, and then where they wanted to go in the future. The second dimension was the social and the personal in their narrative, for example if they were discussing a decision to go to college maybe they had a story where their decision was based on a specific conversation with someone who had influenced their choice. The third and last dimension was place or setting, referring to the location of the situation where the narrative was placed, such as their home or personal space, their school (K-12 and higher education, places of employment, or where celebrations/events took place (Connelly & Clandinin, 2000).

All interviews were narratively analyzed because stories are how people make sense of the world around them. People communicate through stories with others by reliving their social and personal plotlines (Creswell, 2015; Marshall & Rossman, 2010). After reading all interviews, I analyzed through a narrative inquiry three-dimensional space viewing the data through the time, place, personal, and social lens, particularly the story that was interwoven through each response or lack of response to interview questions (Chase, 2005; Clandinin & Connelly, 2000; Clandinin & Huber, 2002; Clandinin et al., 2007; SB Merriam, 2009; Polkinghorne, 2007; Sandelowski, 1991).

In my narrative analysis I utilized six narrative structures: (a) a summary of the main content of the narrative; (b) the three dimensional inquiry space; (c) a timeline of events; (d) an evaluation of the narrator's attitude; (e) what the outcome of the experience was; and (f) the meaning of perspective in the present (Riessman, 1993). As I began my analysis of the personal narratives, the interviews were transcribed from audio to type written text. After transcribing the interview, the transcription was read as a whole to draw main ideas and create a written summary of the participant's experience. After a summary was produced to understand the personal narrative as a whole, the transcriptions were segmented into detailed parts for retranscription. Sections retranscribed in personal narratives usually "display the subtle process of negotiation" (Riessman, 1993, p. 57) between the participant and experience that led to a decision, which can answer the research question – in this case the choice to attend a proprietary school. They were not literally retranscribed but rather a text was taken and moved around to create a meaningful story line. I made a decision to alter the original story, in order to make sense and meaning out of the interactions that might have influenced the participant from an outsider's view. A field-text was the original interview transcript that I as a researcher transformed into a meaningful narrative called a research text.

After analyzing for the three-dimensional inquiry space I took the personal narrative and created a written timeline of events. The writer must "write a text that is 'in place,' not abstracted but placed" (Connelly & Clandinin, 2000, p. 146). Because the narrative interviews were analyzed through the lenses of time, place, the personal, and the social; the participant and the researcher were in the midst of constructing the narrative during the interview process, which determined what narrative inquirers write when research-texts are constructed. The writer must continually create research-texts based on the three-dimensional inquiry space, which is often

conveyed through voice, signature, and audience evaluating the narrator's attitude about the experience.

I analyzed the use of voice, signature, and audience written through narrative research-texts to assess attitude and perception (Connelly & Clandinin, 2000). Voice refers to particular groups, that is, participants, readers, researchers, other participants, and other researchers, which the text speaks for. I kept in mind while the voice of my research-texts must include my participants, they also speak to whoever will read it. The notion that the research-texts speak to certain readers was essential when voice was constructed. This provided meaning, but also made the data relatable. A signature, which is a special way of marking a writer and his research-texts, was also included within the body of the research-texts, which show that I have written them through a personal lens. The signature was not overpowered with my perceptions, but also was not vague; therefore readers could feel that I tried to allow the data to speak for itself while bringing coherence to the story line. Lastly, I addressed the audience through the research-texts. The audience is the last component of analyzing a narrative text making sure that I conveyed the importance of the shared storied experience, even if the reader does not value it. It was my duty as a researcher to find value in research-texts to show significance on a larger, global and social context answering the inquiry itself (Connelly & Clandinin, 2000).

These repeated themes were outcomes of each participant's experience and were used to find perspective that related back to the present and how a choice to attend a proprietary school was made. Themes were grouped according to setting, time, and social and relational context. Typically, the most interesting transcript was chosen and looked at more carefully. The notion of just choosing one was to become familiar with the underlying content. Moreover, I asked myself, what exactly am I looking for? Once I reread each of the participant transcripts, I

clustered themes and ideas based on all the inquiry lens that was used to analyze each research-text (Connelly & Clandinin, 2000; Creswell, 2013). There was an alternative to conceptualizing codes, however most of the codes reflected the setting, perspectives held by participants, subjects' view of the world and themselves, relational or social context, and preconceived notions - the three facets of narrative inquiry (Connelly & Clandinin, 2000; Creswell, 2013; Lapan et al., 2012; Marshall & Rossman, 2010). After I retranscribed and analyzed, the last stage of data analysis was interpretation.

Data interpretation consists of the researcher looking for meaning within the shared experience in the stories told by participants (Biklen & Bogdan, 1981). This is often noted as the looking for the story behind the story. In this interpretation, the narrative is studied. The researcher "adopts a particular narrative view of experience as the phenomena under study" (Clandinin & Huber, 2002, p. 22). At this juncture the researcher takes on the lived experience of the participant and looks at the data from their perspective – using temporal, social, and personal feelings, and the place to shape the boundaries of the story told (Clandinin et al., 2007). Therefore, narrative interpretation, "is a collaboration between researcher and participants, over time, in a place or series of places, and in social interaction milieus" which provided a rich context of narrative between two people experiencing one story, in different ways (Clandinin & Huber, 2002, p. 22). This unitized narrative data was retained.

Research Quality

The general idea of validity in narrative research pertains to the trustworthiness or believability of a statement or claim (Connelly & Clandinin, 2000). Validity has to be supported and believed by the reader, therefore, validity is not inherent in a claim, rather the reader will give validity to any statements made. Therefore, researchers cannot ask the reader to make any

validation beyond what has been given in the data and presented in the findings of the context studied. Because stories appear everywhere they are told by everyone encountered, whether it be in daily or professional life (Creswell, 2013; Marshall & Rossman, 2010).

Validity in narrative research has universal importance, as important parts of social and personal realms cannot be analyzed the way most conventional methods of scientific inquiry have been. Narrative research, in essence, is looking at a participant's experience unfold in front of you (Polkinghorne, 2007). The storied explanations and descriptions given by participants were the best way to explain and understand the human experience. In this regard, the use of narrative inquiry gave itself validity by allowing the participants to tell the researcher what exactly was experienced and how.

For the purpose of this study I utilized several methods from Tracy (2010) to ensure high quality and rigorous qualitative research. In her outline of the various ways a researcher can achieve great qualitative research, I used her eight distinct characteristics: (a) worthy topic; (b) rich rigor; (c) sincerity; (d) credibility; (e) resonance; (f) significant contribution; (g) ethical; and (h) meaningful coherence. For the purpose of this study, I addressed these eight factors, to show how I provided a basis for ensuring the research quality in this study.

Worthy Topic

In qualitative research the timing and relevance of the subject matter must be present Tracy (2010). Because in the last few years proprietary colleges have been under watch, not only by the federal government, but by academic researchers, this gives my topic significance in this academic sector (Tracy, 2010). Furthermore, because only quantitative data analysis has been done looking at statistical data of how students' have accrued debt from student loans and how

much financial aid has been used (Braucher, 2012; USDOE, 2006) using participant stories to explain their experiences with these colleges brings depth to proprietary college research.

Rich Rigor

Descriptions that are rich in context and explanations of the lived stories and experiences of the participants brings face validity, which deems the research appropriate and timely for the research questions (Cellini, 2010). Using rich rigor I asked myself how much data was enough. Multiple interviews with participants ensured sufficient data were collected to adequately represent their experiences through narrative.

Sincerity

Self-reflexivity can be used to achieve transparency along with the notion the researcher wants to provide an honest account of the perspectives she will be bringing to the table (Tracy, 2010). Because I have previously worked at a proprietary college, I had the predisposition to assume that most of the participants have been led to believe false things, or that they were “duped.” However, that was my preconceived notion, as I learned after sitting down with my two participants that I was wrong to assume such a thing. Furthermore, because I have seen the administrative side of a proprietary college, I elaborated my reasoning for seeking out these women as participants and why they were valuable to inform the study questions.

I established trust with my participants by allowing them to learn about my past and how I came to this country as a refugee trying to achieve the “American Dream.” I established transparency with my own subjectivity due to my experience of working within the proprietary sector by allowing my methods, data collection, and data analysis to be fully accessible to the participants if requested. As Tracy (2010) states, it is better to be friendly and sincere than self-important and snobbish. I utilized a weekly therapy session in which I self-reflect and had my

reflections analyzed in order to stay aware of my own biases. Additionally, I utilized a colleague who did not have much information about my study to see if my themes were appropriate and if I was allowing my subjectivity to interfere.

Credibility

Credibility is another form of trustworthiness defined by thick description, triangulation, multivocality, and member reflections (Tracy, 2010). Thick description is defined by rich contextual details that leave nothing to the imagination. Due to the complexity of narrative inquiry, three things were accounted for in data analysis. As mentioned previously: the temporal, the social and personal, and the place of each encounter held the context for every story that was told (Tracy, 2010). Therefore, using thick description I analyzed and wrote the study with fine detail looking for things that were said, but also for things that were not said (Clandinin & Connelly, 2000). Behavior can be overlooked in textual data analysis and to provide the best research quality I looked at all of the body language that participants used to illustrate what possible conclusions could be drawn from their lack of verbal use.

I did not use triangulation in my study due to the nature of narrative inquiry. In narrative inquiry, there is no need to identify the replication of themes, as the analysis is strictly on each individual participant's lived experience (Tracy, 2010). Therefore, the need to replicate themes was unneeded. Multivocality is another method to examine and analyze the interaction between the participant and the researcher (Clandinin et al., 2007; Polkinghorne, 2007; Tracy, 2010). These multiple voices were written in the final report and displayed by the researcher's awareness of cultural, ethnic, socio-economic, gender, and age differences. Bringing awareness to these differences gave way to transparency and credibility, but also allows the reader to see that no one voice will be narrated to ensure research quality.

Because member checks were used to find replication in themes, I used member reflections. Member reflections allowed my participants to share and address any questions or concerns they had about the research process or how their interview experience went (Tracy, 2010). Member reflections increased validity as the findings were taken back to the participants. Participants were given copies of the interview transcriptions to ensure their words were not misunderstood. Additionally, participants were given rough drafts of their retranscribed stories in order to maintain transparency and accuracy. Data analyzed with a dual set of eyes, allows the researcher to see if she has been self-reflexive, but ensured that any missed information was added to create collaboration with the participants.

Resonance

Resonance refers to the direct emotional or emphatic affect a study has on a reader (Tracy, 2010). Resonance can be achieved with emotive writing, transferability, generalizability of themes, and beautiful presentation of the participant's lived stories. Because I used narrative inquiry, I presented someone else's story. In this sense, I did not neatly package my own biases and themes I found in the data, rather I showed and displayed the participants' stories, rather than told them. When the researcher shows the story and not tells it, the reader can be moved by emotion with things such as direct quotes and body language. In the study I used retranscribed interviews to allow the participant's story to speak for itself. Minor changes were made to ensure coherence, syntax, and grammatical nuances to provide a free flowing story. These things speak louder than words written by the researcher. Therefore research quality can be ensured through a raw and open dialogue between the reader, presented by the researcher (Tracy, 2010).

Transferability and naturalistic generalizations are also part of creating resonance with a reader. Transferability allows findings to be applicable throughout a variety of settings (Tracy,

2010). Often times, transferability is accomplished when the reader can identify with the findings (Creswell, 2013; Marshall & Rossman, 2010; Tracy, 2010). Naturalistic generalizations can create knowledge from small personal and social contexts and applying them to larger populations. In narrative inquiry, themes within the context of the study were looked at and not across the context of all studies to do with proprietary college. In this sense, I used generalizations with only the participants interviewed to see if there was any similarities or differences in their experience with proprietary colleges.

Significant Contribution

Significant contribution is the addition of knowledge to the field in which the study examined (Tracy, 2010). Knowledge can have theoretical significance, heuristic significance, and practical significance. Theoretical significance is created when the study informs the academic community by building onto existing theory or by creating and developing new emerging theories (Tracy, 2010). Heuristic significance occurs when it leads researchers to be more interested in the findings therefore, promoting or motivating academic exploration in said field. And, practical significance is created when the findings or claims attributed from the data can be useful by bringing understanding to a certain problem or current issue (Tracy, 2010).

After I collected and analyzed data, I intended to see if the data could inform not only the study, but also inform the theoretical academic community, which studied social and capital theories. My intention was to create interest, heuristic and practical significance, in proprietary college students' lived experiences by showing how proprietary colleges have affected their lives. I also addressed future research regarding students' experiences which needed to be considered when looking at policy or accreditation concerning proprietary colleges. I was

continually aware of my own biases and any personal assumptions I had before, during, and after the final report was written as not to taint the report.

Ethical

Ethical research is also packaged with self-reflexive and multivocal notions (Tracy, 2010). Ethical standards are to provide validity, credibility, but most notably to ensure the subjects studied will be treated with the upmost respect and rightfulness by the researcher. Ethics will be divided into three subsections: procedural, situational, relational, and exiting (Creswell, 2013; Polkinghorne, 2007; Tracy, 2010).

Procedural ethics were used after the Institutional Review Board (IRB) received the application and proposal for research inquiry. Ensuring that all research participants – human subjects- were protected by confidentiality, privacy, so they endured minimal risk, were not lied to, and were informed of all the above with written consent from all participants. The consent form is included in Appendix B.

All WSU policies regarding doctoral student research guidelines were adhered to. All data collected along with informed consent paperwork was stored in a locked filing cabinet in my advisors locked, office. All private information collected through the research process was password protected on Google Drive and my personal laptop. After three years have passed, the confidential data with names will be destroyed.

Situational ethics would have been attended to if anything was to happen in the research process which could have possibly jeopardized the participants' privacy or the integrity of the study. I asked myself "Do the means justify the ends" (Tracy, 2010)? I constantly reflected on my research methods and continually stayed aware of my personal biases by debriefing in my daily reflexive journal, as well as debriefing with a therapist and colleague. This procedure

ensured not only research quality, but maintained an ethical relationship with the participants' stories.

Relational ethics refer to the relationship between the researcher and the researched (Tracy, 2010, p. 847). I created an environment of mutual respect that ensured the participants' recognition of how much they were valued and appreciated. Exiting ethics continue beyond the data collection and analysis portion of a study and refer to how I left the site/situation after I sought relationships with research participants (Tracy, 2010). How would I leave the participants without dumping or abandoning them? I periodically checked-in with the participants informing them how the research was progressing and how I believed the data informed the study. I made sure to double check meaning and interpretation of data with participants after I analyzed the data initially. I provided participants a copy of the final study so that they could see what conclusions were drawn from their experiences. Because I remained vigilant and self-aware of my bias in regards to the study, I reflected on the way I wrote the findings. I ensured research quality by not writing with angry, descriptive words and avoided sounding like an investigative journalist. I collaborated and debriefed with my colleague and therapist ensuring that marginalized or exploited populations were not hurt during the research process. The identities of the interviewed participants were confidential. The names of the students were changed to pseudonyms protecting their identities, as well as bringing their shared and lived experiences to life by not reducing them to a number or code (Tracy, 2010).

For the purpose of this study, participants were informed of the benefits and possible risks that they might incur. The students were advised that they do not have to volunteer anything they do not feel comfortable sharing, as well as informed that they can leave the study at any time during the research study. This was not rather a system of "conforming," but rather

double-checking with participants their information was accurate. The participants were informed that the best way for the research to be administered fairly and equally showing true results would be for the participants to answer honestly. The participants were notified that the more genuine and raw their responses the better narrative analysis could be made, showing whether or not there were similarities among them, or mainly differences. Despite the similarities or differences in the codes, the participants were notified that there was only their lived experience that I wanted to tell (Clandinin & Connelly, 2000, p. 20). The information they provided me only resulted in showing a greater understanding of what proprietary college students have experienced.

Meaningful Coherence

As noted by (Clandinin & Connelly, 2000), meaningful coherence can be achieved by (a) adhering to the purpose of the study; (b) complete what was intended; (c) use appropriate research methodology; and (d) continually use the findings, focus of the study, methodology, and literature to inform the research questions. I followed the procedure laid out in my research proposal continually monitoring my bias, while ensuring research quality by continually ascertaining whether my methods and findings were informing my study.

CHAPTER 4

Narratives of Proprietary School Students: Greer and Layla

This chapter presents findings related to two students' experiences with attending a proprietary school, including the reasons for their choice, their understanding of other options, any persons who assisted them with making their choice, and those who helped guide them through the process, such as making application to the university and applying for financial aid. Findings are a result of my analysis of data collected from individual interviews and time spent with research participants. The findings focused on the experiences of students in regard to higher education/ post-secondary education, reasons for choosing a particular post-secondary proprietary institution, and individual student descriptions of change in their cultural and social assets before and after attending a proprietary school. To protect their confidentiality, each participant chose an alias: Greer and Layla.

Greer and Layla are both single mothers who have lived in Wichita, Kansas for most of their adult lives. Greer is 42 years old and Layla is 35 years old. Each has one child. Greer has a daughter, who is currently a freshman in college, and Layla has a four-year old son. Greer currently lives at home with her parents and works in retail. She has been trying to find employment in the medical field. She attended Vatterott College almost nine years ago and received a diploma in Medical Office Administration. Layla was attending National American University pursuing a Business Administration Associate's Degree. She is currently employed as a delivery truck driver for a large shipping company. She plans on using her degree to get employed at her company as a manager.

Greer

“Life is about the have-to’s not want-to’s.”

Overview

Greer’s story is one of great love for her family, as well as an attempt to promote self-efficacy (D’Lima et al., 2014). Self-efficacy is the ability to adapt to change, specifically the notion that a person believes he or she can accomplish a goal or complete a task successfully (Bandura, 2006). In Greer’s narrative it is evident she has a close relationship with her father and respect for her family. Greer’s parents both worked and her father, a college graduate, was in the Air Force. When Greer was seven years old, her father was in a car accident that rendered him paraplegic. Throughout Greer’s life she helped her mother take care of her father (even though she had two older brothers at home), as her mother worked nights as a home health nurse. As mentioned in the literature review, students tend to be either interdependent or independent (Stephens et al., 2012). The fundamental notion of helping her family presents itself throughout her life along with the duty she feels toward the caretaking of her father.

During high school, Greer was never fond of academics and was not interested in sports. She often hung out with her older brothers’ friends and had one close relationship with her best friend, Mandi. After high school, Greer moved to Arizona with Mandi, where she worked odd jobs. A year passed and she returned to Wichita and moved back in with her parents so she could help with her father’s care. After having a daughter and becoming a single mother, Greer was propelled into a different mind frame. At this point, her attempts at becoming an independent student are revealed as she tried to embark on a journey to increase her self-reliance and autonomy. Greer made a decision to go back to school and pursue higher education, which she believed would create more financial stability for her family. One day she received a

postcard in the mail from Vatterott College, which caught her attention and interest. Greer realized having to provide for her daughter and lacking support from her child's father, she needed to secure a better future for her daughter. She filled out the postcard and not even days later Vatterott invited her to a campus visit where she enrolled for school. After graduating from Vatterott with a medical office credential, Greer worked in a surgeon's office for four years. After an incident that caused her to quit her job, she went back into the retail workforce and has been there ever since.

Introducing Greer

The first time I met Greer I was waiting for her at On the Border restaurant. The restaurant was empty, as it was approximately 4:00pm and the evening dinner crowd had not arrived yet. She approached the table and I stood up to give her a hug. I introduced myself and asked how she was. She seemed taken back that I would hug a stranger, but with a shy smile, she reluctantly hugged me back. Her long sandy hair was in a ponytail and I could tell that she did not color her hair. It implied a natural, simplicity about her. She wore eyeglasses and her skin was glowing. I instantly felt jealous that she did not have to wear make-up. She wore grey sweatpants and a sweatshirt. She was thin and approximately 5'5 inches tall. I asked her if she worked out; she chuckled nonchalantly and affirmed that she had never exercised. I began explaining the research parameters and started asking her interview questions. Greer was shy to answer the questions extensively and provided one or two word answers, omitting many things about her family and two brothers. I did not press her and moved on to other questions. It seemed as though being recorded intimidated her, but the more follow-up questions I asked, it seemed she could tell that my interest in her story was genuine. During the second and third interviews, Greer warmed up and was not as shy.

Greer's Background

I grew up on the east side. I still live with my parents. It's fairly quiet. It was right behind a strip mall so, I was sent to the grocery store next to it every day to mail stuff for my dad. I have two brothers that are older. Both [my parents are] retired. My mom works in home healthcare part-time. My dad sits at home, holding down his bed. He's paraplegic. I was seven when his car accident occurred. My dad graduated from Nebraska University. He is a smart man. I don't know what he majored in. I think it was just a basic business degree. He was also in the military – Air Force. He was in the Air Force from 1951-1973. For a while he went around and put satellites together for military bases. He was stationed in Okinawa, Japan for a while. Then he went to Thailand, Northern Africa, and then he went from tech school in Texas to Alaska. I remember he said he got off the airplane and had to go get winter clothes. He went and got heavy coats, because all he had were windbreakers. This was all before he got married - he didn't meet my mom until he was thirty-five.

High school experiences. *I graduated from Southeast High School. I was pretty quiet, went to class, but was not in any activities. I liked home ec [economics] classes and a few of the art classes. I disliked the basic core classes such as math and English.*

During my junior year of high school, I worked at Taco Tico for about four months. I still don't know why I got fired. The supervisor never told me. I came in to work and I wasn't on the schedule. I asked my manager about it and he said come to work at this day, at this time and we'll talk. I came that day and he never showed up. I handed in my shirts to my other supervisor and said, "I'll see you later." (laughter)

In high school, I hung out with my brother's group of friends. They were a year older than me, so I knew all of them. They were the head banger, stoner people. The Metallica, music type of group. I didn't play sports; I can't stand sports.

Greer's siblings. *One of my brothers lives with us. That's a whole other story- let's just leave it at that. And, my other brother lives, just moved to Tecumseh. It is a small town right outside of Topeka. His wife's a semi truck driver. She just posted on Facebook yesterday about being down in New Orleans. She said I'm bored, but I like New Orleans. She kind of does the I-35 corridor. It's however long her jobs take her. She works by contract. Whoever contracts her, calls her, says pick this up and go take it there. I guess she drives a harder truck. It's a flatbed.*

After graduating high school. *After high school, I stayed in Wichita for a year. Then I decided to move to Tucson, Arizona with Mandi [Greer's best friend from high school who was a year younger] for almost another year. One day, Mandi asked me, "You want to go [to Tucson, Arizona]?" and I said, "Sure." I moved to Tucson, because Mandi's boyfriend's dad was moving down there and he had a house we could go live in. When I lived there, I worked at a Michael's store, a women's fitness place, and I also worked at a daycare. I wasn't interested in school after graduation. I thought about college briefly once. I wanted to go to Georgia. My aunt and uncle lived down there and they said I could go live with them and go to college there. I didn't feel I had the grades to get into college or the money to pursue it. I didn't even bother checking into financial aid at that time. My parents didn't think I should move to Arizona. They wanted me to stay home. They thought I should stay home and work. After we came back to Wichita, I started working at Dillon's [supermarket].*

Being a Single Mother Living With Her Parents

I'm a single mother. I have a daughter who's now in college. I work in retail and I'd like to get out of it. I've never been married either. I had to sign a common law affidavit, so I could file an action to divorce though. I only agreed to common law marriage, as I was trying to get on her [daughter] father's health insurance. I can't say I've been married but I've been divorced (chuckles). Technically, I was married. I was married for two years. It was almost a year and a half when we started to go to court. My daughter was eight years old when her father signed his parental rights over. Everyone thinks women should be married. It is even worse when you have a kid alone.

Her [daughter] father remarried. As far as I can tell his new wife doesn't know about his daughter or other marriages. If my daughter ever goes down there [Texas] and stays with him, I told her she has to take a friend. She can't drive long distances because her leg will start hurting. My daughter has Chronic Recurrent Multifocal Osteomyelitis (CRMO). It is an autoimmune inflammatory condition that affects her right leg, collar bone, and left lower jaw. Her bones are inflamed with lesions and benign tumors. Also, I'll make sure that the friend is a good spy for me. If his wife finds out, she finds out. I don't know what would happen then.

I don't know what kind of a person denies their daughter. Only a jerk does that. Although, her father has two other children by two different women, two other daughters. I guess my daughter has an older half-sister that's two years older than her and a younger half-sister, which is from his current marriage. We don't know anything about the older sister. I don't know if he has any other kids, besides these two, elsewhere. I've looked for her [daughter's] older sister on Facebook but I can't find her, because I don't have her last name.

My daughter has a movie that she wanted to give her younger half-sister for Christmas. I told her, "Mail it to her. You have her address, put her name on it. Mail it to her." I said, "You have every right to. You know her name, you know her mother's name, you have their address, put their name on it; you mail it to her. Write them a letter." I told her to write them a letter, but I am not sure that she will, as she hasn't yet. I think because he got so flakey and only saw her once since last February, she doesn't care anymore. I told her this is what I did not want you growing up with [her father's absentee behavior]. That's why I wanted him [daughter's father] to sign over his parental rights. My daughter told me, "I understand it. I'm glad I didn't grow up with that." She always states, "Whatever, I don't really care." She is in school and doing great; that is all that matters. He can't take any credit for it.

I never filed for child support. I used to get it before he signed his rights away. Sometimes it's not even worth the battle to file for it. He had to pay me \$230.00 a month and he always complained about that amount; that he shouldn't have had to pay me that much because I was working. I was working at a retail supermarket. He was working at an aircraft company. I was like, really? I was working retail, living with my parents, and he was at this huge aircraft company. It is just sad.

My daughter's life will be different. *My daughter is 19 and goes to a community college in the area. Thank God she goes back to those dorms Sunday. There are currently five people living in my parent's small house. We are very crowded. I think college is a great thing and nowadays you need a college degree to practically do anything. I told her I'll let her take a year off after high school and then said, "You're going and you're not going to screw up like me." I said I want her to be able to go.*

This year, my daughter is majoring in Stage Theater. Next year, she's going to start as an accounting major. I told her, "You like math?" Not me, not those scientific terms, there's layman's terms - those are my terms. When my daughter gets her math book out and starts talking... I'm like, gesundheit! It's like you're talking Russian to me. I told her accounting pays really well and she can do theater stuff at night. I let her know that around here you can't have a career in theater. You need a day job. I didn't want her to wind up like me – the struggling, looking for jobs, things like that. I don't want her to go through that life. I want her to get her education, a high paying job, get her own house, and provide for herself. I wish someone would have said these things to me in high school.

Always the Helper

But, with my dad being paralyzed, I'm the one that stayed home and helped get dinner, took care of laundry, and cleaned. My mom worked nights and had to sleep during the day. I've done that since my teenage years and it continued after I moved back from Tucson. I was living with my parents, until I moved in with her father after I became pregnant. After I left my daughter's father, I moved back home and continued taking care of the home. I feel as if I got stuck in that routine of helping. Although, I felt I needed to help. When it's your family you can't just leave... I felt guilty and after helping out for so long it seemed as if I was abandoning them in some way. Especially because my mom is working nights, which is not any fun. But now she's retired and only does home healthcare thing three mornings a week. Nowadays, I don't really need to be there to make dinner and such. That's why I'm hoping this guy calls me back for an interview so I can get my own place. And be an actual adult. I know I am, but it doesn't feel like it when I live at home.

It's always everybody dumping their problems on me. I listen to all their problems. I hope karma is repaid. However, it will probably be in my next life, because I've been helping people for so long. So, every time I help somebody they take a chunk out of me and there's not much left. It is never returned; eventually you don't have anything left to give. I'm down to crumbs. For example, I was helping a friend. I was over there today. I tried to ignore her and not help her, because I've done so much. It's as if they expect me to have money for a pack of cigarettes or whatever. I'm not buying anyone a pack of cigarettes anymore. My friend expects me to jump whenever she needs a ride or something. [Greer's phone rings] I'm sure she's just trying to get me to watch her baby. I'm not watching that baby until 11 o'clock at night or midnight and then getting up and working tomorrow. And, she knows that! She doesn't ask always, but she knows I won't watch the kids. She knows I have to get up and work. And on the weekends, I've got plans with my boyfriend or I work every other Saturday. I'm not taking them to work with me. That's why I only talk to my family, [my boyfriend] Bryan, and his family -keep your circle small. Burn the bridge and they expect you to send the boat.

Decision to Go Back to School

So, I got one of those little ad things in the mail about Vatterott. I checked into it and went down to the school. I didn't want to [work] in technology. I don't understand computers. Those were the options – medical or computers. I liked Vatterott because it was small and the classes were smaller. They were really student oriented versus large, traditional universities where they literally don't even know who you are.

I don't remember the process for applying at Vatterott. I'm sure they needed high school transcripts. At that time after high school, I didn't feel like I was going to go. I didn't think I

was. I guess I was going to end up going. I guess it was the whole growing up, maturing thing and now I got to get my butt straight. I'm trying to get my daughter to get in the process.

At the time I decided to go back to school, my daughter was in elementary school. At the time, I was able to do it because she was in school. She was in second grade. And, it was only five hours of class time during the 18 months that I attended Vatterott. They had classes in the morning, classes in the afternoon, and classes in the evening. So, it was possible to attend. At first, I was going to school in the morning or the afternoon classes. I would be home by five. I eventually switched to full-time classes and quit my job at another retailer I was employed at. I went to school in the afternoons. All my teachers were nice and I felt good about my attendance. I passed my classes, which was different than courses in high school. My mom and dad told me to go ahead and quit, so I could go to school full-time, because it'd be easier without a job. She [daughter] was in school and so was I. It was kind of those reasons why I could attend at that time. I also wanted to because my mom worked at a doctor's office. And, I wasn't at a retail store, which I am at now. I attended school, so she could also be proud and could say I was in college.

Seeking independence and financial security. *We could be more financially secure, too. I didn't go to necessarily be better than everyone else; I just didn't want to continue living with my parents. I worked in retail so much that I wanted to get out of it and better myself. I looked into the Medical Office Assistant diploma. I liked doing that and it wasn't too bad. The program was about fourteen months. They helped the students look for jobs and go on interviews, resumes – things like that. Some of the work probably was hard, but I don't remember. I think it was easier going in my early thirties, than if I had went right after high school. Because in high school I didn't understand algebra, I took basic math. But, at Vatterott,*

we did some algebra but, they had a smaller class. They explained it better. Now, I'd just like somebody to pay off the student loan bill.

Employment after college. *I finally got a job with a cardiothoracic vascular surgeon. I worked there for four years. The problem was it started becoming a hospital environment and I felt rushed. One time, I got junk mail ads for Kohl's or a similar store, with my name on it and the business name. So, I took it home. I figured it was my name, so it was my mail. Then the next thing I know, I received a business credit card application. I asked them [the office staff] why am I getting this stuff? The surgeon asked me if I got anything else and I told him one thing, referring to the sales ads. So, he claimed I was a thief and stole company property. I said goodbye and quit. (laughter) So, that was that.*

I think [the surgeon] tried to think I was going to try and get too much information on the company. Well, when you go to the doctor's office, you fill out papers, you put down your employment, and they sell information, so I started getting junk mail. It's not that hard to figure out. He [the surgeon] stated, "No, these places don't sell information." That was it for more medical; from there I went back to retail.

Back to Retail and Student Loan Debt

Well, I went back to retail because nothing else was available. That was the first job offer I'd received after I quit the doctor's office. For the longest time I wondered if I had been blacklisted since this is a small town and the medical industry is not that big. I needed the money. I've been at this same retailer ever since. So [yes], I went to Vatterott [9 years ago], but it was a waste of money. And, now I have debt - school loans. I'm still trying to pay all my money back. After I got out of school, I started working, I was doing well and making payments. And then the job changed. I still had to pay off my car. It kind of fell to the wayside. So that's

why I still have the debt. I kind of quit paying on them to take care of other things. The loans accrue interest if you don't pay them. The loan provider sent me a paper that I need to contact them, which I haven't done yet. I need to send them a payment. So, my loans are expensive. At the time I went to visit Vatterott I did not have the money to enroll for classes. I spoke with the lady that was giving me the tour and she explained the process for getting student loans. I took out loans through Vatterott. The loans are through the Department of Education, that is who sends me notices now. I have about \$12,000 worth of loans that I need to pay back - a lot of that is the interest that has been added on. I had other things to pay for at the time so a lot of interest and fines built up. I need to start paying on them again.

However, the medical field was not bad experience. I tried applying at other places, but retail offered me faster employment. I only planned to be there for a few months. The next thing I know, I'm there five years. It's like, really? I would go back to the medical field, if I had the chance. I have my diploma [Certificate in Medical Office Assistance] from Vatterott. I went there and learned the information to work in a medical office. We learned a little bit of medical coding, but there were more in-depth classes if you wanted to get certified in that. I just wanted to work the front desk. It's interesting- you can talk to people. I didn't want to get into the whole depth of the business part though. And, I don't want to work in the actual patient rooms, because there are things that I don't need to see. I could not be a nurse. Especially after taking care of my dad and all of that. It's like a lawyer talking. If you can't understand the jargon, you can't work in one of their offices. You can't sit there and type up things you don't know. I was just comfortable with what I knew.

So, I don't regret going back to school. I, personally, think I could remember stuff I learned more, but I don't have the best memory in the world. But I think it was good overall. It was a good experience and good help.

The job I'm waiting for now is medical. I enjoy doing that. But I just had to refocus, because I had to pay bills and that was the bottom line. I'm waiting for the call. It is for occupational therapy. I called this morning and then I just happened to leave my phone on the charger to go get a drink. I come back, the office called. I called them back and I didn't hear from the office yet. I called again about two o'clock and I still haven't heard from them. It's like, really? I'm continually checking my messages.

Support from Vatterott, Family, and Friends

Well, after I got to Vatterott, I got to know the teachers. And, they helped to influence me [to enroll]. They were all really encouraging. And they're all really nice. So, they helped me get through school. All the Vatterott teachers were encouraging; everybody there was, so that was great in general. I didn't have any mentors in high school, not that I remember. There's never really been anybody [who was a mentor].

Well, now my boyfriend is my biggest supporter. And my daughter. At first, my mom and dad supported me. But, that's about it. They've [parents] always tried to encourage me to get better and improve on things in my life. They tried to keep me going.

When I told my family I was attending college they all said "Good, hope you get through it. Hope you can succeed." They were happy when I graduated. They all went to my graduation. The night I graduated- what I remember of that night- when it finished it was pouring rain. I mean it was crazy thunder storming and raining. And then we had to go out to dinner at Kobe's Steakhouse. It was exciting to get through it [school] but, it was a lot of work.

My parents are supportive. It all depends on the day, but I am closer with my dad. He is not emotional though. My mom is not either. She'll sit there. My dad didn't say I love you in the family, but now he does. I've always been there, the one, helping my dad. I feel closer to him. My mom, she has her days. And it's hard after a certain age living with your mother. So, it's been a battle sometimes. It's like she tells me to go, get out, go to college, get a career, I don't want you living with me. We kind of drive each other insane. Mirror, mirror on the wall- I'm my mother after all. I'll probably be her even more so when I am 60.

Life as We Know It

Life is have-to not want-to. I have to work, I have to do this, I have to. If I want to do something, I know I have to do something else first. I have to help take care of my dad, because my brothers won't. The employment position I am waiting for is a patient register at the front desk. The hours are eight to five. And, instead of being late every day, I can be on time. I love sleeping in and I hate getting up. I go to bed pretty late. I've gone to bed at 1:00 am the last two nights. I just can't sleep. It's not necessarily anxiety; it's just the brain. It just won't shut off. And, then I get all this stress throughout the day and it keeps me awake. Then I can't go to sleep and then I don't want to get up in the morning.

When I can't sleep at night, I play Candy Crush to calm down. I do it just to keep my mind occupied. When I need to calm down or have anxiety I ignore people. I used to read books, but I got out of that. The books are historical romance and romance books. I look for all the ones set in the 1500 or 1600s or even before. I am not a historian. I sit there, read, and think, "Yup, already learned all this - that's a bunch of bull!" They are fairy tales. And, the stories are all the same! All the men are taller than the rest, handsome, and completely emotional in tune with women's needs. It's like really?

Greer's vision. *I don't play with semis. At night, on the highway, on the way back from Kansas City, I will follow them. Because I need something visual to follow. I'm getting night blind -where I can't see at night when I'm driving. My vision turns into twilight when everything's going gray. So when everything's gray – the colors and the street - it's just a blur. When I drive to Kansas City, I know how to get to the hospital, but I cannot take the highways to the hospital. I have to get off the highway and go through town. So, it takes me another hour. But I always get turned around or lost. I told my boyfriend I can't drive up there anymore. And, then a couple of weeks ago I was driving on State Line Road. The street goes down around a curve down another road that curves to the highway and I was driving on that one and it was killing me. There's no shoulder, and it was all gray. The headlights were coming toward me and I knew I couldn't drive anymore. So, stopped to get gas and I told my daughter, that she was driving. Then she starts doing this swerving thing like she's falling asleep. I told her the next exit, you pull over.*

Summary

When reading Greer's narrative, it is evident that her daughter had a large influence on her attending college. Her independence is displayed by her desire to move herself from the retail industry into a new career that will provide her new financial opportunities, as well as the option to finally move out of her parents' house. Greer's daughter plays a pivotal role in her decision to go back to school, not only to make more money, but to better herself and to make herself and her family proud.

Layla

“The only way out is through.” [–Robert Frost]

Introducing Layla

Layla’s story is one of resilience and self-discovery. She was a non-conformist who quickly realized social groups and acceptance primarily relied on hanging out with the right people and wearing the right clothes. Layla comes from a blended family. Her parents divorced and her mother married her step-father when she was in third grade. Layla has two biological sisters, one older and one younger, both of whom attended Kansas State University. She also has a younger half-brother from her mother’s marriage to her step-father. Layla grew up in the small town of Newton and graduated from Newton High School. She tells a common adolescent story of teenage angst in which she tried to find her place among the many social cliques and popular crowds that predominate in high schools.

Layla is well aware of her academic weaknesses, which were later diagnosed as resulting from Attention Deficit Hyperactive Disorder (ADHD). Before Layla learned that her disorder has prevented her from achieving the grades and success her sisters accomplished in high school and college, she endeavored to apply and graduate from cosmetology school in Hutchinson. After several years of working in hair salons, Layla meets a man and has a son. The relationship does not last and Layla was left to raise her son as a single mother. Although her son’s father was intermittently in her son’s life, the life of a single mother has taken its toll. In addition to being a single mother; Layla simultaneously struggled with self-esteem issues; and her ability to learn and remain goal oriented. Layla stumbles upon a marketing campaign for a proprietary college that changes her life in a manner she could not imagine.

After endless phone calls and pleas from National American University (NAU), Layla agreed to a campus visit. The visit turns into an immediate decision to enroll in college to pursue a business administration degree. Layla's self-esteem wavered as she successfully passed most courses, but encountered a few academic issues with online and math classes. Meanwhile, her desire for more responsibility at her job at FedEx motivated her to set goals and not give up when failure inevitably struck as she had to once again face her academic fears while battling ADHD. Surprisingly, Layla befriended her neighbor who became a great motivator and support system for her. Her neighbor lent his tutoring skills, his laptop, moral support, and became another voice of accountability for her. Layla's neighbor also became a good friend who facilitated stability in Layla's male friendships.

Perception of Layla

The first time I encountered Layla was after we had initially set up an interview at a Starbucks near her home. She called me a couple hours before her first interview and asked if we could move it about half an hour back. She laughed boisterously on the phone exclaiming traffic was awful. I told her that it was no problem and I would meet her at the time she specified. Layla then switched gears mid-conversation and asked if I would just be willing to come to her apartment that was across the street from our interview location. I asked her if she was comfortable with that and she undoubtedly stated it was fine and provided me her address. When I showed up to Layla's apartment, she was wearing a cute tank top and jeans. She looked a bit flushed and I could tell that she had just showered and dressed. She stated that she had just gotten off work and had to clean up as she sweats all day. Then she started laughing and flexed her biceps and stated that she "didn't get these guns just eating bon-bons all day." We both laughed. At that moment I could tell that Layla was excited to share her story as she offered me

a cappuccino and directed me to sit on her couch. Her golden brown hair was pulled back in a short bun and her bangs were hanging over the right side of her forehead. She sat down on the couch cross-legged and told me about her job that day as a delivery truck driver for FedEx. After I listened, I explained the research process and delved into the interview questions. Layla seemed ready and excited to provide any information she could to help.

Layla's Background

I have a four-year-old son and I'm not married. I'm from Wichita/ Newton. I am a delivery truck driver for FedEx. I moved back to Wichita as an adult. I was 23 years old, but I grew up in Newton since the third grade until I was an adult. My mom and my step-dad have been married twenty-three years. They live in Sedgwick. My dad lives in Salina with his wife and they've been married a year. I have an older sister; she's married with two kids. Then it's me, then my younger sister, she's never been married and has no kids. And finally, my younger brother, who has never been married and has no kids.

I grew up in Wichita when I was very little. And then my mom got remarried. In Wichita, I grew up on the west side; around Central and West Street. I'm absolutely a west sider. I miss the west side. My very first apartment was on the west side of Wichita, because that's where I grew up. I just kind of went from there. When my mom got remarried, we moved to Newton. I was in the third grade, so I mainly grew up in Newton.

Living in a small town. *Newton was just a small town back then. It was half the size of what it is now. Back then it was itty-bitty. I grew up in a quiet neighborhood. The kids got to run around the neighborhood and stuff like that. It was very safe. We rode around on our bikes. It wasn't in the country; it was in town. It was your normal neighborhood. We used to go camping at Eastlake, in Newton. It was fun. There was Eastlake and Westlake. But, Eastlake*

was the more popular one. Westlake was just not as nice. I mean, I've been there maybe three times. I spent a lot of summers with family at Eastlake; especially once I got out of high school. That lake was our party grounds. It was pretty cool and pretty fun. It was the thing to do in Newton. We tanned and swam; there's beaches. You can tan; you can do whatever. It's just like Cheney [Lake]. You can fish, too.

Family dynamics. *I have a stepfather. He's basically been in my life since I was about six or seven years old. My mom and step-dad dated for about three years and then they got married. I was nine years old when they got married. It was in '91. My mom wasn't the biggest cheerleader in the world for school, for anything. So having someone encouraging me to do something? She was not that person. I didn't like my step-dad for 10 years, because he was just mean and my mom and my step-dad were like two completely different types of people- like parenting styles. And they were not ever on the same page. My mom was too lenient and my step-dad was too hard. So whenever my step-dad was gone, I could do whatever I wanted and when he was there, I didn't say a word. So there was no in-between. It was terrible. That's why I drank a lot. That's why I did what I wanted because they weren't paying attention. So I just went off and did my own thing. Even since I was 14 years old. My mom really didn't support or raise us, she was just not there for me and neither was my step-dad- they were never there for anybody! [My sister] was in charge of taking care of us because my mom wanted to go out and party. She started babysitting us when she was 11. And I'm three and a half years younger. Step-dad didn't come in until we were six or seven but they kind of hung out the weekends that we were at my dad's.*

My brother was born in '92, so he's 10 years younger than me. He's the coolest brother ever. And, then my younger sister and I are 14 months apart. We are very close; she lives in

Lenexa right now. I talk to her everyday though- it's very nice. My older sister lives in Bentley. Bentley is west of Sedgwick. If you're in Wichita and take I-35 straight north you're going to hit Newton. Just an itty-bitty town. Bentley is even smaller than Sedgwick. My older sister lives there with her husband and her son, Luke, and daughter, Anna. Matthew, my son, and Luke are only two and a half months apart.

And the funny thing is, learning about your sisters - thinking that you live in the same house... Yet our experiences were completely different. Completely different. Because we thought different things and we had different roles as children. Jennifer was the oldest and she was a straight A student. There was an expectation for her. I was the second one, so I was the crazy and wild one. I was the wild child. But, I had ADHD. And they didn't know that, they just thought I was a problem child. Amy was just the quiet one who read to herself and stayed out of it all. Jared wasn't even born until we were 10, so he didn't really get to grow up with all that.

I mean they would be happy if I got a "C." I didn't turn in my assignments. I didn't do my homework. I got grounded. That was it. I got yelled at a lot. That was help with my homework. I didn't understand math so my step-dad would help me and scream at me if I didn't answer him at a particular time, so the last thing I wanted to do in class was to volunteer or ask for help and that's how I grew up is... Fear. I'm growing up and learning math and you're screaming and yelling when a child needs to learn? That is the last thing anyone wants. It was hard getting grounded for something I had no control of.

My mom sells Mary Kay [Cosmetics]. And her name happens to be Mary Kay. Her name is Mary Kathleen, but it's Mary Kay. She goes by Mary Kay. She sold it when we were very young. And, she's doing it again now. I don't know anything about Mary Kay. I have

nothing but Mary Kay products. She'll give it to me for my birthday, give it to me for Christmas. Julie, my older sister, used to sell it, too. She's currently a stay-at-home mom.

Struggling with low self-esteem. *When I was 23 years old I was blonde and cute. And I was drunk every day. I partied a lot. My boyfriend was extremely insecure and controlling. He was probably the most jealous guy I've ever dated. I wasn't allowed to have guy friends; I wasn't allowed any friends. All my boyfriends have been jealous, controlling, mean, yelling types. I didn't have any standards.*

My father wasn't there to teach me how a man should treat me. I didn't even know what I deserved. I had no clue. I was just gonna close my eyes, pick a direction, and that's the way I went. I did what I wanted to do. When I was young I had no direction and my parents were oblivious to everything I did since I was fourteen. You just kind of learn to deal. My parents were always up in their own crap. My dad was always the one interested, but I only saw him every other weekend. He was in Wichita. I was like two years old when my parents split. And then he got into some trouble with the law, so he ran from the law. And, I have no idea where he went. He's from Iowa. It's my auntie Anne's brother [my dad], so uncle Dave is married to Auntie Anne. I don't know where he [dad] went but I grew up with a mom telling me that he just left. I grew up thinking that I was, that we were abandoned. And growing up thinking that your father didn't want you is part of the reason why I didn't have any self-worth. I'm like if he doesn't even want me... It's 100% why I looked for love in all the wrong places. And so it's like okay I'm searching for this emptiness that I wasn't getting. A void never filled.

High School Years and Early Work Experience

In high school, I don't know if I really belonged to any group. It was just me and my best friend. Of course we hated everybody, we were just, "these bitches." All these cheerleaders,

they're all sluts. And all the jocks - all assholes. And this is the skank group. And we didn't party with anybody from our town; it was people from other towns. We weren't fond of Newton. I was a volleyball player though. So I played volleyball freshman, sophomore, and junior year. Not much else though. In high school I wasn't good at school. I'm terrible at school. I have ADHD so learning is not even fun because I received [poor] grades. I was in DECA. DECA was an advertising class; where you learned about businesses, how they advertise for their business, and that how that process works. I had to get a job to be in DECA. It was my senior year so that's why I didn't play volleyball. I had to get a job for that class and I loved that class. And art, pottery. I did really well with pottery. I wouldn't say I'm creative. I just like working with my hands.

Being a misfit. *That awkward stage was just, I was finding myself. I mean ADHD is hard to deal with when you don't know what's wrong with you. Or you think something's wrong with you or you're stupid. Or, you can't learn. It was definitely a defense mechanism. The older I got, the more defensive I got. I learned more, but at the same time I got so used to defending myself all these years that now it's as if I'm like "rawr!" It's telling myself, wait I have to come back down, so it's all learning lessons. It's pretty crazy. I didn't like the social scene [in high school], because there was so much pressure to be something you're not. Like the cheerleaders. Like why couldn't everyone just get along? (chuckles). I'm that peacemaker type. Why I had to like the pretty people or whatever? It wasn't fair.*

Being around your peers it's hard to fit in when you don't fit in. If you're not in the club, if you're not in sports or whatever. Kids are really mean and they always have been. And growing up we didn't have the money or the clothes. And that's exactly what made you popular. Was having expensive clothes. So no matter what, even if you were pretty or smart or whatever

if you didn't have the look, you're screwed. And it sucks and unless you're a foreign exchange student, it doesn't matter what you wear. I didn't really like not being accepted because of that, and so I've never been a trendy person. I've never been the type to go out. I'm like whatever, I don't even care. At the time I wasn't trying to impress anybody. I didn't really care about fitting in.

I mean I'm more of a leader than I ever thought I was. When I was younger, I was always afraid of everything. And the older I get the more I don't like listening to people tell me what to do, as in middle school and high school. And now it's like you see people on Facebook and they're all just the same. You know, they peaked in high school. I'm just now peaking. So good job in high school! But, high school was a long time ago. High school doesn't define who you are so... Leave high school and that's it. Bye high school. Nobody cares that you were the cheerleader. The head captain cheerleader. Nobody cares about that. You don't hear people thirty years old, "I was head cheerleader." Maybe if you work at Hooter's. I don't know. Maybe I'm just being judgmental. I don't know. Everyone's different and not everyone was bad.

Finding another social scene. *And it was just me retaliating against the social scene that I had to look and be something in order to be accepted and so that tainted a lot of my social settings. I didn't want to be around people in my high school, because the people that were outside of my high school were more fun. They didn't care what I wore or what I looked like. It was just, "Alright!" The towns were smaller in the places I partied. Even smaller than Newton. I thought Newton was small. Newton's not small compared to Halstead. And that's where I partied most of the time. My step-dad's from Halstead. I lived at my parents' house for a little bit at that time when I was going to cosmetology school. Then my best friend and I would just go out and party all the time. It was the small town kids were a lot more accepting because you*

know they're country boys, country girls. You know, they don't have any standards as far as wearing expensive clothes. It was just a different feel. A different vibe. They're more accepting.

Work experience. *I've had all kinds of jobs. My favorite was being a latchkey aid with different kids when I was seventeen. I connect the best with children and old people. Children and old people, they both don't care. They're innocent. Old people have more wisdom, but they still don't give a shit. Kids, they're innocent. Children love the simplest things that are in front of them. They're honest, they're truthful. They're little. They know nothing except what led up to their age at the moment. So they're pure to a certain degree. Just the simplest little things were awesome. I'd connect with that because it was simple. Older people; they tell it like it is. They have so much history behind them. Their stories could go on forever and I would be hooked forever. The children were definitely my favorite.*

Living with ADHD

ADHD is not something that's diagnosed easily and it's real. But if you can't see it, you can't feel it, you can't tell if someone has it, it's not fair. Even with autism, there's still specific signs. ADHD is specific if you research it. If you really learn about it then there are specific signs. They are typical, which people see every day. It's just no one pays attention to it because it's, "Oh, everybody has that!" Well, no not everybody does have that. So it's been fun learning about it. Because I want to learn why I think and do the things that I do. So it's a neurological disorder. It's not even a disorder; it's just the brain thinks differently. And the only reason why it's not accepted is it's not the way the majority of people think. And in society if you don't fit with the majority then you're wrong or you're different and you're not accepted. Automatically.

So it's not even a disorder and it's not even attention deficit. There's no deficit about it, it's being overly attentive. I pay attention more to certain things than others. I'll block out

things just to pay attention and at the same time, I'm having 18 different conversations in my head and understanding each and every one of them. And then pop off with, "Let's go get some ice cream," and I'll get squirrely. Shiny objects. I mean that's true too. Impulsivity. That's 100%. Procrastination. It's all tied in some way. And with ADHD there's also an attachment to either depression or anxiety or something that kind of goes along with it. OCD. They say 70% or 80% of or a large percentage of people with ADD have an attachment disorder. It was either go crazy or get on medication. I've been on Adderall for nine years. But your body chemistry changes after so long. So it starts to stop working. And you build a tolerance.

They came out with Vyvanse. Vyvanse is awesome but my insurance doesn't pay for it. Because it's too new. Since my job is so vigorous and fast-paced, I don't need my medication and I've been on it for three months. I'll take it every once in a while because my mom takes it. I don't want to be on medication forever. That's not something that's fulfilling it, it's masking it. Medication should be the last resort that you try. That's why I've wanted to learn about it and deal with it the right way. My job really does help me. I'm a visual thinker. Everyone has different personalities and you fit into categories. The analytical thinker or the visual thinker; left brain, right brain type of deal.

Well, if we're [people with ADHD] not interested in doing something, we're not going to do it regardless of the consequences. We don't respond to consequences or praise. People who don't have ADHD can find the motivation to do something that they don't like to do regardless of consequences. They know they're going to get in trouble. We don't care. We don't care. And we live in the present. Everyone always says, "Live in the present, forget the past, forget the future!" I'm like- done! I don't even know what happened last week. And that's why it's hard to learn from my mistakes because I don't learn. I forget. Or it's not in the moment so it's out of

sight, out of mind. Literally like out of sight, out of mind. If that bill is not in front of me, I'm not going to pay it. So this whole online bill; you're wasting your time because I'm not going to do online billing. So, in the future... I can't even imagine what the future is.

I can say I want to get married. I can say things like that, but goal setting is exhausting. I just want to get through the day, let alone set a goal for a week later. I'm like I don't even know how I'm going to feel then. That's why it's hard to set dates. That's why it's hard to stick to things because I don't know how I'm going to feel at the time that I made that commitment. I don't say I'm going to do something until I'm like maybe an hour away. Then I say, "Okay! I'm ready!" Or I'm the friend that or the client who calls to get my hair done the day of. I will call the day and hope that she has an opening that day because that's when I feel like doing it!

And, then there's also a zone thing that they call, that when you feel like you are on point no matter what like your thoughts are coming to you, your actions are coming through for you, you're like yes I'm on the zone I'm in the zone. Like Auto Zone [an auto parts store]. But when you're not in the zone, you cannot do anything. And you're, you're like you're off, off kilter and you're irritable and you're angry and you're frustrated and you want to punch something really hard and you do, and it hurts and then you forget about the next day and you're like I'm good. And once you get it all out you're just like fine. Like you just needed to get it out. That's why I like a job, because it keeps that energy going and it wears me out. I have a lot of energy.

So when I don't take my Adderall, which I don't have, I haven't had in a long time um, it, it's, I'm a ball of fire. Adderall, it's a stimulant. So it makes me smoke a lot. And it does help me focus but unless I'm focused on something, it doesn't, it just, uh, it's just a drug. So if I'm at work, I will focus on just one thing. Even at home (sniffs) I'll focus on a game that I'm playing on my phone. But it's also a defense mechanism because if I'm overwhelmed I will hyper focus

on something and block everything out, even responsibilities. So regardless of the drug, I'm still ADD. I still don't care. The consequence and whatever is still there. It's just a focus factor. That's why medication should be the last resort because it ... you're not fixing the problem, you're just masking it. You're helping yourself focus and getting a task done, but you're, you're... Everything else is the same. Like if I don't get this done then, oh well. But the drug helps you get it done. It helps you get started, but then... I have a really clean apartment, but as soon as I stop the drug it doesn't get cleaned. So I'm not learning anything. It's like taking a diet pill. You take the diet pill you lose weight; you stop taking the diet pill –you gain the weight. You're not teaching yourself anything.

Decision to Go Back to School

I'm going to school for business management. My boss has only owned these delivery routes for a couple of years. He's in the infant stage of his business. Each contractor, by choice, has a manager-type person that doesn't drive regularly. They are there every day to help out with new people, to help out with routes, and to manage the business. That's what I'm kind of gearing toward, because he doesn't have anything like that. The reason why he's able to do all of this in the beginning was because his parents helped him out and they're still involved. Eventually he wants to kick them out and just have it be him and his wife. That's the deal and after so many years he's going to want a manager. He's going to be able to afford that. I like this job [delivery truck driver]. I love this job. I like having to see people for a little bit in the morning in the terminal and just be "Peace out!" And, just be on the road. It's the same customers every day, for the most part. I get to know people by home delivery. You're dropping a package on their door. I like ground [delivery] a lot, so it's somewhere that I want to stay for sure.

Cosmetology school. *I'm also a licensed cosmetologist. I went to cosmetology school from 2003ish and I graduated in 2005-Sidney's Hairdressing College in Hutch. It was really fun. I turned 21 in school. I've always had a love for it in high school. I would do reports on cosmetology. I wanted to make people look pretty and feel pretty. I just love doing hair. I got lucky and had my uncle Dave pay for my school. He gave each of the kids, all of my cousins, each \$10,000 for college. He has money. It's a tax write-off. It paid for my school at the time. Nowadays cosmetology school is more than 10 grand. I paid almost \$9,000. Today's Xenon's, you're talking like \$15,000. They're more advanced in cosmetology with computers and such. It does not stay the same for very long. There's always the basics of how to cut hair, and how to do color, but it doesn't stay the same as far as style, as far as what's the trendy thing to do. I'm not sure I even know anything anymore, but I do know how to cut hair. It's constantly evolving and it would be fun to take like a brush-up class or something. I've looked into it a few times but it's like, (sigh), do I really want to? I'm not really doing it. I'm not really interested in pursuing that right now. I do keep up my license every two years, because I get good shampoo for, at cost.*

No more college! *Going back to college was not a decision back then. I was 100% against going to college. Ever. After cosmetology school, anybody who said, "Oh go to college," I would get mad. I would tell them, they didn't understand my struggle when it came to school. They don't know me. I'm not going to college, leave me alone. Shut up.*

Aggressive recruitment. *I was applying for a job, on an online job site and it prompted me to a phone number. I'm like, why? I'm filling out an application. Why is it prompting me to a phone number? So I call it and it's this company that helps you get further in your application process and they suggested me going to school. Click [indicates she is hanging up the phone]. They called me back and I'm like what? They say, "Well, it looks good on your resume to have*

school...” And I’m like so? Bye. I was very stubborn. I still am. I mean about that; it was just no! No, no, no, no, no, no, no. And he [recruiter] was adamant. He said, “Let me give you names of a couple of schools. Is it okay to call you?” I told him fine. I have no idea what it was called - it prompted me to a phone number. I can’t remember – the application itself. I don’t know if it was just a gift from God or what but I’ve never seen it in my entire life. It’s not like I went searching for it.

I could not submit my application without calling this number. I vaguely remember. I’m sure it’s not hard to find. I just know that it prompted me to this 1-800 number. It’s a legit company obviously. They gave me names of schools, which I should go to within my city. He also said, “I’m going to give you these three schools and tell them to call you.” I just said fine, whatever. I mean there was a time where I was getting calls from like California, New York. I’m like dude, how do you have my number? But this is after I’ve already been in school. I told them I’m already in school, people. And they’re still calling. So I blocked their numbers. But I don’t know the full timeline when all of this happened. As far as the 1-800 number, that’s before FedEx. In between this automotive place and FedEx. They told me these people are going to call you.

National American University

So NAU [National American University] called. And they told me “Well, you know we got your name...” I said, “That’s great, I’m not going to go.” Click [indicates hanging up phone]. And they called back. So I told them, “I’m not going to go.” Click [indicates phone hanging up again]. I’m not going to college. Leave me alone. So the third time, she says, “Just come in and see. You don’t have to sign anything. You don’t have to do anything. Just come in and let’s talk.” I said fine. This time something in me wanted to [attend the school]. I needed

that push. I needed somebody to be aggressive with me. That was the one time that it was okay to be pushy with me. Because something inside of me wanted to be there. It was just, I needed – it was time.

My family was excited when I said I was going back to college. My mom was excited and happy. She told me, “This is it and you’re going do this.” I told her, “I know.” They were all [my family] encouraging. My dad went back to college later in life and got his Masters and Bachelor’s in science. He’s 69 now, but he went in his 30s. My step-dad graduated from “W” State. “W” State- meaning Wichita State. My mom never went to college, just a semester. My older sister graduated from Wichita State and her husband graduated from K-State. She is a French teacher. She’s a stay at home mom now, but she’s been to Paris. She was a French teacher at Augusta High School before she had kids. My little brother went to Butler [Community College] for a little bit, but didn’t graduate. He’s only 23. My little sister went to K-State for Agriculture.

Small and personal. *So when I went in, it felt good. It felt right. I hate school anyways, so the number one reason I was willing to attend were the small classes. I always felt that at a larger school I would just be a number. There were about 10 people in a class, that small. I think the biggest class I ever had was like 20 people. A few classes like my math classes were big- 25. I mean in my high school that’s the amount of students we had in classes. So this was big for NAU. Small would be five people; maybe 10. Ten at the most. There are two campuses in town. That’s probably one of the other number one reasons I signed up. Also, my credits from cosmetology school transferred. When I went and visited, I ended up signing that day. I was so excited. Because for one, I knew I wanted to be there. Deep down inside. And it’s not as*

if it was, “Well I really want to go, but I don’t want to tell anybody.” It was so deep and covered that I didn’t even know it was there.

But when I left school that day I signed up, I was so excited. I thought, “I’m going to college!” I didn’t care if it wasn’t at WSU. I could not do one class with a professor who doesn’t give a shit about me [metaphorically for example]. I want to be given a shit about. I’m not the student that calls my teacher and says I’m not going to be there. I’m the no show because I don’t want to take the freaking time, [to study] because I don’t care. They [NAU] call me; I don’t answer. They call me again, I don’t answer. They call me the third time; I may answer if I feel like it at that time. “Layla, where are you?” “Oh you know; I was sick... Goofing off. I don’t know.” This semester, which is my last, it has to be my last, I go every Tuesday night from 5:30 to 7:30. I also have an online class.

Can I be successful? *I thought I couldn’t [be successful in college]. The fear that I grew up with I’ve been trying to overcome. Living with ADHD, thinking that I’m stupid for 15 years was difficult. I’m a perfectionist; another ADHD trait. I think, don’t even try if you’re going to fail. See, failing is not an option. It’s really hard on me when I fail. The first time I failed a class at NAU, of course it was math. My teacher’s from Guyana. And he could not speak English. He was horrible! He was mean, he was loud, and I was loud and mean back to him. It was horrible.*

My relationship with school. There’s a little piece inside of me that’s always wanted to go. I was just fighting it so badly, because of the bad experiences in the past. I didn’t want to relive that. It was just the fear of failing. Or just not knowing my curriculum and not doing my homework. That’s been my thing- I didn’t hand in my assignment and I didn’t do my work. I would get stuck and then I would be afraid to ask for help. I still do that.

My online class is the class required for my degree. And, since the financial aid office told me they don't cover just one class, they had to put me in Sociology. It is an intro class for the bachelor's program. So that's why I'm taking that, just for financial aid purposes. I'm not a 100% sure if they are correct, but they said financial aid does not cover just one class, they need two classes at least. If I was just going to do the one online class I would have had to pay out of pocket. I didn't opt to take student loans out for out-of-pocket expenses this semester because I don't need the money this time. I already passed my graduation deadline. I should have already been done four months ago. But, I failed that one math class, so that took another semester. I am ready to be done. My associate's degree will be in business management. I feel as if am behind, because it's such a long time coming. It's something I never in a million years thought I would complete.

Online classes and struggling. *Well at first it wasn't so difficult. I mean we were doing, um, easy kind of things and I would make friends in the class and we would do our homework together and they weren't... None of them [classmates] were online ever. That's why I struggled, have been struggling so bad because online is hard, online is, is just the devil.*

That's the thing, I never had to worry about online and the very end and this is what the number one thing that all teachers on the planet should never say to his student is "Oh, it'll be easy." Because like this class is this resume class that I'm doing right now that this is the third time I'm taking it. My advisor, Teresa, you know the very first time I took it I had three classes. I had the career management class, I had another online class, and I had my Comp One class. But I had three classes, two of them were online. She's like, "Oh it won't be a big deal," you know "It'll be easy. It's like cover letters and things like that." So as soon as she said, "It'll be easy" that was a trigger word that it was going to be hard because... And you don't have to try.

So immediately I was like.... My guard goes up. I know better. When I hear this is going to be easy I immediately know it's not going to be easy. Every single time anybody has ever said this is going to be easy. Just in general. You can't say it's going to be easy because then you're assuming my level of... Easy means you don't have to work as hard. Easy means it's not that big a deal. Well it is that big a deal because I still have to pay to pass the damn class. If she would have said you know, "This is a little bit more difficult" then I would have prepared myself, then I would have pumped up my chest a little bit more like, "Alright. I'm prepared. This is going to be difficult." I felt duped and it created anxiety. And so once I got into it and failed it, I was extremely mad because it was the type of class that isn't hard. But I kept failing.

Classes online vary... It varies, it depends. Like this one they didn't have enough students for a teacher to come in and teach the class. I was the only one, I was literally the only one who knew what I was doing and they're just like... And I felt almost like out of place. And for once I understood what it was like for people like Jerry [my neighbor] or my dad who are just so far above your peers and you don't know how to connect with them and you just want to punch every single one of them in the face because they're retarded. And I really felt like I had to dumb myself down in order to fit in or in order to not look like I'm sucking up. Because that's what happens to smart people. As soon as you reveal that you're smart then you have to, um, defend yourself. Nobody likes you because you're a smarty pants. So you just kind of have to stay quiet. Regardless. Society is going to tear you down and it just sucks because... Double edged sword. It just sucks and so I'm, I'm just like you know, I went ahead and did my work and helped other people. Half of the battle is doing it, half of it is turning it in on time. I could probably be in a 3.0 grade average if I would just do the work on time. That's half of my battle is doing it on time. But it's... I like deadlines but when it comes to school, man I just get so

overwhelmed. ... That's why it's that much more important because I am almost done and I have to focus on this online class because that's the one that's gonna get me graduated.

I started and I had gotten this far. The end is the hardest. If I can overcome the end, then I've accomplished more than just getting my degree. I've learned that I can push myself, I've learned that I can achieve what I want. I've learned so many more lessons than just the curriculum. It's not just school, you don't come out the same person. I've achieved something that I never thought I would. I'm achieving something that I thought I could never do. I can't even say that I did until I'm done. Like it's not over 'til it's over. I said that the last two damn semesters. I'm done, I got this - it's over with. And the last semester, I failed. Everyone was rooting for me to succeed.

School culture and cost. *I've had embarrassing moments at NAU... The class size is five people. So it's not as scary, because half the people in there are homeless looking. They're just gross. They are just the bottom-of-the-barrel people. Some of these people don't have teeth. So I felt a little bit above everybody. And then, I got that confidence. It was scary at first because the beginning classes weren't as bad; it was a hit and miss. These people are categorized- to me- as the type who could never go to Wichita State because they're just...[inadequate]. That was my assumption, but these types of schools {proprietary schools} are just kind of for people on their last resort or they're easy.*

NAU is expensive and that is what's weird since the people at them are struggling. I don't know. It seemed like it was more of like the trashy side of Wichita came there. I think they cost more because of how small and focused they are. Once I got through some of the classes at the school my image of it changed. Just the quality of people shifted in the advanced classes. The teachers were fine; they're just normal teachers. I think in every class there was at least one

student that was just freaking gross. Just disgusting. Trash. White trash. Ghetto. To an extent I felt I was better than these people. I thought, "What am I doing here?" It's like prison - not really prison but... Like I'm too smart for these people. I felt the value of the education or something might be lower.

Non-credit classes. *There was one class I had to take. It was an English class for no credits. It was an intro to English, paid for it, it was required. It was because of the evaluation I had to take when I first signed up. Apparently I'm not as good at English as I thought I was. It's been a while. When I got into the class, that particular one, we restarted from the basics: how to write a sentence. What's a verb? What's a noun? I thought, "Are you kidding me?" They put me in that class because I scored low on the evaluation when I first signed up for school. It was still a regular semester class. I still had to get a pass/fail grade and it was to put me in the next English class. The class did help. I mean honestly it did help, but the first four weeks I thought, this is retarded. None of these people knew how to freaking write a sentence. They didn't know what a run-on sentence was. They didn't know what a verb was. I mean they didn't know shit. I'm like, it's fucking sad. This was the only class that I had to take that wasn't worth any credits. At the very beginning they make you take the math pretest and see where you're at. Never again did I want to take tests, not even going to give it a second thought. It was not quite as bad as I thought but it still sucked. It was a struggle. The non-credit classes were like every other class, handing in assignments, projects etc. I ignored my assignments, I turned them in late, I did the bare minimum.*

Desire for more responsibility. *Well at first I just wanted to go into business management; it wasn't even about FedEx because I wasn't even working full-time there at the time. I dated the manager, and so I got an inside look at how it works. And throughout the years I realized more*

and more that I'm more of a leader than what I [thought]. I'm starting to realize this about myself and I like to be the boss and I like to know what's going on behind closed doors. I don't want to be this just worker like okay boss, okay boss. I ask questions like why do I have to do this? Why do I have to do it this way? Why can't I do it this way? And so I kind of want to have a bit more... I don't like authority-like people coming at me. And that's why I did that [quit] and then once I got back into FedEx, then I got my new contractor that I have now, um there could be an opportunity for that [advancement to management]. If not, then it'll just be somewhere else. But I just like the inner workings of what's going on and because I like to know why I'm doing what I'm doing and not just because somebody told me to.

Support from Expected and Unexpected Places

That's where my neighbor [Jerry] would help me out. I would be like, "Could you just call me and encourage me?" He understood where I was coming from, he went to college, too. He really did understand and he really showed me that he cared about me going to school. He knew the struggle I was going through and the embarrassment of struggling with even an online class or posting assignments late online. He understood it all. I would post late and knew people were going to see that I posted late. Even though it was online. And he understood that and so he made me feel comfortable to come to him that he wasn't going to judge me and that he was going to help me.

When he helped me, he didn't just sit there and watch TV and ignore me. He really took an interest in helping me with homework and was really adamant about getting me to pass my class. Aside from our personal issues [romantic conflicts], as far as school goes, he was passionate about helping me with my schoolwork. He was pretty much literally the only one who sat down and took time out of his day to help me finish, not just work on them a little, but finish

assignments and get them done. Get them turned in. He would say, "Download this and do this. Do you need my computer?" He'd let me have his computer for days. And he'd say, "Did you do your work?" And I'd say, "Nope."

Life as We Know It - FedEx

I like being tough and a leader. At the same time, I want to get my nails done, but I can't. For my job, I can't. I am a delivery driver and it is hard work. There is Home Delivery, and there's ground. FedEx Ground and Home Delivery are only us, not Express, Express is completely different. They're a completely different corporation. But all of home, and all of Ground that you see the purple and the green FedEx, is all owned by contractors. Each route is a section owned by a contractor. I work for a contractor. The contractor means he is my boss. He owns his routes and he uses FedEx's terminal - obviously- to house all his trucks. He buys all his own trucks. It's his own business.

FedEx Express is red and purple. You see those FedEx ones that say "Express?" It'll be red and purple. And the red and purple means when you go online and you want your package within one day, that's what Express does. They're an actual corporation. FedEx is just FedEx. I mean it's all one big company, but then there's different types of ownership and how they ship to different areas. There's FedEx freight, and those are the semis. You'll see FedEx Home, which they predominantly deliver to residences. And they work Tuesday through Saturday. That's what I used to do a lot. And then Ground is businesses. I drive to Winfield. My route is in Winfield. And that's an hour away. I'm the only Winfield driver.

And there is Eric, my boss. He owns the route in our city [Winfield] and Wellington, Cedarvale, all those places. That's his stomping grounds. He owns these routes. Nobody can come in, only if he's selling his routes. Just like Monopoly, I can buy them. It's like politics,

when people are selling and buying. It's really fun, but Ground has more bulk. So, Home Delivery has a set limit that you are allowed to deliver as far as weight. Seventy pounds is their weight limit. Ground has no weight limit. I'm delivering 130 pound packages. I can deliver 80 pound packages like nothin.' Eighty pounds is easy. I average about 50 to 60 stops a day. It sounds like a lot. It's maybe like 45 to 55 stops. And then the volume is anywhere from 130 to 200 packages a day. That's just delivering.

And then on Ground, you go to businesses, but then you have the scheduled pickups. You go back in the afternoon and pick up anything that they want to go out. I have four scheduled pickups every day that I have to go no matter what. And it's a certain time, no matter what. So even if I get done with all my deliveries at like 1:00, I still have to wait until they are ready for me to pick up. I can't scan them until a certain time either. So if it's 2:00 and they're ready then I can scan them. But if it's 1:59, I can't scan any just because it's computed on my scanner. I just have a window. And in the summertime I deliver to Rubbermaid. Rubbermaid Winfield. They can have anywhere from a 100 to 200 packages just from picking up. So not only did I deliver a 100 to 150 packages, but every day I'm picking up a 100 or a 120 packages just from Rubbermaid.

I'm by myself and I'm driving the big one [truck]. The kind with the sliding door. The kind with sliding doors. I'm kind of a badass, not going to lie. It's prideful. On the Home Delivery side, they get maps, they get turn by turns, which means they get turn by turn directions, so you have stop one and it says in 0.3 miles turn left. It's on paper and it's easy to read. Plus, they have maps. Home Delivery loads their own trucks and so each scan is put into a sequence, which can be downloaded onto a GPS. So you can go to each stop, stop by stop, on the GPS and it takes you around. Ground doesn't have that. So I had to learn my own route without a GPS.

Granted, half the businesses or half the places I go to are businesses. So I learn half the route within a week. All downtown, but then I have some residential that are thrown in there for whatever reason. It gets overwhelming sometimes. You know there's an art to it. Driving up, the businesses are on this side [right] of my door because I don't go out the driver's side ever. You know it's just all about how you go. During Christmas time, I was a hermit. I worked six days a week. And I was up to 80 stops and 200 packages, 300 sometimes.

Summary

After reading Layla's story it is easier to understand and empathize with her academic struggles as a child. She grew up in a home where college did not seem out of reach or unheard of, yet Layla believes it was not for her. Struggling with undiagnosed ADHD through her adolescence and into her early adult years seems to restrict Layla to a trade school. She enrolled in a cosmetology program after she received tuition money from her uncle. After having her son and working in the delivery business for a few years, Layla impulsively decides to go back to school and enroll at NAU to pursue an Associate's degree in business.

CHAPTER 5

Conclusions and Implications

This study focused on the perceptions and experiences of two female students who graduated from two different proprietary colleges in a Midwestern state. Data were collected through extensive narrative interviews to help gain understanding into why students interested in pursuing higher education choose proprietary schools. This chapter will include a discussion of themes found in each participant's narrative, as well as common themes that were seen across both narratives. Themes in this section will be organized using social and cultural capital, along with sections from the literature review. Three conclusions are discussed in this chapter: Almost first generation students, lack of social and cultural capital, and self-efficacy.

The research also revealed how much and what kinds of social and cultural capital students had prior to and after attending a proprietary college allowing a deeper understanding of students who choose proprietary schools. Previous research on proprietary schools has focused on statistical data regarding student debt, student loans, dropout rates, employment rates, and the reputations of proprietary colleges (Bailey et al., 2001; Chung, 2012). Little research has been conducted on the actual students who attend proprietary schools and their experiences while attending these schools. This research provides insights using entirely different data sources and methods to the already existing statistical data about post-secondary proprietary schools.

Conclusions

Through narrative inquiry, I set out to understand (a) students' experiences with higher education/ post-secondary education; (b) students' reasons for choosing particular post-secondary proprietary institutions; and (c) how students describe changes to their cultural and social assets before and after attending a proprietary school. Although both participants had

similarities within their stories, each had unique perceptions and experiences regarding higher education.

I selected a critical lens utilizing social and cultural capital theory to analyze and examine the narratives because it displayed how access to certain networks, support systems, financial opportunities, and familial upbringing can affect how students navigate the post-secondary educational world. Through this lens, choices in higher education can be seen as an extension of a student's background, which can bring or hinder access to certain social networks, but can also determine what type of post-secondary educational institution a student may gravitate toward depending on their social and cultural capital (Bourdieu, 1984; Chung, 2012). Quite often proprietary school students have a lower socio-economic status and are interdependent of familial and community input when deciding to attend college. This often leads to higher dropout rates after taking on high-risk student loans, and still lack employable skills (Choy et al., 2003; Chung, 2012; Stage & Hossler, 1989; Stephens et al., 2012). Contrasting this notion via collection of narratives from two proprietary school students allowed me to analyze the perceptions and experiences that brought them to the decision to enroll in a post-secondary proprietary school. No other schools or universities were soliciting these students, for one reason or another, possibly rendering them desirable? Proprietary schools did not write Greer and Layla off and I believe that public universities could learn something from their marketing strategies.

Almost a First-Generation Student

First-generation students are defined as those who are the first to attend college in their family (Cho et al., 2008; Stephens et al., 2012). Students with at least one parent who has attended a four-year university are not considered first-generation. First-generation students are classified as interdependent students because they rely on and are heavily influenced by familial

and community support (Stephens et al., 2012; Stephens et al., 2014). First generation students of the past are different than those today due to the increased availability of financial aid and the astronomical prices of college. Within the last 20 years, some domestic, first-generation students have had poor academic performance, less rigorous academic preparation, low high school grades, which have caused them to leave college within the first year, because they often felt excluded and alienated on college campuses; this might have stemmed from a lack of knowledge about college costs and the application process; and possibly coming from a low socio-economic status (Cho et al., 2008; D’Lima et al., 2014; Fryberg & Markus, 2007; Nora, 2004; Stage & Hossler, 1989; Stephens et al., 2012; Stephens et al., 2014). Demographics and characteristics of students who attend proprietary schools are similar to the majority of students categorized as first-generation.

Both Greer and Layla had fathers who attended and graduated from a four-year university. In addition to Layla’s father having a degree, her step-father, who she predominantly was raised by and lived with, also attended and graduated from a four-year university. Therefore, Greer and Layla are not categorized as first-generation college students. However, when looking at the characteristics of first-generation students, both Greer and Layla have striking similarities to these students. Both women had poor academic performance in high school. Their low grades lead to them being less rigorously prepared for a four-year university, which affected their self-efficacy and the belief they could be successful in college right after high school. Low grades have often been indicators of poor academic performance and less inclination to succeed in college level courses. They did not drop-out during the first year, however; both women chose a proprietary school after they responded to marketing and advertisements. And, they both learned proprietary schools tend to have flexible schedules,

smaller classes, and a more inclusive, student centered curriculum and environment after they enrolled and registered for classes, all of which appealed to them (Arendale, 2010; Bennett et al., 2010; Cellini, 2010; Chang et al., 2012; Hagelskamp et al., 2013). Greer and Layla also fit the categorical non-traditional adult, proprietary school student prototype who waited until they were in their 30s to pursue college. In addition to low academic performance in high school and poor preparation, neither woman wanted to attend a traditional, large university where they would be one of thousands of students, and as Layla inadvertently insinuated, she “was just going to be another number.” They perceived the larger, traditional university as not only out of their reach, but also impersonal and uncaring. Both women preferred and wanted the close, inclusive support system the proprietary schools offered, which is typical of interdependent, first-generation students.

Lack of Social and Cultural Capital

In this study, college social and cultural capital refer to specific knowledge about higher education, such as filling out college applications, applying for financial aid and scholarships, accessing online resources that inform students about post-secondary educational options, and navigating the different post-secondary educational resources available to American adults. Social capital represents the networks students have at their disposal, such as academic counselors, adults who have attended or graduated from post-secondary educational institutions, and adults willing to help students navigate the different post-secondary educational resources available to American students. Greer and Layla both lacked some of these forms of social and cultural capital (Bourdieu, 1984) even though they came from middle-class families and were non-first-generation college students who had a parent and in Layla’s case, siblings, who earned degrees from a four-year university. Both women lacked parental encouragement; were

susceptible to aggressive marketing from proprietary schools; were uninformed about college financial aid and enrollment; and lacked the necessary self-efficacy to attain certain forms of social and cultural capital that would lead to better employment opportunities.

Parental encouragement. Neither Greer's nor Layla's parents encouraged them to pursue higher education after high school. Both women struggled with self-efficacy issues that stemmed from their childhood and lack of parental support. Greer and Layla both stated they performed poorly in high school and did not particularly like academics. However, neither did their parents play a large role in tutoring them or helping at home. In Layla's narrative, she mentions her stepfather's aggressive and somewhat harsh methods of helping her with homework. Her stepfather's ways seem to hinder her desire to improve and almost created an aversion to school and academics. Layla also struggled with undiagnosed ADHD, which debilitated her throughout most of her childhood and secondary schooling. Until she was diagnosed she believed she was stupid and not capable of succeeding in school. This notion stayed with Layla into her adult life and contributed to her aversion to higher education. It did not help that Layla's mother was discouraging when it came to higher education, often asking Layla if she was sure she wanted to attend college since she performed so poorly academically in high school. Layla lacked the expectation and support that her sisters received and believed she was not capable of succeeding in college. Similarly, Greer struggled in high school and stated she was horrible at math, joking that it was Russian to her. Greer's mother also discouraged Greer from leaving home and moving to Arizona, so she could help take care of her father. She withheld the encouragement, support, and financial guidance Greer needed. Greer wanted to go to college in Georgia, but believed that financially and academically it was impossible. Her mother's lack of support added to her feelings of low-self-efficacy and also carried over into her

adult life. At one point, Greer felt she could not even help her own daughter with homework. Both women believed college was not an option for them, because of their poor academic performance in high school and lack of parental encouragement (Stage & Hossler, 1989).

Decision or aggressive marketing? Greer and Layla graduated high school and decided to enter the workforce. They both worked odd jobs and did not find stability in employment until later in their young adult lives. Greer chose retail after years of switching jobs, but still was not satisfied, yet lacked the self-efficacy to pursue higher education until she had her daughter. Similarly, Layla finally chose cosmetology a few years later, after her uncle gifted her with the finances to attend the school. Layla had her son and left the cosmetology profession to work in delivery and shipping for a few years before she decided she wanted more responsibility at her job.

After having children both women had an increase in extrinsic motivation to improve their circumstances. After becoming a single mother, Greer realized it was her sole responsibility to take care of her daughter. She decided for the sake of her child she needed to move out of her parent's home. Greer found that her retail job was not going to pay her enough to accomplish this task and before she could look into school options she received a postcard from Vatterott College. After Greer sent back the post card requesting information, the next day Vatterott called her to set up a campus visit. After deciding to visit the campus, Greer enrolled that same day in a medical assisting diploma program that fit her work and child-rearing schedule. This was the first and only school she visited. A lack of social and cultural capital is evident as Greer does not take time to shop around and look at other programs and colleges, especially to compare tuition prices and student loans. If Greer possessed educational social and cultural capital she would be aware that there are always options. Comparing options will always

provide a base for finding the best deal, or at least seeing what varying prices and programs are offered. At the time, Vatterott only offered two program options, computers and medical. Greer was not interested in computers so the medical assisting program became the default option. One suspects Greer was not sure what she wanted to do career-wise and thus took the first option that came available to her. She instinctively believed the Vatterott staff had her best interest and upon their advice enrolled in a medical assisting program that led to a clerical job in a medical office with little opportunity for career advancement. It is doubtful whether the diploma from Vatterott was even needed to attain the job.

Campus visits are the number one recruiting tool for colleges looking to enroll a variety of diverse students (Nora, 2004). Because interdependent students rely on familial and community support, campus visits have the ability to show students that college campuses can be inclusive and supportive as well. The use of campus students and residential housing staff can play an effective role in recruiting students who may feel campuses are isolated and filled with strangers (Cho et al., 2008; Nora, 2004). Other appealing aspects of proprietary schools are a variety of flexible program schedules, small classes that facilitate intimate teacher support, fast-track program completion, and financial aid packages per program (Bennett et al., 2010). Greer stated that during the 18 months that she attended Vatterott she switched course times from evening to daytime dependent on her daughter's school hours. Greer explained that all her teachers were nice and she felt good about her attendance. She passed her classes, which were different than the general courses she had to take in high school. The courses were different because she did not have to take mathematics, composition, history, or science courses. Greer was offered transcription and medical office courses that required her to pass keyboarding classes and courses that utilized computer software to input new patient information. Therefore,

completing her medical courses successfully and graduating from her program began to increase her self-efficacy and provided her a sense of direction and self-worth. Although, even after graduating and receiving her credential, Greer was satisfied with just working the front office as a receptionist, which likely did not require the educational credential she received.

Layla had a similar experience after her son was born. She worked delivering packages for several years after she left the cosmetology business. Eventually, Layla came to see herself as a “natural born leader” after being able to sustain an adequate life raising her son as a single mother. Although in contrast to Greer, Layla wanted no part of college and it was only by a fluke after National American University’s (NAU) persistent and aggressive marketing that Layla decided she would visit the NAU campus. As Greer was pursued by Vatterott, Layla received numerous unwanted calls from NAU harassing and convincing Layla to at least visit the campus. Like Greer, Layla enrolled in school the same day as her visit, also without considering any other options. Was this somehow NAU taking advantage of Layla’s impulsive nature which was a symptom of her ADHD? Even though NAU ostensibly accepted Layla’s credits from cosmetology school, she still had to take and pay for non-credit remedial courses. Layla never questioned this because she possibly lacked the cultural capital to know to raise such questions. Or, she possibly lacked the self-efficacy to assert herself? Layla also liked the smaller, more personal classes and the college’s support system of calling and checking up on her. Layla’s support system within the small classroom vanished however, when she was required to take online courses and she began to feel invisible in the online classroom. Her extrinsic motivation began to retract as she had not quite developed autonomy in a college setting when her support system was removed (D’Lima et al., 2014). At the time of the study she was hanging on by a thread and was unsure whether she would graduate with her Associate’s degree.

Layla and Greer both lacked social capital as they did not have anyone to help them navigate the college process. Layla's friend helped her to some degree, but they really got no other help except from the college staff. Both of them responded to the first school that reached out to them, did not investigate any further, and promptly enrolled. They did not know enough to ask questions about the value of the degree they were earning. Both Greer and Layla were not even aware that the schools they were attending were for-profit schools. However, the schools did not make that clear to them as well. And, if the schools did, the two girls did not remember or recall that in their interviews.

Picking up the tab. Neither Greer nor Layla were knowledgeable about financial aid and the cost of different colleges, as both enrolled on the day they visited the campus without knowing what they were getting themselves into. Both women enrolled and signed student loan agreements through financial aid with the help of staff at each particular school. To this day, both Greer and Layla are not sure who their loan lenders were and are. Additionally, Greer stopped paying on her loans after she was terminated from her medical office job and her student loans defaulted. Greer's loans have defaulted and she currently owes about \$12,000 for her medical assisting diploma, the loans are still in default, and she currently works retail with limited capacity to repay the loans. Layla is currently in school and does not have to repay her loans until she graduates this spring, May 2016. After looking at NAU tuition rates, she will probably owe about \$40,000 for her Associate's Degree.

Not understanding what it takes to succeed. Greer and Layla both had situations arise that revealed they did not have the social and cultural capital needed to succeed in a work environment. They did not seem to understand the cultural norms of a work place. Greer had an incident at work, where office mail was in her name and she took it home. She was later accused

of stealing company property and then promptly resigned before she could be terminated. Greer stated innocently, “It had my name on it so I took it home.” This displayed a lack of cultural capital because she did not know this was business mail. Losing the job, she went back to school for set Greer back into the vicious cycle of working in retail, as no medical office opportunities were available at the time. However, it seemed that Greer was nervous the medical industry in town was small and she might have been blacklisted after being terminated for stealing since it has taken her years to find work in the medical field. Greer seemed to underestimate herself and what she could accomplish, often settling for less than what she wanted. Layla also struggled with notions of social and cultural capital with regard to what it takes to advance in the work place. She saw herself as a leader and expressed the desire for more responsibility, yet did not turn in assignments while in school and seemed to sabotage herself when on the verge of being successful. That is, she deliberately failed a class she was told would be easy. She also failed to regularly attend classes, which further illustrates her lack of understanding of what it takes to succeed. Layla’s situation was further complicated by an ADHD diagnosis, which required her to take medication. Layla’s continual struggle with ADHD is somewhat alleviated by her delivery job at FedEx. She takes great pride in her route and goes into great detail describing the different departments and what each one of them entail. She mentions briefly how because of her job she no longer has to take Adderall consistently, because her job is so high impact and fast paced she is always moving and busy.

Implications

The data collected from this study contributes new knowledge to the literature regarding higher education and the lived experience of proprietary school students. These students, although not considered first generation according to the strictest definition, in many ways

behaved like first generation students. I was able to utilize social capital theory and share the voices of two proprietary school students who are pursuing or pursued a degree and their perceptions regarding their experiences with higher education. Additionally, self-efficacy greatly affected and influenced the decision these students made regarding the type of post-secondary institution they attended. Analyzed data displayed a counter-narrative that revealed that even though students may have a parent who attended a four-year university, their struggles were similar to first-generation students. The data collected from this study provides a better understanding of what type of students attend proprietary school and the reasons surrounding their choice. The data informs implications for higher educational administration, higher educational educators, high school administration, high school counselors, high school educators, and potential high school or non-traditional adult students who are interested in pursuing college. Additionally, the data informs politicians and education constituents interested in policy making regarding proprietary schools (aggressive college marketing, financial aid, student loans, student debt, and student loan default rates) by providing a glimpse and a face to the numerous default and debt statistics of students who have attended these schools.

Informing Potential Students

There is certain social and cultural capital associated with college prep high school students that non-traditional and first-generation students do not acquire from their parents and/or guidance counselors (Stephens et al., 2012). These students seem to end up becoming returning adult students who seem to have fallen through the cracks of the system. Even though Layla and Greer are not technically first generation students, because their families did not encourage them to go to college, they were not encouraged to even talk to their school counselor about going to college. They were not in the college prep track at school. College bound high

school students are typically informed about the college process and financial costs associated with attendance by their families and friends, or school guidance counselors (Cho et al., 2008; Holland & Richard Jr, 1965; Rocco & Gallagher, 2004; Stephens et al., 2014). It is necessary and most beneficial for students to be fully aware of the college application and enrollment process; costs associated with attending; programs and degrees offered; along with employability and accreditation status before they sign enrollment and loan agreements (Hagelskamp et al., 2013; Sommerfeld & Bowen, 2013). As with the participants in this study, many non-traditional students are left to learn about these factors after they have registered and enrolled for classes. Typically, tuition bills are sent to financial aid lenders and the students rarely analyze and examine the costs until it is too late (Braucher, 2012; Hagelskamp et al., 2013). There are no formal structures in place for non-traditional students to be informed about returning to college or continuing adult education. And, if there are structures, students do not know about them. Students do not possess social capital so how are they going to acquire the type of capital place themselves in more informed situations? Potential students need to be fully informed and aware of the costs and implications that come along with taking out student loans, as well as the reputation of the schools that market to them. Although, in the cases of Greer and Layla, for the most part the two women seemed quite content. Greer mentioned that she was not quite satisfied with her education and loan. However, Layla was not worried about the cost or overall loan amount associated with her proprietary school education.

An easy target. Students who lack social and cultural capital are predisposed to uninformed decision making. Self-efficacy is the ability to adapt to change, specifically it is the notion that a person believes he or she can accomplish a goal or complete a task successfully (Bandura, 2006). Self-efficacy is one of the most influential and important individual

characteristics, which determines a person's perceived ability to attain desired outcomes or planned goals (D'Lima et al., 2014). Self-efficacy is also closely related to motivation, which can be intrinsic or extrinsic. Intrinsic motivation is the inherent desire to complete a task based on the pure internal satisfaction that comes from accomplishing said task (D'Lima et al., 2014). In contrast, extrinsic motivation is the desire to complete a task due to an external reward or incentive that is received when said task is completed. Self-efficacy also plays an important role in how an individual may feel about and views herself. Low self-esteem might deter a person from attempting to step outside of their comfort zone, causing them to remain interdependent (Stephens et al., 2012). Students should be encouraged by teachers, guidance counselors, and higher education recruiters to learn about all of their options before settling for the most convenient or most aggressively marketed school. Teachers and educators in all types of settings should encourage all students to look beyond their comfort zone and show the different examples of student support services across many American university campuses. There are procedures which exist when transferring from high school to college and the higher education system presumes students already understand how to navigate the system before they leave high school.

Because self-efficacy is an individual trait, typically persons with higher intrinsic motivation have higher self-efficacy (D'Lima et al., 2014). When referring to academic performance, both intrinsic and extrinsic motivation showed a positive correlation, however, extrinsic motivation did not show independent characteristics in college students. Because students who attend traditional four-year universities are expected to be independent and autonomous, interdependent students struggle without the support of their families and communities (Fryberg & Markus, 2007). There were similarities between Greer's and Layla's relationship regarding family dynamics and their current family structures. Both women had

fathers who attended college and graduated, yet did not encourage Greer or Layla to attend or pursue a post-secondary education. Greer and Layla were also both single mothers, who decided to return to college after they had their children. Greer and Layla remained quite interdependent. Both women had mothers who had a strong influence on them by discouraging them from attending college. This continued to promote interdependence among Greer and Layla which created much appeal for a locally based, small community student centered school.

Being autonomous is almost required in students who attend traditional four-year universities. Perhaps, Greer and Layla did not pursue community colleges because even though they wanted to go back to school their motivation only reached as far as they were marketed? Communities need to be more proactive in providing services to returning adult students, whether it is through third-party non-profit organizations or federally funded financial aid student loan services. These organizations and services would help provide the needed information and knowledge to returning adult students. This would help provide returning adult students the resources to become savvy consumers who could make informed decisions regarding college.

Consequently, interdependent students often gravitate toward proprietary schools that offer student centered learning, smaller classes, and flexible program schedules when they lack information about consumer driven data (Arendale, 2010; Hagelskamp et al., 2013). When advising students such as Layla and Greer, I would tell them to first look at the tuition rates at several schools, even if it means looking at a for-profit school in comparison to a non-for-profit school. I would also recommend looking at the different accreditations that a college should have and make sure the required courses will be transferable if and when they possibly would want to continue or further their education at a different college. And, finally I would advise

them to double check the career they want has or needs additional certificates or diplomas versus a general education degree, which would often seem more marketable.

Implications for Policymakers

To ensure potential students are better-informed, policymakers should increase their efforts to regulate the marketing of proprietary schools. Some of these efforts might include mandatory disclosing and publication of tuition costs and accreditation bodies involved with proprietary schools and how they compare to their non-profit counterparts (USGAO, 2010). Or, possibly mandatory disclosing with financial loan applications. Proprietary school media advertisements and marketing should be required to provide links to accreditation certificates, credit transfer policies, tuition rates of several competitors, and the statistics of employability after graduation. Also, proprietary school financial aid officers should be trained and appointed by a federal financial aid training program (USGAO, 2010). The officers would be held accountable for providing misleading information and incur fines and/or penalties for transgressions. The federal financial aid training program would not only ensure accurate information, but also would eliminate “sales” type financial aid employees.

Informing Educators

Teachers and educators, regardless if in the private or public sector, have a large influence on students (Lee, Almonte, & Youn, 2013; Sommerfeld & Bowen, 2013). Students spend nearly 8 hours a day in school for 12 years. Since parents and schools are two places students gain a substantial amount of social and cultural capital (Sommerfeld & Bowen, 2013), educators must acknowledge the impact and influence they have on how much post-secondary school knowledge students can acquire to help them make a decision if to attend college (Lee et al., 2013). Additionally, students can be influenced and swayed by teacher perceptions regarding

their academic abilities fostering an environment for increased collegiate self-efficacy (Holland & Richard Jr, 1965; Lee et al, 2013; Stage & Hossler, 1989; Stephens et al., 2012; Stephens et al., 2014). Not all students receive adequate college guidance at home. Therefore, educators who teach within high schools or have direct contact with high school students should be aware of their influence on how students view their academic abilities. Educators should provide a non-judgmental outlook on any given student's abilities or future. They should try and foster a positive and encouraging delivery method when talking to students about college, their grades, or their intentions for college. Educators should avoid presuming that grades are the final indicator of college admission or success (Stephens et al., 2014). Even though grades may determine what colleges students have access to, a student's self-efficacy can determine whether or not they take the first step in the college decision making process (Stage & Hossler, 1989; Stephens et al., 2012). Additionally, guidance counselors will have students who delay pursuing a post-secondary education after high school graduation. These students should be well-informed that if and when they choose to go back to school that they should always check the current educational market for tuition, financial assistance, job prospects and requirements, and not enroll in the first school that has marketed them.

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APPENDICES

Appendix A

Individual Interview #1 Protocol and Questions

Hello, my name is Martyna Klepacka and I represent Wichita State University (WSU) doctoral program in educational leadership. I appreciate your willingness to assist in this study, which will examine perceptions and experiences regarding your choice to attend a proprietary school. You were selected as a possible participant in this study because you have either (a) they attended a locally serving proprietary career or technical college within the last 10 years (b) they are currently attending a locally serving proprietary career or technical college; (c) or they graduated from a locally serving proprietary career or technical college.

Before I begin, we would like to share a few procedures for our conversation. Although I will be on a first name basis, no names will be used in the final report. You can be assured of complete confidentiality. With your permission I would like to record the conversation for accuracy and clarity. This session will last 45-60 minutes.

- 1. Tell me a little about yourself and your background/family.
 - What part of Wichita did you grow up in?
 - Talk to me about your neighborhood.
 - Tell me about your siblings
 - Tell me about your parents.

- 2. Describe yourself in high school
 - Talk to me about your high school activities.
 - Tell me about your high school experience- classes you liked, classes you disliked, did you work, did you enjoy the social scene? Sports?

- 3. Let's talk about what you did after high school.
 - Tell me about your decision to postpone college until later in life.
 - Tell me about your life right after high school ended.
 - Tell me about the decision to possibly return to school.

Appendix A
Individual Interview #2 Protocol and Questions

- 3. Describe your relationship with post-secondary education.
 - Tell me a little about your decision to go to college?
 - Tell me about your biggest college influence?
 - Tell me what you think about college?
 - Tell me what you thought about college before and after you went.

- 4. Describe your choice of major/career aim. Describe the career path you had before your decision to attend post-secondary education.

Appendix A
Individual Interview #3 Protocol and Questions

- 6. Describe any individuals that influenced you in attending college.

- 7. Describe your biggest supporter. Why are they your biggest supporter.

- 8. Describe your friends and family's reactions after you told them you were attending college.

Appendix B

Consent Form

Purpose: You are invited to participate in a research study of post-secondary education and the choice to attend a proprietary School. I hope to learn the perceptions and experiences students have surrounding the choice to attend a proprietary school.

Participant Selection: You were selected as a possible participant in this study because you have either (a) they attended a locally serving proprietary career or technical college within the last 10 years (b) they are currently attending a locally serving proprietary career or technical college; (c) or they graduated from a locally serving proprietary career or technical college. Approximately 2-3 participants will be invited to join the study.

Explanation of Procedures: If you decide to participate, your participation could consist of 3-4 individual interviews that will take approximately 45-60 minutes. With your permission, the field study members will audio-record the interviews.

Discomfort/Risks: There are no anticipated discomforts or risks associated with participating in this study. However, if you feel uncomfortable with any questions, you may opt to pass. During data collection, you are encouraged to be open in your responses. The researcher will keep all responses confidential and all participation is voluntary.

Benefits: The study is being conducted as part of a dissertation for a doctoral program. With your participation, you may benefit from a deeper understanding of why you chose to attend a proprietary school. You may benefit from having the opportunity to be heard regarding your choice to attend a proprietary school. I plan to disseminate the results of the study through presentations at state and national conferences and publications in scholarly journals.

Confidentiality: Every effort will be made to keep your study-related information confidential. However, in order to make sure the study is done properly and safely there may be circumstances where this information must be released. By signing this form, you are giving the researcher permission to share information about you with the following groups:

- Office for Human Research Protections or other federal, state, or international regulatory agencies;
- The Wichita State University Institutional Review Board;

The researcher may publish the results of the study. Your name will not be used in any publication or presentation about the study. The participant will participate in 3-4 audio interviews that will approximately last 45-60 minutes.

Refusal/Withdrawal: Participation in this study is entirely voluntary. Your decision whether or not to participate will not affect your future relations with Wichita State University and/or If you agree to participate in this study, you are free to withdraw from the study at any time without penalty.

Contact: If you have any questions about this research, you can contact Dr. Jean Patterson at: 316-978-6392 or jean.patterson@wichita.edu, CLES, Wichita State University, Wichita, KS 67260-0142. If you have questions pertaining to your rights as a research subject, or about research-related injury, you can contact the Office of Research and Technology Transfer at Wichita State University, 1845 Fairmount Street, Wichita, KS 67260-0007, telephone (316) 978-3285.

You are under no obligation to participate in this study. Your signature below indicates that:

- You have read (or someone has read to you) the information provided above,
- You are aware that this is a research study,
- You have had the opportunity to ask questions and have had them answered to your satisfaction, and
- You have voluntarily decided to participate.

You are not giving up any legal rights by signing this form. You will be given a copy of this consent form to keep.

Printed Name of Subject

Signature of Subject

Date

Printed Name of Witness

Witness Signature