

## **Non-traditional students would be hurt worst**

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**By Lawrence W. Schumacher, Guest Commentary**

It's implausible that President Obama's Department of Education would eliminate quality nursing and programs in areas such as education and information technology structured to prepare the 21st century work force.

After all, the president is dedicated to dramatic expansion of post-secondary access and to increased health care worker training.

But that is exactly what department officials are considering doing by proposing an ill-conceived regulatory change - the so-called "gainful employment rule" - that would link median student borrowing levels to average starting salaries, and end programs that failed a ratio test.

The Department of Education has - in what surely is a laudable goal - decided that a small minority of Americans are taking on too much debt and want to step in to ensure they don't get in over their heads.

However, minorities and women are going to be adversely affected by the plan that will define how much money a student must earn upon graduation.

Using Illinois as an example, more than 9,000 women, nearly 4,500 African-Americans, over 2,000 Hispanics and nearly 700 Asians would be impacted each year by the proposed legislation.

The department claims their proposal will help eliminate "bad actor" programs, assuming students who graduate from programs and take on high debt related to starting salaries are being harmed.

Yet the research demonstrates that graduates of programs that have a higher debt-to-income ratio - those the department would eliminate - have lower, not higher, student loan default rates, undermining the department's fundamental premise.

The rule would primarily hurt non-traditional students, working adults and lower-income students, who gravitate to professional and career programs because they are focused on an education that leads to workplace preparation and empowerment, rather than spending two or four years "finding themselves" at a traditional institution.

These are the students our country needs to attract to post-secondary education if we're going to reach the president's goal of regaining our No. 1 higher education status in the world by 2020.

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