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## For-profit school students need loans

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When we served together in Congress, though we were both conservative members of our respective political parties from the Deep South, we were often on opposite sides of major issues. However, a few years out of Congress, and outside the Beltway, helps former Capitol Hill adversaries realize they see eye to eye on a host of important, even controversial, issues.

One area we agree on is the need to improve our education system. After all, no amount of tax cuts or government services have nearly the potential for improving our country as a well-educated citizenry.

So both of us are monitoring a new proposal by the Obama administration aimed at reducing the debt burden taken on by students who use federal student loans to be able to attend proprietary, or for-profit, colleges. The proposal reflects the administration's position that proprietary colleges offer degrees but little hope of employment, and when these loans go into default, the U.S. taxpayer is left holding the bag. This is a decidedly one-sided perspective.

While the Education Department's proposal — known as Gainful Employment — may be laudable, we have concerns about its underlying assertions, implementation and likely results.

First, many good schools that offer students real opportunities are unlikely to survive under the new rules. The way the proposed regulations are written, some substandard schools are likely to be closed — and this should be applauded. But a large number of good programs — that provide real career benefits for students who really need them — could also be eliminated.

We also take issue with some opponents of for-profit colleges, who often look down their noses at these institutions. Yes, the for-profit schools advertise on daytime television. Yes, they exist to make a profit. And no, most of their students are not kids who get summer internships on Capitol Hill; students well-served by traditional, four-year liberal arts colleges. Student loans will, and should, be preserved for this population.

Generally, however, students who attend schools like the University of Phoenix and DeVry University are working-class; many are minorities and women. Often, these students are the first in their family to attend college. They face life obstacles that students at traditional four-year colleges do not.

Because of these realities, we need to accept the fact that students at for-profit colleges may have greater problems meeting financial obligations incurred during their school

years. As a group, they are likely to have a higher default rate than their fellow students at Ivy League colleges or state-run universities.

President Barack Obama has lofty education goals: that the United States should have the highest percentage of college graduates in the world by 2020 and that an additional 5 million Americans have degrees and certificates in the next decade. With state universities and community colleges around the nation facing serious budget shortfalls, the for-profit sector will have to — and can — play a vital role in helping to meet these ambitious goals.

Therefore, it is clear to both of us that the Obama administration needs to find common-sense ways to differentiate between for-profit colleges that offer students good course work and degrees that will help them find employment and schools that fail in meeting those goals at unacceptable rates. The bad schools should rightly be eliminated, while those providing valuable programs should be helped, not hurt.

This will not be the easiest of tasks. But, heck, if a Libertarian and a Blue Dog Democrat can find ways to agree on controversial issues like education policy, surely the White House and the Education Department can put their heads together and fix the flawed Gainful Employment proposal.

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