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The Business of Choice: Why Students Select For-Profit Career Colleges in Northeast Florida and the Implications for Community College Leaders

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THE BUSINESS OF CHOICE: WHY STUDENTS SELECT FOR-PROFIT CAREER

COLLEGES IN NORTHEAST FLORIDA AND THE IMPLICATIONS FOR

COMMUNITY COLLEGE LEADERS

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ABSTRACT

THE BUSINESS OF CHOICE: WHY STUDENTS SELECT FOR-PROFIT CAREER COLLEGES IN NORTHEAST FLORIDA AND THE IMPLICATIONS FOR COMMUNITY COLLEGE LEADERS

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Old Dominion University, 2019
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Over the past decade, for-profit career colleges have faced significant scrutiny and increased governmental regulation. Even with the skepticism of critics, for-profit enrollments surged and had one of the fastest enrollment growths among higher education sectors. For-profit career colleges are typically known for their predatory marketing practices and exorbitant costs. However, there is a significant concern surrounding why students would attend an institution with such a high cost and a socially perceived low probability of return on investment (Cellini, 2012; Iloh & Tierney, 2013). This study employs a case study methodology to examine the decision-making process of students who selected for-profit career colleges instead of community colleges in northeast Florida. The researcher utilizes Levin and Milgrom's Rational Choice Theory which is based upon the premise that individuals have preferences and make decisions based upon those preferences (Levin & Milgrom, 2004).   In this qualitative study, the researcher utilized document evidence, semi-structured interviews, and focus groups to examine how students arrived at their choice to attend a for-profit career college instead of a lesser expensive community college. The findings of the study provide a framework for higher education practitioners and leaders to utilize the information gathered to improve or modify their current admission and recruitment strategies to increase enrollment in community colleges among non-traditional students.

To my Mama, my only wish is that I have made you proud.

To my Jameson, let this be an example that you can accomplish great things with perseverance.

To my husband Rodney, thank you for you love and support.

To my daughters, remember self-sufficiency is the greatest of all wealth.

To anyone who has ever doubted the power of prayer, it works!

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The road to success is often paved with adversity, and I have had my share on this journey to pursue my second doctoral degree. To those that would have you believe that one journey is any more difficult than the other, shame on them for attempting to quantify one path over the other. They are distinct and different with many lessons learned.

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The doctoral journey is one that many do not understand, so it was a process that I did not share with many people simply because they did not understand the way that I felt I needed to be supported. However, to my supervisor and coworkers at FSCJ who knew about my journey and encouraged me along the way, I am very appreciative of your support. There were times I literally wanted to breakdown, but there was always someone who had gone through the process before me who offered a helping hand or an encouraging word. Those pep talks helped me get through more days than anyone will ever know. To my close friends that I shared my journey with, thank you for believing in me and for your words of encouragement. Thank you for seeing the very best in me, on days when I felt my worst.

Whenever I discuss my successes in life, I credit the game of basketball for providing me with opportunities that I would not otherwise have had in my life. Playing basketball for one of the greatest Historically Black Colleges (HBCU), my beloved Savannah State University, was an

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 As I look back on this doctoral journey I am in awe of the amount of sacrifice that it took to get to this point. I am reminded of Deuteronomy 13:5, "Be strong and be courageous. Do not be afraid or terrified because of them, for the Lord your God goes with you; he will never leave you, nor forsake you."   This journey is proof-positive that my God has not failed me yet!

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CHAPTER I

INTRODUCTION

In today's society, students have an overwhelming number of choices when selecting an institution at which to pursue their educational goals. Community colleges provide a convenient and often economical choice for high school graduates and non-traditional learners to pursue an affordable education while remaining close to home. Adults seeking workforce skills, an associate's degree, bachelor's degree, or personal enrichment may decide to attend a community college or another short-term option (Iloh & Tierney, 2014). Community colleges often have many methods to transfer or articulate credits to a university once a student has completed an associate's level degree (Iloh & Tierney, 2014). These are attractive options for many students, but others prefer a more direct and less time-consuming route to education and often for-profit institutions can provide that opportunity (Iloh & Tierney, 2014). This study examined the decision making-process utilized by students who decided to attend a for-profit career college instead of a community college in northeast Florida.

Background of the Study

In the early 2000s, enrollments in for-profit colleges surged (Deming, Goldin, & Katz, 2012). The surge is attributed to the demand for distance education, and easy access to federal student aid. The fastest enrollment growth occurred in large academic conglomerates across the country (Deming, Goldin, & Katz, 2012). Since 2010, enrollment in for-profit colleges has declined, like in most institutions of higher education, however enrollment remains around 1.6 million students (National Center on Education Statistics, 2013). The literature on for-profit colleges continues to grow, however the dearth of qualitative research, which investigates the

factors surrounding a student's choice of a for-profit institution over a community college, is limited. This study adds to this body of literature by examining the decision-making process that students use to choose the college that fits their needs. This study is significant because it allowed students to discuss their decision-making process in retrospect. Students had the results and consequences of their previous decisions, which influenced how they viewed their previous decision-making process. Much of the literature on school choice focuses on why students chose a particular institution whereas this study focused on the process that led to the choice.

There are significant issues and concerns regarding students that enroll in for-profit career colleges. In past decades, the for-profit education industry has been mired with issues of questionable admissions practices, high student loan default rates, and the quality of academic instruction (Hughes, Chopka & White-Martinelli, 2014). These concerns impact the reputation, credibility, and perception of for-profit career colleges (Hughes et al., 2014). For instance, the federal government invests a great deal to incentivize participation in higher education through various financial aid programs (Hughes et al., 2014; Darolia, 2014). Nevertheless, there are some controversial program rules, designed to protect students and taxpayers, which may limit an institution's eligibility to disburse financial aid (Darolia, 2014). There may also be restrictions on former students who have used Title IV funding due to their failure to repay student loans, which can impact enrollment (Hughes et al., 2014). An example is a student who attends a for-profit institution but does not complete a program or degree. This student considers transferring to a community college. The student may have defaulted on his or her student loans and the student is unable to participate in Title IV funding when he or she attempts to enroll in the community college. This impacts access to financial aid and thus the ability to continue the pursuit of an education.

Another area of concern is the legislative initiative concerning the gainful employment rule. With this initiative, policy makers suggest they will continue to focus on student loan debt repayment as a factor in assessing which higher education institutions should participate in federal financial aid programs. This all leads to questions about program strength and integrity in the marketplace. Government regulations could also conflict with overarching goals to improve access to education (Darolia, 2014).

If certain programs are targeted as a result of their ability to yield appropriate returns in the marketplace, this could influence the type of programs that students seek to pursue thereby impacting enrollment and completion opportunities. There are a number of environmental forces which influence the institution or program that a student selects. In a report by the Public Agenda and the National Center for Public Policy in Higher Education, nearly 60 percent of Americans believe that colleges operate with a business model and are focused on profits rather than student aspirations and the student experience (Sacks, 2010). Moreover, respondents believe that colleges could operate more efficiently to decrease the cost of an education (Sacks, 2010).

An institution's identity is created through a variety of characteristics that relate to its mission and its outcomes. The culture of an institution cannot be understood simply by examining it formal structural aspects which pertain to its policies, decision-making and rules (Lechuga, 2008). Reputation and culture are constantly being created and deciphered by individuals inside the institution as well as by external players and forces (Lechuga, 2008, p. 290). The culture of an institution shapes the roles of its employees, which become the institution's culture (Lechuga, 2008).

There have been several researchers who examined the differences between for-profit and not-for profit institutions of higher learning. These researchers have compared the organizational

practices of traditional non-profit colleges and universities and profit-seeking corporations in the arena of business and industry (Hentschke & Parry, 2014; Hughes et al. 2014; Iloh & Tierney, 2014; Lechuga, 2008). For-profit institutions are in the business of education and not-for-profits are in business to provide education (Lechuga, 2008). This comparison is akin to stating that an automobile manufacturer is in the business of making cars and public transit exist to provide transportation. Both entities must provide a reliable product/service that accomplishes the primary goal, which is to get the occupant from point A to point B. Through an examination of both institution types along with their cultures, missions, and goals, leaders can expound upon the attributes that make their college successful. For-profit career colleges and community colleges are successful in many ways. Both institution types employ practices, which can share elements of their best practices to improve student outcomes in their schools (Lechuga, 2008). Understanding how various initiatives meet market demands and produce successful outcomes does not mean that one institution has to lose its identity. Capitalizing on the strengths of what has made for-profit institutions viable opponents in the higher education sector could yield great returns for community colleges, especially in times of economic and regulatory uncertainty (Lechuga, 2008).

Many issues affect students that have attended for-profit institutions. During the recession in 2008, many people did what comes naturally in turbulent economic times, they enrolled in school (Lederman, 2012). In 2010, for-profit colleges enrolled 11.3% of students nationally (Lederman, 2012). Nearly 53% of undergraduates had student loans in 2009-2010 (Lederman, 2012). Although the economy was in an economic downturn, college enrollment in the for-profit sector increased and students were willing to travel to reach them.

A number of career colleges in northeast Florida, filed bankruptcy and closed abruptly by 2016 as a result of financial mismanagement, poor resource management, and a lack of adequate career placement (Deruy, 2017). Students were left saddled with enormous loads of debt. Some student loan debts were forgiven by the federal government, but some were not. Many students have earned college credits that are often non-transferable to other colleges (Denice, 2015). There are students who will be able to recover from the choice of attending their selected for-profit institution, while some students will attempt to achieve their career goals by attending another college (Denice, 2015). Nevertheless, these students' experiences will shape their future decisions and perhaps their view of education.

The collapse of many for profit colleges in Florida indicated that their methods of delivering educational services needed to change. These changes resulted in many for-profit colleges obtaining non-profit status and utilizing reputable accreditation agencies in order to operate. These changes did not go unnoticed by competitors. Although for-profit career colleges are a small percentage of the education market, they proved to be worthy competitors for community colleges. In that regard, community colleges cannot continue to do things the same way and expect a different result (Phelan, 2014). The higher education landscape is changing and continues to change exponentially. Education policy is affected by changing administrations, changing legislation, increased accountability, and a changing student population. Adapting to change is no longer enough, being a change agent is what will set intuitions apart. A student's choice to attend a for-profit institution is a decision making process that needs further exploration because the for-profit sector is one that is still largely misunderstood (Iloh, 2016). There is a need for further study of students who choose for-profit institutions instead of their community college counterparts. In comparison to for-profit career colleges, community

colleges could be more economical, accredited, or geographically feasible for students. Understanding the needs of students, their decision-making processes, and rationales is critical as research in the area of higher education choice continues to evolve.

Purpose Statement

The purpose of this study is to explore why students choose to attend for-profit career colleges instead of community colleges. Additionally, the purpose of the study is to examine the decision-making process that led the students to select a for-profit career college instead of a community college.

Research Questions

This study focusing on student choice in higher education will be guided by the following research questions:

Why do students choose to attend a for-profit career college instead of a community college?

1. What process do students use to make this decision?

2. Why did the students select a for-profit career college?

3. Why did the students not select a public community college?

Significance of the Study

The purpose of this study is to two-fold. First, this study aims to examine the decision-making process of students who choose for-profit career colleges instead of community college and whether these students knew that community college was an option. Understanding the factors that led the student to choose the for-profit college can provide potential college applicants with information to make informed decisions. Higher education practitioners can

utilize the findings in this study to understand how their practices and policies impact student enrollment decisions.

For-profit education was one of the fastest growing sectors of American higher education and had risen exponentially over the last decade (Cellini, 2012; NCES, 2013) from 3.1% of undergraduate student enrollment in 1999 to 9% in 2009 (Caterino, 2014). For-profit education emerged during the nineteenth century when society demanded skilled workers who could not be supplied through apprenticeships (Caterino, 2014). These schools focused on providing training in trades and business. The schools were attractive to students in lower socioeconomic statuses, particularly women and focused on a tailored skill set (Caterino, 2014). For-profit career colleges declined as progressive era reformers fought for more regulated higher education (Caterino, 2014). In 2014, the Obama Administration implemented new regulations designed to hold for-profit colleges accountable for student outcomes. President Obama's "Gainful Employment" regulations would for the first time link federal student aid eligibility to program-level measures of student debt and earnings (Caterino, 2014; Federal Register, 2014). The debate over the merits of gainful employment and the future of the for-profit industry depend crucially on the quality and cost of a for-profit college education (Caterino, 2014; Hughes et al., 2015).

In this study, the purpose of examining student choice is significant to understanding the factors that students use to make their decision to attend a for-profit college instead of a community college. While there is research that examines college choice decision-making, this study aims to add information about the decision-making process to attend a for-profit college so that future applicants are aware how others navigated the process. This awareness may increase their likelihood to avoid any missteps and they can benefit from good decision-making approaches. Further, the research may provide students and parents in the midst of preparing to

apply for college with information to make calculated and informed decisions. Finally, higher education practitioners may be able to use these findings to improve, change, or modify how they recruit, service, and retain students.

Community colleges provide open access opportunities for students and offer a second chance at building human capital or earning a postsecondary degree for students who would have statistically dropped out (Kalogrides & Grodsky, 2011). Students often enter college with little to no concept about how to succeed in college. Moreover, they fail to acknowledge how their lack of academic preparation could be a barrier to obtaining an education and their desired career (Kalogrides & Grodsky, 2011). In a study by Lundeberg, faculty engagement with students significantly increased the probability of student development at many levels (Lundeberg, 2014). Colleges connecting foundational skills with college level content, defined as contextualization, are said to also promote student achievement (Wilson et al., 2015). Researchers express consternation about the prospect that implementing heavy vocational programming in community colleges only provide short-term benefits with immediate employment, but no long-term education (Wilson et al., 2015). Community colleges fulfill their role as a community partner through creating synergies and partnerships to promote workforce development in the community.

In a report by the National Center for Post-Secondary Improvement, researchers sought to provide a better understanding of how for-profits compare to community colleges regarding students and programs (Bailey, Badway, & Gumport, 2014). The authors of the report discussed concerns about the threat of competition that for-profits pose to public institutions and compared a for-profit chain of schools to three community colleges in the same area (Bailey et al., 2014). The authors of the study stated that community college leaders and staff do not perceive for-

profits as a competitive threat because they characterized their missions as broader in scope

(2014). While community colleges have a broader mission than their for-profit counterparts,

there is a population of students that desire to strengthen their skills in workforce education,

which is increasingly part of the community college agenda (Harberler & Levin, 2014). To

address the gap in service that students experience, which impacts the choice of either the for-

profit or the community college, an exploration of student decision making by college leaders is

imperative. Identifying growing trends and challenges, which create barriers for students, is a

critical exercise for community college practitioners who seek to adopt better organizational

practices that increase student enrollment (Harberler & Levin, 2014).

Overview of the Methodology

Iloh and Tierney (2014) conducted a study which focused on understanding for-profit

college and community college choice through rational choice theory. The theory of rational

choice begins with the concept that individuals, consumers, and students have preferences and

choose according to those preferences (Levin & Milgrom, 2004). According to Iloh and Tierney

(2014), a great deal of the research on college student choice employs rational choice theories,

such as economic and sociological theoretical frameworks (Iloh & Tierney, 2014). Rational

choice emphasizes that individuals tend to make choices through assessing a series of complex

social expectations (Levin & Milgrom, 2004). Iloh and Tierney performed a comparative case

study of the college choice decision-making of students at a for-profit and a community college.

This study utilizes Iloh & Tierney's study as a framework to conduct a descriptive case study

with an emphasis on rational choice theory as it pertains to the decision-making process of

students who choose a for-profit career college *instead* of a community college. The purpose of

the descriptive case study approach is to describe a phenomenon, which is the "case," in its real world context (Yin, 2018).

      Approach. The researcher gathered data through the examination of academic catalogs, focus group, and semi-structured interviews with students who attended a for-profit college in northeast Florida. These data collection methods explored the decision-making process and factors that led students to select for-profit colleges to pursue their educational objectives. Focus groups were conducted to increase the flow of information between participants and increase understanding of the phenomenon. Focus groups provided the opportunity for direct contact between the researcher and the participants. Focus groups allowed the researcher to observe the interaction, verbal cues, and non-verbal cues of the participants in context to the proposed questions (Hays & Singh, 2012). Individual semi-structured interview allowed the researcher to expound upon questions in the focus group and provide an opportunity for participants to discuss topics with more candor than during the focus group (Hays & Singh, 2012).

      Qualitative research involves exploring and understanding individuals or groups to interpret a social or human problem (Creswell, 2014). The goal of qualitative research is to rely on the views of the participants to the greatest extent possible (Creswell, 2014). Qualitative researchers assess the internal experience of participants to understand their perspective. (Hays & Singh, 2012). A case study is an empirical method that investigates a phenomenon within a real world context (Yin, 2018).Case study research involves defining the context of the case which can be a particular time, physical setting, or historical context (Creswell, 2014). The paradigm for this research is social constructivism, which assumes that there is no universal truth because there are multiple contextual perspectives that influence a variety of interactions (Creswell, 2014; Hays & Singh 2012). This approach aligns with the purpose of the research

study because the researcher focused on the decision-making process of students that self-selected to attend a for-profit college. The descriptive case study was an ideal approach for this study. This study focused on a real world problem which examined the development of solutions and alternative approaches to student school choice. Secondly, data was collected through interviews and focus groups. Detailed information was extracted and scrutinized which led to an analysis of the complex approach of student decision-making. Finally, the descriptive case study method was selected as the research tradition because it allows the researcher to utilize multiple sources of information to examine the case in a bounded context. (Creswell, 2014; Yin, 2018).

Participants. The researcher employed purposive sampling to select participants that attended a for-profit college in northeast Florida during the years 2010-2016. Purposeful sampling allows for an increase in variation of participants, but also provides credibility to the study by eliminating suspicion about which participants were selected (Hays & Singh, 2012). Participants were solicited via various community outlets such as strip malls, retail outlets, apartment complexes, existing for-profit colleges, community colleges, and through social media. The researcher selected 16 participants for this study. A survey instrument designed to gather information regarding participant eligibility was disseminated via various social media outlets in addition to canvassing various communities to garner participation in the study (Appendix A).

Research site. The participants were solicited from across six counties, the interviews and focus groups were held at a location that was geographically feasible for the participants. Participants who were unable to meet face to face were provided the opportunity to interview using an alternate option such as telephone or video chat technology.

Data Collection. Upon receiving approval from the Old Dominion University College of Education and Professional Studies Human Subjects Committee, the researcher began collecting data for the study. Data collection for this study consisted of focus groups and semi-structured interviews. Focus group interview data provides insight on the experiences, attitudes, and beliefs of individual participants (Hays & Singh, 2012). Focus groups allowed the researcher to focus on a particular topic and create a relaxed environment among similarly situated participants (Hays & Singh, 2012). Semi-structured interviews were conducted with the individual participants that participated in the focus group. Although semi-structured interviews do not provide consistency across participants, this type of interview allows the participant to have an individual voice and share information that may not have been contributed in a larger group (Hays & Singh, 2012).

The researcher gained access to the participants through canvassing locations open to the public, word-of mouth, and social media solicitation. In accordance with the study criteria, participants were residents of Duval, Clay, Nassau, Baker, St. Johns, or Putnam counties during their matriculation at a for-profit career college. The researcher solicited participants for approximately four weeks until the appropriate sample size is achieved. Once the participants were determined, interview and focus groups were conducted. Prior to the start of the data collection, participants were provided an informed consent document which they read and signed (Creswell, 2014; Hays & Singh, 2012). Participants in the focus group were asked open ended questions. Semi-structured interviews were conducted based on the availability of the participants within a week of the focus groups. The researcher utilized a different set of questions for the interviews while employing techniques such as presupposition and illustrative

questioning (Hays & Singh, 2012). Each focus group and semi-structured interview was recorded to ensure accuracy and transcribed for analysis.

Delimitations

There are some delimitations to the study. The first delimitation is that the study is limited to a small group of participants that attended a for-profit career college. While the study consists of a small sample, a large portion of the literature that investigates student choice is quantitative in nature. This study utilized a qualitative case study approach to examine the phenomena of student choice of for-profit education. Another delimitation of the study is that the research was conducted within six counties in northeast Florida. The researcher limited the study to this geographic area due to the number of for-profit colleges that existed in the area from 2010 to 2016, which either have suspended enrollment or are no longer operational.

Definition of Key Terms

The following terms are used throughout the study and provide a short definition of their usage which will clarify the terms and their applicability in the research.

Attend- A student who has enrolled in a program at career college or community college whether they have graduated or not.

Career College- A postsecondary institution that offers short-term certificate programs, accelerated associate degree, or bachelor degree programs designed to promote entry-level employment (Badway & Gumport, 2014).

Community College- A comprehensive, open access, low-cost college focused on meeting the needs and demands of a diverse population in the local community in which it is geographically located (Bahr & Gross, 2016). These institutions generally offer dual high school enrollment,

certificate, vocational, and continuing workforce education programs in addition to associate degrees and in some cases bachelor degrees.

For-profit College- Higher education institutions which are proprietary in nature, governed and operated by individual owners or a managing board whose goal is to generate revenue for shareholders by providing education products. These institutions generally feature short-term programs with flexible schedules such as certificate programs, associate, bachelor, and in some cases advanced degrees (Chung, 2012). For-profit institutions generally offer accelerated programs to assist students in locating immediate employment related to their field of study.

Non-traditional student- A student who meets at least one of seven characteristics: delayed enrollment into post-secondary education and attends college part-time, works full-time, is financially independent for financial aid purposes, has dependents other than a spouse, is a single parent ,or does not have a characteristic for his population. NCES has also expanded the definition to include age as a "surrogate variable" which includes a large population of adult students who often have family and work responsibilities in addition to other life challenges that can interfere with successful completion of academic goals (U.S. Department of Education, 2017).

Northeast Florida- For purposes of this research, Northeast Florida consists of 6 counties (Duval, Clay, Nassau, Baker, St. Johns, and Putnam (Florida College System, 2016).

Student Choice- Student choice is defined as the decision-making process that a student utilizes to select an institution of higher learning (Iloh & Tierney, 2014). A choice is step in a series of decisions made by students upon enrolling in post-secondary institutions (Chung, 2012).

State College- In 2009, the Florida Legislature changed the name from the "Florida Community College System" to the "Florida College System," reflecting the fact that some of its member institutions currently offer four-year bachelor's degrees. There are 28 member institutions in the Florida College System and as of 2019 two institutions retain the word "community" in the name. Sixteen schools are referred to as "state colleges", and 10 of the schools are referred to as "colleges" (Florida College System, 2019).

Chapter summary

Understanding why students choose for-profit career colleges will provide insight for prospective students, educators, administrators, and other practitioners regarding how to serve these students. Additionally, practitioners in other higher education sectors can utilize this research to modify, change, or implement student services that can impact enrollment, retention, and completion. The literature in for-profit education provides information about the types of students and challenges that the institutions encounter. This qualitative descriptive case study allowed the researcher to collect data that adds an experiential context from the student's perspective to provide greater insight into a student's initial decision to enroll in a for-profit career college. Chapter Two consists a review of the literature to illustrate the significance of the study of for-profit education.

CHAPTER II

LITERATURE REVIEW

The literature review is a critical component in social science research because it provides an in-depth overview of the research that has been performed on a particular topic Creswell, 2014; Galvan, 2014). This review was framed by the following research question and sub-questions:

Why do students choose to attend a for-profit career college instead of a community college?

1. What process do students use to make this decision?

2.   Why did the students select a for-profit career college?

3.   Why did the students not select a public community college?

The purpose of this study is to explore why students choose for-profit career colleges instead of community colleges. Additionally, the purpose of the study is to examine and understand the decisions that led the student to select a for-profit career college instead of a community college. A thorough understanding of how students choose an institution can lead to more focused initiatives by higher education practitioners to enhance the enrollment experience which could lead to desirable institutional outcomes.

Much of the literature surrounding students who choose for-profit colleges stems from the increased scrutiny, oversight, and questionable practices in the for-profit education industry over the past years (Iloh, 2016). The lack of data on the for-profit postsecondary sector, specifically student school choice created a challenge. As a result, in the literature review focuses on developing topics in the for-profit industry that provide a parallel to community colleges. A broad search strategy for potential articles was used. Literature searches were

conducted using the databases ERIC, EBSCOhost, Google Scholar, Project Muse, and Academic Search Premiere. Searches included combinations of the following keywords, "for-profit college choice," "proprietary schools, "community college choice," "rational choice," "rational choice theory," "qualitative," "case study," "descriptive," and "adult learners."   The researcher reviewed a variety of studies in the area of college choice to understand where gaps in the literature exist. The review primarily focuses on studies that explore for-profit institutions and their operating structure, laws such as gainful employment which impact for-profit schools, and studies that explore student school choice in the context of for-profit career colleges and community colleges.

The decision to attend college is just as important as where to attend. Students select colleges for a variety of reasons, but understanding their decision-making process is an integral component in assessing outcomes that aid in determining success. There is a continuing controversy over the efficacy of for-profit higher education (Chung, 2012; Cottom, 2017; Gilpin, Saunders, & Stoddard, 2015).   For-profit colleges have been in existence for a long time. These institutions have proven to be one of the fastest-growing sectors of education, appealing to students with a need to acquire a trade or business skills (Caterino, 2014). The for-profit sector has evolved and changed over time and its focus to meet the needs of students, where other institutions failed, created a small but steady flow of students. Chung finds that the probability of a student choosing a for-profit college is greatly influenced by the student's socioeconomic background and parental involvement (Chung, 2012). Many for-profit institutions target vulnerable members of the education population through deceptive and exploitative tactics (Caterino, 2014).   Some of these institutions have over promised and under-delivered on the

student's expectation of an education that would improve their career opportunities, instead leaving them saddled with debt (Caterino, 2014).

Theoretical and Conceptual Framework

The goal of this study is to explore the motivations, factors, and rationales surrounding student choice of for-profit institutions instead of their community college counterparts. Over the past five years, many for-profit institutions have collapsed and despite the demise of several schools under the umbrella of large corporate structures, for-profit institutions continue to be competitors to institutions with similar programs, such as community colleges. The concept for this study was developed out of the growing concern in student satisfaction, persistence, gainful employment and student loan default rates. As a previous for-profit administrator and a current community college administrator it was important for the researcher to explore the phenomena of school choice and understand the decision-making process. Based on the literature surrounding rational choice theory, individuals make choices that are most in line with their personal preferences. Further, rational choice theory holds that decisions relevant to choice, which include but are not limited to (perceptions toward risk, resentment, sympathy, equity, and fairness), can be associated with an individual's preference rankings over all potential outcomes (Herrnstein, 1990).

Rational choice theory conceptually holds that people make choices after evaluating their preferences in relation to their particular situation. These preferences are viewed in light of benefits or obstacles that impact their decision. There likely is no one factor that determines a person's decision, yet it is a host of choices when analyzed together in the light most favorable to the decision-maker, that the selected choice emerges.

The literature provides evidence that students who attend for-profit schools have lower persistence and completion rates and higher student loan default rates (Gilpin, Saunders, & Stoddard, 2015). A law review note that examined the predatory nature of for-profit colleges stated that an astronomically high number of students in for-profit institutions fail to graduate (Gilpin et al., 2015; Schade, 2014). The author of the note addressed that predatory actors in education should be regulated more closely and the Department of Education should do more to protect the integrity of the higher education system (Schade, 2014). Moreover, according to Schade (2014), the results of for-profit education for many students have yielded high debt and high student loan default rates, citing that for-profit programs can cost more than four times as much as their community college or public counterparts. Economist Stephanie Cellini, in a study on for-profit colleges posits that "in light of the vast amount of money spent by students and taxpayers on for-profit colleges and the limited evidence of their effectiveness, it seems appropriate to consider whether further regulation of the for-profit industry can be justified." The impetus of this study is to examine the factors that impact a student's decision to choose for-profit career colleges, particularly when community colleges, at least with cost as the common denominator, would make an economical choice.

The For-Profit Sector

The for-profit industry is inclusive of several types of educational providers. These providers are referred to by many different names, such as for-profit colleges, for-profit institutions, or for-profit career colleges. For purposes of this study, these terms may be used interchangeably, but the primary focus is for-profit career colleges which I have identified as schools that offer associates degrees, bachelor degrees, and short-term certificate programs intended to lead to entry-level employment in a specific profession.

For-profit education is the fastest growing sector of American higher education and has risen exponentially over the last decade (NCES, 2013) from 3.1% of undergraduate student enrollment in 1999 to 9% in 2009 (Caterino, 2014). For-profits institutions emerged during the nineteenth century when the society demanded skilled workers that could not be supplied through apprenticeships (Caterino, 2014). In an assessment by Cellini and Goldin (2012), they provided a comprehensive assessment of the total number of for-profit institutions in the United States. Using data from regulatory agencies they found that institutions that were not eligible for federal aid, outnumbered aid-eligible institutions (Cellini and Goldin, 2012). This assessment allowed for a true picture of the growth of the sector which indicated that over thirty-percent of for-profit institutions serving over 1.8 million students were eligible for Title IV funding according to the Department of Education (Cellini and Goldin, 2012).

 At their inception, for-profit schools focused on providing training in trades and business. The schools were attractive to students in lower socioeconomic statuses, particularly women and focused on a tailored skillset (Caterino, 2014). For-profit colleges (FPC's) declined as progressive era reformers fought for more regulated higher education (Caterino, 2014).

For-profit career colleges (FPCC) generally focus the curriculum toward a specific career or particular vocation (Davidson, 2016). These institutions are known for their flexibility, accelerated time to degree and programs with a practical application (Davidson, 2016). For-profit career colleges are often centered on treating the student as a consumer and the product is education (Iloh, 2016). These institutions are driven by student centered admission practices, low student-faculty ratios, and wrap around services to help students while they are in school (Iloh, 2016). In many FPCC's, courses are taught by instructors or professors with industry experience which provides a more tactile approach to changing environments in various

professions. For-profit career colleges respond to labor market demands by acknowledging the needs of employers in a variety of professions and trades (Iloh, 2016). For-profit career colleges typically train students for future employment in positions where there is a demand and the return on their investment in college can be achieved through advancement in their chosen field (Iloh, 2016).

There are a number of career colleges currently in operation such as DeVry University, The Art Institutes, Concorde Institute, and Chamberlain College of Nursing, which gear their programs toward very specific industries from business, to art, and health care. In 2014, for-profit career colleges made national news when education conglomerate, Corinthian Colleges, based in California, closed and sold over 90 campuses throughout the country and Canada (Patrick, 2017). These closures occurred due to allegations of predatory lending practices and falsification of employment placement data (Patrick, 2017). Similarly, ITT faced scrutiny from the Department of Education due to predatory lending (Patrick, 2017). When the institution was asked to strengthen its cash reserves and ultimately eliminate access to federal financial aid, ITT, unable to sustain those requests, closed in 2016 (Patrick, 2017).

The closure of Corinthian Colleges in 2014 displaced more than 16,000 students (Fain, 2015). Education Management Corporation, which held the Art Institutes when it closed, impacted over 5,400 students (Fain, 2015). As recent as September 2018, Education Corporation of America, another for-profit provider which operates campuses throughout the United States, plans to close 26 campuses by 2020 (Kreighbaum, 2018). Although there are for-profit colleges that have survived the fray of the ethical and quality concerns faced by the aforementioned schools, the steady increase in competition, coupled with the decline in enrollment, will likely lead to more reorganizations and more closures in the for-profit industry (Kreighbaum, 2018).

Caterino (2014) posits that for-profit colleges not only financialize resources, but they are in essence financial instruments. The ownership structure of for-profit colleges is usually funded through venture capitalists and other investors whose primary goal is to turn a profit, education is a by-product (Caterino, 2014). In the 1980's roughly, out of four-thousand for-profit trade schools, over 1,500 of them were decertified amid a series of scandals (Caterino, 2014). To remedy the situation, many of the institutions merged or were bought out by large firms who streamlined operations and became publicly traded corporations (Caterino, 2014). During the early 2000's for-profit colleges were the highest earning stocks on the market (Caterino, 2014). The industry saw tremendous growth in 2009 as eight of the larger public and privately held for-profits colleges made $2.7 billion.

In November of 2018, another large for-profit education vendor closed its doors. Birmingham, Alabama-based Education Corporation of America (ECA), closed schools operating as Virginia College, Brightwood College, Brightwood Career Institute, Ecotech Institute, and Golf Academy of America in more than 70 locations in 21 states (Amy & Binkley, 2018). The company said in October that it had more than 20,000 students, although more recent documents indicated the number may be closer to 15,000 (Amy & Binkley, 2018). In a letter to ECA's Chief Executive Officer, Stuart Reed, the Accrediting Council for Independent Colleges and Schools (ACICS) explained that that the company had not adequately resolved concerns over student progress, student satisfaction, outcomes, certification and licensure, and staff turnover (Amy & Binkley, 2018). The company, backed by investors including private equity firm, Willis Stein & Partners of Chicago, is the latest in a series of for-profit college closures to occur after allegations that they were loading students up with debt, while not providing them with marketable skills.

The key strategy to generate income in for-profit education is enrollment. Enrollment in for-profit colleges skyrocketed during the early 2000's (Denice, 2015). For-profit enrollment outpaced postsecondary enrollment as a whole with an overall growth of 22 percent. Denice (2015) stated that in 2008 about 9% of all college enrollment came from the for-profit sector. At least 12 % of those enrolled during the 2008-2009 academic year and 14% of full-time equivalent (FTE) in all institutions were eligible to receive financial aid (Denice, 2015). Title IV aid was intended to increase access to education for those who were financially challenged, but it has been used by for-profit institutions as a vehicle to exploit vulnerable members of the student population (Caterino, 2014). Student aid is the primary source of revenue in for-profit colleges and the return on investment for students in terms of earnings typically is not reflective of their financial obligations (Denice, 2015).

In a study that examined college choice among Latina students, the researchers examined what factors influenced their college choice decisions. They found that proprietary institutions target low-income areas and Latina students and populations who are impacted by systemic racism, gender bias, and capitalistic oppression (Dache-Gerbino, Kiyama, & Sapp, 2018). Their findings also indicated that the Latina college-choice decision-making process was heavily influenced by their geographic proximity to their home (Dache-Gerbino et al., 2018). Various cultural and rational decision-making processes impacted the student's decision to attend a proprietary institution. This study also examined students who were close to high school graduation. The researchers also found that although many of the Latina students aspired to attend college, the closer they progressed to graduation or after graduation, proprietary education became more of a realistic option. The authors suggested that students will often turn to college-choices that are right in front of them (Dache-Gerbino et al., 2018). Latinas in the study also

made sense of the recruitment strategies used by proprietary institutions indicating they were led

to believe that their certificate or workforce training would lead to concrete job opportunities and

eventually a career (Dache-Gerbino et al., 2018).

The Community College Sector

Community colleges provide open access opportunities for students and offer a second

chance at building human capital or earning a postsecondary degree to students who would have

statistically dropped out (Kalogrides & Grodsky, 2011). Students often enter college with little

to no concept about the precepts of success and fail to acknowledge that their lack of academic

preparation could be a barrier to obtaining an education and their desired career (Kalogrides &

Grodsky, 2011). Community colleges generally route students in two directions to a) further

education or b) train for immediate employment (Mupinga, Wagner, & Wilcosz, 2009). In a

study by Lundberg, faculty engagement with students significantly increased the probability of

student development at many levels (Lundberg, 2014). Colleges connecting foundational skills

with college level content, defined as contextualization, are said to also promote student

achievement (Hu, Basham, & Campbell, 2015). Researchers expressed consternation about the

prospect that implementing heavy vocational programming in community colleges only provide

short-term benefits with immediate employment, but no long-term education (Hu et al., 2015).

Community colleges fulfill their role as a community partner through creating synergies and

partnerships to promote workforce development in the community.

Community college enrollment has faced a downward trend since 2010. According to a

report by the American Association of Community Colleges (AACC), community college

enrollment is in crisis (AACC, 2019). According to the report, bachelor degree-granting

institutions have continued to see increased enrollments, while community college enrollments

have declined (AACC, 2019). Additionally, the AACC report found that, "1) if fewer individuals attend a college or university, then there are fewer potential students available to attend community college and 2) if students attending postsecondary institutions differentially chose to attend colleges other than community colleges, then that too can decrease the number of students attending community colleges." (AACC, 2019, p. 13).

Despite the rise in for-profit colleges over the past two decades and the most recent decline of many large for-profit conglomerates, there is still an absence of literature on the subject of why students choose to attend for-profit institutions rather than community colleges (Dundon, 2015). Dundon posits that while investing in a college education still provides benefits for most students, those that enroll in for-profit "career colleges" find that their investment has been worthless; students saddled with debt that decreases quality of life rather than improving it (Dundon, 2015). Moreover, since the inception of the American Community college, these schools pave the way to open access to higher education as wells an avenue for middle class individuals and lower income students (McKinney, Mukherjee, Moutima, Jerrel, & Sheffman, 2015). McKinney et al. (2015) examined how community college students assess the advantages and disadvantages of using loans to achieve their higher education goals. The study sought to determine if taking out loans and having personal buy- in influenced students to complete their educational goals. There was evidence that students did not fully understand or consider the implications of taking educational loans (McKinney et al., 2015). Many of the students in the study stated that they were willing to borrow up to $100,000 to cover their college education and expenses.

Competition between For-Profit Career Colleges and Community Colleges. The growth of the for-profit sector caused concern for some community colleges and their programs.

While the for-profit sector represents a small portion of the higher education field, its growth is one of the widely known trends in higher education (Denice, 2015). For-profit colleges or FPCs have very distinct differences from community colleges. For instance, many of the largest for profit colleges are firms which are publicly traded and operated similarly to other publicly-traded businesses which pursue profits and are at the mercy of their shareholders (Gilpin, Saunders, & Stoddard, 2015). Further, over 88% of student revenue is acquired through tuition costs. For-profit career colleges and community colleges also have different management structures which operationally$1000 can affect the delivery of services. For-profit colleges usually have a board structure that controls the decision-making surrounding institutional policy and faculty (Gilpin et al., 2015). Community colleges have a shared governance structure with faculty for decision making on curriculum development, evaluation, and compensation (Chopra, Hughes, & White-Mincarelli, 2014; Gilpin et al., 2015). The variance in the structures of the two institution types result in FPC boards of directors having fewer constraints for reducing or expanding programs, changing course offerings, or removing poor performing instructors (Gilpin et al., 2015). Despite the differences, the two entities still compete for students. Studies comparing community and for-profit colleges have found substantial overlap in programs offered by the two types of institutions (Darolia et al., 2015).

According to the Digest of Education Statistics, there were approximately 3.3 million students enrolled at for-profit colleges (NCES, 2013). This sector is most commonly known for institutions such as the University of Phoenix, owned by the Apollo Group, one of the largest for-profit institutions which account for about 60% of all for-profit college students. There are hundreds of smaller institutions at the other end of the for-profit spectrum that offer shorter programs, certifications and some four-year degrees. According to 2013 statistics by NCES, for-

profit colleges award about one-third of associate degrees and certification credentials (Darolia et al., 2015).

      Special Populations. The open-access nature of for-profit and community colleges lends itself to be a desired destination in the pursuit of higher education for a variety of populations. One population that enters community colleges with the hope of gaining skills and increasing knowledge is veterans. In Heineman's study, she examines what community college leaders do to develop programs, implement changes, and adopt policies to accommodate the needs of this population (Heineman, 2015). According to the National Center for Educational Statistics (NCES), many groups are classified as non-traditional students (NCES, 2013). Nontraditional students are generally classified as students between the age of 25 and 50 years of age, with a high school diploma, and are financially independent (Heineman, 2015). Veterans are unique in a variety of ways. Often veterans come to college with hopes of transferring their military experience as prior learning or experiential credit. Veterans can also contribute a great deal to the atmosphere of the classroom as a result of their unique military experience. These students may also bring other challenges to the academic environment. Veterans that have served in combat may experience social and cognitive dissonance (Heineman, 2015) which can make the adjustment to student life difficult. There may be health issues such as Post-Traumatic Stress Syndrome, Traumatic Brain Injury, or Major Depression as a result of their military service (Heineman, 2015).

      According to a study by DiRamio and Jarvis (2011), institutions that focus on meeting veteran students where they are and providing a military-friendly environment have increased enrollments, improved retention, and higher completion rates. Heineman also states that the military-friendly designation is used by colleges that have decided to incorporate strategies that

facilitate the integration of veterans into the college environment. The Obama administration had a keen interest in providing support to veterans in search of attaining their educational goals (Heineman, 2015). Under the Obama administration, the Department of Veterans Affairs (VA) and the Department of Education (DOE), developed a joint program called the 8 Keys to Veteran's Success (Heineman, 2015). One of the key components of this program encouraged colleges to assists as many veterans enrolling in education programs to obtain employability skills. In a study by Persky and Oliver (2010), they identified the needs of veterans attending community colleges. The researchers found that a concentrated effort on supporting minority groups such as veterans led to increased enrollment and persistence (Persky & Oliver, 2010). The important aspect of the 8 keys to success is that this type of targeted support promotes success regardless of the demographic. Additionally, research in this area indicates that peer connections and support are vital to early student success. (Hamrick & Rumann, 2013; Rumann et al., 2011).

Morris conducted a study in 1993 that examined the characteristics of students who chose for-profit business school students in Los Angeles and their reasons for attending a for-profit versus other postsecondary institutions (Morris, 1993). This was a qualitative study and students were interviewed from three schools. The researcher found that students from various socioeconomic backgrounds desired short-term academic programs or workforce training (Morris, 1993). The study revealed that many of the participants were willing to incur large amounts of debt through student loans to complete a program.

The participants in Morris' study were generally from blue-collar, low-income families. The students had above average academic records, but some of their goals regarding education

were unrealistic (Morris, 1993). While the students had the aptitude to complete a traditional college program, they were more interested in a convenient pathway to a credential.

A study focusing on low-income single mothers attending college found that community colleges can focus on areas such as convenience, student services, and course work to provide an enhanced experience for students. Arcand (2015) noted that when community colleges work to integrate student services through assigned advisors or mentors who actively reach out to students, even as early as the admissions process, could provide students with answers or solutions to issue that may impact college life, transportation, childcare or financial resources. Additionally, for-profit schools generally do not require students to attempt remedial courses which theoretically increases time to degree. While institutions should not relax their academic standards or decrease their academic rigor, they should implement ways to aid students to effectively manage completion of their education (Arcand, 2015). The Florida legislature passed SB 1720 which changed the laws regarding developmental coursework. Senate Bill 1720, which was signed into law in 2013, made college placement exams and remedial course work optional for graduates of Florida high schools (Roubides, 2014). Optional developmental coursework equates to financial savings as well as the opportunity to earn college credit immediately, rather than attempting remediation. Although the law provides greater access as a result of omitting the entrance exam, the law does not address how the lack of remediation for students who need it will impact their completion (Roubides, 2014).   Arcand posits that while community colleges require more time and effort, students generally leave the institution with more comprehensive knowledge (Arcand, 2015). However, legislation such as SB1720 may either affect the rigor of coursework or net attrition and ultimately student success rates.

Minority males and education. African American males are a group in the context of community colleges that are a topic of increasing concern. Wood and Williams (2013) noted that "11.5% of Black male students will depart from a community college within one year of admission, 48.9% leave after three years, and 83% leave after six years, without achieving their intended certificate or degree" (Wood & Williams, 2013, p. 2).

For-profit career colleges have demonstrated positive completion outcomes among minority students (Boykin, 2017). During the 2005-2006 academic year, 39 % of postsecondary degrees were awarded to minorities compared to 19% at public and 16% at a private non-for-profit institutions colleges (DiMaria, 2007). More than 28% of all associates degrees were awarded by the University of Phoenix (Boykin, 2017).

In a study by Wood and Ireland (2014), the researchers examined the determinants of Black male students' engagement with faculty in the community college. Data from this study were derived from the 2011 three-year cohort of the Community College Survey of Student Engagement (CCSSE), which is an assessment instrument used by community colleges to advance student learning and persistence (Wood & Ireland, 2014). A multilevel analysis was performed by delimiting the CCSSE dataset to 14,822 Black men within 665 community colleges (Wood & Ireland, 2014). This resulted in a final dataset of 11,384, black male respondents within 260 community colleges. The outcome that the researchers were most interested in was faculty- student engagement. Academic factors, reading remediation, learning communities, study skills courses, and participation in orientation were the most important components that led to highly effective faculty-student engagement (Wood & Ireland, 2014). The researchers found that beyond other academic factors, learning communities play an important role in faculty-student engagement (Wood & Ireland, 2014).

According to the literature, another significant group that is drawn to for-profit and community college enrollment is black males or men of color (Wood & Vasquez-Urias, 2012). There have been many efforts to prioritize and enhance student success outcomes in community colleges (Xiong, Allen, & Wood, 2016). In a study by Xiong et al., they utilized a phenomenological research design that gathered insights form community college counselors with varying levels of advising experience. The sample included 13 counselors, seven male and six females from seven community colleges in California. The participants responded to open-ended questions regarding the strategies they employed when advising men of color and they also responded to a web- based survey (Xiong et al., 2016). The researchers triangulated data by cross-checking themes to ensure the trust worthiness of the studies in addition to peer debriefing with faculty members with expertise in advising men of color at community colleges (Xiong et al., 2016). The findings resulted in eight themes that are somewhat aligned to the 8 Keys to Veterans Success as examined by Heineman, 2015). The themes include: (a) affirming students' capability of academic success, (b) affirming students' voices, (c) validating students as equal contributors to the counseling experience, (d) providing proactive academic support, and (e) providing positive reinforcement of academic success, (e) affirming men of color as individuals, (f) establishing a caring counselor- student relationship, and (g) providing students with opportunities to connect with other validating agents. Heineman posits that the findings demonstrate the critical role of community college counselors as validating agents. Routine and authentic communication is critical to ensure that positive messages are communicated to students to help them build upon their academic skills and feel comfortable in the college environment to engage beyond the classroom, but to the college community at large. These types of efforts demonstrate to men of color that they are valued and can achieve academic

success (Xiong et al., 2016).   Adult learners that are returning to college want flexible

scheduling and may become disillusioned with a campus atmosphere with large classes or

college subjects that they interpret as unnecessary (Caterino, 2014).

In a study by Wood and Vasquez-Urias (2012), the researchers measured black male

student satisfaction six years after enrolling in community colleges compared to those who

enrolled in proprietary schools. Minority male students who attended community colleges

indicated they had greater satisfaction with their major, quality, and cost of education

(Heineman, 2015 & Vasquez, 2019). Additionally, the research illustrated that minority males

may have greater satisfaction at community colleges, but minority males enrolled in career

colleges are more likely to graduate (Heineman, 2015 & Vasquez-Urias, 2012). Using

independent t-tests, the researchers found that minority males at community colleges were more

likely than career college peers to be academically engaged in their college setting (Heineman,

2015 & Vasquez-Urias, 2012). Moreover, they were also more satisfied with their major, course

of study, and quality of undergraduate education (Heineman, 2015 & Vasquez-Urias, 2012).

Overall, institution type was the statistically significant predictor of satisfaction (Heineman,

2015 & Vasquez-Urias, 2012).

Destin and Kosko (2016) focused on the psychological factors of motivating

disadvantaged students to succeed in high school and on to college. Students that come from

financially and economically challenged situations complete high school and attend college at

lower rates than their more well-off counterparts (Destin & Kosko, 2016). The researchers

explored some scientifically validated theories that can be implemented to motivate student

success. Age and stage of development also play a critical role in what motivates students to

persist (Destin & Kosko, 2016).   One of the core themes of the article was that information must

be shared early with students to avail them of opportunities that they may be unaware (Destin & Kosko, 2016). First generation college students who are in families or groups where college has not been an option are less likely to see college as an opportunity or a need (Destin & Kosko, 2016).

Lawson and Jackson (2019) expanded the conversation of the value proposition of for-profit institutions for African-American post-secondary students. In their article the authors discussed why for-profit institutions are more attractive to some African-American students. The authors suggested that opponents of for-profit education use lack of value to distract from the real issue of how to best support students across existing sectors of education (Lawson & Jackson, 2019). Lawson and Jackson (2019, p.1) also argued that higher education practitioners must focus on "developing alternatives to the dated minority student success paradigm." There must be an acknowledgement among higher education practitioners that there are factors among for-profit institutions that exist to support non-traditional students which are not accessible at traditional institutions. The authors also suggested that academia has yet to recognize the role of for-profit institutions in popularizing distance learning and redefining course delivery thereby making education accessible to a wider demographic (Lawson & Jackson, 2019).

The Decision-Making Process and Student Choice

With a decline in enrollments across all educational sectors, there is a tremendous amount of pressure on colleges to attract students. The need to understand how students decide which institution to attend is of crucial importance as the policy context for higher education moves towards market-based systems in many countries (McManus, Haddock-Fraser, & Rands, 2017). In a study by McManus et al. (2017), the researchers investigated how the attributes which influence student choice between institutions can be elicited. While this research was conducted

in the United Kingdom, the researchers utilized a case study methodology to assess higher education attributes which can be utilized in other countries. The researchers used a revealed preference analysis of the UK University and College Admissions Service (UCAS) application data between 2007 and 2013 to examine the attributes that drive actual student preferences (McManus et al., 2017). This data provided real decisions made by prospective students which were highly correlated to the attributes (institution characteristics) that drove their preferences (McManus et al., 2017). Next, the researchers employed a stated preference (choice modeling) analysis which offered a sample of prospective students a choice between hypothetical universities using a range of the attributes form the UCAS data. The combination of the approaches, stated preference (intent to decide) and preference (actual) led to refining the data and revealing how the students made an informed choice (McManus et al, 2017).

In a study by Hossler and Gallagher (1987), the researchers defined college choice as a process of stages in which a prospective enrollee utilizes to select an institution. The researchers identified three critical stages:1) *predisposition*, in which the person decides to attend college, 2) *search,* (2) wherein a person begins to seek information about colleges and narrows the options, and (3) *choice,* during which the student considers alternatives and decides to which institution to attend. The model was revised by in 1999 (Hossler, Schmit, & Vesper, 1999). The process of information gathering, information processing, and decision-making activity were added (Hossler et, al., 1999). The researchers emphasized the role of the student in the decision-making process.

Colleges utilize a variety of techniques, marketing campaigns, and enrollment strategies to influence student recruitment activities (Chapman, 1981). In a study by Chapman, he presented a model of the influences which affect a prospective student's choice of which college

to attend (Chapman, 1981). This model presented a concept that in order to understand a student's decision-making process regarding which college to attend it is critical to understand the student's family background, student's personal characteristics, and the potential school (Chapman, 1981). The researcher focused on ages 18-21, but also identified that the patterns of influences which affect a wider age range of students face additional pressures, which is not reflected in the model (Chapman, 1981). Chapman examined such characteristics as socioeconomic status, aptitude, aspirational expectations, and previous high school performance to understand the correlation between their current family situation and their school choice.

Next, Chapman (1981) explored fixed characteristics such as location, costs, and desired programs. Financial aid, which is a heavily researched area with regard to student decision-making and college choice, was a major factor in a student's decision. The passage of the Higher Education Amendments of 1976, which reorganized financial aid to be disbursed directly to the student rather than the institution, influences student choice and is an area of interest in many student choice models (Chapman, 1981).

Chapman identified in his study that there are factors that influence college choice which are resistant or impossible to change such as cost and financial aid (Chapman, 1981). Colleges may attempt to change a variety of things, but when institutions recognize that enrollment is a concern, their first response is generally to examine how they identify and recruit students (Chapman, 1981).

In an action-based research study by Tierney (2009), he suggested that unlike wealthy students, low income students face unique challenges or barriers that extenuate the decision-making process of applying to college. He examined three 17-year-old Latino males who attend the same school, yet how they maneuver the choice process is very different. Tierney further

posited that selecting a college is a cultural interpretation constantly shifted by a variety of forces rather than a rational choice method. Although the researcher was heavily involved in the "applying to college" process with each of the subjects, he highlighted that a great deal of preparation takes places when middle and upper-class students apply to college (Tierney, 2009). He identified that lower income students lack many of the support structures of their counterparts, which impacts their ability to plan for college is an effective way (Tierney, 2009).

One of the key points in Tierney's research is that applying to college is not a singular act (Mupinga et al., 2009; Tierney, 2009). The researcher exhibited how issues such as which college, the costs and how to pay for college, as well as how to prepare for college are commingled and nonlinear decision-making processes (Tierney, 2009). Through this interpretation the author uncovers that applying to college is a process circumscribed by shifting factors and circumstances rather than a rigid plan to be followed (Tierney, 2009).

In a comparison of admissions practices between for-profit and community colleges by Iloh and Tierney (2013), the researchers sought to gain a better understanding of admissions practices at for-profit colleges, in comparisons to community colleges. Their study focused on the institutions and not the prospective students as the unit of analysis. The researchers conducted their research by utilizing a "prospective student" to contact five community colleges and five for-profit colleges, regarding the process of enrollment, financial aid, and employment outcomes (Iloh and Tierney, p.5, 2013). The researchers utilized the "prospective student" as a mystery shopper to investigate the practices of each institution (Iloh and Tierney, 2013). The researchers found that the two areas that shaped the admissions profile of each institution were customer service and the breadth of information provided. The researcher concluded that for-profit and community colleges possess unique admissions cultures and that their college websites

provided additional information regarding the behaviors of prospective students concerning enrollment.

The literature suggests that low-income individuals tend to act and respond in similar ways. Tierney suggests that the challenge is to understand that people respond to situations with regard to how they view themselves (Tierney, 2009). In that regard, students tend to make decisions that are normal and achievable within their personal situations and circumstances Higher education practitioners would position themselves well to "create more protean academic strategies" to recruit students rather than a one-size- fits all approach (Tierney, 2009).

In a study by Boykin (2015), the author presented literature that indicates tuition is a substantial factor in the enrollment decisions of minority students. The author recognized that additional research is needed to understand the college choice process for Black males as it relates to career colleges (Boykin, 2017). Although for-profit career colleges cost more than community colleges, it buttresses the point that further investigation is needed to understand the decision-making process of students who to invest in for-profit career colleges.

Advantage or Opportunity?

For-profits have capitalized on the recent expansion of the GI Bill in the wake of 9/11 and the Iraq War (Caterino, 2014). Some for-profit colleges have created websites to target veterans to exploit this source of money (Caterino, 2014). Special populations like minorities, women, and veterans are often targeted for their vulnerability (Caterino, 2014). A former employee of now defunct for-profit conglomerate Corinthian Colleges, testified that recruiters used tactics to persuade students that their lives would be miserable if they did not enroll in school (GAO, 2010). He further testified that recruiters played on the emotions of students to

convince them to enroll (GAO, 2010). Deceptive marketing practices can often influence students to choose for-profit career colleges.

In the study conducted by Dache-Gebino, Kiyama, & Sapp (2018), the researchers utilized a Chicana Feminism theoretical framework to examine how the proximity of proprietary institutions influenced Latina student college choice. Qualitative interviews and geographic data were employed and uncovered how elements such as race, gender and class heavily impacted the marketing and geographic positioning of proprietary institutions. Moreover, the researchers posited that the positioning of these schools and their programs contributed to the perpetuation of racist, classist, and sexist societal structures (Dache-Gerbino et al., 2018).

Job Outlook and Career Placement. Researchers at the forefront of the study of for-profit institutions such as (Dorolia et al., 2014) and (Deming et al., 2012), understand that although for-profit colleges heavily market their ability to land their graduates jobs, they remain skeptical that the colleges offer particularly helpful student services. Students report lower levels of satisfaction with career college programs than compared to students that attend nonprofit institutions (Darolia et al., 2014).

Denice (2015) conducted research to examine the vertical and horizontal stratification in higher education. The researcher explored how college sector fits in to the discussion of stratification in education by comparing the wages of high school graduates that attended for-profit institutions and student that attended public or private, nonprofit colleges (Denice, 2015). Denice cited Lang and Weinstein (2012) who employed the Beginning Postsecondary Student Survey (BPS) and found that students beginning associate's degree programs at for-profit colleges earn annual incomes approximately $3000 less than those who began at public or nonprofit institutions, which was a statistically significant difference (Denice, 2015).

Additionally (Deming et al.,2012), who used the BPS data showed that individuals who started their academic careers at for-profit schools earned about $1800 to $2000 less annually than if they had started at nonprofit institutions. Further Cellini and Chaudhary (2014) used the National Longitudinal Survey of Youth 1997 (NLSY97) and found that individuals enrolled in two- year degree programs at for-profit colleges encountered weekly earnings gains of about $105 relative to high school graduates and the increases were comparable with students attending community colleges. Deming postulates that simply extending access to higher education as for-profit colleges have done does not guarantee that students will encounter labor market outcomes which are commonly associated with higher levels of academic credentials (Denice, 2015).

Besides earning higher wages, there are other benefits to obtaining an education. Characteristics such as improved life satisfaction, better health, and greater participation in community and political affairs are extraneous benefits of educational attainment (Denice, 2015). Further research regarding how attending a for-profit college impacts the non-pecuniary outcomes would shed an additional perspective on why students choose to attend for-profit institutions. (Denice, 2015).

Caterino (2015), cited the Bush administration's Spelling Commission (Commission on the Future of Higher Education), which stated that traditional colleges and universities and even community colleges have become risk averse "mature institutions. " The Commission claimed that these institutions are too rigid and not open to innovation. Andrew Rosen characterized the for-profits as stripped down, modified, and budget-friendly education options, which do away with luxuries because they provide a pragmatic career-oriented education (Caterino, 2014).

In another study, researchers conducted a field experiment to investigate whether employers prefer job applicants who attended for-profit colleges (Darolia, Kodel, Martorell,

Wilson, & Perez-Arce, 2015). This study was one of the first to experimentally review the effect of for-profit college attendance gainful employment and of sub-baccalaureate education (Darolia et al., 2015). The researchers tracked employer responses to fictitious resumes. Their resume characteristics were randomly assigned using computer software (Darolia et al., 2015). Resumes were sent in six broad occupational categories. The results of the study did not indicate that the for-profit college credentials generated any more interest than community college credentials (Darolia et al., 2015).

In a multi-frame analysis of for-profit education, researchers explored the University of Phoenix, a very popular and important player in the for-profit education industry (Hodgman, 2014). The goal of the analysis was to provide entry points to improve for-profit education and understand why it has done so well (Hodgman, 2014). The researcher used a structural, human resource, political, and symbolic frame analysis to detail the important role that the University of Phoenix played in higher education. Each frame focused on decisions and strategies that have positioned the college to be such a positive leader in proprietary education (Hodgman, 2014).

The Borrower's Defense Rule and Gainful Employment. Some for-profit colleges have great success in helping students succeed in their educational pursuits, while others have taken advantage of students in vulnerable situations who were seeking to improve their quality of life (Orrick, 2015). In 1994, Congress added a provision to the Higher Education Act that would create rules to protect students who were misled by their institutions (McCann, 2017). However, the provision was hardly used until 2015. After years of complaints and investigatory findings by the Department of Education (DOE), Corinthian Colleges, Inc., had no choice but to close its schools which also included other brands such as Everest, WyoTech, and Heald Colleges (McCann, 2017). Many students were eligible to have their loans discharged as a result of their

institutions closing suddenly soon after they enrolled (McCann, 2017). Ostensibly, there were thousands more who had enrolled in reliance upon falsified placement rates. These students who had spent time, money and effort would have nothing to show for their enrollment unless they applied for and received borrower defense discharge (McCann, 2017). At that point there was an overflow of borrower defense claims and the DOE had no regulatory plan in place to deal with the volume of applications.

Due to the lack of structure with regard to borrower defense claims, the DOE published a rulemaking process on November 1, 2016, which would be implemented on July 1, 2017. The Trump administration, which sought to overturn Obama legislation, announced that it would delay the implementation of the rule, in effect suspending the rule before it was even implemented. Secretary of Education Betsy DeVos planned to kill the borrower defense rule and establish a new rule that would regulate the borrow defense process (McCann, 2017).

The Department of Education sought to regulate for-profit colleges as well as community colleges and public universities through the issuance of gainful employment regulations. Gainful employment regulations were designed to ensure that students don't end up with debt they cannot repay. Gainful employment rules required colleges to track their completion, graduation, and employment rates of graduates. Gainful employment regulations were designed to protect students from enrolling in programs that failed to provide opportunities for students to obtain viable and sustainable careers (Serna, 2014). Measures established by the US Department of Education operated to limit the amount of debt that students enrolled in for-profit educational or vocational programs could incur (Serna, 2014).

The policy known as the gainful employment rule was proposed in 2010. The rule was a reaction to concerns from the Government Accountability Office and the growing student loan

default rate. While the rule was intended to apply to career-focused training at traditional

schools, a great deal of rhetoric and politics drew the focus toward for-profit institutions (Serna,

2014). The gainful employment rule identified that programs must meet at last one of three

metrics to remain in compliance. If a program could can show that its annual debt to

discretionary income for its graduates was 30% or less or a graduate's debt to income ratio was

less than 12%, then the program was compliant (Serna, 2014). One reason these rules were in

place was so that prospective students had the information to make informed choices between

programs and institutions. However, the metrics that was reported likely did not provide enough

information to influence student-decision making (Serna, 2014).

During the Summer of 2018, Education Secretary Betsy DeVos, limited the Obama

Administration's gainful employment and borrower defense rules (Kreighbaum, 2018). DeVos

ordered a halt on the gainful employment rule. New committees considered revamping the rule

so that it protects students from predatory lending practices that are both fair and equitable to for-

profit and public colleges and universities. Moreover, the borrowers defense rule, which allowed

student loan borrowers to discharge their loans if they had been misled by their institution, was

also halted to eliminate an increase in the discharge of loans which impacts taxpayers between 9

to 21 billion dollars (Kreighbaum, 2018). Gainful employment rules, in some ways, provided a

modicum of information to assist students in assessing between programs as well as institutions.

However, a mere misrepresentation by the institution is not enough to grant a borrower a right to

relief from financial responsibility. While colleges have a responsibility to provide recompense

for misrepresentations and false statements, the student is also responsible to file claims in a

reasonable amount of time.

As of October 2018, a federal court reinstated the student borrower defense protections. United States District Judge, Randolph Moss, who ruled in 2017 that the Department of Education acted illegally when it suspended the Obama Administration's borrower defense rule before it went it to effect, reinstated the 2016 borrower defense rule (Miller, 2018). This rule will remain in effect until at least July 1, 2020 (Miller, 2018).

Rational Choice Theory

The theory of rational choice begins with the concept that individuals, consumers, and students have preferences and choose according to those preference (Levin & Milgrom, 2004). According to Iloh and Tierney, a great deal of the research on college student choice employs rational choice theories, such as economic and sociological theoretical frameworks (Iloh & Tierney, 2014). Rational choice emphasizes that individuals tend to make choices through assessing a series of complex social expectations (Iloh & Tierney, 2014). Iloh and Tierney performed a comparative case study of the college choice decision making of students at a for-profit and a community college. The comparative design of the study included data collections from students at both community colleges and for-profit institutions. Iloh and Tierney found that it is important to recognize the detailed personal identities of the participants in their study (Iloh & Tierney, 2014). There are many factors such as family, career goals, and aptitude which are attributes that contribute to the choices students make (Iloh & Tierney, 2014). Analyzing the characteristics of the participants allowed the researchers to make careful assessments with regard to student motivation, which was related to their particular identity and personal circumstances (Iloh & Tierney, 2014).

Iloh and Tierney's research demonstrated rational choice is a valid theoretical framework in understanding college choice patterns. However, a number of limitations were also

discovered (Iloh & Tierney, 2014). While rational choice was effective in interpreting profit-maximization and cost-benefit analysis, the theory also can be individualistic which made it difficult to define the cumulative impact of the theory as it relates to choice patterns.

Chapter summary

This chapter has presented a review of the literature regarding student college choice as it relates to for-profit career college and community colleges. A brief discussion of the for-profit career college and community college sector illustrated that while both institution types are different they offer similar programs and attract similar types of students. The chapter also reflected upon the job placement and employment outlook as well as the impact of student loan debt among students who attend for-profit career colleges. Finally, the chapter concluded with a discussion of rational choice theory as it relates to the decision-making process of prospective students. Chapter Three presents an overview of the methodology.

CHAPTER III

METHODOLOGY

Examining the decision-making patterns of students that select for-profit career colleges instead of community colleges is a complex process. The purpose of this study is to investigate the decision-making process of students who chose to attend a for-profit career college. Additionally, the study explored the factors in the decision-making process that lead the students to select a for-profit career college instead of a community college.

In this case study, the researcher utilized three qualitative methods to collect data for this research. The data collection strategies used by the researcher were documentation evidence, interviews, and focus groups. Documentation evidence represents data that is an unobtrusive and provides participants an opportunity to share their response to the data (Creswell, 2014). Semi-structured interviews and focus groups allow the researcher to control the line of questioning and allows the participants the opportunity to provide an historical account of their decision-making process to attend a for-profit career college (Creswell, 2014). This study is guided by the following research questions

Why do students choose to attend a for-profit career college rather than a public community college?

1. What process do students use to make this decision?
2. Why did the students select a for-profit career college?
3. Why did the students not select a public community college?

This study is grounded in the case study tradition which allowed the researcher to examine the decision-making process of students through an in-depth interviewing process. Study

participants consisted of students who chose to attend a for-profit career college in northeast

Florida between 2010-2016. In 2015, several for-profit career colleges closed abruptly, which

resulted in the displacement of thousands of students (Federal Student Aid, 2018). On December

12, 2016, the Accrediting Council for Independent Colleges and Schools (ACICS) was

derecognized by the Department of Education as an agency that could provide schools with a

seal of approval for educational quality and compliance. This derecognition of ACICS also

impacted the ability of ACICS recognized institutions to receive Title VI funding (Department of

Education, 2018).

The components of this chapter provide the framework for the research design. This chapter

consists of the research design, research question, positionality statement, site selections, and

participants. Also included in this chapter is the data collection procedure, data analysis,

methods, trustworthiness, and limitations. Further discussion of the methods section involve a

general procedure of analyzing the data and then further analyzing the data within the case study

research tradition.

Research design

This study utilized a descriptive case study approach to examine for-profit career college

choice through three sensitizing concepts: student experiences, career aspirations, and institution

type. A case study can contain a single study or multiple studies. The researcher must consider

widely which to utilize in order to best understand the phenomenon (Gustafson, 2017). The

researcher employed a single case study approach. My task as the researcher is to identify the

case and the specific type of case (Yin, 2018). Yin(2018), suggests that it is better to create a

single case study when the researcher wants to study a person or a group of people. The case

study methodology was selected as the research tradition for this study because the researcher

examined the decision-making process used by participants who elected to attend a for-profit career college during a specified time period (Creswell, 2014; Hays & Singh, 2012). The case study method provides a structure for viewing data in bounded format, which in this case is the time-frame.

Another rationale for the single case study approach is that school choice is a common case. The objective of the approach is to capture the circumstances and conditions of a common situation to provide a larger context to the phenomena (Yin, 2018). The decision-making process of selecting a college, the single case, is a phenomenon that deserves attention. A single-case study design based on examining a unit of analysis, which in this case is the decision-making process, is representative of a unique circumstance for each participant involved in the study. The single case study approach was the most suitable method for this study because the data collection demonstrates a logical sequence that connects the data to the research questions and ultimately to its conclusions (Yin, 2018).

In scholarly research, it is well known that the research question drives the methodological approach best suited to carry out the study (Denzin & Lincoln, 2005). According to Yin (2018), a case study is an empirical inquiry that explores a contemporary phenomenon within its real-life context, particularly when the boundaries between the phenomenon and the context lack clarity. This tradition allows the researcher to investigate a case that is bounded by a particular time or place which can provide insight to a research problem. (Creswell, 2014; Hays & Singh, 2012).

This study is grounded in a social constructivism paradigm, which is a belief system, that there are no truths and that there are multiple perspectives which explain a phenomenon (Hays & Singh, 2012). Social constructivists seek to interpret knowledge through their interactions and

understand how individuals construct knowledge (Creswell, 2014). The social constructivist paradigm emphasizes the importance of culture and context in constructing knowledge (Creswell, 2014).

The researcher employed a descriptive case study approach and social constructivist paradigm in this study to examine the decision-making factors and process of students who elected to attend a for-profit career college and the reasons that influenced their choice. Multiple data collection methods are typically employed during case-based research (Benbasat et al., 1987). Documentation evidence such as college catalogs, also have a variety of strengths where data collection is concerned. Documentation evidence is stable and can be reviewed repeatedly (Yin, 2009). It is unobtrusive because the documentation was not created as result of the study and can contain broad amounts of information to reference other factors of importance to the research (Yin, 2009). The researcher reviewed academic catalogs, identified as marketing materials, from for-profit institutions which were utilized to encourage students to apply to various institutions. A review of the academic catalogs was the first method of data collection. The second method of data collection was semi-structured interviews of the study participants. The third method of data collection was two focus groups conducted by the researcher. Qualitative research has advantages in terms of gaining access to information from various populations (Maher & Dertadian, 2018). Interviews and focus groups can be targeted to focus directly on the case study topic. Additionally, interviews and focus groups provide insight to causal inferences and explanations (Yin, 2009).

Many students who have attended a for-profit career college have a story that describes why they made the decision to attend the institution and the impact that the decision has made in their lives (Cottom, 2016). Industry figures indicate that for-profit career colleges, which

enrolled nearly 3.2 million students in the United States in 2009, were plagued by deceptive recruiting and enrollment practices designed to attract students into programs that arguably they could have taken at their local community college for less money (Yeoman, 2011). Understanding the experiences and motivations of these students will provide insight into the decision-making process of students who have had for-profit career college experiences.

Direct marketing and targeted advertising are key components of the for-profit sector. Examination of college catalogs from for-profit colleges allowed the researcher to corroborate and augment evidence from the other sources of data collection (Yin, 2009). Interviews were one of the most effective means of data collection for this qualitative study. The researcher conduct sixteen semi-structured interviews. The interviews consisted of open ended questioning to elicit candid information about the participants opinions and experiences. The researcher also conducted focus groups. Focus groups provided information regarding attitudes and beliefs surrounding the choices and decision made by various participants. The focus groups were homogenous in that the participants have all attended a for-profit career college. However, the purpose of the focus group was to facilitate a conversation that created an atmosphere of security and trust amongst the group and promote the opportunity to share their experiences. Data during interviews and focus groups was triangulated to support the results of the research findings and to increase the trustworthiness and credibility data.

There are many advantages to using interviews and focus groups as a data collection method (Yin, 2018). Qualitative research interviews allow the researcher to engage in active listening to develop a rapport and encourage in-depth discussion (Rossetto, 2014; Yin, 2018). Interviews are one of the most important sources of case study evidence (Yin, 2018). The interviewee has the opportunity to share their story in their own words, the interviewer initiates

the questions and overall topics of the interview, and a great deal of rich data can be obtained utilizing a simple method (Hays & Singh, 2012). Semi-structured interviews were conducted with study participants. Case study interviews should resemble guided conversations rather than as structured set of questions (Yin, 2018). While semi-structured interviews do not provide consistency across participants, this format allows the participant to have an individual voice and share information that may not have been contributed in a larger group (Hays & Singh, 2012). Focus groups allow the researcher to focus on a particular topic and create a relaxed environment among similarly situated participants (Hays & Singh, 2012). The two sets of focus groups consisted of 6 participants each.

According to Yin (2018), certain types of social research problems call for specific approaches. In order to gain an understanding of specific research problems, a concept or phenomena may need to be examined and understood due to the lack of research that has been conducted on the topic (Yin, 2018). Qualitative research is constructive when the researcher is unsure of the variables to examine (Creswell, 2018). The research questions, the researcher's experiences, and the audience for whom the researcher plans to write, influence the choice of approach (Yin, 2018).

In this study, the researcher selected the descriptive case study approach to conduct the research. The case study approach allowed the researcher to collect detailed information to explore why students select for-profit colleges instead of community colleges in northeast Florida. Case studies are generally bounded by time or activity. In this study, the researcher investigated students who attended for-profit colleges between the years 2010 through 2016 who resided in one of the enumerated northeast Florida counties. This bounds the case geographically.

The crux of this study is to focus on what happened prior to the previously described dramatics in the for-profit industry. This study explored the processes the participants utilized to arrive at a decision on their choice of a for-profit career college. Moreover, the researcher investigated whether the choice was best for the participants or why the community college in their area was not the best choice. The case study approach provides a mechanism through introspective methods such as interviewing and focus groups to query students to address the central question of why students selected for-profit career colleges instead of community colleges.

Participants and site selection

Graduates and non-graduates of for-profit career colleges in northeast Florida were solicited to participate in the research study. Participants were selected using purposive sampling. Purposive sampling is a type of non-probability sampling in which the individuals are included in the sample by the researcher, based upon a set of identified criteria (Jupp, 2006). There are various types of purposive sampling and in this study the researcher used critical case sampling which focused on a specific type of case (Purposive Sampling, 2018). In this study, the case consisted of students who attended a for-profit college in northeast Florida. Purposive sampling was the best approach to select participants because it allowed the researcher to ensure each participant met the study criteria.

Since this study was bounded to students who lived in a particular geographic location from 2010-2016, purposive sampling was conducted as the researcher canvassed public places and solicited participants via social media to participate in the study. The researcher employed specialized strategies to secure eligible participants for the current study. For-profit career colleges are known to recruit from areas that are frequented by people of varying demographics

(Deming, Goldin, & Katz, 2012). Some participants had moved to areas outside of the bounded geographic area defined in the study, but lived there during the specific time frame indicated. The researcher deemed those participants to be eligible to participate in the study because they met the criteria.

Once the participants were selected, the researcher administered the participant eligibility survey which served as an extra layer of verifiability to ensure participants met the study criteria (Appendix A). The eligibility survey was conducted with potential candidates who expressed interest in participating in the study. Participants who were recruited through canvassing and web solicitation were identified based on an initial inquiry during canvassing. The initial inquiry was based on a short description of the study and the following questions: 1) Did you attend or graduate from a for-profit career college? 2) If so, did you attend or graduate between 2010-2016? 3) During your attendance at the for-profit career college were you a resident of either Baker, Clay, Duval, Nassau, St. Johns, or Putnam counties? If the participants met the eligibility criteria they were provided the opportunity to schedule an interview with the researcher.

The participants in the study were graduates or students who attended a for-profit career college that resided in one of six northeast Florida counties (Baker, Clay, Duval, Nassau, St. Johns, and Putnam). The participants chose to attend a for-profit career college instead of their area community college or attended a community college prior to or subsequent to attending the for-profit career college. Further as part of the criteria the participants attended the for-profit college between the years 2010-2016.

Jacksonville, Duval County, Florida is the largest city land wise in the United States. It sits in the northeast corner of the state and borders the Atlantic Ocean. Florida is comprised of 67 counties. The researcher elected to utilize Duval County and the counties that surround the area

because as a researcher who worked at a for-profit college in Duval County, it was observed that

students commuted from these counties to attend a for-profit college located in Duval or Clay

County. The surrounding counties are within a 30-40 mile radius of Duval County and Clay

County. Duval County is the largest of the six counties in the study and the most populous. The

Florida Office of Economic and Demographic Research (EDR) profiles each county in the state

by various characteristics such as employment, education, income, taxation, infrastructure, and

quality of life (EDR, 2019). Quality of life was one of the most interesting areas. The EDR

enumerated working outside the county of residence as an important aspect of quality of life.

According to the EDR (2019), residents working outside the county of residence among the

population in Baker County is (54.1%), Clay County (54.4%), Duval County (6.1%), Nassau

County (40%), Putnam County (32.1%), and St. Johns County (41.1%).

Additionally, one of the state's largest community colleges, which are referred to as state

colleges in Florida, is located in Jacksonville. There are 28 state colleges in Florida and each

institution services a particular geographic area of the state (Appendix E). The community

colleges that service Putnam County, Baker County, and St. Johns County are located in a

different service area than the community college that services Duval, Nassau and Clay counties.

A service area consists of the designated counties in which the state college has geographic

responsibility (Florida College System-Our Colleges, 2019). Considering the EDR quality of life

statistics as it pertains to working outside the county of residence, it is logical that potential

college students would also attend colleges outside the county of residence.

Interviews and focus groups were conducted once participants were identified and

selected. The interviews (Appendix C) were conducted at various local public libraries or an

agreed upon location selected by the participant in one of the aforementioned counties. Focus

groups (Appendix D) were also conducted at a local public library to serve as a zone of neutrality. Since participants did not receive any remuneration for their participation in the study, the researcher wanted to ensure that the time and place of the interview was convenient for the participant. In the event a participant was unable to meet face to face, the interview was conducted via phone. Only one participant was interviewed by phone.

Data collection

In advance of data collection, the researcher gained approval from the Darden College Human Subjects Committee to conduct the research. Upon approval, data collection commenced. Participants selected for the study were provided an informed consent document (Appendix B) to review and sign. The document described the study and explained any risks or benefits involved with participation. The researcher began to recruit participants upon approval by the human subjects review board.

Through canvassing and recruitment of participants, the researcher gathered 43 participants from which a purposeful sample of 16 were selected to participate in the study. During the canvassing and recruitment process, the researcher utilized strategies such as soliciting participation at malls, grocery stores, and other retail establishments. This approach was utilized because retail stores are frequented by people of various demographics. Additionally, the solicitation was done on Saturdays when retail venues are highly populated which increased the opportunity to capture participants. Locations with varied demographics, large populations, and small incentives from the researcher yielded greater exposure to the study. The researcher used a small sign, active engagement with potential participants, and candy on the table to gain interest from interested shoppers and passersby. The same process was conducted at apartment complexes.

The researcher actively engaged participants by asking questions to passersby, such as "Have you ever attended a for-profit college or did you attend college?" Potential participants were informed about the purpose of the study and asked if they would be interested in being a participant. Prospective participants who expressed interest in the study were provided the opportunity submit their contact information to the researcher. The researcher used an information card to gather email addresses and contact information from face to face solicitations. The information card included a brief description of the study and the study criteria. Prospective participants who expressed interest via social media solicitation submitted information via email.

Prior to collecting participant information, the researcher conducted a brief eligibility survey. After collecting contact information from 43 eligible participants, the researcher began to contact participants to schedule interviews. The participants were contacted randomly from the recruited participants and interviews were arranged. The researcher conducted semi-structured interviews with 16 participants at which point the researcher deemed saturation was reached. The point of saturation occurs when the gathering of fresh data no longer triggers new information or reveals new properties (Charmaz, 2006). Saturation of the data can be closely aligned with the research questions. Detecting saturation is more than seeing repetitive themes or categories, it is when those themes and categories develop into a message about the categories that can be gleaned from its recurrence (Corbin & Strauss, 2008).

While it is clear that 16 participants is a small sample size, the study is not meant to be generalizable, but to be used as a tool for potential college applicants, current students and practitioners to employ more informed decision-making as a result of the findings. The data

collection methods allowed for in depth interviews, review, and any necessary follow-up to understand themes that may emerge.

After conducting the semi-structured interviews, the researcher conducted focus groups. The participants were asked during the recruiting process if they would be willing to participate in a focus group at a later time in the data collection process to which no participant disagreed. The focus group participants were selected from the 16 participants. Two sets of focus groups consisting of 6 participants were conducted. Prior to the start of the semi-structured interviews and focus groups, participants were provided an informed consent document to read and sign. The informed consent document (Appendix B), discussed the purpose of the study, the storage of personal information, as well as the confidentiality of the data from the research (Creswell, 2014; Hays & Singh, 2012). Participants in the semi-structured interviews were asked open-ended questions. The time frame for the interviews were 30-60 minutes. Next, focus groups were conducted based on the availability of the participants. Focus group interviews lasted approximately 45-60 minutes.

The researcher utilized open-ended questions for the interviews, while employing techniques such as presupposition and illustrative questioning (Hays & Singh, 2012). Each focus group and semi-structured interview was recorded to ensure accuracy of the data collected. After conducting each interview, the researcher reflected on the recorded field notes and taped recordings. The researcher maintained a reflexive journal to record impressions and interpretations because early analysis is critical in qualitative research to provide accurate and timely analysis of the data collected (Miles & Huberman, 1994).

To ensure triangulation of the data, the researcher utilized academic catalogs from various for-profit institutions in addition to the semi-structured interviews and focus groups.

Academic catalogs from for-profit career colleges attended by study participants were collected and analyzed to search for recurring themes in the recruitment language, programs, services and admission criteria. Since academic catalogs are an unobtrusive source of information they can be accessed at any time (Creswell, 2014). These materials were also used during the interviews and focus groups to discuss certain themes or concepts that surfaced. Triangulation in qualitative studies captures various dimensions of the same phenomenon which aids in validation of the data (Yin, 2018). Triangulation is utilizing more than one method to collect data on the same topic (Miles & Huberman, 1994). The use of multiple sources of evidence permits going beyond the breadth of the essential study of the case. A case study finding or conclusion will be considered substantiated, convincing, and accurate if it is based on a convergence of multiple data sources (Yin, 2018). The researcher utilized member checking to ensure accuracy of the participant interviews. This step ensured that each participant's point of view is captured in the essence of their experience and voice.

Data Analysis

In this descriptive case study, the researcher employed techniques such as listing, grouping, clustering, validating, and creating structural descriptions of participant experiences (Moustakas, 1994). Additionally, the researcher used techniques such as pattern matching, explanation building, logic modeling, and cross-case synthesis (Yin, 2018). In order to maintain the integrity of the research and protect the confidentiality of the participants, each participant was identified using a pseudonym. The researcher read the transcripts to search for patterns in the data. It is critical to capture patterns in the data prior to coding or categorizing the information to capture the 'essence' of the participants' feedback (Miles & Huberman, 1994). According to Miles and Huberman (1994), analyzing data early in the research process can

provide greater insight for interpreting and collecting additional data. Data analysis is a continuous process and the researcher recorded interpretations throughout the study to ensure validation of the data.

Each participant was provided the opportunity to review their transcript for accuracy. None of the study participants requested to review the transcripts of their interview. The researcher also had the assistance of two higher education professionals who assisted with peer debriefing. Both peer reviewers had experience teaching at for-profit career colleges and community colleges. These peer reviewers assisted in the review of patterns and themes that emerged from the data collection. This was yet another step in triangulating the data to ensure that the information was analyzed effectively and that the themes that emerged from the data were accurate reflections of the data collection and analysis.

The researcher began analyzing the data by bracketing or epoche`, which involves setting aside researcher bias and assumptions about the study (Moustakas, 1994). The researcher then proceeded with horizontalization of the data. This process includes identifying non-repetitive, non-overlapping statements in the transcribed data (Hays & Singh, 2012). The researcher reviewed the patterns in the data and conducted an analysis of themes or issues as an interpretation of assertions about data (Creswell, 2014). The researcher separated the information into categories or themes and synthesized the topics into units of meaning creating a textural description. (Hays & Singh, 2012). The researcher used the textural description to understand the essence and depth of the participant's experiences (Hays & Singh, 2012).   The researcher then created a table to organize and present the data, such as the participants and themes (Yin, 2018). A structural description was identified by the researcher which ascertained multiple potential meanings within the textural description of the data (Hays & Singh, 2012).

One of the main aspects of case study research is that the investigators decide the boundaries of a case to understand the participants' experiences within the confines of those boundaries; this required the researcher to analyze not only what the participants disclosed, but to interpret what it meant in context of the time of their attendance and any historical or academic context (Diaz-Padilla, 2015).

Positionality Statement

As a previous administrator with a large for-profit career college and now in a similar role as a community college administrator, the researcher was aware of many issues that influence the decision-making of students as they begin the process of selecting the college of their choice. In that regard, there is a great deal that can be learned and utilized from the for-profit sector by community colleges in an effort to provide the best student experience for those that avail themselves to the community college sector. As an administrator at one of the largest for-profits in the country, the researcher took part in a great deal of training that focused on problem solving, conflict resolution, budgeting, forecasting, auditing, leadership, and accreditation. The researcher and many of her contemporaries were recognized for meeting monthly goals, quarterly goals, and annual goals. As faculty at the for-profit institution, the researcher was recognized as instructor of the year and as an administrator, received bonuses when student retention goals were met. However, this adulation came at a price. It was the result of 10-12 hour workdays, ineffective work-life balance, and unrealistic expectations set by the employer. This often left the researcher to wrestle with ethical dilemmas concerning the position at the institution. The researcher questioned and examined her own motivations for remaining employed by the institution prior to her departure.

As time passed, the researcher realized that all of the training, rewards and accolades did little to justify her contribution to a system that put profits over people. The researcher recognized that continued employment was equal to complicity in a vicious cycle of retail education. Students were being sold a dream and unfortunately, for many of them, it would never become a reality.

In order to examine the data collected in the study, the researcher kept a reflexive journal by memoing and taking detailed field notes to reflect on reactions and thoughts as they relate to the research data. Reflexivity is a strategy that encourages accountability of the researcher by promoting the documentation of the thoughts and feelings that influence the researcher and the research process itself (Hays & Singh, 2012). Reflexivity also means that the researcher reflects on their personal background, biases, and values which shape their interpretations of the data formed during the study (Creswell, 2014).

Trustworthiness and credibility

Hays and Singh (2012) state that credibility is one of the major criteria that qualitative researchers utilize to determine if the conclusions make sense for a qualitative study. Qualitative inquirers employ a variety of techniques to increase the trustworthiness of the research (Iloh, 2016). Triangulation of data is another strategy to ensure trustworthiness (Creswell, 2014; Hays & Singh, 2012). The researcher used data from multiple sources, specifically academic catalogs from for-profit colleges, semi-structured interviews, and focus groups to build a coherent justification for themes. (Creswell, 2014; Hays & Singh, 2012). Triangulation of the data helps to strengthen evidence that a particular theme exists (Creswell, 2014; Diaz- Padilla, 2015; Hays & Singh, 2012). Although triangulation does not guarantee trustworthiness, it provides an added layer of evidence in the research process (Hays & Singh, 2012).

The researcher's reflexive journal serves as an audit trail to ensure that the research is conducted in the manner it was intended. The researcher used a thick description to communicate the findings. Thick description provides detailed accounts of settings, participants, and procedures in the study to ensure that the information provided is credible (Iloh, 2016). According to Creswell (2014), detailed descriptions of the data provide richer and more realistic results to increase the validity of the data.

As stated earlier, the researcher employed peer debriefing to enhance the accuracy of the data (Creswell, 2014). Peer debriefing allows another individual, separate from the study, to review and ask questions so that the information can be interpreted by people other than the researcher (Creswell, 2014). The researcher utilized both for-profit career college faculty and community college faculty to review the study and provide feedback to ensure that the study made sense to target audiences.

The researcher instituted member checking to ensure credibility of the study (Creswell, 2014; Hays & Singh, 2012). Member checking is one of the primary tools that researchers utilize to establish trustworthiness (Creswell, 2014; Hays & Singh, 2012). While each participant was given the opportunity to review their transcript for accuracy, no participants asked to review their transcript. Finally, an external auditor was employed to review the entire project. The external auditor was one of the peer reviewers. Utilization of an independent investigator to review the research process (e.g. interview protocols, accuracy of transcription, and relationship of the data to the research question) can aid in validation of the study (Creswell, 2014).

Limitations

One limitation in this study is researcher bias. The researcher was employed as an academic administrator at a for-profit career college in northeast Florida that is now closed. Over the course of the researcher's employment, many of the job duties included but were not limited to, academic tutoring, transportation assistance, childcare assistance, food assistance, and in some cases, assistance locating housing. These experiences may have some influence on the researcher's interpretation of the data. However, the use of peer reviewers provided additional safeguards from researcher bias.

Another limitation in this study is that for-profit career colleges may be perceived negatively, particularly in Florida, which was the site of some of the proprietary conglomerates such Everest University, ITT, and Virginia College (Federal Student Aid, 2018). According to the Federal Student Aid (2019) website, several for-profit career colleges in Florida have lost their accreditation and closed since 2015. In many cases theses schools closed without notice to students or employees (Giuseppe, 2016). Participants affected by these closures will likely have had negative experiences and interactions with the for-profit college sector, which may impact the research.

Chapter summary

   This chapter provides the coordinated process of data collection and analysis. This data collection process was utilized to investigate factors that impacted the decision-making process of students who chose to attend a for-profit career college instead of a community college. Since the researcher utilized a case study methodology, document review, semi-structured interviews, and focus groups were the most appropriate data collection methods. Chapter 4 will provide the findings of the study.

CHAPTER IV

FINDINGS

This chapter begins with a narrative description of each participant used for the analysis of the data. Sixteen students who either attended or graduated from a for-profit career college were interviewed for the study. Semi-structured interviews were conducted with each participant. Two focus groups were also conducted. The focus group participants were composed from the 16 participants. Each focus group consisted of six students. Additionally, college catalogs of five for-profit colleges attended by participants in the study were examined. Among the participants, six for-profit career colleges were represented.

For decades, for-profit career college education providers reached overwhelming enrollment numbers in the higher education industry (Deming, Goldin, & Katz, 2012). Through targeted marketing-practices, attractive degree options, convenient short-term career paths, and promoting the dream of a better future, thousands of students enrolled in for-profit colleges to pursue their dream of a higher education (Hughes, Chopka, & White-Mincarelli, 2014). Enrolling in college can be an exciting experience, but it can also be an overwhelming and daunting task. Potential students exploring their options for higher education can be faced with a variety of obstacles or challenges. Whether students are selecting an institution as a recent high school graduate, adult learner, or as a second career, there are crucial elements that aid in successful enrollment and completion of post-secondary options. Students make the decision to enroll in college for a number of reasons and this study seeks to understand how these decisions are made and what factors impact the decision-making process of students who choose for-profit career colleges instead of community colleges. The following research questions guided the study:

Why do students choose to attend a for-profit career college instead of a community college?

1. What process do students use to make this decision?

2. Why did the students select a for-profit career college?

3. Why did the students not select a public community college?

This chapter details the findings of the study. The findings in this study describe factors, circumstances, and situations that influenced the process students utilized to select a for-profit career college. The decision to choose a college is a process. Process is generally defined as a series of actions utilized to achieve a particular end result or a series of changes that happen naturally (Cambridge, 2019). In this case, the process of decision-making explores many actions or steps that students considered as they made their decision to attend a for-profit career college. Understanding this process through the lens of students who chose a path that they decided was best for them, can bring awareness to how students process information with regard to school choice.

Description of Participants

The participant criteria for this study included students who attended or graduated from a for-profit college in northeast Florida between 2010-2016. In this study, northeast Florida consists of Duval, Baker, Clay, Nassau, St. Johns, and Putnam counties. All participants are alumni of for-profit career colleges. There were ten females and six males that participated in the study. Table 1 lists the pseudonym of each participant, age range, county of residence at the time of enrollment, the for-profit career college attended, their graduation status from the college, and whether they are currently employed in the program of study pursued at their selected college. Pseudonyms were used to ensure confidentiality of the participants.

Table 1

Study participant characteristics

Participant	Gender	Age Range	Florida County	For-Profit Career College	Graduate	Currently working in field
Stacy	Female	35-44	Duval	Everest University	Yes	*Yes*
Mia	Female	35-44	Duval	Everest University	Yes	No
Vanessa	Female	45-54	Duval	Everest University	Yes	No
Natasha	Female	35-44	Clay	Dade Medical College	No	No
Kalenda	Female	55-64	Clay	Everest University	Yes	No
Stephanie	Female	55-64	Clay	ITT	Yes	No
Luke	Male	35-44	St Johns	Everest University	Yes	Yes
Milton	Male	35-54	St Johns	Everest University	Yes	Yes
Matt	Male	35-44	Duval	Fortis College/Keiser	Yes	No
Gwen	Female	55-64	Duval	Everest University	Yes	Yes
Peter	Male	35-44	Baker	Florida Career College	Yes	Yes
Miranda	Female	35-34	Putnam	Virginia College	No	No
Julessa	Female	35-44	Baker	Everest University	Yes	No
William	Male	25-34	Duval	Everest University	Yes	No
Tyshawn	Male	45-54	St Johns	Everest University	Yes	No
Zora	Female	18-24	Clay	Virginia College	Yes	No

Stacy. Stacy is a Black female between the age of 35-44. Stacy is originally from a small town in the Midwest. She described her small town as a place with limited opportunity for personal advancement and minimal employment opportunities. As a child, she had dreams of becoming a secretary because she was always very good at organizing and taking notes. As an early high school graduate, her career opportunities were limited since she was under 18. Stacy described her high school classmates as a close group. Upon graduation from high school she and her friends vowed to use the "buddy" system and attend the local community college. Shortly after graduation, Stacy became pregnant which derailed her plans to attend college. She had hoped to obtain employment at the local bank as a teller. However, the people employed at the bank had worked there for 20 to 30 years. She realized that there was nothing in the small town for her if she wanted to achieve more. She was encouraged to move to Jacksonville, Florida by an extended family member. Stacy and her daughter relocated.

Stacy enrolled at the local community college in Jacksonville to begin her education. She enrolled in this school through the referral of her extended family. She expected that a college education would guarantee a good job and a means to provide for her child. She selected the nursing program because she was told that there was job security in the medical field. After she enrolled in school and was doing well, she became pregnant again. She did not have a support system and began to do poorly in school. She then decided to take time off and got another job. This time she was employed in the insurance industry. While working she was being mentored by an employee at her job. The mentor advised that in order to advance in the company, she would need a college degree.

Stacy's mentor had a bachelor's degree and also served in the military. He shared his struggles to advance in the company and provided her guidance on what she should do. Stacy

understood that she needed to advance quickly. However, education was not the only barrier to advancement at her job. Stacy is an African- American female and shared that she had to work twice as hard as her counterparts to earn the approval of her superiors. She improved her credentials through earning various insurance certifications and exploring the option of returning back to college.

At this point, Stacy had two small children and had to consider many factors prior to deciding to attend college again. Stacy's job required her to work during the day, therefore she knew that she would have to enroll in school that offered night courses. She also had to select an institution that was close to her house. Her job only required her to have a degree and the program of study did not matter. This led Stacy to select the for-profit career college which was located behind the apartment complex where she lived.

Stacy enrolled in Everest University. She selected Business Administration as her major because it was relevant to the industry where she was currently employed. Stacey graduated with her bachelor's degree.   She is currently self-employed as an insurance agent and owns a personal finance business.

Vanessa. Vanessa is a Black female between the age of 55-64. Her first attempt at college was back in the 1980's. She did not complete. Life happened. Vanessa's best friend passed away, which left her discouraged and depressed. She was encouraged by another friend who saw her despair and encouraged her to do something because she lacked any motivation after her friend's death.

Vanessa decided to enroll in Everest because a friend suggested the school. Vanessa selected the medical billing and coding program. Vanessa completed the medical billing and coding program around 2009. Unable to find employment in her area of study, she thought about

enrolling at the local community college, but her credits were not transferable because Everest's accreditation was not accepted by the community college. Vanessa decided to return to Everest to continue her education. One reason she said that she returned is because she met some really good professors. She also enrolled because she was told that it would take her approximately two years to complete, however it took longer than expected. Vanessa did not think she needed a degree because at some point she wanted to be her own boss. She sought out the knowledge of the education. She completed her bachelor's degree and is currently working as a legal assistant for a small law firm.

Mia. Mia is a Hispanic female between the age of 35-44. She was an immigrant to the United States and spoke minimal English when she arrived with her husband and three children. Mia was a victim of domestic violence. Her husband was the primary breadwinner for the family, but Mia wanted to be a contributor as well, so she decided to enroll in school. Convenience and accessibility were two things that Mia needed in order for school to fit into her current circumstances. A convenient location and an accelerated program would allow her to work towards self-sufficiency.

The first school that Mia visited was the local community college in Jacksonville. Prior to coming to the United States, Mia was a grade school teacher. However, in the United States Mia would need additional education to become a teacher due to the difference in academic qualifications and credentials required in her home country. Time was of the essence. Mia attempted to enroll in the community college and was informed that she would need to take English for Speakers of Other Languages (ESOL) courses and prove proficiency in English before she could enroll at the community college. This barrier to enrollment at the community college presented Mia with a difficult decision. Mia began to research other options that were

more accommodating to her timeline so that she could obtain an education that would lead to stable employment. Speaking little English at the time, Mia discovered a school that was directly behind the apartment complex where she lived. She went to the campus to get information about the college and programs that were offered. The receptionist was able to match her with one of the admissions representatives who spoke Spanish, because she did not have a translator. She described the interaction as very welcoming and helpful. She was informed about the programs and she was administered the entrance exam the same day. She said her experience was completely different from the local community college where she was in her words "refused admission" due to her lack of proficiency in English. She described that by the following enrollment period she began the Massage Therapy program at Everest. This program was 9 months in length, and she was told that she would have no problem finding employment so long as she passed the state licensure examination. She completed her externship at a Chiropractic office where she was ultimately hired.

Mia encountered several challenges in the program as a result of her language barrier. She would often go back to her admissions representative because he was one of the few Spanish speaking people at the college. When she would transact business with the school such as financial aid or student services, the admissions representative would always serve as her translator. Mia described their relationship as one of encouragement and support since both were of Hispanic descent. She described the teachers as being helpful, but there was another Spanish speaking student who would assist her in class. When she would ask questions in class, students would get frustrated with her need for clarification, for what appeared to be simple concepts. She was able to read English, just unable to speak fluently. She did well on her written exams. She described it as a difficult time in addition to her domestic situation.

Prior to graduating, her marriage ended. This also gave her the freedom to pursue other goals. After completing the massage therapy program, she enrolled in the community college for the Associates of Arts degree. Since she was a licensed massage therapist, which indicated she completed a certification program, she did not experience the same barrier as before and her English proficiency had increased over time. She enrolled and completed the associate's degree program. Mia then enrolled at a local state university where she majored in political science and was awarded the Bachelor of Science degree. At the time of the interview Mia was currently in her third year of law school.

Natasha. Natasha identified as an African American female between 35-44, but appears much younger in person due to her small stature. She is currently employed as a Lifestyle Concierge. Natasha initially enrolled in college because she wanted to obtain training as a Corrections Officer. She knew many individuals who were in law enforcement which made an impact on her in high school. She began at the local community college to obtain the certification to become a Corrections Officer. She failed the exam the first time, but passed the second time. She began her career as a Corrections Officer at the age of 19. She realized quickly that because of the nature of the Corrections environment and her small stature, a career in Corrections was not a good fit.

Natasha then came back to the local community college to begin her associate's degree in criminal justice. During this time Natasha was married and the victim of domestic violence. She had one child. This created a difficult situation and due to the nature of the relationship, she was unable to attend school as she had no financial support or child care. She had completed about 60 percent of the criminal justice program, but unfortunately was unable to complete the remainder within the five-year catalog period. The academic policy of the local community

college is that students who do not complete the program within five years, must begin under a new catalog year.

A few years later, Natasha was being mentored by a woman who was interested in selling her Ultrasound business. The business had been operational for 10 years and had a solid record. The owner was relocating and wanted to sell the business. Natasha expressed interest in taking over the business, but the owner told her that she would have to be a Certified Ultrasound Technician to own the business which was a legal requirement for the industry. Natasha attempted to return to the local community college, but an associate's degree was required to enroll for the ultrasound technical certification program. She then researched some other options and Dade Medical College, which offered the program she needed.

Natasha enrolled into Dade Medical College because it was an accelerated ultrasound program. The program was approximately 18 months, each course was about four weeks long. She indicated that she checked the accreditation because her mentor, who had gone to a school that was unaccredited for ultrasound warned her in advance. Natasha quit her job and returned her car since she would have no income while she was in school. She felt this was necessary in order to finish the program according to its schedule. She obtained a scholarship through the Workforce Innovation and Opportunity Act (WIOA) from an agency named Career Source. WIOA is a federal program which assists individuals with accessing employment, education, training and support services (Career Source, 2019). This assistance, in addition to the student loans, helped fund her education.

Natasha presents as a very inquisitive and investigative individual. She began to notice things at Dade Medical change. She indicated the admissions process was smooth and it was a positive experience. However, about seven to nine months in to the program, she noticed things

at the college began to change. She noted that emails she would send began to go unanswered and when she would inquire about various issues such as late loan reimbursement checks or financial aid payments which were not posted to her student account. She indicated it would take weeks to get a response. This led Natasha to do some investigation of her own. She knew the school was accredited initially when she enrolled, but during the time she was there, she discovered that the college had lost its accreditation. She then researched other Dade Medical College locations and discovered that Dade Medical's Miami campus had lost its accreditation as well.

Natasha continued to ask more questions. She received vague answers from faculty about various issues. Staff and administration began to avoid her and make excuses when she would press her issues. She knew something was not right. A few weeks later, Dade Medical College abruptly closed all six of its campuses in the state of Florida. Staff, faculty, nor students were warned of the closure and many arrived at the school only to find a padlock on the door with a memo attached indicating, that Dade Medical College and University of the Southernmost Florida would be closing effective October 30, 2015.

Kalenda. Kalenda is an African American female between the age 45-54. She is currently employed as a Logistics Specialist. She initially began her college education at the age of 18. Her goal was to become a Registered Nurse. She met some unforeseen circumstances and became pregnant. She still wanted to complete her education so she studied to become a Certified Nursing Assistant, which was a much shorter program. She also worked in home health care in order to provide for her family, which had increased in size with a marriage and another child. To further complicate matters, her marital relationship was abusive and at this

point she had three children. The marriage ended in divorce, but her responsibility to her

children increased.

Kalenda stated that she knew in order to get a better paying job, she would have to further

her education. She thought about going to the local community college but felt it would be too

many obstacles in her way. She was concerned about the number of courses that she would need

to complete and the length of the program. She continued working in home health care and as a

Certified Nursing Assistant.

A few years later, Kalenda and her family moved to Jacksonville. She began to work as a

security guard and she had somewhat given up on the idea of furthering her education. She felt

that earning money and taking care of her family was more important. However, life happened

and she was injured at her job. The injury provided an opportunity for Kalenda to rethink her

priorities. Since she had been working in security, she elected to pursue a degree in criminal

justice.

Everest University was recommended by a friend who had previously worked with

Kalenda. She stated that she had seen their commercials on television and decided to check out

the school. When she went to inquire about the program, she said that she was seen immediately

by an admissions representative who began to go through the admissions process. Kalenda is a

very inquisitive person and shared that she asked a lot of questions. She was very satisfied with

what was presented during the admissions process. The schedule met her needs and she was

assured that she would have assistance locating employment upon graduation. She stated that

she was confused by the financial aid process. She was not quite certain about the loans and

grants that were discussed, but the representative assured her that she would be counseled though

the financial aid process. She recalled that she was rushed through the financial aid process, but

remembered initialing a lot of statements. She began classes relatively quickly, within two weeks of enrollment. When asked whether she went back to review the material, she admitted that she did not.

Kalenda eventually completed the program. She recalled that approximately one week after she finished, she received a call from a career services representative. She had located employment during her program at the Jacksonville Port Authority. They asked her if she was still employed with her company and she responded yes. Later she discovered that careers services listed that they had found her that job. This among other things left Kalenda upset and confused. Kalenda then attempted to attend the community college, but was told that none of her credits would transfer because Everest was not accredited. She said she couldn't understand how she had gone to school for so long and be told that it did not count for anything. Although Kalenda was disappointed with her experience, she expressed that no matter what, she understood that an education was important and necessary for her to advance in her career.

Stephanie. Stephanie is a White female between the age of 45-54. She self-identifies as medically retired, due to motor vehicle accident. Stephanie moved to Florida as a small child and relocated to Jacksonville at the age of 25. She was a laborer for most of her adult life prior to attending college. She decided to go to college in her adult years because she wanted a better life and to pursue a career in criminal justice as a police officer. Stephanie desired a career in law enforcement due to a personal incident in her life which increased her desire to help others.

Stephanie knew that she wanted to go to college, but never had the opportunity until adulthood. She had a fear of failing and the process of college was overwhelming. Stephanie was 30 years old when she attempted to enroll in college. When she decided that the time was right for her to attend college, she sought out her local community college, St. Johns River

Community College. It was an overwhelming experience. She described the community college as being large and the campus spread across several buildings. She also described the students entering the building as younger students. Stephanie was so intimidated by the experience that she never made it out of her vehicle to go to the admissions office.

Stephanie revealed that she needed to go to a smaller school. She wanted an atmosphere where she would feel accepted and not intimidated. She recalled see advertisements on television and the commercial that intrigued her was for ITT Technical Institute. When she went to the campus she described that it was one building and she went inside to make an appointment. What started out as an appointment to discuss her options evolved into her enrollment at the college? She remembered speaking with the admissions representative and discussing her career plans. The admission representative then informed her that the criminal justice program would be the best option for her future plans. The representative assisted her with her application and course schedule and informed her that the new term would begin in a few days. She took a placement test on the same day she went in to gain information about the school. Stephanie remembered she was helped with everything from registration to scheduling her classes.

Stephanie also discussed the financial aid process upon her admission to ITT. She declared that it was strange and that she did not understand much of what was being explained. She stated that she had Veteran Affairs (VA) benefits and a full Pell Grant, but she still needed to take out loans to cover living expenses. She said it was strange because the representative had her "sign some papers," She thought she understood what she was signing and did not ask questions. Stephanie continued with the enrollment process and completed her AS in Criminal Justice. She then attempted to look for employment in her field.

Stephanie stated that during the admissions process she made the representative aware of some negative criminal history in her background. Stephanie was concerned about being eligible for employment in law enforcement. No one ever discussed that she should pursue another area or informed her that she may not be able to find employment as a result of her background. She also knew some law enforcement officers who had issues in their background and were able to locate employment. She thought this would be her path as well. Upon graduation Stephanie stated that the Career Services department called her to help her with employment. She stated they offered her a job with Burger King. She was very upset by this and she knew that she was over $80,000 in debt for an associate's degree. She cried.

Luke. Luke is a Black male between the age of 35-44 who is currently employed as a law enforcement officer in St. Johns County. Luke is married with four children and is very proud of his family and career. He is very passionate about education and personal development.

Luke wanted to pursue a career in the military upon graduating from high school. Luke suffered from a medical issue that prevented him from entering the military. He began to work various jobs for the next three to four year before he decided to attend college. Luke's process in deciding which college to attend began with an analysis of her personal life and commitments. He was married and had two small children at this point. Luke desired to attend a large university such as Florida State University or the University of Florida, but due to his circumstances, he decided that a school close to home, which could work around his current schedule and family time, would be in his best interest. Luke had family who supported his decision to attend college. He recalled that he had several cousins, aunts, and uncles that encouraged him to do something. Many of his relatives had attended college or graduated. His

family encouraged him to go to school. The type of school he chose did not matter, whether it was a trade school, or college, they were encouraging him to continue his education.

The process of selecting a school for Luke was not easy because of where he lived. He lived in a rural area where the options for college were not close in proximity, particularly from his place of employment.   Luke stated that he had about three options to select from so he visited each school. Each school was a career college. He visited Everest University, which had two campuses, one located in Jacksonville and one located in Orange Park, Florida. He also visited Fortis Institute located in Orange Park, Florida. It was about a forty-minute drive to and from the Everest University Jacksonville campus, which is the campus he selected.

Luke recalled that at his first appointment at Everest the process was much easier than compared to his local community college, St. Johns River Community College. He stated that the admissions representatives at Everest wanted him to come to the campus as soon as possible. During his first appointment he was provided a tour of the school and completed an application. He discussed the ease of speaking with the financial aid representatives and admissions representatives. He said his experience was positive and the staff made it their priority to have him enrolled in the program of his choice. The admissions representatives communicated with him often to ensure that he had all the documents that he needed. He remembered being issued his student parking decal, which in his opinion made his decision official. This parking decal signified that he was attending college. Luke stated that he is proud he graduated from Everest.

Milton. Milton is a Black male between the age of 45-54. He is currently employed as Juvenile Detention Specialist in St. Johns County. Milton is an Army veteran who did not take the traditional path to college. Although he had a desire to go to college after high school, due to his family circumstances, he enlisted in the Army. Milton was involved in an alleged domestic

violence situation with his significant other while in the military. He was never charged with an

offense, but he felt that it was in his best interest to exit the military and he ended his service

after 12 years. Reality began to set in after a few years of civilian life and he knew he needed to

pursue an education in order to advance in a career.

Milton recognized that he now had an opportunity to go to college and he was able to use

his veteran benefits to finance his education. Milton expressed his interest in attending a large

university, but he felt that due to family obligations he would not be able to have a traditional

college experience. Milton was married with three children. He stated that he wanted to be an

example for his children. He wanted them to have as many options as possible to accomplish

their goals and he felt that it was important to demonstrate that behavior in his life.

Milton's process for attending college began with investigating what his dream schools

had to offer. He researched schools such as Florida State University located in Tallahassee,

Florida. Although this was an institution that ranked high on his interest list, he knew that he did

not have the ability to commute, so it was an unrealistic option. The next major university near

him was the University of Florida, which presented the same challenge, as it was located more

than an hour from his home. When asked whether his local community college was an option,

Milton stated that they did not offer a program that he wanted, which was a degree in criminal

justice. He also attended an orientation at the local state university, but he knew because of the

number of students, the school was too large.

Milton said his first experience on the campus seemed so personal. He stated that the

staff greeted him as if he was already a student. Milton stated that personal touch made him

more interested in discussing his options at Florida Metropolitan University which would later

become Everest University. After speaking with an admissions representative, he completed the

application and spoke with a financial aid representative who informed him that he would need a copy of his DD-214 to begin the financial aid process. His enrollment process was completed on the same day and Milton was set to begin classes within two-weeks.

Milton described Everest as a family-oriented school and it appeared that the staff and faculty cared about each student. He recalled that there were always school activities such as pizza parties, staff and student cook-outs. He joined a criminal justice fraternity while in school which increased the level of camaraderie and created unity among the members and the school.

Matt. Matt is a Black male between the age 35-44. Matt is currently employed as a Merchant Seaman. Matt attained his associate's degree and bachelor's degree at two different for-profit colleges, North Florida Institute, currently operating as Fortis College and Kaiser University, currently operating as a not for-profit institution. Matt served in the military and upon completing his first enlistment, he decided to end his military service for a variety of personal reasons.

Matt described the process of his college choice as simple. He presents as a very confident person who knows what he wants. He is decisive. He decided to go to college because he was receiving military funding, he wanted a career, and his current employment was not producing the financial security that he desired. Matt grew up in a two-parent home and while his parents wanted him to go to college upon graduation from high school, he wanted more independence and elected to enlist in the military.

Matt's thought process of selecting a college was to find a college that was close to his home and convenient to his job. He expressed that he was not concerned with the cost of his education because, "The military is paying for it." As cost was not an issue for him, he was free to select an institution that met his criteria of proximity and convenience. Matt admitted that he

was young when he left the military and did not have the benefit of performing a great deal of research on which college he should attend. He lamented that he did not have the knowledge and information to make an informed decision, so he based his decision on convenience. Matt stated that he went with the first convenient choice and he did not look at other schools. He knew there were not very many options that were close to his home and school, so he went with his first and only choice. He was not completely sure of the area of study he wanted to pursue, but selected criminal justice because of his military experience.

When he decided to attend North Florida Institute, he joked that the representative was excited for him to enroll because he knew Matt would be receiving VA funding. Matt described that they asked for his DD-214 and he was scheduled to take a placement exam. He began class the next week. He spoke very highly of the staff and faculty and said he made good grades. This provided him with a boost of confidence because he admitted that he was not a good student in high school. Matt described his teachers as supportive and he grew close to his classmates. He described them as a family.

Another issue that Matt discussed during the interview was accreditation. When Matt decided to transfer to Keiser University, he was informed that the North Florida Institute (Fortis College) was not accredited. He stated that accreditation was never discussed during the admissions process at his first institution. After enrolling in Keiser, Matt had to retake some of the criminal justice courses that did not transfer. Although he was upset about his courses that did not transfer, he continued with the program and completed his bachelor's in criminal justice.

Tyshawn. Tyshawn is a Black male between the age of 55-64. He is currently an over-the-road commercial truck driver. Tyshawn was born and raised in Jacksonville, Florida. As a

young man, Tyshawn admitted that he was very unsatisfied with the jobs he had which only paid $8-$9 per hour.

The first college that Tyshawn attended was a community college in Jacksonville, which was named Florida Junior College at the time. During the interview, he could not remember what courses he was enrolled in, but he indicated that cost was a factor. Although tuition was relatively low, he expressed that he could not afford classes and dropped out. He was very reserved during the interview and could not remember many details about that experience. He stated that he was financially unprepared to attend college.

Tyshawn had earned his Commercial Driver's License (CDL) while in the Army. He was employed as a truck driver and was injured in trucking accident, which is what facilitated his move back to Jacksonville. He was unemployed and homeless, and returned to Jacksonville to find stability and get a job, but no, things changed. He discussed starting from the bottom and admitted he had very little family support. He did have a relationship with his Father, but he had suffered two heart attacks. This also compelled him to attempt college again. While at his father's house, an advertisement came in the mail from Everest. Tyshawn looked at the postcard and thought it was an opportunity to go to college. He called and they set up a tour. After reviewing what they had to offer, he enrolled in the accounting program at Everest.

When asked about his decision to enroll and the enrollment experience, Tyshawn confirmed that he felt like he knew what was going to happen throughout the enrollment process. Each meeting with his admissions representative was transparent and provided him with advice on how to be successful in college. Tyshawn admitted there was a difference between his experienced at Everest, the community colleges and the HBCU. He admitted that he felt as if they were investing in him and his choice to enroll.

During his attendance he was also recruited by a faculty member about a job opportunity at Everest. The faculty member told him that if he received his Master's degree he would be a great candidate for a position at the school if he completed his Masters degree. Tyshawn said that he did not continue to earn his Masters at Everest because of the job opportunity mentioned by the faculty member, but he completed his degree because he wanted to finish what he started. He was able to utilize his veterans benefits and student loans at Everest where he earned an associate's, bachelor's, and Master's degrees.

Tyshawn recalled his disappointment when he received the information regarding the sale of the school. He was confused as how an institution so large could have so many issues and keep the students uninformed for so long. Tyshawn said that one thing he would share with others about his experience is, "Do your research. You can't always rely on what the school says, you have to read the fine print. You have to talk to people who have been through it before."

Gwen. Gwen identifies as a White female between the ages of 45-54. She is currently employed as a probation violation officer. Gwen comes from a family of college graduates. She completed her first associate's degree when she was in her early twenties. She decided to go to college because she worked with at-risk youth through a non-profit which helped those who had a criminal background secure stable employment. This inspired her to continue her education. She attended a university in Utah, where she earned an associate of science in criminal justice.

After years of working in the non-profit sector, she decided she needed to further her education. She understood there was a gap in her knowledge and continuing her education would help to fill that gap. The process that she utilized to select the college where she would continue her education was where she felt connected. Gwen admitted she researched the community colleges and other colleges which were close to her home. She stated that when she spoke with

representatives at one community college she did not feel a warm reception. She did not feel as if she was a priority.

Everest University was the next school that she contacted. She contacted the school by phone and an appointment was scheduled for the same day. She described her first appointment as "absolutely awesome." Gwen remembered that the representative met with her for about an hour and guided her through the entire process. Gwen emphasized that the representative was patient and answered her questions which made an impression.

Gwen stated that the financial aid process was a bit confusing. Although she had attended college previously, the details between Pell Grant and student loans was not clear. She admitted it would have been helpful if the numbers could have been broken down so that she could understand it better, but she also stated it was her responsibility to read the fine print. She explained that the financial aid process can be overwhelming and intimidating.

Gwen had so many great things to say about Everest. She recalled that the faculty and staff were supportive and invested in each student. She admitted that if the school was still in existence, she would definitely tell people about her experience and she would recommend the school. The connections she made are relationships that still exist today.

Peter. Peter is a White male between the age of 35-44. Peter is currently a commercial truck driver. Peter was a Navy veteran who is partially disabled, but is still able to maintain a somewhat active lifestyle. Peter's hearing disability stems from an explosion during a training exercise while serving in the military. Peter was eager to discuss his college process as well as his future plans to attend school.

Peter lives in a rural area of Florida, Baker County. Peter explained that after he completed his military service and was discharged due to a medical disability he had to find a

way to provide for himself. When Peter returned from military service he had no immediate

family that lived in the area. He worked jobs as a laborer, but was unable to secure stable

employment. He confirmed that he suffers from Post-Traumatic Stress Disorder (PTSD) as a

result of his military service.

Peter said a large part of his decision to attend school was based on his ability to utilize

his veterans funding. He was a part of a vocational rehabilitation assistance program. He was

assisted by a vocational rehabilitation counselor with the Veterans Administration. He recalled

that his counselor provided him information about schools with trade programs and degree

programs. Peter wanted to find employment quickly so he decided that he needed a short-term

program. Peter stated that as a result of his disability he often would become disinterested in

monotonous or repetitive tasks. He wanted a career that would have variety.

Peter researched schools that had either plumbing or HVAC programs. Florida Gateway

Community College was close to Peter's home. He remembered calling the campus several

times to make an appointment, but had trouble reaching someone for information. He instead

decided to go to the campus since it was close to his home. He was told to complete an

application and he would receive communication from an enrollment counselor. Peter

completed the application. He recalled that at least two weeks passed and he received a letter in

the mail from Florida Gateway. However, during that time, Peter had enrolled in another school

almost 30 miles away.

Peter completed applications and researched other schools after trying to get information

about Florida Gateway. Florida Career College was recommended to him by a friend and he

decided to see what programs were offered. Upon calling the school, an appointment was made

for the next day. Peter recalled that he was given an assessment to determine what programs

would be a good match. The programs highlighted during the assessment were electrical technician and HVAC.

Peter emphasized that the representative greeted him by name and thanked him for his military service. This made a lasting impression on Peter. As a result of his positive interaction with the staff, he enrolled in the program later that week.

Miranda. Miranda is a Latina female between the ages of 35-44. Miranda is currently employed as a customer service representative at a local debt collection firm. Miranda's family immigrated to Jacksonville from Mexico when she was 7 years-old. Although her parents were unable to attend formal schooling, it was always important that their children attend school. Miranda has two older siblings, a brother and sister. They completed high school, but did not go to college. Miranda said she always knew that she wanted to go to college. She admitted that although she did well in school she struggled to keep up because in high school she had to work as well as attend school. Miranda recalled that most of her earnings went towards the family budget. Miranda credits her father for teaching her a strong work ethic. He always encouraged her to do her very best.

When Miranda graduated from high school, she did not immediately begin college. She seemed to be disappointed about this part of her life. Miranda felt obligated to continue working so that she could contribute more to the household and she put off going to school. Miranda's mother suffered from severe rheumatoid arthritis and the family served as her caregiver. Since Miranda was always in a support role she knew that wanted to a career in the medical field. Three years after high school she decided to further her education.

Miranda admitted that she was very confused about where to go to school. She had a few friends that went away for college after high school, but she knew because of her family

obligations she could not go away, she would have to remain local. Miranda also did not have a car, so she knew she couldn't venture off too far from home. Miranda explained that she would see commercials and other advertisements for a school by the name of Virginia College. Virginia College was also close to her house. She decided to call and get more information.

Miranda discussed her first appointment at Virginia College. She said she would never forget it because it was on a Saturday. She told the receptionist when she called that Saturday was the only day that she would be available and the receptionist scheduled a Saturday appointment. Miranda laughed because she thought that because Saturday was actually available, it was a sign that she was making the right step.

When Miranda met with the admissions representative from the college she told him that she wanted to pursue a career in the medical field. She said that the representative talked for at least thirty-minutes about all the programs the college had to offer. He then took her on a tour. One aspect of the tour that stood out to her was that all of the students were in uniform. Her perception of the students in their uniforms, which were medical scrubs, made a good impression. After the tour, she completed an application but she never completed a FAFSA. She said it took about a week for her to get documents from her parents because she was still living at home. She decided to enroll in the Pharmacy Technician program. Nearly two months into the program, her dad fell ill and she had to postpone going to school. Later that year her dad passed away.

During the interview, there were times when Miranda was filled with emotion. When asked if she needed to stop, she said no and the interviewer asked if she was alright. Miranda stated that the interview was a reminder that she didn't finish what she started.

Julesa. Julesa is a Black female between the age of 35-44. She is currently employed as a real estate agent. Julesa was very happy to discuss her decision-making process. When I informed her about the study as well as the as the focus group she wanted to participate in both.

Juleesa attended Florida Gateway Community College (FGCC) upon graduating from high school. She had taken courses there as a dual enrollment student in high school. Her goal was to attend the University of South Florida after completing her associate's degree.

She was involved in student organizations and she was employed as a work study student. Julesa enjoyed college. However, her life took a drastic turn after being involved in a serious motor vehicle accident. She was hospitalized for 3 weeks and had multiple surgeries. When she was released from the hospital she was unable to walk and was homebound. Her limited mobility made it difficult to attend school and she withdrew for the rest of the term. Undeterred in her goal to complete her degree, she searched for a school where she could complete her degree online.

Juleesa researched schools in the area. She lived in Baker County, Florida. She called Everest University located in Orange Park to schedule an appointment. Juleesa was accompanied by her mother at this appointment due to her limited mobility. As they discussed her options with the admission representative, she stated they both had a good feeling about the school. The next step was to meet with financial aid. Her mother was shocked at the price of tuition. Her mother was assisting in paying tuition when she was attending the community college and the tuition at Everest was almost three times that amount. The financial aid representative insisted that loans were a part of her financial aid package and she could use loans to cover tuition.

Juleesa explained that she already knew the cost of tuition at Everest, but did not discuss it with her mom prior to the appointment. Her mother was very hesitant and informed her that she would not be paying for her to attend school at Everest and wanted to her to enroll in the community college that she previously attended. Juleesa wanted to quickly get her life back on track, ignored her mother's requests and continued researching Everest.

Juleesa received many calls from Everest. She received calls at least twice per day. She really wanted to continue with her degree, so she visited Everest again, this time without her mom, but with a friend. Julesa felt that she did not have any time to waste and this decision made sense. Juleesa completed her associate's degree and her bachelor's online with Everest.

The financial impact of Julesa's decision was magnified when she began paying back her student loans, but had yet to find stable employment. She confessed that there were times she wished she would have listened to her mother. However, she felt as if she had accomplished a goal. She received an education and she had an obligation to pay for it.

William. William is a Black male between the age of 25-34. He is currently employed in the IT field. William presented during the interview as an individual who wanted to complete his degree, but encountered obstacles that prevented him from accomplishing his goal in a reasonable time frame. William graduated from high school and was awarded a full athletic football scholarship to Prairie View A& M University, which is a historically Black college and university (HBCU). Due to his heavy football practice schedule, his academics suffered and he was placed on academic probation. During the next term, he still failed to pass his courses and he was suspended which resulted in the loss of his scholarship.

Since William did not return to school the following Fall, he returned to his parents' home, which quickly became a difficult situation. His parents sternly encouraged him to get back

in to school and get his act together. By Spring term, William was able to transfer to Fort Valley

State University, another HBCU. He planned to try out as a walk-on for the football team due to

his ineligibility for a scholarship. Things went as planned and he made the team, however old

habits set began to set in, but William recognized his shortcomings and ended his spring term

with a 2.3 grade point average. He admitted that it was not stellar but he made it.

Moving ahead to William's next term, he remained on the football team and this time he

was offered a scholarship. He really felt like he made progress, but then an incident occurred that

changed his trajectory. William was involved in a fight with another student. Fighting was a

violation of team rules and William was suspended from the team as well as the college. After

this incident, William was not motivated to go back to school. He moved back home with his

parents, but due to family discord he had to find another place to live. He moved in with another

relative where the atmosphere was not conducive his success. He found himself involved in

things which were not good for him physically or emotionally. William expressed despair during

this portion of the interview.

William secured a job at the local mall. He had been working there for approximately

three months. He stated that he always saw this school advertising at the mall. He admitted that

he thought it was weird that a school was using the mall to get business. He had never heard of

the school either so he figured it was a scam. He said he went over to the table one day during his

break. William admitted that the representative had made an impression on him regarding some

comments about his future. He did not want to work at the mall long term, so he began to think

about what he could do to get out of his rut.

William approached the table at the mall again approximately two weeks later and asked

for more information. The representative took William's contact info and stated that he would

give him a call to set up an appointment. William had his first appointment and enrolled at Everest University in the Massage Therapy program. His goal was to become a therapist and work with sports programs. When asked whether he looked at the community college as an option he stated that he didn't really think about. He discussed that he wanted to find a way to connect his job with sports. The program at Everest was 9 months in length and he stated that he could accomplish his goals much faster with this school. He said he didn't have anything against the community college, he just did not think about it.

  Zora. Zora identifies as a Black female. She is between the age of 18-24. She was born in Pascagoula, Mississippi and relocated to Jacksonville in her teens. After discussing the study and the purpose of the research, she was excited to participate. Zora is currently employed as a patient access representative with a local medical billing facility. She also discussed that she has had many positions in sales, and that the bulk of her experience is in customer service. Zora is a busy mom of two young girls.

  Zora grew up with a love for beauty. She stated that she liked the way it made people feel when they felt beautiful. Zora's mother was a licensed cosmetologist so she was always in the midst of her mother practicing her craft. During Zora's childhood she was surrounded by make- up, hair accessories and things to make people feel beautiful. Zora stated that this is one of the reasons she wanted to become a Cosmetologist.

  Upon graduation from high school, Zora entered Virginia College located in Jacksonville, Florida. Her mother worked at the college which was the second reason why she selected Virginia College. As a benefit to the employee, children of employees were allowed to attend the college at a discounted tuition rate.

When asked about her enrollment process, Zora explained that since her mom was employed at the college, applying was simple. Zora completed the cosmetology program at Virginia college in 2013 and passed her state boards. She is a licensed Cosmetologist.

Zora decided not to work full-time in the cosmetology field for a variety of reasons. Shortly after graduating from Virginia College she became pregnant. She stated that for personal reasons she decided to find other types of employment, which is what propelled her towards employment in retail and customer service. Zora enjoys her current employment, but still uses her cosmetology skills as a part-time second stream of income.

Virginia College's Jacksonville Campus, abruptly closed in December 2018. The school closed following a decision by the Accrediting Council for Independent Colleges and Schools to suspend the accreditation of Virginia College's parent company, Education Corporation of American, company's accreditation (Amy & Binkley, 2018). Currently Zora is enrolled at FSCJ, the local community college in Jacksonville. She confirmed that she is attending the community college because she gets a discount due to her mother's employment. She stated that support from her mother, especially as a single parent, has made it easier to accomplish her goals. Although, Zora is uncertain about what she wants to pursue after her two-year degree, she stated that she is glad that she obtained her cosmetology license because she will always have a profession that creates means to support her children.

Data Analysis

The researcher spent several months investigating the enrollment experience and process of students who attended or graduated from a for-profit career college. Through participant interviews, focus groups, and documentation review, the findings of the study revealed compelling information about the process of college choice and enrollment at for-profit career

colleges. Interviews and focus groups were transcribed. Each transcript was reviewed in comparison to each other to create a list of key words. A table was created to identify key words and phrases that were elicited from the answers to interview questions. The keywords were identified by creating lists of frequently occurring words in the interviews and focus groups. Notes derived from memoing were also utilized to identify common ideas and phrases used by the participants. The key words and ideas were then linked to the related themes.

Data was analyzed and collected simultaneously in order to find connections and make comparisons throughout the data collection process (Strauss & Corbin, 1998). The constant comparison method allowed the researcher to compare new data with previously collected data. Using the constant comparison method is important in developing themes that are grounded in the data (Strauss & Corbin, 1998). Using the constant comparison method allowed the researcher to review data from the interviews and ask relevant questions in the focus groups.

College catalogs, which are categorized as marketing materials, from five for-profit colleges attended by participants were reviewed with a focus in the areas of mission, admission, accreditation, tuition, and student services to identify patterns of commonality and relevance to keywords and phrases identified in the interview and focus group transcripts. Five themes emerged from the analysis of the interviews, focus groups, and catalogs which are identified in Table 2. The analysis of the themes provided insight into the research questions: Why do students choose to attend a for-profit career college instead of a public community college?

1. What process do students use to make this decision?

2. Why did the students select a for-profit career college?

3. Why did the students not select a public community college?

This study began with an overall research question and three sub-questions. Data are organized first by research question and sub-questions, then by themes. The overall research question, "Why do students choose for-profit career colleges instead of community colleges?" is interwoven through each of the sub-questions.

Table 2

Research questions and associated theme

Research Question	Keywords	Associated Theme
What process do students use to make this decision?	easy, helpful, quick, fast, appointment, welcome, time, money wanted	T2. Convenience and accessibility lead to enrollment T3. Seamless application process makes enrollment easy T4. Better advising occurs when the college catalog is used as a tool
Why did the students select a for-profit career college?	impact, selection, easy, assisting, working, degree, jobs, VA, important, close, learning, credits, personal, loans, advice, need, pregnant, situation, financial aid, family, relationship, complicated	T1. Formal postsecondary education is required in today's competitive job market. T2. Convenience and accessibility lead to enrollment T3. Seamless application process makes enrollment easy T4. Better advising occurs when the college catalog is used as a tool T5. Consistent student support encourages and promotes persistence
Why did the students not select a public community college?	know, think, difficult, hard, steps, age, application, personal, programs, frustration	T2. Convenience and accessibility lead to enrollment. T3. Seamless application process makes enrollment easy T5. Consistent student support encourages and promotes persistence

Why do students choose for-profit career colleges instead of community colleges?

During the 2010-2016 timeframe, study participants attended or graduated from a for-profit career college. The reasons that students choose for-profit career colleges instead of community colleges vary. These reasons vary because each participant in the study is different and each participant was in search of something that was the best decision for them at the time

the decision was made. Although some participants spent more time than others in selecting their college, there were three primary reasons that students selected for-profit career colleges instead of community colleges. The reasons students chose for-profit career colleges instead of community colleges ultimately was because of the impact of the customer service provided to them, the ease of the admissions process, and the proposed potentiality of job opportunities upon completion.

   Customer Service. Customer service is a term often used in a business context. In academic settings, typically the terminology is student service (Cellini, 2012). In higher education there is an ongoing debate regarding whether students should be viewed as consumers (Cottom, 2017). There are some academicians who believe that referring to students as consumers threatens the mission of higher education, reducing it to a sale of goods for a profit rather than a public good that provides an educated citizenry and a path to economic self-sufficiency (Dundon, 2015). However, there are other groups of academicians, students, and higher education administrators, who view students as consumers. This means that as a consumer they have a right to a quality product or service and they should be protected from fraudulent information and practices in their transactions. Viewing students as consumers is not a threat to higher education, but the failure to provide student s with adequate information, transparency, or utilizing their lack of information as an admissions tool is a threat to the mission of higher education.

   Participant Luke stated:

> When I enrolled at Everest, I remembered feeling like I was a priority. They were always communicating with me and asking me what I needed. I remembered being issued my student parking decal. This made my decision official.

Participant Milton reflected:

> After I spoke with an admissions representative I completed my application and
> met with financial aid. They told me everything that I would need and I had
> brought my all my paperwork with me that day. It was so quick. I was able to start
> classes about two weeks later.

Ease of Admissions. The ease of the admissions process is still an area of concern for
many institutions whether for-profit or community colleges. Higher education administrators are
constantly seeking methods and techniques to increase the number of students who move from
applicant to enrollment status. In the context of this study, participants who attended a for-profit
career college characterize their admissions process as "easy," "seamless," and fast."
Participants in the study who had either attended or attempted to attend a community college
described their admissions process as "frustrating," "complicated," and "difficult." Although
this study encompasses a small population, there is much to be gained from the experiences of
students who have attended for-profit career colleges which can be utilized by their community
college counterparts to improve service delivery and student outcomes.

Participant Mia explained:

> I spoke very little English and I was very unsure…you know, uncertain at the
> time. I think I was a little scared too, but when I met Eduardo, he helped me with
> admissions. He spoke Spanish and was able to explain everything to me.

Participant Natasha described her admissions experience:

> The admissions process was smooth and it was a positive experience. Things just
> didn't seem right. When I first started, you know everybody was always talking

to me, they didn't have a problem with me stopping by their office to ask questions, but about seven or eight months after I started, things started changing.

Participant Stephanie stated:

I was immediately seen by somebody in admissions and it just went from there. I took a placement test on the same day when I only went to get information from the school. The admissions representative helped me with everything from registration to scheduling classes. Basically, I was working when I decided to go back to school, so it was nice they had night classes and there were a lot of people around my age, which made me feel comfortable.

Career Opportunities. Career opportunities were very important to each study participant. Participants discussed that they felt confident in the information that they were provided during the admission process, but as the end of their program drew near, there was not as much emphasis in providing students assistance to locate careers in their field. Although some study participants indicated they had minimal contact with career services, their experience did not result in a job opportunity that paid the dividends that they had been quoted during the admissions process. Participants indicated that they were provided interviews for positions that they could have obtained without a college degree. Others noted disgust with being offered jobs in the fast food industry. Some participants indicated their frustration with career services at their institution because they were merely contacted to confirm employment that they had secured on their own. These students may have made another decision to attend their selected institution if they had been aware of the type of career assistance they would be provided.

Participant Stephanie reflected during the interview that the career services department called her to help her with employment. She stated they offered her a job with Burger King. When asked how she felt about her school choice, she hung her head in disappointment. Participant Stephanie said:

I wish I would have had the confidence I have now, because I could have saved a lot of money and gone somewhere else. I would tell anybody, your best bet is to go ahead and go to a community college and don't even mess with the for- profit colleges, it's going to cost you a lot more in a lot of ways. You know if people are advertising something on TV, generally you think it's legitimate because it's on TV, and everybody on the commercial saying they graduating and now they are working, so you think that's the case.

Participant Kalenda said during the focus group:

I always wondered why they were at the mall, it never really dawned on me until listening to ya'll that they were getting students from everywhere.

Participant Milton commented:

Sometimes people don't want to come to the school or they might be nervous, they (the school) probably feel like the mall is more causal, you know, less stressful.

Participant Peter stated:

I felt really comfortable during the first meeting with the admissions rep. He was cool and gave me the run down on everything like classes and the schedule. He told me to make sure that I don't miss class because the program was accelerated.

This study also addresses three sub-questions in which feedback from study participants shed light on their process to select an institution to begin or continue their academic pursuits.

These questions were designed to elicit information regarding the decision-making process employed by students as they selected an institution to earn their education. The decision-making process utilized by students entailed their experiences, desires, and motivations which influenced the steps that led to enrollment. Although some students made decisions based on more information than others, their process was influenced by circumstances and opportunities rationalized through a determination of what was best for their current situation and future goals.

Selecting a college for many students is a major and often life-changing decision. There are a variety of steps which can often be labeled as overcoming obstacles or barriers which influence the process. The participants in the current study identified as non-traditional students. The traditional college applicant is often viewed as a student who attends college immediately or shortly upon graduation from high school.

Non-traditional college students pursue education opportunities which complement rather than complicate their current lifestyle and routine. They typically search for institutions with distance learning, prior learning assessment opportunities, and accelerated programs which decrease the time from enrollment to graduation (Ross-Gordon, 2011). The participants in this study, who began their education later than the traditional college student, wanted to ensure that they could complete their program and improve their economic status as quickly as possible. Customer service and responsiveness were vital to their decisions. Participants who were treated as if their enrollment into the institution was business as usual were more apt to select an institution which respected them as an individual. Finally, geographic location was another aspect that influenced the participants' choices. However, whether the location was close in terms of convenience or located farther away because the student made a distinct connection

with the personnel at the college, the decision pivoted on the customer service received by the student.

Participant Peter stated:

> When I was trying to go to FGC (Florida Gateway College), it took forever for them to contact me. I had gone to the campus because it was close to my house. They told me to complete an application and someone would contact me. It was about two weeks before I received a letter in the mail. By the time I got the letter I had already enrolled in Florida Career College. It was in Jacksonville which is about thirty-minutes from where I live. When I called FCC, they made me an appointment for the next day. I took an assessment and started the HVAC program about a week later.

When students make the decision to attend college either later than the traditional college student or for a second or third time, the decision becomes even more critical. Although academic success is certainly a concern for students selecting an institution, a more pressing issue is whether a student has access to flexible course scheduling and delivery options (Boykin, 2017). Participants in the study made distinct reference to how they were treated during the admissions process and the role that faculty and staff had on their education throughout their matriculation. Many participants discussed that they maintained contact with faculty and peers after completion of their programs as result of their engagement at the institution.

Participant Gwen said:

> When I went to a larger school, I did not have the same impact as I had when I went to Everest. The faculty and staff always supported us and stayed around to answer questions after class. They would give us advice. I wouldn't trade my experience at all and I would recommend the school to others if it were still in existence today.

Participant Mia said:

When I went to the community college here in Jacksonville, they tell me that I needed more proficiency in English before I could enroll in the college. As soon as I went to Everest, I could see they wanted to help me. They were trying to get me in and gave me an entrance exam on the same day! They welcomed me.

The participants in this study chose for-profit career colleges based on the customer service they received, the ease of the admissions process, and the potential career opportunities they were informed would be in their future. These three elements guided the participants to select institutions that they believed would create a pathway to an education and stable employment to provide for themselves and their families. Based on the experiences of the students as discussed in their interviews, their selected institution was what they were informed and believed to be a catalyst for consistency and achievement in their lives.

The Choice Against Selecting a Community College

Community colleges and public institutions have been criticized for treating students as a number (Gilpin, Saunders, & Stoddard, 2015). Community colleges and other state supported institutions generally tend to have more applicants than their for-profit counterparts. Community colleges also tend to serve a diverse population of students. Moreover, with diverse populations and large numbers of applicants, students can easily get lost in the admissions abyss. Greater numbers of students require personnel resources that can provide quality services to students who show interest in enrollment.

 Non-traditional students constitute part of higher education's diverse population. Non-traditional students enter college with a variety of situations and circumstances which require quality engagement that goes beyond completing an application. Participants in the current study

who did not select a public community college often made the decision because their experience with college personnel was one that created an opportunity to seek other options.

Some study participants encountered barriers when communicating with the community college. For example, students often recalled that they were informed of a number of prerequisites that would need to be taken before enrolling in course work specific to their program of study. Others were unable to connect with a representative or make an appointment. They were directed to complete an application and wait for further communication which was never received. Some study participants had attended a community college before and had failed courses which impaired their academic and financial eligibility to return without the assistance of financial aid.

Finally, other study participants did not select community colleges because they simply did not consider them to be an option. Some participants knew that there was a community college nearby, but did not bother to check whether they offered programs or majors of interest. Participants who knew they wanted to obtain a bachelor's degree did not know that the community college near them offered degrees other than an associate's degree or certificate program. This lack of knowledge is often the result of the inability of community college personnel to connect with non-traditional students in the applicant to enrollment stage. For instance, Mia said this to describe her experience:

> When I went to the community college they seemed to rush me and since I needed to take ESOL classes, they really were just trying to get me into those classes. The lady did not ask me what I wanted to do, she just told me what I couldn't do. So, I decided to go somewhere else.

Themes Evolving from Student School Choice

Five themes emerged from the analysis of the individual interviews, focus groups, and documents. These themes reflect the recurring decision-making thought processes used by the study participants to illustrate their choice of a for-profit career college instead of a community college. In accordance with rational choice theory, the participants made decisions that were in their best interest at the time the decision was made (Levin & Milgrom, 2004). The decision-making process that led to the choices made by the participants evolved as a result of their interactions, exposure, and encounters with the institution. A review of those decisions can impact future students and higher education administrators and practitioners to create and maintain high-quality, student-centric, learning environments.

Theme 1 Formal postsecondary education is required in today's competitive job market
The majority of participants in the study felt that a degree was a necessary credential that would provide the foundation to achieve their goals. Some study participants mentioned being the first to graduate from college in their family or to secure a good job as evidence of achieving success. Obstacles and barriers faced by the participants often were the catalyst that initiated the decision-making process to college enrollment. The decision to pursue an education began with a process of attempting to figure out the first step in establishing a sense of independence and stability.

Participants were asked to discuss their decision to apply to college. This question was asked to elicit how the participant decided that college was an option. The question was also posed to understand exactly what options were available and why the student selected the institution in which they enrolled. One participant stated that he selected the institution because after meeting with the admissions representative he was told that he would receive assistance

with career placement even before graduation. This assurance of economic stability was a

critical moment in the enrollment process.

Participant Juleesa stated that the admission representative told her:

>You are going to have so many options and opportunities available to you once
>
>you complete your program. We have a really high placement rate and career
>
>services will help you with your resume and match you with employers who need
>
>your skills.

Milton stated:

>They made me feel like once I graduated, getting a job would be easy because
>
>their programs were in demand. I mean, I had a job already, but it wasn't
>
>something I wanted to do for the rest of my life, so I thought this could really help
>
>me out, you know get me started.

Stephanie stated:

>When I was applying they told me that there were a lot of student resources that I
>
>could use to help me. Like if I needed help with transportation or bus passes.
>
>They told me there were lots of students in my same situation and they are doing
>
>it. I felt like I couldn't let myself down again.

As more participants addressed the question of why they decided to apply to college, one

clear observation was that students viewed education as a means to being employed in a career

that would provide them with financial stability. Participants opined that education is the key to

getting a job which increases their quality of life. In his study on college choice, Chapman

(1981) stated that educational expectations, personal goals and aspirations influence a student's

college plans. Participants in the study described the atmosphere at their selected college as one

that encouraged and expected academic success, particularly at the first contact. Throughout the admissions process there was frequent reference to the level of assistance that students would have during and after graduation to help them accomplish their goals. This provided students with a feeling a confidence in their ability to make a choice. The admissions staff at some for-profit colleges utilized the student's confidence as a tool to demonstrate that their school was the right environment to for the student to thrive.

For instance, while Sanford Brown College does not guarantee employment, the Sanford Brown's Catalog (2015) states:

> "Graduates may return to Sanford-Brown for assistance in advancing within their career paths. The Career Services Department maintains and provides resumes of graduates to prospective employers" (p.13, 2015).

The Career Services Assistance section of the ITT Catalog (2016) begins with:

> "Today's professional must be well prepared. In order to help students be knowledgeable and marketable as the enter the workforce, ITT Technical Institute provides Career Services designed to help students pursue their career goals" (p.39, 2016).

According to ITT's Catalog (2016):

> "Any employment that a student or graduate may obtain with the help of the school's career services will, in all probability and likelihood, be at an entry-level position" (p. 81, 2016).

> "The Career Services Department is available to consult with any interested student regarding career opportunities that may be available to him or her upon

graduation. The graduate may have to relocate to take advantage of employment

opportunities he or she may receive from potential employers" (p.82, 2016).

ITT also purports to assist with professional development and states:

"Additionally, Career Services and faculty provide instruction on Career Services

and faculty provide instruction on career search development through

Professional Procedures and Portfolio Development course material" (p. 82,

2016).

The catalog statements in and of themselves demonstrate that the institutions are

committed to the preparation, support, and the career development of its students. The study

participants described that education is necessary to create a better life and it is a critical

component to career advancement.

Participant Stacy said:

As an African- American female I felt like I had to work twice as hard to get

promoted, the job wasn't difficult, they just wanted you to have a degree or some

kind of credential. It didn't matter what it was in.

Participant Kalenda shared:

I knew that in order to get a better paying job, I would need to get an education,

whether that was a degree or a certificate. It is not easy though, you have to go

through so many classes and hoops to get what you need. That is why I stayed in

home health care so long. I needed money and the education, but I couldn't do both.

Theme 2: Convenience and accessibility leads to enrollment. Almost every participant

in the study stated that convenience was a primary factor in their decision-making process in

selecting an institution. Each participant in the study is characterized as a non-traditional student

based on their age and stage in life. Non-traditional students have unique characteristics compared to students who have recently completed high school. Often these students have competing priorities in their lives and selecting an intuition to further their education must complement their life rather than be a distraction or interruption.

Mia, a divorced mother of two said:

> As a busy mom, I had to ensure that I was able to go to school and be a parent to my children. I did not want their progress to be put on the back burner because of what I wanted to do. I made a lot of sacrifices so that I could go to school and provide for my children. It was hard but having my classes and a certain time all the time allowed me to plan for my kids.

During the focus group, James stated:

> You know, when you have kids they don't always understand that you have homework just like they have homework. I had to make my kids and my wife understand that if I am not doing what I am supposed to do in school, it hurts our family. It took a while for everyone to adjust to my schedule. Trying to split up time for your wife, time for your kids, and time for yourself, is hard you know?

The techniques used to connect students to staff, faculty, and the institution itself result in providing an experience that the students can use as a guidepost to accomplish their goals. The process for many participants involved selecting a college where they could thrive. Students realize that the pathway to earning a degree will be a challenge, but students must also perceive the opportunity to succeed is available. Convenience is one aspect of availability, but the educational product must be accessible. Participants in the study sought an atmosphere that created a dynamic environment that would encourage their growth. During one of the focus

group sessions Vanessa responded to the question, "What challenges did you face while navigating the choice to attend college?" She replied:

> When I was deciding whether to go to college, it wasn't so much about where I went as it was, would I be able to do it. I had not been to school in a very long time and when I was in school, it was not one of the highlights of my life. I wanted to be somewhere where I could blend in and do what I needed to do.

Kalenda responded:

> I understand what you mean, I felt like since I had not been to school in a while, I was rusty. I mean, I've been adulting for a minute, with kids, life, work and to get back in to that element of going to school was rough.

Students who place a value on the outcome of their academic pursuits can reach their goals when the goals are measurable and attainable (Iloh, 2014). Students in the focus group often agreed that they excelled more in their selected institution than they did in high school due to having a goal that they could process completing. Participants who were able to meet the obligations in other areas of their lives through the convenience of their academic setting appeared to be more successful at accomplishing their goals.

Participant Stacy said:

> I had children and I worked full-time. I needed a schedule that would work with that. I would work from eight to five, come straight home, get the kids situated and be in class by 6:00pm. The location really is why I made the decision.

Participant Mia shared:

> Since my husband basically took care of everything, he did not support me going to school. He said it was for me to take care of the house and our children, so I did

not want to upset him. Everest was right by our house and since he worked at

night, I went to school during the day. I chose Massage therapy because it was

eight months long.

Theme 3: Seamless application processes make enrollment easy. One of the prevailing

themes from the interviews and focus groups was the ease of the application process. Several

students explained that the turnaround time from application to enrollment was quick and easy,

often resulting in an automatic admissions decision. Most community colleges require official

high school or college transcripts prior to or contemporaneous with enrollment. Participants

admitted that the seamless application and admissions process played a major role in their

decision to enroll.

Participants reported that their encounter with their for-profit institution was a positive

experience with a focus on how they could be enrolled rather than presenting reasons why they

could not enroll. Appointments were made immediately and participants were aided in

completing enrollment documents rather than being left to their own devices. For-profit career

college representatives approached the participant's enrollment with a sense of urgency and

validation about their college and career aspirations.

Participant Mia recalled in her Spanish accent:

I enrolled in Massage Therapy because I liked the program, it was hands on and I could

finish soon. Eduardo (the admissions representative) told me I could make good money.

He helped me with my papers to get in school and he told me I would have no problem

getting a job as long as I passed the state test.

Participant Natasha said:

> You know, the process was really smooth and it was a positive experience. They gave me a tour and introduced me to people at the school. I was able to start the next set of classes which was the following week.

Participant Stephanie said:

> Basically, I was working when I decided to go back to school, so it was nice they had night classes and there were a lot of people around my age which made me feel comfortable. When I was talking to financial aid they kind of fast talk you. It did feel strange because the admissions lady had me sign some papers. I thought I understood them so I did not ask any questions.

Participant Kalenda lamented:

> I remember going through the admissions process. The financial aid part was kind of confusing, but I was told that I would receive financial aid "counseling" when I got to that part. Anyway, looking back it was kind of rushed and I started classes about two weeks later.

Theme 4: Better advising occurs when the college catalog is used as a tool. The researcher reviewed five catalogs from five for-profit career colleges attended by study participants. Some institutions attended by the study participants are no longer in operation and catalogs were retrieved from internet searches. College catalogs are used as a tool for marketing to college students and serve as document evidence in the data collection process (Yin, 2009). Documentation evidence is stable because it can be reviewed repeatedly (Yin, 2009). The catalogs were located online for some schools, but because many of the schools are no longer operating, the link to their college catalogs were no longer active. The catalogs were obtained

through internet searches of the institutions. Catalogs dated within the study criteria time frame were reviewed. The researcher reviewed catalogs from Everest University (Jacksonville Campus and Orange Park Campus), Sanford-Brown Institute, ITT Technical Institute, and Fortis College. The college catalog is a repository of policies and procedures for students. College catalogs provide information to prospective and enrolled students about areas of the institution such as admissions, academic policies, tuition and fees, course descriptions, student policies, and campus operations. The college catalog is also a tool for college faculty and staff that can aid them in helping students navigate the admissions process.

The college catalog is viewed as a policy and procedure manual for students, but it can also be utilized as a marketing tool. The college catalog can be used by prospective students as a tool to compare institutions during the decision-making process of selecting a school. The college catalog houses critical information which can enhance the decision-making process for students when it is used.

During one of the focus groups, a reference was made about the course catalog by Stephanie:

What I don't understand is, when you apply to the school they make a lot of promises and tell you how great it's going to be, but then the school is in trouble and nobody even knows about it. I didn't know anything about transferring credits or what kind of accreditation the school had. They were advertising all over town, so I figured it was legit. It wasn't until the school closed that anybody was said anything about that (accreditation). When I tried to transfer to another school, that's when people were saying, oh it was in the catalog.

Each of the college catalogs reviewed has a section that provides information about employment assistance. For instance, in the Fortis College catalog, it lists graduate employment assistance as a strength of the college. According to the catalog, graduate employment assistance is provided to students at no additional charge to help students locate employment in their preferred careers (Fortis Catalog, 2019). The catalog does provide that the sole responsibility to secure employment is on the student; the Career Services Department is available to provide information, contacts, and guidance (Fortis Catalog, 2019).

Everest's 2013 catalog states that it maintains an active career services office to assist graduates in locating entry-level and educationally related opportunities (Everest, 2010; Everest 2013). The university also states that it works with businesses, industry, and advisory board members to assist students with access to the marketplace. Moreover, the catalog states that Everest does not guarantee employment (Everest, 2010; Everest 2013).

Sanford-Brown College's 2015 catalog specifically addresses the role of career services during the admissions interview (Sanford-Brown College, 2015). During the admissions interview prospective students are introduced to a variety of career pathways that may be available to them upon completion of their program. Its specifically states that the Career Services department acts as a liaison between employers and serves students by promoting the institution to prospective employers (Sanford-Brown College, 2015). Although Sanford-Brown informs students that they are there to provide resources for employment, it makes the student aware that employment opportunities and internship opportunities are outside of their control.

The ITT Technical Institute catalog went further than the previous institutions to address the role of career services and the institution's ability and responsibility to the student in terms of employment. In each programmatic section of the catalog is an area of the document that

describes the objectives of the program, career opportunities, admission requirements, school

equipment, class size and, an outline of the program. ITT judiciously outlines that the programs

prepare students for entry level employment. However, in the field of criminal justice, additional

information which could be used in the decision- making process by prospective students, is

denoted with an asterisk.

For example, in the associate's degree of applied science in criminal justice, the catalog

explains that their criminal justice curriculum may not qualify a graduate for a career in law

enforcement as a police officer. It also explains that the requirements to become a police officer

may include that the student be a graduate of an institution that is regionally accredited (as

opposed to nationally accredited, such as ITT Technical Institute). The catalog details other

requirements to become a law enforcement officer, but one criterion that could be the difference

between a student selecting the institution or continuing to search for a program that meets their

needs which is accreditation, is buried in minutiae of the catalog.

Participant Stephanie, a graduate of the criminal justice program at ITT Technical

Institute, discussed that the admissions representative did not make her aware that she would

have any issues pursuing a career in law enforcement, even when she disclosed that she had

issues in her criminal background. This lack of guidance is a direct example of how poor

advising can lead to uninformed decision-making.

Participant Stephanie said:

> When I was talking to the people at ITT, I told them that I had some situations in
>
> my background. I told them I was concerned because I knew I wanted to go into
>
> law enforcement. No one ever said anything about my background and I knew
>
> other people who had been in jail, but still had a career in law enforcement, so I

chose criminal justice. I later found out that the criminal justice degree at ITT would not help me get a job in law enforcement any, even with my bad (criminal) background.

Participant Luke state:

At my first appointment at Everest, they gave me a tour of the school and I completed the application. I went through financial aid, and they signed me up to start the next week. I did attempt to go to FSCJ (the community college) since it was in my hometown and it would have been closer, but they had a lot of prerequisites and I had been out of school for a while. They wanted me to take all these extra classes before I got started with the major classes and I did not want to do that. When I started looking at other colleges, the process to get in (Everest) was much easier.

Participant Miranda admitted:

I was very confused about where to go to school. I will never forget my first appointment at Virginia College because it was on a Saturday. When I called, I told them that Saturday was the only day I was available due to my work schedule and the receptionist said that Saturday was available. I thought it was a sign that I was making the right step. I had tour and did the application but I had not completed the FAFSA. It took about a week for me to get documents from my parents to get the FAFSA done. After that, they were able to help me enroll in the Pharmacy Technician program.

Participant Stephanie said:

> They kind of fast talk you through the process. It was kind of strange because the financial aid lady told me to sign some papers. I thought I understood what I was signing because she explained it, so I didn't ask any questions. I just trusted what she said, because it was her job.

Table 3 illustrates the institutions attended by students in the study. This table also illustrates the current operational status of the institutions. As a result of the school closures, many students and employees were displaced academically and financially. Students who were impacted by the closure of these institutions may be eligible for debt relief in the form of a Student Loan Discharge or the Borrower Defense to Repayment (BDR). The Department of Education has reviewed and tried to improve the process of debt relief for student borrowers who have been negatively impacted by school closures, fraud, or students who were otherwise harmed to provide relief to compensate students. The Department of Education is sought to provide evaluation criteria that would expedite the review process to ensure equitable and fair treatment of affected students (Federal Student Aid, 2019).

Even when an application process appears seamless, the ease of the process often comes at a price. When a student does not to ask the right questions or interprets the documents incorrectly, careless errors occur. During the admissions and application process students must complete a background check and student disclosure form (Everest Catalog, 2013). If a student does not understand the forms that have been provided and does not read and interpret the material carefully, the enrollment process can result in unintended circumstances.

Table 3

Operational status of for-profit colleges attended by study participants

For-Profit Career College	Location (Florida)	Date of Closure	Parent Company/Owner	Status Notes
Dade Medical College	Jacksonville	October 2015	Ernest Perez	Closed
Everest University	Jacksonville	April 2015	Corinthian Colleges	Closed
Everest University	Orange Park	November 2018	Corinthian Colleges	Closed
Fortis College	Jacksonville	N/A	JLL Partners	Open
Florida Career College	Jacksonville	N/A	International Education Corporation	Open
ITT	Jacksonville	September 2016	ITT Educational Services	Closed

Theme 5: Consistent student support and encouragement promotes persistence.

Most participants in the study as well as some of the minority males discussed that they received acknowledgement, support, and encouragement during the admission process. Evidence has suggested that minority males enjoy success at for-profit career college (Boykin, 2017). In a study by Comacho (2009), Black males typically established positive relationships with peers and staff both inside and outside of the classroom. Participant Luke noted that the staff at Everest made him feel like a priority and he felt like they cared about him. Participant Milton stated that his institution was family-oriented, and that there were student activities to promote social interaction. He described how the faculty and his classmates, especially members of his fraternity became his extended family. Participant Gwen discussed the availability of faculty

students to ask questions. She commented that various student services were available to help students when they needed it.

Participant Gwen explained that:

> The faculty and staff made me feel like my success was their success. Whenever me or my classmates needed help our teachers where there for us. Ms. Davis would constantly stay after class to help those students who didn't "get it" during class. She was always bringing guest speakers to our classes to help us learn how to network.

Participant Vanessa stated:

> I came back to Everest to get my second degree because I met some good professors the first time. They were tough on us and wanted us to be better. I'm still in contact with some of my professors from Everest to this day. Even after I left, I had teachers that would write me letters of recommendation.

Supporters of for-profit career colleges note that relationship building is a large part of the success that some students achieve. For-profit career colleges are noted for working with students to provide access to college, remedial assistance, and student-centered activities (DiMaria, 2007). For-profit career colleges have also enjoyed high graduation rates (U.S. Department of Education, 2017). The degree attainment by the participants in this study reflect that for-profit career colleges may be better than other higher education sectors at graduating students in short term programs rather than persisting through the bachelor's degree.

The choice to attend a for-profit career college is a decision-making process that occurs each day a student is enrolled. This process continues with each interaction that is made with a faculty or staff member, every grade that is earned, as well as with every business transaction that occurs. Student retention and persistence is the result of a daily choice determined by many

aspects from enrollment to completion. Students have a choice every day whether or not to leave an institution. The decision-making process is a continuum, not one step.

Chapter Summary

In this chapter the researcher presented the findings of the study. These findings are based primarily on the analysis of interview transcripts, focus group transcripts, and academic catalogs of five career colleges that were discussed in the findings. Some institutions attended by study participants are closed and catalog information was unavailable. Findings were discussed in five parts that correspond with the major themes that emerged from the data.

The findings revealed that the choice to attend a for-profit career college instead of a community college was based on a number of factors related to making a rational choice when presented with a set of facts, options or circumstances. Each participant in this study expressed that education is a necessary tool to enter and or progress in their field of study. Although some participants held their institution responsible for misrepresenting certain aspects of the college, each participant recognized that their choice was a decision made by them, whether with persuasion by a representative of the institution or on their own.

A narrative of each participant was provided to illustrate the decision-making process of each participant's choice and selection of their for-profit career college. During the data collection process, participants in the semi-structured interviews were willing to share information about their experience and the researcher was able to gain their trust in the process. The focus group sessions were beneficial because the process provided more context to the individual decisions that each participant made to attend a for-profit career college. The focus group sessions provided an effective means of data collection because it encouraged greater discussion in an environment where each person in the group shared a common bond.

The document review of the academic catalogs was an effective method of data collection as the researcher was able to review the data collected from the participants in the context of their selected institution. Document analysis provided support of many statements made by the interview participants, but also highlighted the lack of information that the participant used in their decision-making process. Document analysis provided context to the interview and focus group data as a means of triangulating the data which corroborated, validated, or extracted important information (Bowen, 2009). In analyzing the academic catalogs, it was important to understand the purpose of the documents. The purpose of the academic catalog is to serve as repository for the mission, academic policies, and procedure for the college. The academic catalog was utilized as supplementary material to the admissions process for the participants instead of in conjunction with the admissions process. According to the findings, the supplementary use of the catalog is likely because it would interfere with the marketing and sales strategies used during an admissions interview. However, from a business context, for-profit career colleges can substantiate that the student was provided with the academic catalog during the admissions process through the various applications documents , which contained information to make an informed decision.

The researcher utilized a case study approach because school choice is the common case shared amongst the participants. The researcher was able to capture the circumstances of each participant in a narrative form to represent the unique circumstances of each participant. The case study approach proved to be the suitable method for the study because the data collection demonstrated a logical sequence that connected the data to the research questions (Yin, 2018).

This chapter presented the findings of the study. The findings were organized by themes. Themes were discussed as they related to the research question, and quotes were presented to highlight the themes. Chapter five presents the conclusions and recommendations.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

The final chapter of the dissertation provides a brief summary of the entire study composed of the research problem, the research questions, the methodology, and the major findings of the study. This chapter also discusses the findings of the current study as it relates to previous studies concerning students who choose for-profit career colleges. Additionally, the chapter presents implications for higher education practitioners and recommendations for community college leaders to support and engage prospective applicants in their school choice decision-making process.

Research Problem and Research Questions

There are significant issues and concerns regarding students who enroll in for-profit career colleges. In the past decades, the for-profit education industry has been mired with issues of questionable admissions practices, high student loan default rates, and the quality of academic instruction. These concerns impact the reputation, credibility, and perception of for-profit career colleges and thus cause concern regarding why students choose to enroll in these schools.

Over the past five years, schools in the for- profit sector have experienced government investigations, losses of accreditation, and a number of for-profit career colleges have closed, leaving its students and employees in dire and desperate situations. Prior to this time, for- profit career college enrollment and graduation rates were at a record high. Community colleges, which often offer comparable programs at a significantly lower cost of tuition, remain worthy competitors to the for-profit sector.

The purpose of this qualitative case study was to explore why students chose to attend for-profit career colleges instead of community colleges. Additionally, the study examined the decision-making process that led the students to select a for-profit career college instead of a community college. The study was guided by the following research questions:

Why do students choose to attend a for-profit career college instead of a public community college?

1. What process do students use to make this decision?

2. Why did the students select a for-profit career college?

3. Why did the students not select a public community college?

Significance of the Study

The significance of this study is that the it will provide a greater understanding of school choice and specifically the choices of students who selected for-profit career colleges in northeast Florida. This study also adds to the limited literature on for-profit career colleges in Florida towards the end of an era when for-profit career colleges reached their greatest heights and are now declining due to losses of accreditation, bankruptcy, and in some cases, fraudulent practices. Utilizing a rational choice theory and an epistemological stance of social constructivism, this study sought to understand how and why people make decisions when they are presented with a certain set of circumstances. Moreover, knowledge is elastic and malleable. Students learn through the process of decision-making and as the literature on student college choice continues to develop, new strategies to equip students with reliable information will allow them to make sound decisions regarding where they chose to pursue their education.

Review of the Methodology

This study utilized three qualitative methods to collect data for this research. Documentation evidence, interviews, and focus groups were used as data collection strategies to investigate the research question and sub questions. Academic catalogs of for-profit career colleges were investigated as documentation evidence. Sixteen semi-structured interviews and two focus groups were conducted. Interviews and focus groups allowed the researcher to control the line of questioning and allowed the study participants an opportunity to provide an historical account of their decision-making process to attend a for-profit career college (Creswell, 2014).

This study employed a single case study approach. Yin (2018), suggested that it is better to create a single case study when the researcher wants to study a person or a group of people. The case study methodology was selected as the research tradition for this study because the researcher examined the decision-making process used by participants who elected to attend a for-profit career college during a specified time frame. The case study method provided a structure for viewing data in bounded format, which in the current study is during a specific time frame, 2010-2016. A single-case study design based on examining a unit of analysis, which in this case is the decision-making process, is representative of a unique circumstance for each participant involved in the study. This approach was the most suitable method for this study because it allowed the researcher to demonstrate a logical connection between the research questions, the data collection, and ultimately the findings of the study (Yin, 2018).

The participants were selected using a purposive sampling method. Purposive sampling is a type of non-probability sampling in which the individuals are included in the sample by the researcher, based upon a set of identified criteria (Jupp, 2006). The participant criteria for the current study is that participants must have attended or graduated from a for-profit career

college, attended the institution between 2010-2016, and resided in one of the six Florida

counties enumerated in the study. The researcher canvassed public places such as retail

shopping centers, apartments, and churches in the various counties identified in the study. The

researcher also solicited participants via social media to collect a purposeful sample.

The analysis of the data included 1) bracketing, by listening to the interview as a whole to

gain understanding, 2) determining the case through coding information such as key words and

themes extracted from the interviews, focus groups and document review, 3) determining themes

from the coded information and interpreting the meaning, 4) member checking, and 6) peer

debriefing.

Next, the researcher coded the data through carefully searching for patterns in the data to

identify the relevancy, if any, to the research questions. Five themes emerged from the data

collected. These themes connect the research questions and allow for a meaningful

conceptualization of the participants decision- making process regarding the type of institution

best suited for their needs. The themes were 1) Formal postsecondary education is required in

today's competitive job market, 2) Convenience and accessibility leads to enrollment, 3)

Seamless application processes make enrollment easy, 4) Better advising occurs when the

college catalog is used as a tool, and 5) Consistent student support and encouragement promotes

persistence. These themes allowed the perspectives of the participants to manifest into a social

construct that defines the boundaries with which students can rationalize their decision-making

when selecting an institution. The themes in the current study were reviewed and emerged

organically to centralize the purpose of the study which was to understand the decision-making

process of students who chose for-profit career colleges instead of community colleges.

Trustworthiness was established in the study through demonstrating credibility. Credibility was demonstrated through member checking and peer debriefing. Participants were provided the opportunity to proofread transcripts add to interviews after they were concluded. Peer debriefing was completed by two higher education professionals who were not associated with the study. The peer debriefers reviewed the participant descriptions and followed up with a review of the themes which were used to create the thematic concept matrix discussed in Chapter 4. The peer debriefers were instrumental in providing insight into whether the essence of the interviews had been captured in the themes. Their knowledge and expertise as for-profit career college faculty and administrators allowed them to view the material from a different perspective and assess the validity of the data.

Summary of the Major Findings

The results of the study were organized in a narrative description format. The narrative participant description was the best way to create a chronological path of each participant's responses and enumerate critical responses to the interview and focus group questions. The review and analysis of the academic catalogs provided an additional means of comparing and interpreting the decision-making process of the participants. The review of the academic catalogs provided an objective reference of each institution's obligations to the student as well as the student's responsibilities to themselves and the institution. Further, a review and analysis of the academic catalogs confirmed that its use provides critical information in the decision-making process. The catalog can also serve as a roadmap for the student to follow from admission to graduation. The moment a prospective student is presented the academic catalog, a critical opportunity is created to use the catalog as a resource. The academic catalog contains a great deal of information that is essential for the student prior to, during, and potentially after

matriculation. Participants who did address the significance of the academic catalog reflected that they realized its importance well into their matriculation or after they completed their studies. As a result, participants did not realize the importance of the information in the academic catalog which could have influenced both their initial enrollment and continued matriculation at their institution. Therefore, intentional use of the college catalog, as an advising tool for student success, can provide students with targeted information to make informed decisions concerning their education.

The current study consisted of one main research question and three sub questions. Participants were asked to discuss their decision-making process in selecting a for-profit career college instead of a community college. There were various responses to this question, however some of the most frequent responses addressed the student's need to complete a program that was quick and could accommodate their lifestyle at the time of enrollment. The participants in the current study are classified as adult learners. Adult learners in the context of this study are defined as students who did not attend or did not complete college immediately after high school. In fact, an adult learner may have selected some other non-traditional pathway to college. The ability to enroll in school with minimal frustration and ease was of critical importance to these study participants.

Participants in the study discussed their decision-making process and their consideration of factors that are not typical for the traditional college student. For instance, participants faced issues such as being a single-parent, parenting multiple children, domestic violence, being a military veteran, language barriers, past academic failures, unemployment, and financial strife. These issues created a need to provide structure and stability in their lives which led them to a solution which was to pursue a college education. In their assessment, achieving an education

would create better opportunities either personally or for their families. Their decision to enroll was based on a primal need based on professional development and economic security.

Further, participants in the current study expressed that when interacting with personnel at their institution there were certain factors or even personal criteria that influenced their decision to enroll. The current study showed that at career colleges, student engagement is more of an effective enrollment tool that the reputation of the college. Participants discussed the first the sub question in the study which addressed why they selected the for-profit career college. Although convenience and accessibility were among the two reasons that influenced the decision-making process, participants discussed that they "felt welcomed" or that they were treated "with respect." The reputation of the institution is important, but positive interactions with students provide a foundational springboard to the student's enrollment decision-making process.

Participants in the study expressed that their decisions to attend a for-profit career college were not made with a great deal of information about the institution. Students generally were aware of the institution from exposure to television and radio commercials, billboards, or other forms of direct mail and internet marketing. Some enrollment decisions were made based on a referral from a friend. The decision-making process that led students to enroll were not made with concrete institutional data regarding student outcomes, yet they were made through cultivating relationships with admissions representatives and other personnel who emphasized the dream of pursing a higher education. Students were influenced by the potential to improve their circumstances and they were provided guidance during the enrollment process which encouraged them to accomplish their goals, whether they were actually within their reach or not.

According to the participants in the current study, there were few obstacles to enrollment. When there were obstacles, school personnel provided solutions to those obstacles which made the pursuit of an education achievable. If there were financial aid issues, there were loans that could cover the cost; if there were academic issues at a previous institution, students were promised a fresh start at the for-profit; and if there were transportation, child care, or housing issues, there were support services for students who needed to utilize them. The objective to keep the student in school at all costs was one of the primary goals of the for-profit career colleges in the current study. This objective coupled with a student's desire to improve their circumstances not only fueled the decision-making process to enroll, but also promoted student persistence to graduation.

Findings Related to the Literature

The literature on the decision-making process of students who select for-profit career colleges instead of community colleges is limited. However, there are some researchers who have addressed the issue. In a study by Morris (1993), the central question was what student characteristics compel such a large number of postsecondary vocational students to enroll in proprietary schools instead of community colleges. The study consisted of 90 students who attended three proprietary business schools in Los Angeles, California. The findings in the study revealed that two-thirds of the participants were minority single mothers. Other findings were that students wanted to enroll in short programs to gain employment or find a better job, desired a life change, were referred by family or friends, or advertising influenced their decision.

It was evident in the study that many of the students did not perform any extensive research with regard to the institution that they selected or any of their available options. In fact, some of the students were not aware of the existence of community colleges and a few of them

had never heard of an associate's or bachelor's degree. The current study confirms Morris'

findings that students who select for-profit career colleges seek short programs that can lead to

better employment opportunities. Consistent with Morris' study, the current study affirms that

community colleges must work diligently to increase the awareness of the available opportunities

that they provide. A lack of information sharing by institutions can be directly attributed to poor

and uninformed decision-making.

The costs of higher education continue to be an issue for prospective applicants and

current students. The costs of for-profit colleges are often grossly disproportionate to the costs

of community colleges, yet students continue to enroll in for-profit career colleges regardless of

the cost differential. Cellini (2012) summarized and analyzed the economics of the two-year for-

profit higher education sector. Her findings focused on for-profit institutions that offered two-

year or less than two-year certificates. Cellini assessed the social costs and benefits of two-year

for-profit sector and generated rough estimates of the annual per student costs to taxpayers of

federal and state grant aid. Cellini contrasted these costs with similar estimates for public

community colleges and found that "community colleges cost taxpayers more than for-profits,

about $11, 400 per year-but that students incur only about $32,000 in costs per year of

attendance" (Cellini, 2012, p. 154). Considering both public and private costs, community

colleges are roughly $15,600 less expensive per student per year than for-profit colleges. Some

study participants were aware of the cost difference between the two institution types, and they

still decided to attend the for-profit because cost was not their highest priority. Factors such as

time to completion, convenience, access, and support outweighed financial costs.

Cellini's study also highlighted the issue of the quality of for-profit education as a

concern for students and policy makers. The current study discussed the closure of several for-

profit career colleges due to fraud, mismanagement, and the loss of accreditation which certainly questions the issue of quality in the for-profit career college sector. However, aforementioned issues did not become major concerns to study participants unless they were impacted personally by a school closure. Although the current study consists of a small sample of students, none of the students in the current study stated that they viewed their education as substandard or of low quality. Opponents of for-profit career colleges often cite poor educational quality as a criticism of the sector. Whether that assessment is valid nor not, the students in the current study were not concerned about how their institutions were viewed by others. Their perspective indicated that their course work was challenging and provided a foundation to build upon in the event they decided to further their education beyond their intended program of study.

The participants in the current study were candid about their experiences at their institution that contributed to their success as well as obstacles that they encountered. Consequently, fourteen of the sixteen students completed their education, two students went on to complete graduate degrees, and one student is currently pursuing a professional doctorate. Studies that point out deficiencies in the for-profit sector rarely highlight successful students at for-profit career colleges and focus on negative outcomes. In the current study, the findings indicate that students understand pursuing a formal college education is necessary to be competitive in today's job market which can have a substantial impact on economic livelihood and quality of life.

The theoretical framework of the current study is based upon rational choice and the theory that people make choices and decisions which are best for them when given a particular set of circumstances (Levin & Milgrom, 2004). According to Levin and Milgrom (2004), empirical research in consumer behavior, in this case student behavior, relies on the separability

of assumptions. Students may make decisions mutually exclusive of one another without fully understanding the long-term impact due to a lack of information or a lack of understanding the information. This supports this study's theme "convenience and accessibility lead to enrollment." When students are able to access education, quickly, through a seamless application processes and they are provided consistent student support, their decision to select an institution can be made without hesitation.

Non-traditional students, who are the primary population of for-profit career colleges, face a variety of challenges such as meeting basic needs which are critical to student success. Students with families who face, transportation challenges, unemployment, underemployment, or fears surrounding their ability to succeed academically are more concerned with overcoming these obstacles than how they might finance their education. Therefore, when for-profit career colleges effectively streamline the application process and ease some of the inconveniences that adult learners face with financial assistance programs, childcare programs, or other wrap-around services, the choice of institution is clear when compared to other institutions where matriculation is much more cumbersome (Iloh & Toldson, 2013).

Cellini (2012) highlighted the first causal evidence that public and for-profit two-year (and less-than-two-year) colleges do, in fact, compete for students. Using a regression discontinuity design, Cellini's results revealed that when public community colleges receive increased funding and media attention with the passage of a bond measure, students switch from for-profit colleges to community colleges, driving some for-profit colleges out of the market (Cellini, 2012). In the literature as well as the current study, participants discussed that they were not aware of where the community college was located or what programs it offered (Deming et al., 2012; Iloh &Tierney, 2013; Iloh & Toldson, 2013; Morris, 1993). Cellini's

findings concur with the current study which supports the premise that when resources are utilized by community colleges to increase accessibility to the college, advertisements of programs, and exposure of student services, students are at the very least aware that other choices exist (Cellini, 2012).

It is widely known that for-profit institutions focus their recruiting efforts towards women and students from low socioeconomic or disadvantaged backgrounds (Iloh & Toldson, 2013). Focusing enrollment toward these populations is often criticized by opponents of for-profit career colleges because tactics are often used that do not provide students with the best information to make an informed decision about their educational choices. Dache-Gerbino et al. (2018) conducted a qualitative and geographic study utilizing a Chicana Feminist framework to examine the college choice process of sixteen Latinas. The goal of the study was to understand the factors that influenced their college choice decisions as well as how Latina students made sense of recruitment strategies used by for-profit career colleges.

The location and proximity to student markets from the for-profit institutional perspective, revealed that for-profit institutions tracked population density which essentially steered students into the direction of the for-profit institution (Chung, 2008). The findings of the current study support this finding as well. Many of the current study participants emphasized the importance of the location of the school to their homes. Students who had families or small children were particularly drawn to schools near their home or place of employment, especially if they had significant family obligations.

Implications

Although there is significantly more research in the area of for-profit career college research than in past decades, this study focused on the process of why students selected for-

profit career colleges instead of community colleges. This research was conducted in an effort to gain insight into how higher education leaders and community college practitioners can improve their institutional practices and processes to attract a sector of the population where their competitors have failed. Community college enrollment has slowly declined since its peak in 2010 (AACC, 2019). This study implies that community colleges must find ways to attract diverse populations of students who enter education at various stages in their lives. Community colleges have resources and opportunities that can produce vital results in the lives of students and particularly non-traditional students. However, if prospective students are unaware of these opportunities or if community colleges fail to make the recruitment of non-traditional students a priority in their institution, enrollment trends may continue their downward spiral.

As a result of the recent and rapid closure of a number of for-profit career colleges and their parent companies, students who were in attendance when the schools closed and alumni of the institutions will be impacted by their school choice for months and years in the future. Students negatively impacted by closures at for-profit career colleges will likely face many challenges related to their choice in the future. If the student did not graduate, they may want to transfer their credits to another institution or apply for loan forgiveness. Some students who were recipients of federal aid and were attending an institution that precipitously closed may be eligible for a "closed school discharge" by the Department of Education if they meet the criteria (Federal Student Aid, 2019). Another implication of the findings is that students who graduated from an institution that closed after they graduated, but feel they were defrauded or that the school violated some applicable law, may be entitled to loan forgiveness under the "borrowers defense to repayment" (Federal Student Aid, 2019).

Recommendations for Higher Education Leaders. The current study included interviews with several for-profit career college students, and it led to a better understanding of their perceptions of their enrollment experience and choice of a for-profit career college. This insight led to several recommendations for college administrators, staff, and students. Having examined several for-profit career college students in the current study and gathering an understanding of some of their perceptions, it is clear that there is still much research to be done in the examination of student college choice.

The first recommendation is that community colleges leaders must increase the efficiency of the enrollment process. The time frame of a prospective applicant to move from admission, to matriculation must be clear, convenient, and concise in order to enroll a greater number of adult learners. In today's age of technology, information can be processed faster than in previous years. Although some processes are static such as financial aid processing, at an open access institution such as a community college, the initial application process and admissions decision should take less than three to four days, thereby decreasing the time to relay admissions decisions to students. Students who attended for-profit career colleges made their decision to enroll because they were admitted to the for-profit college within hours or days of making the initial inquiry at the institution. The for-profit college's ability to provide quick admission and enrollment decisions contributed to the student's interest in the institution and provided confidence that they could be successful in the selected environment. Although community colleges should not sacrifice the rigor of their enrollment processes, the time needed to ensure that students meet the basic qualifications for admission to the institution can be reduced significantly through the use of enhanced technology to process applicant enrollment documents.

The second recommendation for higher education leaders is that community colleges must focus recruitment efforts towards non-traditional students and create more exposure to the open admissions process, various program types, financial aid and scholarship opportunities, and student services. The community college focus on high-school students and dual enrollment students to supply the enrollment pipeline may be a disadvantage (AACC, 2019). Study participants discussed that the community college was not an option for them because of various reasons such as 1) they were unaware that the community college offered their program of interest, 2) they were unaware that the community college offered associate or bachelor degree programs, or 3) they were unaware that there was a community college in the area. Although community colleges are known to offer programs such as dual enrollment and early college which focus on high school student recruitment, the median age of the average community college student is 29 (Ma & Baum, 2016). With this statistic in mind, community colleges must use market analysis data and trends to target a broader audience and provide exposure to the programs and services that make community colleges, convenient, unique and accessible for non-traditional students. Community colleges generally serve as feeders to state colleges and universities for high school students who begin with the Associate of Arts degree, but there is a growing population of students targeting workforce occupations that need skill-based, workforce development training offered by community colleges. Higher education leaders can capitalize on this growing population not only to serve the needs of the student but to contribute toward the greater need of developing a more diverse and skilled workforce. The declining enrollment in higher education over the past decade can partially be attributed to the lack of advertising and marketing exposure by community colleges. There is no doubt this lack of exposure is due to the constrained budgets of these state supported institutions which are often impacted by reduced

funding, decreased government allocations, and sometimes unrealistic performance-based funding metrics which impact discretionary dollars. Acknowledging that community colleges have barriers in the area of advertising and marketing, the best form of advertisement is superior customer service, which there is no "direct" monetary cost. This leads to the next recommendation.

Recommendations for Higher Education Practitioners. The third recommendation is that community college practitioners such as financial aid representatives, student services advisors, and career services personnel, should provide a more in-depth advising approach such as appreciative advising, to prospective and enrolled students to promote a comprehensive understanding of their options throughout their matriculation. Appreciative advising is building trusting and respectful relationships with students through listening closely to them and understanding their needs (Truschel, 2008). Appreciative advising is a positive and action-based approach which allows the student and the advisor to work together (Truschel, 2008). Additionally, advising must be a continuous process to ensure that students 1) understand their selected program and potential career opportunities, 2) ensure that students remain on target academically for completion, and 3) students fully grasp the nature of their financial obligations during and upon completion of their program of study (Goldrick-Rab, 2010). The primary reason to employ this student centric approach is to engage the student and maintain that engagement throughout their academic career so that the student remains connected to the college and to their goal of completing their program.

During the initial application process, students complete several forms which require them to provide a great deal of information. Students are provided paperwork, advertising materials, and other handouts, which can often be overwhelming. Students who are new to the

process of applying for college or have not previously navigated the process can become confused, frustrated, or even embarrassed when they do not understand or lack the confidence to ask questions. These negative feelings can lead to disappointment in the admissions process and ultimately students can become exasperated with the institution. All of these emotions combined can lead to a disastrous experience in which the potential student fails to enroll.

Participants in the current study who attended for-profit institutions attest that during the admissions process they were provided with support and direction. This support and direction was provided when completing admission information or financial aid information. During their process, they were treated as individuals and as if their admission to the institution mattered. Participants stated that admission representatives treated them with respect and were excited to see them at their initial appointment. Critics of for-profit career colleges describe this "support and direction," as hand-holding or coddling of students, which arguably could lead to habits of a dependency on others to handle various situations during their matriculation (Iloh, 2016). However, effective student service should not be considered hand-holding or coddling. Community colleges can employ some of the strategies used by for-profit career colleges such as providing a more personalized level of student service to ensure that students understand their responsibilities and ensure that students are guided on how to carry out those responsibilities. Effective student service is not hand-holding; it is demonstrating how students can work strategically and independently to navigate their academic career.

The fourth recommendation for higher education practitioners is to ensure that prospective students are aware of academic and other supportive services so students can prioritize their education and create balance in their lives while in school. Students can be

successful in an institution where they can excel academically and thrive personally when their basic needs are met.

Recommendations for Current or Prospective Students. The fifth recommendation is that current students or prospective students contemplating college will evaluate the options surrounding college choice and understand the responsibilities that are apart of becoming a college student. Whether a student attends a for-profit career college or a community college, students should weigh the advantages and disadvantages of their options. Learning from the various examples shared by participants in this study, prospective and current students can understand the ramifications of being uninformed or being unaware of the right questions to ask during the enrollment process. Moreover, students should appreciate from the current study the significance of researching institutions they may be considering. Beyond the aesthetics of an institution, students should review the components that they need in their personal lives to be successful and apply those needs to their decision-making process. Armed with good information, the student can come to a sound and informed decision regarding enrollment.

Community colleges, categorized as state colleges in Florida, have made great strides to provide academic environments that promote rigor and academic excellence. State colleges in Florida offer a variety of affordable bachelor degrees that prepare students to meet the demands of a rapidly changing workforce (Florida College System, 2019). Community colleges pride themselves on their ability to respond to the needs of industry and their ability to offer a comprehensive array of programs. These intuitions demonstrate their commitment to a student-centered environment through creating flexible student schedules, robust student programming, and strong industry partnerships to promote graduate employment. The concern is whether or not

students are aware of their opportunities and ultimately whether students are effectively using the services available to them at the institution.

Student selection of an institution and student retention within an institution are deliberate and purposeful actions. Inclusivity from admission, to orientation, to the classroom, demands a culture of intentionality. Institutions can no longer offer programs and services for the sake of offering programs and services. True commitment to servicing the student means that the student is aware and actively uses the resources that are provided by the institution. Institutions must constantly assess their student demographics and characteristics to ensure that they select the appropriate strategic initiatives to meet the needs of their student body. Leveraging the positive aspects of the institution to increase student awareness and involvement increases the likelihood of overall student success.

Limitations

The first limitation of this study is its inability to generalize findings across for-profit career colleges. This study was comprised of students who attended or graduated from for-profit career colleges in the northeast corner of Florida. All institutions were of comparable type, status, size, and quality. Therefore, this study is limited by the ability to view students in the southeastern region of the United States instead of across multiple geographic regions.

Another limitation of the study is the sample size. Although the size of the population of the study participants is small, a large amount of narrative data was collected which aids in viewing the life challenges of a variety of students. This further explains the complex nature of students who chose to attend college. The type of student who decides to enroll in college cannot be described as a "typical" or "stereotypical" college students. Age, life-experiences,

socio-economic status, cultural background, and external environmental factors create a complex

situation as it pertains to school choice.

Recommendations for Further Research

The for-profit career college landscape has changed significantly over the past few years.

For-profit career colleges have closed for a variety of reasons which have left many students in

complex situations regarding their finances, earned credits, and transfer options. Although there

are many for-profit career college graduates that have moved on to successful careers, there are

still many that have been negatively impacted as a result of their attendance at a for-profit career

college. The researcher recommends community college leaders and practitioners examine ways

in which their institutions can serve students displaced by defunct for-profit career colleges and

assist students with academic planning and career services. Additionally, a review of how

closures have impacted community college enrollment would provide insight into how

community colleges can further support for-profit career college transfer students. Students

transferring from the for-profit career college sector to community colleges can provide valuable

information regarding their experiences, which could lead to opportunities to maximize

academic, career, and student services as they persist to complete their degree or program.

One of the primary reasons that students in the current study attended college was

because they wanted to secure employment that would provide a means to increase their

livelihood. Participants felt that formal postsecondary education is required in today's

competitive job market and as a means of achieving their dream of obtaining a degree or

certificate. A final recommendation for further research is to examine the role of career services

in higher education institutions such as community colleges to inspect whether those services are

being implemented effectively accessed and utilized among the student population. A robust

career services department could have a profound impact on student persistence and completion. Setting goals and implementing career pathways with students throughout their academic career can provide the consistent support and encouragement needed to promote student completion.

The growth and stability of a local economy is greatly impacted by the success of its higher education institutions. When economic cuts are so prevalent among higher education institutions, it is difficult to pressure community colleges to do more with less. States are constantly passing legislation that negatively impact institutions whether it is through revised performance funding metrics or other drastic cuts which force leaders to make difficult decisions regarding their institutions. Further exploration into strategies for community colleges to employ current resources to meet their needs is mission critical. For instance, many institutions market their college brand as a whole, rather than selecting programs that are in demand to reach a wider demographic of non-traditional students. Secondly, community colleges can attract more workforce opportunities by allowing new industries to develop specified curriculum in conjunction with the college to strengthen the employment pipeline from the college to workforce and vice versa. Innovative strategies and nimble leaders are two major factors in the sustainability of community colleges.

Conclusion

Higher education institutions have a great deal of practical information that can be gleaned from reviewing the practices across various institution types. Although the practices at for-profit career colleges may be questionable to critics, one thing is certain, at one point in time even the institutions which have closed enjoyed great success in admissions, enrollment, and graduation rates. Furthermore, there are still many for-profit career colleges operating successfully today. It would be imprudent for a competitor to ignore successful strategies utilized by a competitor simply because of the negative views held by skeptics in a particular sector. Future research is needed to understand how community colleges and state colleges can serve students, particularly those who will select community colleges because a vast number of for-profit career college options may no longer exist.

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Yin, R.K. (2018). *Case Study Research: Design and Methods*. 6th ed. Thousand Oaks, CA: Sage

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APPENDIX A

Student Research Eligibility Survey

Directions: A study will be conducted involving students who attended a for-profit career college. The researcher will examine student choice in selecting for-profit career colleges instead of community colleges in northeast Florida. The survey consists of 10 questions which will help identify participants who are eligible for the study. This survey should take approximately 3 minutes to complete. The survey may be completed below and returned to tgran001@odu or you may take the survey electronically at the link below.

Thank you in advance for your participation.

Electronic Survey Link: https://www.surveymonkey.com/r/ZXRXHKW

1. How do you identify yourself?
    a. White/Caucasian
    b. Black/African American- Not Hispanic
    c. Hispanic
    d. Asian/Pacific Islander
    e. Other
2. What is your current age?
    a. 18-24
    b. 35-44
    c. 45-64
    d. 55-64
    e. 65+
3. What is your gender?
    a. Male
    b. Female
4. Did you attend college or vocational training between 2010 and 2016?
    a. Yes
    b. No
5. Did you attend For-Profit Career College in Florida?
    a. Yes
    b. No
6. When you attended college in Florida, which of the following counties did you reside?
    a. Duval   b. Nassau c. Clay   d. Baker e. Putnam f. St. Johns
7. What did you study in college, what was your major or program of study?_____
8. Did you graduate from the institution that you attended during 2010-2016?
    a. Yes
    b. No
9. Have you ever attended a community college?
    a. Yes
    b. No
10. Did you graduate from a community college?
    a. Yes
    b. No

APPENDIX B

INFORMED CONSENT DOCUMENT

OLD DOMINION UNIVERSITY

PROJECT TITLE: **An Examination of College Choice: Why Students Choose For-Profit Colleges instead of Community Colleges in Northeast Florida**

INTRODUCTION
The purposes of this form are to give you information that may affect your decision whether to say YES or NO to participation in this research, and to record the consent of those who say YES.

RESEARCHERS

Dr. Mitchell R. Williams, Associate Professor, Old Dominion University, Educational Foundations and Leadership
Tameiko Allen Grant, Doctoral Degree Candidate, Old Dominion University, Educational Foundations and Leadership - Community College Leadership

DESCRIPTION OF RESEARCH STUDY
Several studies have examined the subject of the school choice and trends of students that attend for- profit colleges and community college. This research intends to examine why students select one institution instead of another and the decision making process that is involved in that selection. The purpose of this study is to examine the motivations of students that attend for-profit career college and analyze the reason(s) for school choice. The purpose of the study is to explore and understand the decisions that led the student to select a for-profit career college instead of a community college. A thorough understanding of how students choose an institution can lead to more focused initiatives by higher education practitioners to enhance the enrollment experience, which could lead to desirable institutional outcomes.

If you decide to participate, then you will join a study involving research consisting of interviews and focus groups. The interviews will last from 30- 60 minutes and the focus groups will be conducted for a minimum of 45-90 minutes. During either the interview or focus group, if you participate you will be expected to answer the questions to the best of your ability. If you say YES, then your participation will last for the time allotted, 30-60 minutes for the semi-structured interview and 45-90 minutes for focus groups. Approximately 16-20 people will be participating in this study.

RISKS AND BENEFITS
RISKS: There are currently no known associated risks with this research. However, as with any research, there is some possibility that you may be subject to risks that have not yet been identified.

BENEFITS: The main benefit to you for participating in this study is your contribution to the body of research. There are currently no forms of payment that will be issued to participants. Light refreshments may be served during focus groups if funds permit.

NEW INFORMATION
If the researchers find new information during this study that would reasonably change your decision about participating, then they will give it to you.

CONFIDENTIALITY

The researchers will take reasonable steps to keep private information, such as answers to interview questions private and confidential. The researcher will remove identifiers from any information and store information in a locked filing cabinet prior to its processing. The results of this study may be used in reports, presentations, and publications; but the researcher will not identify you. Of course, your records may be subpoenaed by court order or inspected by government bodies with oversight authority.

WITHDRAWAL PRIVILEGE

It is OK for you to say NO. Even if you say YES now, you are free to say NO later, and walk away or withdraw from the study -- at any time. Your decision will not affect your relationship with Old Dominion University, or otherwise cause a loss of benefits to which you might otherwise be entitled. The researchers reserve the right to withdraw your participation in this study, at any time, if they observe potential problems with your continued participation.

COMPENSATION FOR ILLNESS AND INJURY

If you say YES, then your consent in this document does not waive any of your legal rights. However, in the event of any harm, injury, or illness arising from this study, neither Old Dominion University nor the researchers are able to give you any money, insurance coverage, free medical care, or any other compensation for such injury. In the event that you suffer injury as a result of participation in any research project, you may contact Tameiko Grant at 904-233-1455, Dr. Laura Chezan, the current IRB chair, at 757-683-7055 at Old Dominion University, or the Old Dominion University Office of Research at 757-683-3460, who will be glad to review the matter with you.

VOLUNTARY CONSENT

By signing this form, you are saying several things. You are saying that you have read this form or have had it read to you, that you are satisfied that you understand this form, the research study, and its risks and benefits. The researchers should have answered any questions you may have had about the research. If you have any questions later on, then the researchers should be able to answer them.

Dr. Mitchell R. Williams: 757-683-4344
Tameiko Allen Grant: 904-233-1455

If at any time you feel pressured to participate, or if you have any questions about your rights or this form, then you should call Dr. Laura Chezan, IRB Chair, Darden College of Education and Professional Studies, 110 Lions Child Study Center, Old Dominion University, Norfolk, VA 23529, 757-683-7055.

Importantly, by signing below, you are telling the researcher YES, that you agree to participate in this study. The researchers should give you a copy of this form for your records.

Subject's Printed Name & Signature	**Date**
Parent / Legally Authorized Representative's Printed Name & Signature (If applicable)	**Date**

Witness' Printed Name & Signature (if Applicable)	**Date**

INVESTIGATOR'S STATEMENT
I certify that I have explained to this subject the nature and purpose of this research, including benefits, risks, costs, and any experimental procedures. I have described the rights and protections afforded to human subjects and have done nothing to pressure, coerce, or falsely entice this subject into participating. I am aware of my obligations under state and federal laws, and promise compliance. I have answered the subject's questions and have encouraged him/her to ask additional questions at any time during the course of this study. I have witnessed the above signature(s) on this consent form.

Investigator's Printed Name & Signature	**Date**

APPENDIX C

Individual Interview Protocol

Project: An Examination of School Choice: Why students choose for-profit career colleges instead community colleges in northeast Florida?

Research Questions: Why do students choose to attend a for-profit career college rather than a public community college?
1. What process do students use to make this decision?
2. Why did the students select a for-profit career college?
3. Why did the students not select a public community college?

Purpose of research
The purpose of this research is to examine why students select for-profit career colleges and the decision-making process that students utilize when making their choice. In their decision-making process, students may reflect upon challenges they encountered, motivations for attending college, factors they find important in an optimal learning environment, their career aspirations, how they financed their education, or the role that timing plays in their decision.

Interview Questions and Opening*: The researcher will begin with an introduction, provide background about the study, present the informed consent document for signature, and then proceed with the interview.*

1. Tell me a little about yourself, where you are from and what you do for a living?
2. Why did you decide to go to college?
3. Prior to applying to college, how did you know that going to college was something that you wanted to do?
4. Tell me about your decision to apply to college? How did you choose what colleges you would apply to? Can you remember the moment you knew that you wanted to go to college? Can you walk me through that process?
5. Tell me about your college application experience? Were there people who helped you? If so, who were the people that helped you navigate the application process and experience?
6. Why do you think these people helped you?
7. What led you to apply to _____ (Institution)?
8. What information did you have about _____ (Institution)?
9. What other schools did you consider and why?
10. Was your local community college an option for you? Why or Why not?
11. Describe to me the day that you made your choice of which college to attend, what was it like? Describe what happened?
12. How has attending _____(Institution) made an impact, positive or negative, on your life?
13. Since attending _____(Institution), how do you feel about the choice that you made to attend? Is there anything you wish you had known then about selecting an institution to pursue your education that you know now? What would you tell someone else about selecting a school? How does your experience impact what you would tell someone else?

Closing the Interview: Thank the interviewee, reassure them of the confidentiality of the process, and ask permission to follow-up if necessary.

APPENDIX D

Focus Group Protocol

Project: An Examination of School Choice: Why students choose for-profit career colleges instead community colleges in northeast Florida?

Research Questions: Why do students choose to attend a for-profit career college rather than a public community college?
1. What process do students use to make this decision?
2. Why did the students select a for-profit career college?
3. Why did the students not select a public community college?

Purpose of research
The purpose of this research is to examine why students select for-profit career colleges and the decision-making process that students utilize when making their choice. In their decision-making, process students may reflect upon challenges they encountered, motivations for attending college, factors they find important in an optimal learning environment, their career aspirations, how they financed their education, or the role that timing plays in their decision.
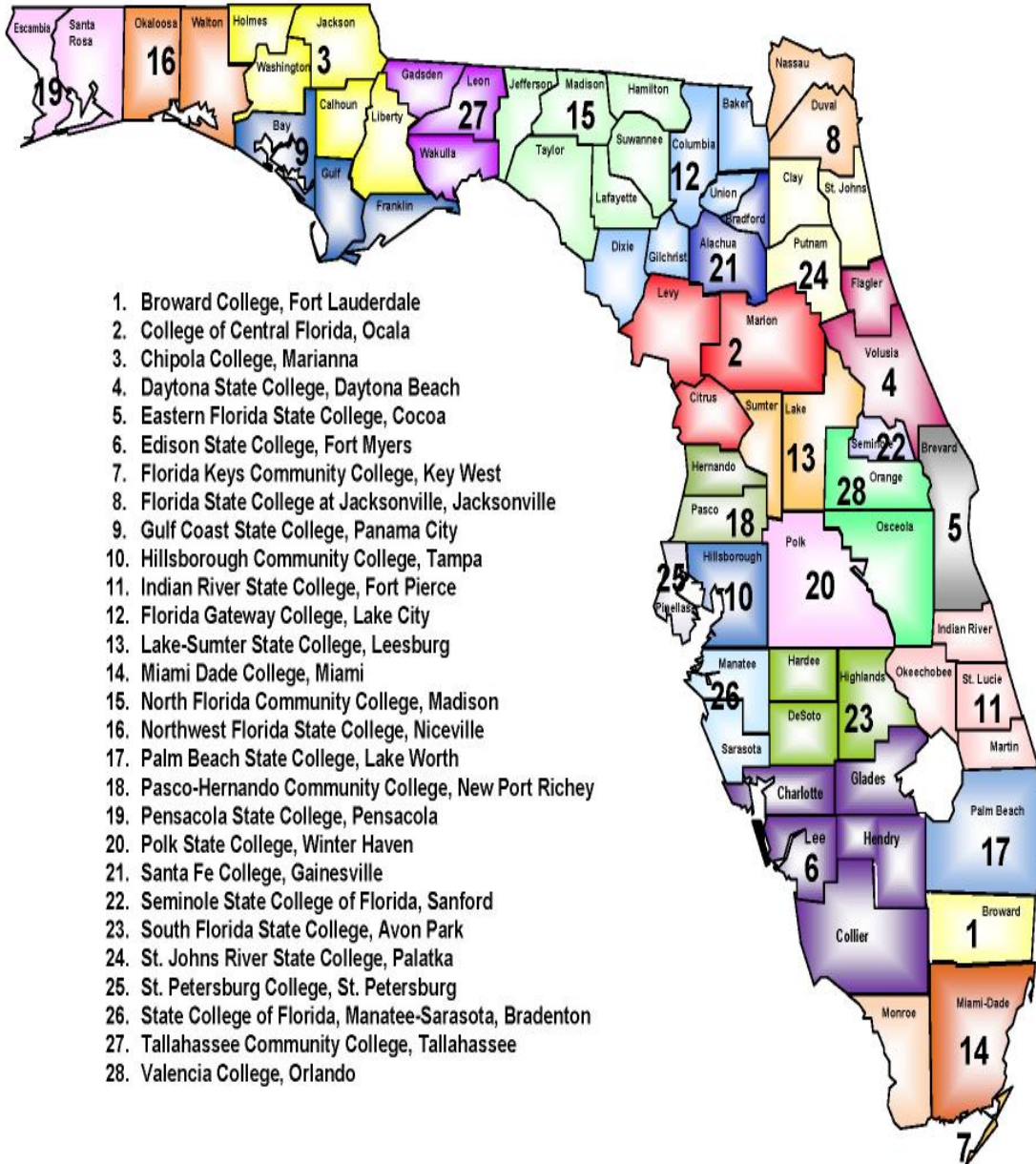
Interview Questions and Opening: *The researcher will begin with an introduction, provide background about the study, present the informed consent document for signature, and then proceed with the focus group discussion.*

1. Why did you decide to attend college? Was it a family tradition, lifelong dream, or necessity?
2. Walk me through your decision to apply to college? How would you describe your experience making the decision to apply to college?
3. How would you describe your college application and enrollment experience?
4. What are some obstacles that you think adult learners face while navigating the choice to attend college? Did anyone of you face challenges and if so can you describe that experience? Is there one experience that sticks out? Could you elaborate a bit more about that experience?
5. If any of you have had to overcome these obstacles, how did you overcome them? What were some of the strategies you used?
6. What led you to apply to _____ (Institution)?
7. Was there a community college near the institution you selected? Why did you choose not to attend the community college?
8. How did you research/discover the institution(s) that you applied to for college?
9. What advice would you give to someone considering attending the institution that you attended?
10. What do you wish you had known then about selecting an institution to pursue your education that you know now?
11. Do you think your college degree/certificate helped you to pursue your goals?

Closing the Interview: Thank the focus group, reassure them of the confidentiality of the process, and ask permission to follow-up if necessary.

APPENDIX E

THE FLORIDA COLLEGE SYSTEM

1. Broward College, Fort Lauderdale
2. College of Central Florida, Ocala
3. Chipola College, Marianna
4. Daytona State College, Daytona Beach
5. Eastern Florida State College, Cocoa
6. Edison State College, Fort Myers
7. Florida Keys Community College, Key West
8. Florida State College at Jacksonville, Jacksonville
9. Gulf Coast State College, Panama City
10. Hillsborough Community College, Tampa
11. Indian River State College, Fort Pierce
12. Florida Gateway College, Lake City
13. Lake-Sumter State College, Leesburg
14. Miami Dade College, Miami
15. North Florida Community College, Madison
16. Northwest Florida State College, Niceville
17. Palm Beach State College, Lake Worth
18. Pasco-Hernando Community College, New Port Richey
19. Pensacola State College, Pensacola
20. Polk State College, Winter Haven
21. Santa Fe College, Gainesville
22. Seminole State College of Florida, Sanford
23. South Florida State College, Avon Park
24. St. Johns River State College, Palatka
25. St. Petersburg College, St. Petersburg
26. State College of Florida, Manatee-Sarasota, Bradenton
27. Tallahassee Community College, Tallahassee
28. Valencia College, Orlando

VITA

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EDUCATION

Ph.D., 2019, Community College Leadership, Old Dominion University
M.S., 2011, Criminal Justice, Everest University
M.S., 2007, Public Administration, University of North Florida
J.D., 2002, Juris Doctor, Vermont Law School
B.S., 1999, Criminal Justice, Savannah State University

EXPERIENCE

2017-Present	Instructional Program Manager of Professional Studies & Public Safety
	Florida State College at Jacksonville, FL
2016-2017	Academic Director of Career Education
	Florida State College at Jacksonville, FL
2015-2016	Interim Dean of Career Education
	Florida State College at Jacksonville, FL
2015-2016	Associate Dean of Career Education
	Florida State College at Jacksonville, FL
2013-2015	Program Coordinator/Grant Manager, 21st Century Academy Grant
	Florida State College at Jacksonville, FL
2011-2013	Academic Dean
	Everest University (Orange Park Campus), Orange Park, FL
2005-2011	Associate Academic Dean
	Everest University (Jacksonville Campus), Jacksonville, FL

PUBLICATIONS, PRESENTATIONS, AND AWARDS

Tameiko F. Allen, Note, The Effects of Title IX on Gender Equity in Sports: The Federal
Guidelines, the Student-Athlete Experience, and the Professional Reality, 6 HOLY
CROSS J.L. & PUB. POLICY 99 (2001).
National Council of Black American Affairs Mary E. Coleman Scholarship Winner 2017
"Promoting Diversity Hiring with Community College Partners," NCWE Annual Conference
Presenter (2017)
"Elevator Speech to Success with Elected Officials," NCWE Annual Conference Co- Presenter
(2017)

SERVICES

- City of Jacksonville, Public Service Grants Council, 2017-Present
- National Council of Workforce Education, Governmental Relations Board, 2017-Present
- Delta Sigma Theta Sorority, Incorporated, Member, 1999-Present