

# UNIT 3: STUDENTS AS CLIENTS

By: [Omitted], [Omitted],  
[Omitted], & Ari Lentini

# Main Idea

Higher education in American society effects the student in a multitude of ways. In order to see how the student is effected we have to look at how higher education is run, the issues we still face with trying to achieve a higher education, how gender plays a role, what the financial burden does, and how we can improve higher education for future generations.

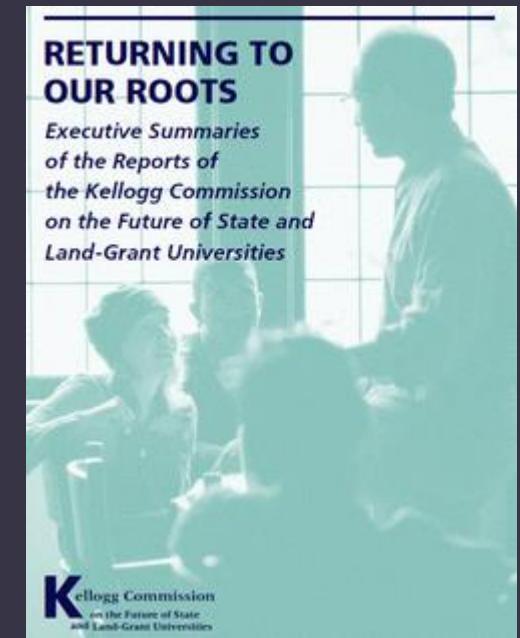
# Table of Contents

- Outreach, Engagement and the Changing Culture of the University
- On-Campus Life and the Changes that Affect Students
- Reports of Sexual Assault on Campus
- Getting a PhD in the Humanities Could Wreck Your Life
- The Corruptive Alliances of Lenders and Universities
- Student Loans, Financial Stress, and College Student Retention
- Distance Education; Threat or Opportunity?
- The Ivory Tower
- Policing the Ivory Tower
- The Student Loan Scam
- Education's Death Valley
- A Survey of Graduate and Undergraduate Teaching Assistants
- Educational Misdirections, Attending to Levina's Call for Ethics as First Principle
- Moving Beyond Cis-Terhood: Determining Gender through Transgender Admittance Policies
- The Future of Higher Education: Faster, Cheaper, Better
- The Higher Education Bubble
- Conclusion
- Works Cited

# OUTREACH, ENGAGEMENT AND THE CHANGING CULTURE OF THE UNIVERSITY

# The Kellogg Commission

- The Kellogg Commission was created in 1995 with financial help from the W. K. Kellogg Foundation, and the National Association of State Universities and Land-Grant Colleges.
- The Commission's creation was due to higher education neglecting to meet societal changes, such as financial changes, to their community and the noticeable change in attitude towards higher education on account of cost.
- The Commission aims to address issues such as the constant changes in American demography, social issues that can impact a student, and the environment that can impact a student.



Book cover for a PDF about the Kellogg Commission

# Outreach vs. Engagement

- Outreach is the flow of knowledge from a university to members of the community. It only flows one way.
- Engagement, unlike outreach, flows in two directions that involves a university and the members of the community. It allows both parties to come together and benefit from one another.
  - Engagement has the ability to teach, create cultural changes, and cause a shift in how people view higher education.

# What is a Learning Society?

- A learning society allows for members within the society to learn new things and learn how to use that knowledge.
- While learning societies emerge in our everyday lives, they typically start in a higher education setting.
- The reason that learning societies work is through the members collectively agreeing on values, such as shared goals, and how parts of that learning society can have different societal ethics.

# What Does Campus Culture Do for Students?

- Campus culture can be influenced by several things, the main one being the relationships between the students, faculty, and staff on the campus.
- Pressure can also be a significant factor in campus culture. Pressure can occur from either professors, parents, or peers.
- When higher education provides good campus culture through courses and workshops, it can help shape an individual for life outside of higher education.

# ON-CAMPUS LIFE AND THE CHANGES THAT AFFECT STUDENTS

# The Clery Act

- Originally the Crime Awareness and Campus Security Act of 1990, focused on having colleges collect and distribute data for the last 3 years, and is currently named after college student Jeanne Clery - a young woman who was murdered in her dorm room.
- Several amendments have been added that include: required reporting of criminal data of the community, access to the state's sex offender registration, and access to emergency facilities.
- Due to the progression of topics surrounding gender, main topics centered on broad ideas of men and women now include social class and other markers like ethnicity. This in turn caused another amendment requiring colleges to "report bias-related hate crimes in four new categories: larceny, simple assault, intimidation, and destruction/damage/vandalism of property" (Lee 60).
- Finally, to insure compliance, this act requires all institutions of higher education to report crime statics on a regular basis. Not doing so will result in financial penalties.
  - For instance, Virginia Polytechnic Institute and State University was fined \$55,000 by not reporting that an active shooter was on campus back in 2007.

# The Clery Act - Part 2

- Newer changes to the act include several from 2015. Guidelines were added to the act concerning how a student's accusations should be handled when concerning another student for matters like sexual assault.
- Specifically, colleges have to keep up to date data on the number of occurrences of instances involving all forms of violence, assault, and stalking.
- Policies in the act have also been expanded to include a more diverse spectrum of offenses that can and should be reported that now not only has data on women coming forward but men as well on the different forms of offenses.

# The Clery Act - Part 3

- Though the Act has provided several advantageous steps towards getting the word out to students and parents there are still major flaws to consider.
  - A factor to consider is the method crime is reported and gathered for the reports. Not everyone goes out and reports a crime to the campus police or the community surrounding the campus. This leaves out major amounts of crime that does occur.
  - Another point is knowing where these crimes occur not just what kind of crime. This information matters as it under values the importance of locating areas of high crime rates for those living on or near campus, not to mention those that commute.
  - Finally, another problem is the communication between universities and community colleges. To clarify, students expelled from their four year college for an offense against students or faculty could easily enroll in a local community college which compromises the safety of the students and faculty.

# The Clery Act - Part 4

- Advances and changes to this act have resulted in not only a dominant look into crimes against female college students that were not previously reported before, but also crimes against men and transgender students. Many of these students have started to come forward to report crimes against them because now the act supports and informs students of other situations in the area letting them see they are not alone.
- A final overview of the crimes reported show that many people still don't report a large portion of said crimes. College campuses are even below the national average of reporting crimes that surround sexual assault.
- Concern of being attacked by the offender again is a dominant part of the reason more crimes and offenses are not reported. This hinders the Clery Act in reporting the crimes in the area of the college campus and surrounding community accurately.

# REPORTS OF SEXUAL ASSAULT ON CAMPUS

# Sexual Assault On Campus – Part 1

- 23 % (1/4th) of female students have reported experiencing sexual misconduct on campus.
  - This statistic is only based off a survey with a 19% response rate.
    - 780,000 students were emailed survey and only 150,000 responded.
- These sexual assault encounters ranged from kissing, touching, to rape.
- The methods to carry out the sexual assaults were the use of threatening violence, violence, or the female being incapacitated from alcohol or drug use.

# Sexual Assault On Campus – Part 2

- 26% of female seniors reported to have experienced sexual assault at some point during their four years on a college campus. These encounters occur on a wide variety of campuses, ranging from junior college to Ivy League institutions.
  - 34% female seniors reported at University of Michigan
  - 32% female seniors reported at Yale University
  - 29% female seniors reported at Harvard University
- A startling 50% of women had been reported to have decided against reporting sexual assault occurrences, due to feeling as though they were not severe enough to be reported.

# A Need to Reform Campus Culture

- There are multiple ways to attempt to bring down the number of sexual misconduct occurrences on campus:
  - Manage binge drinking.
  - Encourage women to come forward and report incidents.
  - Add more funding and staff to offices pertaining to sexual assault and prevention.
  - Start sexual assault awareness and education as soon as middle school in order to break the cycle earlier on in life.

# GETTING A PHD IN THE HUMANITIES COULD WRECK YOUR LIFE



# Graduate School for the Humanities

- There is a growing concern relating to whether the time and money put into attending graduate school, especially for Humanities, is worth it due to the lack of jobs available for those fields.
- Tuition is no longer going towards hiring professors, but towards amenities on campus for students in order to compete with other colleges. These amenities range from luxurious dorms to rock climbing walls.
- While copious amounts of students attend graduate schools with the aim to become a tenured professor, only a minor 24% of the academic workforce is made up of tenure track positions.

# The Shift in the Academic Workforce

- Most professors are now only hired on a part-time basis, and no longer on a tenure track. This fact alone provides evidence for the growing frustration of graduate students attempting to obtain a stable occupation as a professor. Institutions of higher education prefer to hire part-time professors in the interest of it being more economic.
- What entails being a part-time professor?
  - Average salary of \$20,000 to \$25,000.
  - No provision of benefits.
  - Lack of an office or any supplies provided by the university.



# Exploitation

- It has been found that by the year 2000, there had been a shift of interest for the University from the student's educational success to the student's wallet.
- Agreements began being formed between financial lenders and universities. The interests, mostly monetary, of the two institutions resulted in an alliance which served the common purpose of collecting as much money and funding as possible at the student's expense.
- Very few students enter college with an adequate knowledge of student loans or the processes encompassed by student loans, and therefore should be provided adequate counsel. The naivety of these students has been exploited by the very universities they have trusted to provide unbiased and complete financial counsel. The manipulative and misguided information pertaining to student financial aid can prove to be detrimental to student's financial futures with overwhelming debt.

# Student Loan Scams

- Lenders have explored many methods to land themselves on different universities' preferred lender lists. These methods range from providing all-expenses-paid trips for financial aid administrators, setting up funds and credit lines, paying faculty directly, to even using call centers while claiming to be representatives of the universities' financial aid offices. Call centers were broadly used instruments by many lending organizations. Sallie Mae operated a call center at Eastern Michigan University, which "received about \$310,000 in donations" (Collinge 87).
- All of these methods served one purpose; to manipulate students to use the lending organization that was providing the university kickbacks.

# Student Loan Scams- Part 2

- Another tactic that is used to manipulate students is the universities allowing lenders to perform loan counseling. It is no surprise that during these sessions, the student is encouraged to either use that specific lender or consolidate their already existing loan with that lender.
- Yet another method that has been used is known as “co-branding”. This method allows lenders to pay for the use of universities’ logos, colors, etc in order to be found more appealing to that specific university’s students. A student is more likely to use a lender in which they think is associated with the university that they not only attend, but trust.
- It is through these different methods that, as it was presented, the students had only one option in a lending organization and it typically wasn’t the most financially sound option.

# STUDENT LOANS, FINANCIAL STRESS, AND COLLEGE STUDENT RETENTION

# Financial Counseling

- Students are more likely to become stressed by their finances due to acquiring so much debt with loans and a general lack of knowledge in finances.
- Some universities implemented programs to educate students in their lack of financial knowledge, yet many students still seem lost.
- A study done within this article showed that, without the help of financial counseling, students would be less likely to finish college or university on account of so much debt with loans and credit cards.

# The Statistics

- In a study done during the 2014-2015 school year, it was estimated that about 22% of the students who did the survey stopped going to college/ university on account of either being formally dismissed by the institution or leaving of their own free will
- In this survey, it can be seen that the majority of students were focusing on arts and science (about 30%) while the lowest was architecture (2%).

# DISTANCE EDUCATION; THREAT OR OPPORTUNITY?

# Overview

- Over the past several years there has been significant innovation in the methods that a student can obtain higher education. One rising method is distance education, also known as online education.
- While distance education has shown its prevalence in today's global society, there are many varying opinions regarding its effectiveness. These opinions range from distance learning is only a short lived trend with likely negative effects to distance education is futuristic and highly beneficial due to providing education to students regardless of location. There are also a select few who feel as though distance learning is acceptable, just not highly efficient.

# Threats and Opportunities

- Distance education is like anything else, it allows for positive and negative opportunities. With online education being used by multiple types of educational providers, no institution is shielded from the possibility of dishonest behavior or service. This behavior or disservice can sometimes stem from an emphasis put on quantity instead of quality. Distance education is an ever expanding, unknown territory for educational institutions and students alike, which can result in errors on both fronts.
- Another threat of distance education is the outdated opinion of some faculty who feel as though online education is a danger to academics, and can never compete with face-to-face education even though there have been studies to disprove this.

# Threats and Opportunities - Part 2

- Distance education provides a wide variety of students the opportunity to pursue higher education without the constraints of time or geographical limitations. The removal of these constraints has led to the growing opinion that online education is not only effective, but necessary. This innovation has led to college being more affordable, accessible, and possibly of higher quality.
- More opportunities that could be provided by further innovation in online education are international programs, partnerships, advancement, and preparation for the next generation.

# Disruption and Transformation

- With any new implemented process or technology, there is a window for disruption. Possible issues during the transition process and future need to be assessed by the leader, and then an ethical and logical protocol and culture needs to be implemented in order to turn disruption into sustainability.
- Distance education leadership can lead to more innovative processes and changes, and therefore must be approached broadly and objectively regarding managing not specifically the technology, but the change itself. Promoting a culture in which change is expected and greeted with open arms, not only results in a more productive transition process with less disruption but also nurtures further innovation.

THE IVORY TOWER

# Ivory Tower Documentary Trailer Clip

THE FOLLOWING PREVIEW HAS BEEN APPROVED FOR  
**APPROPRIATE AUDIENCES**  
BY THE MOTION PICTURE ASSOCIATION OF AMERICA, INC.



[www.filmratings.com](http://www.filmratings.com)

[www.mpaa.org](http://www.mpaa.org)

<https://www.youtube.com/watch?v=v-Fj5wivD8M>

# Rising Tuitions and Crushing Debt

- Increasing tuitions have resulted in student loan debt reaching 1 trillion dollars, as recorded in 2014.
- College tuition has and continues to increase more than other goods or services in the nation's economy.
- An astounding \$184 billion has been pocketed by the government off of students seeking a higher education.
- Universities attempt to compete with other universities by providing more luxurious amenities and providing a wanted party scene for visitors, which results in tuition costs rising and being incorrectly distributed.

# POLICING THE IVORY TOWER

# Legitimacy of Campus Police

- The legitimacy of campus police is brought into question by students. Even though it is expected that police on campus protect the students, but they are also expected to not interfere in their personal social lives.
  - *Distributive Justice* – how officers distribute themselves over the different groups on campus along with the fairness given to each group
  - *Procedural Justice* – how the officers exercise their authority
    - Four characteristics of this justice are how they *participate*, exercise *neutrality*, being treated with *respect*, and *caring* towards the students.

# Perceptions of Officers

- Perceptions of campus police is dependent on two things: personal encounters and word of mouth from peers.
  - Personal encounters shape a students perception of the campus police and how they interact with them in the future based on the way in which they acted in the situation involving police assistance.
  - Word of mouth has great power on a campus as perception shaped by negative remarks here and there can render the campus police as people who make matters worse or not resolve anything or seem as though they don't care about the students.
- It also doesn't help matters when students find the local police to be a legitimate police force compared to campus police, who are labeled as security personnel.
  - Because of this distinction students prefer campus police to blend in better as students want to know they are being protected, but don't wish to be restrained by an officer's presence.

# Damaging Trust

- Many comments have been raised about particular instances on campuses that influence the perception of students, but one in particular keeps popping up that unsettles many.
  - For instance, when a violent crime occurs and police are heavily involved in arresting an offender, the college spends resources to cover up a violent crime had occurred on campus instead of informing the community, which shows the college is protecting their image and not the students first.
    - This illustrated the concerns the students have about campus police. Are they more interested in the student's safety or the college's reputation for not handling a situation well enough?

# THE STUDENT LOAN SCAM

# The Beginning of Progression

- The GI Bill created in 1944 provided loan guarantees for housing and assistance to unemployed veterans but it also helped by covering tuition for service-men and - women up to a certain amount.
- President Lyndon Johnson believed in valuing what a higher education had to offer everyone. The 1963 Education Message recognized and worked towards a goal that believed a college education was important to the US growing for social and economic reasons, but also to develop strong forms of security for our country.
- As students realized the value of a higher education and could now afford it, the roughly 63% of students graduating from high school leaped to 80%. This in turn increased the number of students enrolling in colleges.
- The Higher Education Act that was intended to help students with little to no consequences was amended several times. As it was changed it became a document that was geared towards helping businesses that dealt with lenders which created more debt for students.

# Corruption

- Today, because of the amount of companies that work towards increasing a college student's need to take out loans, the rising rate of individuals in debt has skyrocketed.
- As there are few restrictions to limiting what a company can do to increase the numbers of students with loans, the situation continues to worsen as some students have left their loans unpaid which eventually result in a defaulted loan.
- As loan companies have noticed over the years, defaulted loans actually increase the amount of money that needs to be payed to them as penalties and interest rates keep increasing.

# Sallie Mae

- Sallie Mae was a GSE (government sponsored entity) that was reliant on the US Treasury which provided them with money to buy a student's loan.
- The company was the most dominant in the field as they collected the most profits from loans through collecting on penalties and fees of defaulted loans.
  - They had several ways of collecting on loans that included taking a portion of a student's check from work, taking their tax return check, their social security, even disability income all without court orders.
- Loan companies weren't the only ones profiting off of defaulted student loans as the federal government had a policy that allowed them a percentage of the interest and fees a student paid.

# Congress & Sallie Mae

- Sallie Mae had several connections to members of congress that made it possible for them to have congress strip several consumer protections from policies concerning student loans. Sallie Mae also got Congress to implement legislation that put heavy penalties on defaulted debt.
- To worsen the debt steadily growing for those that took out loans, Congress passed a law in 1976 that federal student loans were 'non-dischargeable'. This meant that even if one declared bankruptcy they would still have to pay off the loan.
  - As one individual found out in bankruptcy court, even a judge would not write off the debt unless there was a physical impairment or illness rendering the individual unable to work off the debt.

# The Solution

- In 2009, there were more than 5 million defaulted loans equaling more than 40 billion dollars, which at this moment is still rising.
- In 2006, there was legislation passed to help students by restricting what a lender could do concerning loans forcing them to lower interest rates which affected companies like Sallie Mae.
  - To combat this new legislation, Sallie Mae decided to be acquired by John Christopher Flowers which was a private equity firm. Most of Sallie Mae's shareholders cashed out, as the deal was short-lived, causing the stock of the company to drop along with other financial difficulties happening in the market at the time - between 2006 to 2007.

# EDUCATION'S DEATH VALLEY

# Irony in Education

- The No Child Left Behind Act in a since is irony because there are plenty of students getting left behind.
  - 6.1% of high school students drop out – the highest rate found in the U.S. Native Americans are at 80%. This is not counting the students that stay in school but don't actually learn anything.
- Policies in the No Child Left Behind Act aren't helping schools but hindering them as law makers say the policies are for diverse learning environments but are based on conforming to a sole focus on main academic subjects. Important subjects for a child's mind must be learned and focused on equally with all the other subjects like Art, Music, Physical Education, etc., and not just the standard ones like Math, Science, and English - as NCLB does.

# Points of Concern

- A major concern for students is that ADHD is becoming more prominent but when you consider that children are asked to sit still for several hours at a time and focus, they tend to fidget.
- There's a difference between teaching a subject to students or having them engaged and learning the subject. You can teach students all day long, but the major difference and concern is if they learned anything from the teaching.
- Another major point is testing. It should not just be to gauge a set standard being passed, but used as a diagnostic to help teachers and legislatures in improving learning by changing the curriculum to gear students and teachers towards more interactive ways of learning that engages their minds long-term, not just long enough memorization for the next quiz.

# Education vs. Humanity

- Education is not some mechanism that just needs some tuning here and there but a human system that needs to adapt to the diverse human population. Engaging students curiosity will cause natural learning.
  - Finland is a great example of this as their drop out rate is nonexistent and they focus on the individual especially when they need help.
- The human mind and way of learning has become stagnant. Improving on the role of leadership in schools to focus on the individual not the school will help improve many aspects of the country down the road.

A SURVEY OF  
GRADUATE AND  
UNDERGRADUATE  
TEACHING ASSISTANTS

# Overview

- Graduate and undergraduate teaching assistants are not rare to the university setting. GTAs and UTAs save programs money by taking on similar responsibilities as professors. Graduate TAs may take on heavier tasks like direct teaching because of their extended experience. Both will typically take on clinical duties like grading.
- There can be negatives to employing TAs and even working as one. Though it takes relatively minimal training, professors must take the time from their own work to ensure a TA knows what to do. Furthermore, the sheer amount of work can get in the way of other school work. Despite these negatives, this study is meant to show that the benefits are much more valuable. Working as a TA can prepare an individual for any future teaching career. Having a TA in the classroom also appeals to the students; by having a familiar face, they become more comfortable and are more likely to participate.

# Method and Results

- Subjects for the study were recruited through psychology departments in which they received emails of a voluntary study. Twenty-five UTAs, fifteen GTAs who also served as UTAs, and thirty GTAs responded to scales in the following categories: responsibilities, future benefits, confidence teaching, personal characteristics, and other miscellaneous categories.
- Results informed that there were more future benefits with increased responsibilities. More responsibilities came to those who served as both UTAs and GTAs than those who simply served as UTAs. UTAs/GTAs were asked to teach independently and to reflect upon their experiences.

# Discussion

- This data is meant to display the differences and benefits of the TA experience. UTAs gain more confidence with public speaking and within their majors, and conclude that more responsibilities make the job worthwhile. GTAs who were also UTAs gain confidence in their extended time in front of the class. They conclude, however, that it is not necessary to serve as a UTA before working as a GTA.
- Professors should consider starting more open conversations about teaching assistants. All drawbacks should be presented openly and honestly upon stated interest. That being said, professors who are willing to provide more formal training and evaluation may find that there becomes less drawbacks to disclose.

EDUCATIONAL  
MISDIRECTIONS,  
ATTENDING TO  
LEVINA'S CALL FOR  
ETHICS AS FIRST  
PRINCIPLE

# Ginsberg's lament/Levinas's project: Vulnerability and the Other

- Benjamin Ginsberg's lament revolves around the idea that higher education is becoming controlled by administrations. More refined academics are being lost due to business-centric faculty. This can be shown in the growing numbers of part-time professors and decrease of tenure tracks.
- According to Ginsberg, we need to focus back on "academic freedom." Previously, it was the university's place to ensure a system that allows the pursuit of knowledge. Now, it runs on administrative policies which works directly against Levinas's project and beliefs.
- Levinas claims that the active pursuit of "creative knowledge" leads to a philosophical awakening in the self. This can only occur when it is desired from the "common" or everyday knowledge that we absorb around us. Think of it along the lines of you wanting to break away from this hometown knowledge, therefore you go off to university.

# An unthematized ethic of resistance

- Ginsberg and Levinas do not answer each other but rather agree with each other that a system cannot and should not exist in totality. Totality can occur due to a misplace of priorities like a large administrative staff.
- Levinas prizes uniqueness, believing we are responsible for ourselves, the individual. This destroys any chance of generality.
- Though the individual is responsible for their desire to seek knowledge, teachers help guide the journey. They broaden the accessibility of knowledge by using both reason and action. Therefore, universities must eliminate the totality of an all-administration status and employ more professors for the betterment of student.

# MOVING BEYOND CIS- TERHOOD: DETERMINING GENDER THROUGH TRANSGENDER ADMITTANCE POLICIES

# Women's Colleges, the "Woman Question," and Determining Gender

- In 2013, Calliope Wong, a transwoman, was denied entry to a women's college on the grounds that her sex was male. This controversy leads us to the discussion on how universities and other organizations define gender.
- What gives them the authority to do so? Men in high positions have set gender hierarchies as a way to provide structure. On the college level, this creates a competitive environment instead of a learning one.
- Under Title IX, exclusively women's colleges maintain the right to deny anyone who is not a woman (or fits their definition of a woman). This becomes too simplistic a method and borders on the old notion that "separate but equal."
- So far, nine women's colleges have created policies to include transwomen. However, there is still a great judgement on who fits the gender expectations. Most universities still base that decision on the presence of male genitalia.

# Methods and Determining “Sisterhood” at Women’s Colleges

## 2010-2014

- For this study, researchers analyzed the nine trans acceptance policies as well as newspaper articles from every available women’s college. Only 27 schools had an accessible newspaper; 190 articles were found with key words concerning LGBT but only 81 mentioned trans enrollment.
- Concerning the nine official policies, they are noted as being complex and “frustrating.” They mix methods of biological and self identification which result in different degrees of admittance.
- Overall, the policies are accepting to those in the process of becoming women or seeking womanhood. Those who work in the opposite direction (ex. Transitioning from female to male) may be asked to transfer to a different school.
- The policies and student newspapers place emphasis on sticking to the mission and tradition of the university. Less frequently there are articles about accommodating new trans students or those already enrolled.

# After Calliope: Moving Beyond Cis-terhood at Women's Colleges

- Two years after her rejection, Calliope Wong wrote a confession detailing her feelings of oppression by the decision.
- Some say that to become a woman (mentally and physically) is a long process, however, colleges seem to be butting in before the process is complete. They want to answer what it means to be a woman without consulting the evolving women.
- Colleges' policies on transgender in- and exclusion label those who identify as such. Their lives are being determined for them.
- To fully understand the methods of such policy creation, more research must be done. The bottom line, however, is that we need to reevaluate the current ones.

# THE FUTURE OF HIGHER EDUCATION: FASTER, CHEAPER, BETTER

# Allow Students To Learn At Their Own Pace

- The idea of regulating how many years a student needs to spend in an academic setting in order to receive their degree is an outdated concept. Students should not have to stay in university longer than they need to or shorter than they need.
- In places such as Australia, universities value the time spent in universities over the actual amount that the student has actually learned. A 50% in Australian universities is enough to pass, which shows that the student could potentially have no idea what is going on but still obtain a degree.

# Cheaper Universities

- The government gives students billions for loans and grants, resulting in over \$22 billion every single year (Schwartz 5). This is detrimental to the nation itself, as well as a burden to students.
- In places such as Australia, about 25% of student debt will never be paid back simply because students cannot afford to pay them off with the amount of money that they earn.
- Universities are never satisfied with the amount of money they receive. They continue to claim various things such as research expenses, yet don't give students or the community better quality of education.

# Embrace Online Delivery

- In this day and age, we as students have the ability to choose whether to take an in person lecture or an online course. However, there are some colleges that are strictly online and are much cheaper.
- While this poses as a threat to mostly in-person universities, this is also a huge plus for students looking for a cheaper alternative to higher education.
- Some universities have begun offering free online courses such as MIT or Harvard.

# THE HIGHER EDUCATION BUBBLE

# Viewing

- Much like the housing bubble, the prices of a higher education are steadily growing at about 7.4% a year. Students and parents are willing and able to take out the huge amount of money it takes to go to college because it is believed to be the key to a high paying career.
- Debt, however, follows you and is extremely hard to repay even with a decent paying job. It does not go away even when bankruptcy is filed.
- The grand total of current student debt is well over one trillion dollars. That being said, an expensive education does seem to be doing students favors as 45% of employers claim that their applicants (with two years schooling) do not show the much needed skills of the job. Thirty-six percent do not show these skills even after four years of schooling.
- Therefore people with degrees are finding themselves in manual labor jobs.

# CONCLUSION

# Conclusion

The number of students seeking higher education continues to climb, and it is during this climb that society begins to notice not only advancements but disservices as well. There has been a growing trend to treat students not as pupils, but as clients who are to be provided a less than adequate service and then billed. The interest in students has been shifted to interests purely financial and competitive. In order to rectify this disservice universities must begin to promote more innovation, safety, adequate loan counseling, and transparency.

# Works Cited – Page 2

- Arnett, Ronald C. 2016. Educational Misdirections: Attending to Levinas's Call for Ethics as First Principle. *Atlantic Journal of Communication*, 24(1), 3–16.
- Beaudoin, Michael. 2016. Issues in Distance Education: A Primer for Higher Education Decision Makers. *New Directions for Higher Education*, 173, 9–19.
- Britt, Sonya L., David Allen Ammerman, Sarah F. Barrett, and Scott Jones. 2017. Student Loans, Financial Stress, and College Student Retention. *Journal of Student Financial Aid*, 47(1), 25–37.
- Byrne, J. V. (1998). Outreach, engagement, and the changing culture of the university. *Journal of Public Service and Outreach*, 3(2), 3-8.
- Collinge, Alan Michael. 2009. The Corruption of the Universities. In *Student Loan Scam: The Most Oppressive Debt in U.S. History—and How We Can Fight Back*. Beacon Press. 79–91.
- Collinge, Alan Michael. 2009. The Rise of Sallie Mae and the Fall of Consumer Protections. In *Student Loan Scam: The Most Oppressive Debt in U.S. History—and How We Can Fight Back*. Beacon Press. 1–21.
- CNN. 23 Sept 2015. 23% of Women Report Sexual Assault in College, Study Finds. Film
- Jacobsen, Shannon K. 2015. Policing the Ivory Tower: Students' Perceptions of the Legitimacy of Campus Police Officers. *Deviant Behavior*, 36, 310–329.

# Work Cited - Page 2

- Lee, E. Ashleigh Schuller. 2017. The Clery Act on Campus: Status Update and Gender Implications. *New Directions for Community Colleges*, 179, 59–66.
- Nanney, Megan and David L. Brunsma. 2017. Moving Beyond Cis-terhood: Determining Gender through Transgender Admittance Policies at U.S. Women's Colleges. *Gender and Society*, 31(2), 145–170.
- Schwartz, Steven. 2013. The Future of Higher Education: Faster, Cheaper, Better. *Policy*, 29(2), 3–9.
- Weidert, Janet M., Angela R. Wendorf, Regan A. R. Gurung, and Tonya Filz. 2012. A Survey of Graduate and Undergraduate Teaching Assistants. *College Teaching*, 60, 95–103.
- WNYC, The Leonard Lopate Show, 4 Aug. 2014. Getting a PhD in the Humanities Could Wreck Your Life. Film
- YouTube, Paramount. 11 Aug. 2014. Ivory Tower. Film
- YouTube, TED. Sir Ken Robinson. 10 May. 2013. How To Escape Education's Death Valley. Film.