

# St. Petersburg Times

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Letters to the Editor

## Sunday's Letters: Criticism of colleges misses mark

Taxpayers get a lesson in Greed 101 | Dec. 25, editorial

The *Times* missed crucial elements in its Dec. 25 criticism of career colleges. It's all of higher education that's on the chopping block as the federal government questions its value in relation to rising student debt and the ability of graduates to repay their loans.

Much attention in this regard is unfairly focused on private career colleges. Our association represents Florida's 900 licensed, private career schools and colleges, serving 370,000 students annually.

Most career college students are working moms and dads with children who need flexibility and found the traditional college path wasn't for them. The so-called gainful employment rule proposed to curb student debt would harm students like these, the very ones it purports to help: low-income individuals seeking to improve their lives.

Financial aid goes to the student, not the school. Pundits, regulators and educators pursuing their own agendas point to career college students as having higher loan default rates. They cleverly ignore that when student debt is analyzed based on the student's income level and other risk factors, as it should be, the default rate is substantially the same across all types of colleges.

The gainful employment rule is based on what the association considers a flawed report issued by the Government Accountability Office. Several members of Congress have also criticized the report for its carelessness. Even so, the report is the basis for attacks against all career colleges, including those in Florida, which are highly regulated. The rule would negatively impact any institution's program where indebted graduates' first salaries fall below that defined by an arbitrary formula set by the U.S. Education Department.

It's time for structural changes to student loan programs, but let's make sure the rules are played fairly across the board.

**Kathy Mizereck, executive director, Florida Association of Postsecondary Schools and Colleges**