



The Whiz Kid's Scam Guide: For-Profit Colleges (Everest, ITT Tech, Ashworth): Meet the Traditional, Non-Traditional, and Community College Student

Danny Singh

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The student loan debt is over 1 trillion dollars because an increasing number of students are going to college in the hopes of later finding a good paying job. For this reason, students feel comfortable accepting loans thinking the return they will receive through employment will offset the debts. The rough economic conditions are proving otherwise because the number of students paying late on their loans is exceeding the number of students graduating from college. As evidence, the student loan default rates have doubled and there are not enough jobs for everyone. The price of tuition is increasing as the overall amount of financial aid is decreasing and student loans still cannot be eliminated with bankruptcy. The for-profit colleges have very expensive tuition compared to the non-profit colleges. They claim they can provide a high quality education to the non-traditional students who may struggle to academically succeed in a traditional college setting- But are for-profit colleges everything they make themselves out to be? Research shows 90% of the money made by for-profit colleges come from the financial aid granted to students by the government. The majority of students paying late on their loans are for-profit college students. Coincidentally, the majority of for-profit colleges have extremely low graduation rates. Half of the students who attend a for-profit college do not graduate with a degree or diploma but only with debt. A growing number of peculiar cases are developing with the for-profit college industry involving aggressive recruitment tactics, the creation of fake transcripts, creation of fake visas for students, instructors not having advanced degrees, fake accreditation, and how a dog was able to earn the MBA.

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