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A higher education stumbling block for at-risk students

By Marc H. Morial
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Statistics show that there are [more Americans below the poverty line](#) now than when President Lyndon Johnson declared the [War on Poverty](#). We must use every arrow in our collective quiver to reverse this devastating trend.

The Urban League is dedicated to fighting poverty by empowering youth in underserved communities through education and job training. We have found that a college education, whenever it is possible, is the best path to employment.

The league strongly supports [President Obama's pledge](#) that America will have the highest percentage of college graduates in the world by 2020. But as the nation navigates the various paths of education reform, we must be careful not to inadvertently set up roadblocks for the students most at risk for failure.

The so-called [gainful-employment rule](#), proposed by the Education Department in response to allegations of improper recruiting and loan practices at proprietary career colleges, would establish fixed targets for student-debt-to-income ratios and new loan repayment rates that many traditional public and nonprofit institutions could not meet. The proposed rule stems from a request to demonstrate that courses at for-profit institutions lead to gainful employment for their students. However, we are concerned that students who rely on federal loans might no longer have access to financial aid to attend the schools of their choice because the government will deny federal funds to students who attend for-profit institutions that can't comply with the proposed rule.

Before this rule can be imposed, the Government Accountability Office or some other independent entity should conduct a thorough study of the likely effects of the proposed rule on access to education by minority students and students from low-income backgrounds.

If, as [some analysts have predicted](#), as many as 360,000 students could be denied access by next year, the rule would have disastrous consequences for those who are at greatest risk of a life in poverty if they don't obtain a college education.

This is why Rep. Alcee Hastings (D-Fla.), in a recent letter to Education Secretary Arne Duncan, asked the department to withdraw the regulation. As Rep. Hastings aptly noted, "Too many students will be impacted and too many questions are still unanswered to justify the Department's insistence on pursuing the draft regulations." Eleven other members of the Congressional Black Caucus have asked the department to hold off until the significant negative effects of the proposed rule are understood.

Congressional Black Caucus members are concerned because black students stand to be harmed the most by the proposed rule. Minority students attend career colleges in much higher proportions than do other students, and these are the only schools targeted by the proposal. Many career colleges receive their accreditations through the same agencies as the nation's top private and nonprofit universities, which would

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be spared from the effects of the rule (though [93 percent of historically black colleges](#) would fail the rule's repayment rate test if it were applied to them). Career colleges are different only in that they are the schools of choice for many at-risk students, including minorities, parents and full-time workers who believe these schools offer them the best shot at a good job in a field they will enjoy.

The Education Department's proposed rule is grounded in good intentions, and in any industry, there are good actors and those that do not live up to the necessary standards. The department must deal with them while ensuring access to higher education for the most vulnerable students.

As the world's economies continue to strive for momentum, we should look for every possible way to give minority students a leg up. Career-oriented colleges are the answer for many of them. The last thing that students already constrained by poverty need is another, government-erected barrier to a better life.

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