

Supporting Gainful Employment: How to verify soft skills and predict loan default

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Overview

This session will focus on **two innovative ways** to help secure gainful employment for your graduates:

- 1) Assessing the **likelihood of student loan default** during the admissions process
- 2) Verifying student **mastery of soft skills** prior to the job placement process

Agenda

- 1) Introductions
- 2) Predicting loan default (20 mins)
- 3) Verifying soft skills (20 mins)
- 4) Q&A

Nice to meet you!



As Senior Vice President of Student Financial Services and Title IV Compliance at Unitek College, Ena has generated increased savings and streamlined processes within the higher education community. She has also enhanced college creditability and established colleges as an industry leader in financial aid administration. Her specialties include: Title IV Compliance, Financial Aid Administration, 90/10 initiatives, Gainful Employment, Placement Compliance and Verification, Higher Education, Tuition and Cost Analysis, Collections and Portfolio Management Student Financial Services, Finance, Student Services, Software consulting and higher education technical services. Foreign school Title IV eligibility, compliance and new school start-ups.



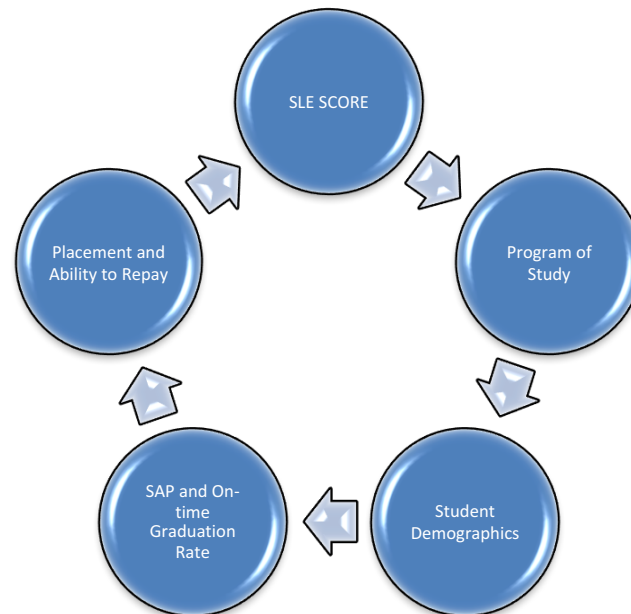
Dr. Amanda Opperman, Director of Competency-Based Solutions at Wonderlic, is a veteran higher education professional with vast experience in and out of the classroom. She leads initiatives to help institutions achieve better outcomes through competency-based assessment, instruction, digital badging, and effectiveness planning. Most recently, she served as the Assistant Dean at California University of Management and Sciences. She earned her PhD in Education from the San Diego State University/Claremont Graduate University Joint Doctoral program.

About Unitek College

- **Accredited by ACCSC**
- **Programs Offered – Diploma, Certificate, Associate Degree and Bachelor's Degree**
 - Diploma – Dental Assisting, Medical Assisting, Information Technology and Pharmacy Technician
 - Certificate – Vocational Nursing
 - Associate Degree – Vocational Nursing (online), Registered Nursing
 - Bachelor's Degree – Registered Nursing (online)
- **6 campus Locations**
 - Concord, Fremont, Hayward, Sacramento, San Jose, and South San Francisco
 - Active Student Population 1,554
 - Average Attrition Rate 3.25%

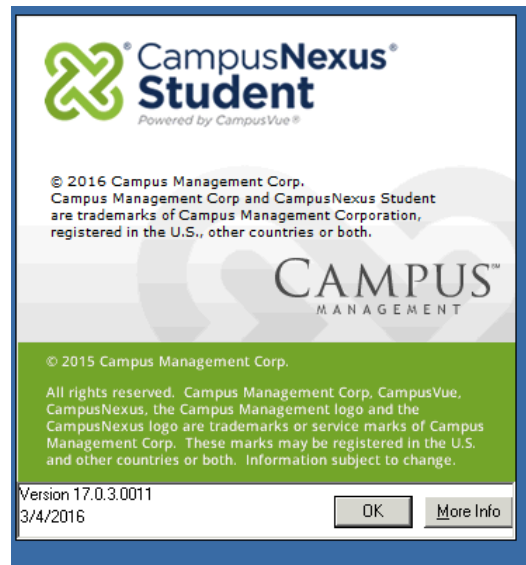
Connecting the Dots through Research

- **What can you glean from the initial interview with a student and their ability to succeed in their program and repay their debt obligations?**

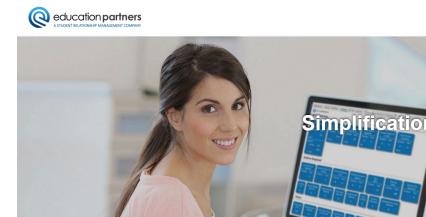


Systems and Platforms Utilized by Unitek College

- **CampusVue – Student Academic and Account Data**



- **Education Partners (Broadleaf Solutions) – Enrollment and Financial Aid Data (interfaces with CampusVue)**



- **Tuition Options – Institutional Loan Servicing**



Data Evaluated

- **Student's Demographic and Financial Data**
 - Dependency Status
 - Estimated Family Contribution (EFC) and Pell Eligibility
 - Marital Status
 - Household Size
 - Willingness to Secure a Co-Signer
 - Ability and Willingness to make a cash deposit
- **Academic Preparedness**
 - SLE Test Score
 - Program of Study
 - Prior College Experience
- **Program Specific Board Pass Rates - NCLEX Pass Rates**
- **Job Placement**
 - Position
 - Earnings
- **Gainful Employment Disclosures and Reporting**
- **Cohort Default Rate**
- **Institutional Loan Portfolio Performance**
 - Delinquencies
 - Amount Repaid
- **Marketing and Leads**
 - Where did our students come from?



Student Demographics By Program



| Count of StuID | Female | Male | Grand Total | Female % |
|----------------------|-------------|------------|-------------|-------------------------------|
| Associate of Science | 231 | 47 | 278 | =SUM(\$1\$9) |
| Dental Assisting | 13 | 13 | 26 | =SUM(number1, [number2], ...) |
| Information Techno | 18 | 66 | 84 | |
| LVN to RN Gen Ed | 88 | 30 | 118 | |
| Medical Assisting | 390 | 46 | 436 | |
| Pharmacy Technician | 57 | 21 | 78 | |
| RN to BSN | 11 | 3 | 14 | |
| Vocational Nursing | 575 | 165 | 740 | |
| Grand Total | 1383 | 378 | 1761 | |

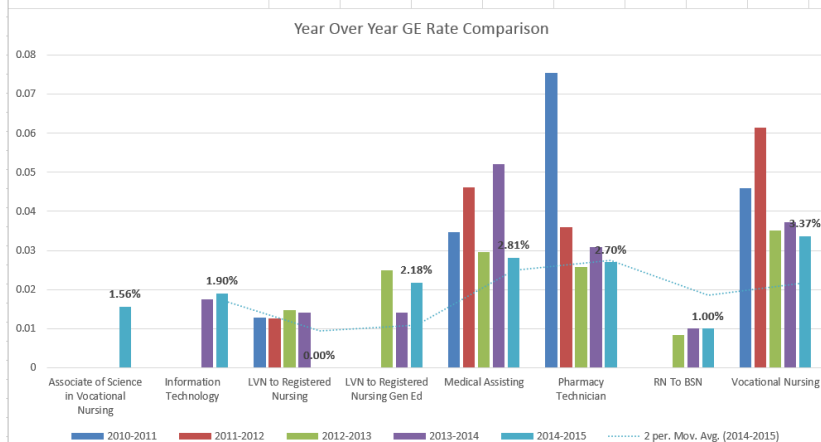
| Count of StuID | Dependent | Independent | Grand Total |
|----------------------|------------|-------------|-------------|
| Associate of Science | 25 | 232 | 257 |
| Dental Assisting | 2 | 8 | 10 |
| Information Techno | 20 | 62 | 82 |
| LVN to RN Gen Ed | 12 | 96 | 108 |
| Medical Assisting | 176 | 242 | 418 |
| Pharmacy Technician | 20 | 51 | 71 |
| RN to BSN | 13 | 13 | 26 |
| Vocational Nursing | 210 | 497 | 707 |
| Grand Total | 465 | 1201 | 1666 |

| Program | Male | Female |
|----------------------|------|--------|
| Associate of Science | 47 | 231 |
| Dental Assisting | 13 | 13 |
| Information Techno | 66 | 18 |
| LVN to RN Gen Ed | 30 | 88 |
| Medical Assisting | 46 | 390 |
| Pharmacy Technician | 21 | 57 |
| RN to BSN | 3 | 11 |
| Vocational Nursing | 165 | 575 |

| Program | Independent | Dependent |
|----------------------|-------------|-----------|
| Associate of Science | 232 | 25 |
| Dental Assisting | 8 | 2 |
| Information Techno | 62 | 20 |
| LVN to RN Gen Ed | 96 | 12 |
| Medical Assisting | 242 | 176 |
| Pharmacy Technician | 51 | 20 |
| RN to BSN | 13 | 13 |
| Vocational Nursing | 497 | 210 |

Current GE Forecasted Debt/Earnings Rates and Trends

| Year over Year GE Performance | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|
| Program | 2010-2011 | 2011-2012 | 2012-2013 | 2013-2014 | 2014-2015 |
| Associate of Science in Vocational Nursing | | | | | 1.56% |
| Information Technology | | | | 1.74% | 1.90% |
| LVN to Registered Nursing | 1.28% | 1.26% | 1.48% | 1.41% | |
| LVN to Registered Nursing Gen Ed | | | 2.50% | 1.42% | 2.18% |
| Medical Assisting | 3.46% | 4.62% | 2.97% | 5.20% | 2.81% |
| Pharmacy Technician | 7.54% | 3.59% | 2.57% | 3.08% | 2.70% |
| RN To BSN | 0.00% | 0.00% | 0.84% | 1.00% | 1.00% |
| Vocational Nursing | 4.60% | 6.15% | 3.52% | 3.72% | 3.37% |



| Gainful Employment Tests 2015 Projected Rates | | | | | | |
|---|----------------------|-----------------------|--------------|------------------------|-----------------------|--------------------------|
| Program | Max Tuition and Fees | Average of Total Debt | Median Debt | Average Annual Payment | AVG DOE Wage from BLS | **Debt to Earnings Ratio |
| 2014-2015 | \$60,371.00 | \$12,971.92 | | | | |
| Associate of Science in Vocational Nursing | \$15,168.50 | \$4,391.41 | \$ 4,454.00 | \$ 745.00 | \$ 47,800.00 | 1.56% |
| Information Technology Certificate Program | \$16,278.91 | \$6,320.37 | \$ 8,721.00 | \$ 995.00 | \$ 52,430.00 | 1.90% |
| LVN to RN Gen Ed | \$60,371.00 | \$21,531.04 | \$ 16,099.00 | \$ 1,575.00 | \$ 72,310.00 | 2.18% |
| Medical Assisting | \$16,016.75 | \$7,181.98 | \$ 8,132.00 | \$ 995.00 | \$ 35,440.00 | 2.81% |
| Pharmacy Technician | \$13,750.00 | \$6,805.47 | \$ 7,412.00 | \$ 905.00 | \$ 33,490.00 | 2.70% |
| *RN to BSN | \$25,187.34 | \$10,755.73 | \$ 11,056.00 | \$ 1,015.00 | \$ 101,210.00 | 1.00% |
| Vocational Nursing | \$45,264.31 | \$17,723.42 | \$ 17,090.00 | \$ 1,610.00 | \$ 47,800.00 | 3.37% |
| Grand Total | \$60,371.00 | \$12,971.92 | | | | |

*Not Required to Report - less than 30 students in cohort.

Thresholds 1. Pass<=8% 2. Zone=8% to <=12% 3. Fail >12%

Reporting Cycle = 2014-2015

**D/E Calculation is based on 2015 Bureau of Labor and Statistics for California. USDOE will use actual student earnings from the Social Security Administration for 2015.

| Gainful Employment Tests 2013 and 2014 Projected Rates | | | | | | |
|--|----------------------|-----------------------|-------------|------------------------|-----------------------|------------------------|
| Program | Max Tuition and Fees | Average of Total Debt | Median Debt | Average Annual Payment | AVG DOE Wage from BLS | Debt to Earnings Ratio |
| 2012-2013 | \$55,560.00 | \$12,968.52 | | | | |
| LVN to RN | \$55,560.00 | \$17,362.43 | \$ 9,406 | \$ 998 | \$ 67,490 | 1.48% |
| LVN to RN Gen Ed | \$53,800.50 | \$13,155.45 | \$ 26,696 | \$ 1,685 | \$ 67,490 | 2.50% |
| Medical Assisting | \$14,442.82 | \$5,874.69 | \$ 7,500 | \$ 775 | \$ 26,080 | 2.97% |
| Pharmacy Technician | \$14,485.13 | \$4,821.53 | \$ 5,474 | \$ 810 | \$ 31,500 | 2.57% |
| RN to BSN | \$19,345.35 | \$6,358.15 | \$ 6,510 | \$ 755 | \$ 89,900 | 0.84% |
| Vocational Nursing | \$42,877.45 | \$14,808.94 | \$ 15,541 | \$ 1,580 | \$ 44,900 | 3.52% |
| 2013-2014 | \$55,140.00 | \$12,525.15 | | | | |
| Associate of Science in Vocational Nursing | \$15,168.50 | \$4,100.24 | \$ 4,924 | \$ 745 | \$ - | |
| Information Technology Certificate Program | \$15,265.00 | \$6,902.55 | \$ 6,555 | \$ 850 | \$ 48,955 | 1.74% |
| LVN to RN | \$40,301.00 | \$17,028.31 | \$ 9,238 | \$ 990 | \$ 70,110 | 1.41% |
| LVN to RN Gen Ed | \$55,140.00 | \$13,393.92 | \$ 9,406 | \$ 995 | \$ 70,110 | 1.42% |
| Medical Assisting | \$15,459.36 | \$6,477.73 | \$ 23,037 | \$ 1,585 | \$ 30,490 | 5.20% |
| Pharmacy Technician | \$13,265.00 | \$5,830.66 | \$ 8,067 | \$ 985 | \$ 32,010 | 3.08% |
| RN to BSN | \$25,187.34 | \$5,334.43 | \$ 7,102 | \$ 900 | \$ 90,180 | 1.00% |
| Vocational Nursing | \$37,428.21 | \$16,105.01 | \$ 16,620 | \$ 1,695 | \$ 45,600 | 3.72% |
| Grand Total | \$55,560.00 | \$12,717.42 | | | | |

Trend Analysis

- **Cohort Default Rate**
 - 2012 1.2%
 - 2013 1.7%
 - 2014 5.4% (Draft Rate)
- **Institutional Loan Performance**
 - Q1 2016 – 3.89% Delinquency Rate
 - Q4 2015 – 4.80% Delinquency Rate
 - Co-Signers - 69.65% of Portfolio
 - Q1 2016 – Cash Deposits 20%-40% requested
- **Tuition Options Institutional Loan Performance**



Tuition Options Portfolio as of 3/31/2016

| Campus | Original Loan Amt | Principal Pd To Date | Interest Pd To Date | Principal Adjustments | Amt Past Due | Current Unpaid Balance | # of Borrowers | # of Co-Signers | % with Co-Signer | % Past Due |
|---------------------------------------|-----------------------|----------------------|---------------------|-----------------------|--------------------|------------------------|----------------|-----------------|------------------|--------------|
| NCP COLLEGE OF NURSING - HAYWARD | \$52,376.70 | \$1,237.95 | \$180.45 | \$0.00 | \$678.30 | \$24,965.97 | 6 | 6 | 100% | 2.72% |
| UNITEK COLLEGE - CONCORD | \$109,245.16 | \$2,813.11 | \$770.59 | -\$33,992.85 | \$3,265.38 | \$56,098.93 | 12 | 5 | 42% | 5.82% |
| UNITEK COLLEGE - FREMONT | \$810,338.37 | \$85,999.79 | \$19,583.65 | -\$40,743.92 | \$22,913.25 | \$541,738.59 | 74 | 42 | 57% | 4.23% |
| UNITEK COLLEGE - FREMONT (REWRITE) | \$37,949.66 | \$982.36 | \$365.89 | \$0.00 | \$0.00 | \$29,879.55 | 3 | 1 | 33% | 0.00% |
| UNITEK COLLEGE - SACRAMENTO | \$128,350.50 | \$10,709.75 | \$2,631.25 | -\$11,169.02 | \$10,010.43 | \$95,246.92 | 14 | 8 | 57% | 10.51% |
| UNITEK COLLEGE - SACRAMENTO (REWRITE) | \$3,064.39 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 1 | 0 | 0% | 0.00% |
| UNITEK COLLEGE - SAN JOSE | \$904,134.08 | \$39,205.60 | \$7,310.84 | -\$51,784.80 | \$6,667.80 | \$339,551.85 | 41 | 29 | 71% | 1.96% |
| UNITEK COLLEGE - SAN JOSE (REWRITE) | \$39,650.25 | \$2,232.30 | \$483.28 | \$0.00 | \$0.00 | \$31,393.97 | 3 | 1 | 33% | 0.00% |
| Grand Total | \$1,685,109.11 | \$143,180.86 | \$31,325.95 | -\$137,690.59 | \$43,535.16 | \$1,118,875.78 | 154 | 92 | 60% | 3.89% |

Loans with Co-Signers

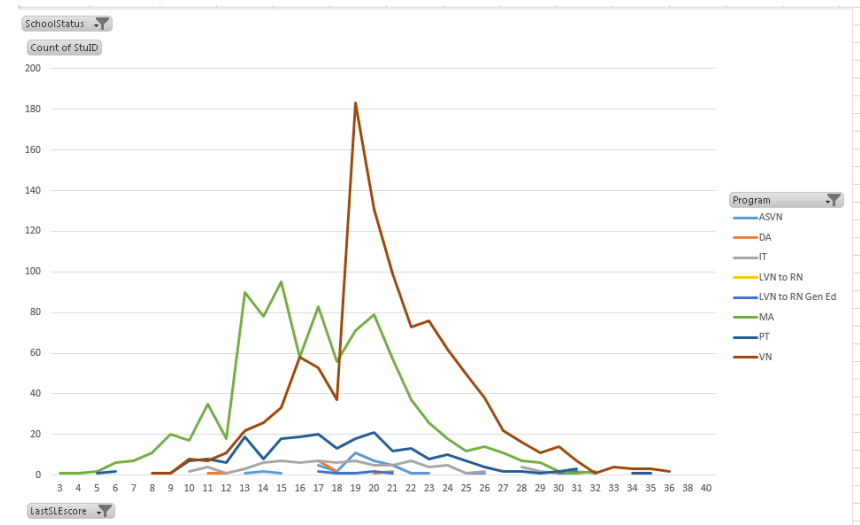
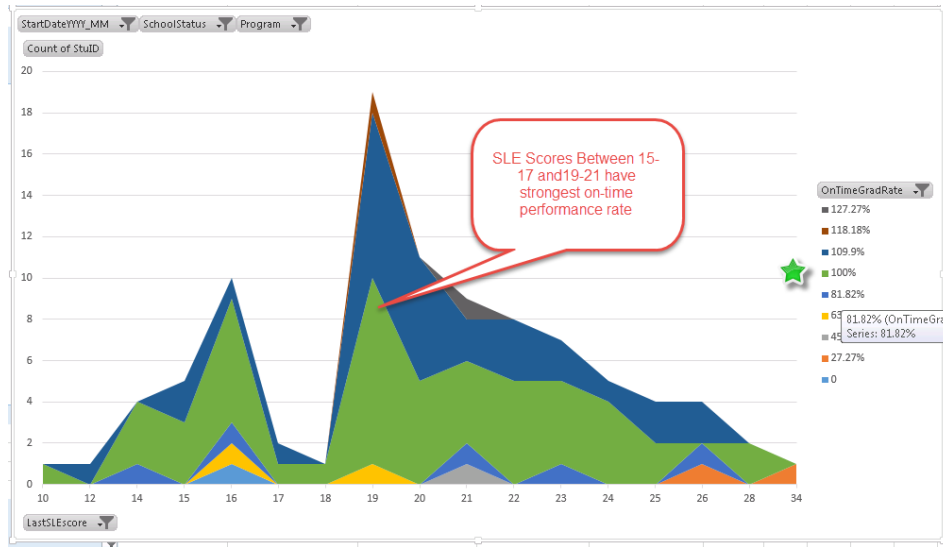
| Campus | Original Loan Amt | Principal Pd To Date | Interest Pd To Date | Principal Adjustments | Amt Past Due | Current Unpaid Balance | % Paid To Date | % Past Due |
|-------------------------------------|-----------------------|----------------------|---------------------|-----------------------|--------------------|------------------------|----------------|--------------|
| NCP COLLEGE OF NURSING - HAYWARD | \$52,376.70 | \$1,237.95 | \$180.45 | \$0.00 | \$678.30 | \$24,965.97 | 48% | 2.72% |
| UNITEK COLLEGE - CONCORD | \$81,448.75 | \$1,404.63 | \$385.37 | -\$26,513.10 | \$2,203.32 | \$42,120.68 | 52% | 5.23% |
| UNITEK COLLEGE - FREMONT | \$537,975.84 | \$39,101.92 | \$9,734.64 | -\$36,133.17 | \$9,161.32 | \$367,705.74 | 68% | 2.49% |
| UNITEK COLLEGE - FREMONT (REWRITE) | \$12,748.12 | \$824.37 | \$255.98 | \$0.00 | \$0.00 | \$10,034.70 | 79% | 0.00% |
| UNITEK COLLEGE - SACRAMENTO | \$81,886.33 | \$8,377.40 | \$2,142.60 | -\$6,001.52 | \$5,724.43 | \$59,594.07 | 73% | 9.61% |
| UNITEK COLLEGE - SAN JOSE | \$391,290.30 | \$19,827.61 | \$3,737.93 | -\$33,528.26 | \$5,035.55 | \$278,202.12 | 71% | 1.81% |
| UNITEK COLLEGE - SAN JOSE (REWRITE) | \$16,098.65 | \$1,279.85 | \$331.43 | \$0.00 | \$0.00 | \$12,407.46 | 77% | 0.00% |
| Grand Total | \$1,173,824.69 | \$72,053.73 | \$16,968.40 | -\$102,176.05 | \$22,802.92 | \$795,030.74 | 68% | 2.87% |

Loans without Co-Signers

| Campus | Original Loan Amt | Principal Pd To Date | Interest Pd To Date | Principal Adjustments | Amt Past Due | Current Unpaid Balance | % Paid To Date | % Past Due |
|---------------------------------------|---------------------|----------------------|---------------------|-----------------------|--------------------|------------------------|----------------|--------------|
| UNITEK COLLEGE - CONCORD | \$27,796.41 | \$1,408.48 | \$185.22 | -\$7,479.75 | \$1,062.06 | \$13,978.25 | 50% | 7.60% |
| UNITEK COLLEGE - FREMONT | \$272,362.53 | \$46,897.87 | \$9,849.01 | -\$4,610.75 | \$13,751.93 | \$174,032.85 | 64% | 7.90% |
| UNITEK COLLEGE - FREMONT (REWRITE) | \$25,201.54 | \$157.99 | \$109.91 | \$0.00 | \$0.00 | \$19,844.85 | 79% | 0.00% |
| UNITEK COLLEGE - SACRAMENTO | \$46,464.17 | \$2,332.35 | \$488.65 | -\$5,167.50 | \$4,286.00 | \$35,652.85 | 77% | 12.02% |
| UNITEK COLLEGE - SACRAMENTO (REWRITE) | \$3,064.39 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0% | 0.00% |
| UNITEK COLLEGE - SAN JOSE | \$112,843.78 | \$19,377.99 | \$3,572.91 | -\$18,256.54 | \$1,632.25 | \$61,349.73 | 54% | 2.66% |
| UNITEK COLLEGE - SAN JOSE (REWRITE) | \$23,551.60 | \$952.45 | \$151.85 | \$0.00 | \$0.00 | \$18,386.51 | 81% | 0.00% |
| Grand Total | \$511,284.42 | \$71,127.13 | \$14,357.55 | -\$35,514.54 | \$20,732.24 | \$323,845.04 | 63% | 6.40% |

GE On-time Performance by SLE Score

- On-Time Graduation Rates are best for scores between 15-21.
- SLE Score Trend by Program

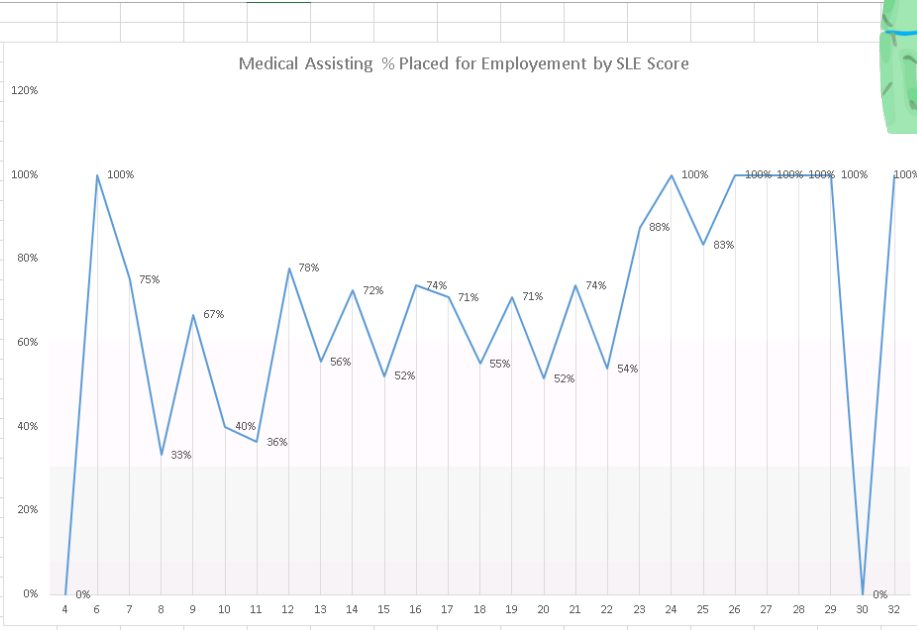


Job Placement – Medical Assisting



Medical Assisting Graduates 2013-2014 - Employment Place by SLE

| SLE Score | NOT YET PLACED | PLACED | WAIVER | Grand Total | % Placed |
|--------------------|----------------|------------|-----------|-------------|------------|
| 4 | | 1 | | 1 | 0% |
| 6 | | 2 | | 2 | 100% |
| 7 | 1 | 3 | | 4 | 75% |
| 8 | 2 | 1 | | 3 | 33% |
| 9 | 4 | 8 | | 12 | 67% |
| 10 | 3 | 2 | | 5 | 40% |
| 11 | 6 | 4 | 1 | 11 | 36% |
| 12 | 1 | 7 | 1 | 9 | 78% |
| 13 | 18 | 25 | 2 | 45 | 56% |
| 14 | 7 | 21 | 1 | 29 | 72% |
| 15 | 20 | 25 | 3 | 48 | 52% |
| 16 | 2 | 14 | 3 | 19 | 74% |
| 17 | 6 | 17 | 1 | 24 | 71% |
| 18 | 8 | 11 | 1 | 20 | 55% |
| 19 | 7 | 22 | 2 | 31 | 71% |
| 20 | 14 | 17 | 2 | 33 | 52% |
| 21 | 4 | 14 | 1 | 19 | 74% |
| 22 | 5 | 7 | 1 | 13 | 54% |
| 23 | 2 | 14 | | 16 | 88% |
| 24 | | 3 | | 3 | 100% |
| 25 | 1 | 5 | | 6 | 83% |
| 26 | | 1 | | 1 | 100% |
| 27 | | 5 | | 5 | 100% |
| 28 | | 3 | | 3 | 100% |
| 29 | | 2 | | 2 | 100% |
| 30 | 1 | | | 1 | 0% |
| 32 | | 2 | | 2 | 100% |
| Grand Total | 113 | 235 | 19 | 367 | 64% |

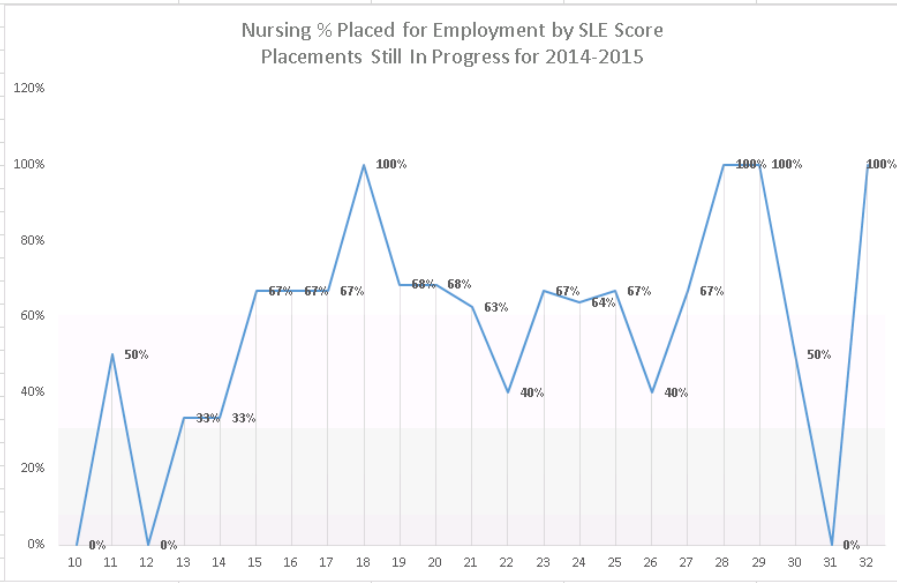


Job Placement – Nursing Programs



VN Graduates 2014-2015 - Employment Place by SLE

| SLE Score | Placement Status | | | Grand Total | % Placed |
|--------------------|------------------|-----------|-----------|-------------|------------|
| | NOT YET PLACED | PLACED | WAIVER | | |
| 10 | 2 | | | 2 | 0% |
| 11 | 1 | 1 | | 2 | 50% |
| 12 | 1 | | | 1 | 0% |
| 13 | 2 | 1 | | 3 | 33% |
| 14 | 1 | 1 | 1 | 3 | 33% |
| 15 | 1 | 2 | | 3 | 67% |
| 16 | 2 | 4 | | 6 | 67% |
| 17 | 2 | 8 | 2 | 12 | 67% |
| 18 | | 4 | | 4 | 100% |
| 19 | 4 | 13 | 2 | 19 | 68% |
| 20 | 5 | 13 | 1 | 19 | 68% |
| 21 | 1 | 5 | 2 | 8 | 63% |
| 22 | 2 | 2 | 1 | 5 | 40% |
| 23 | 3 | 6 | | 9 | 67% |
| 24 | 4 | 7 | | 11 | 64% |
| 25 | 1 | 2 | | 3 | 67% |
| 26 | 1 | 2 | 2 | 5 | 40% |
| 27 | 2 | 4 | | 6 | 67% |
| 28 | | 1 | | 1 | 100% |
| 29 | | 1 | | 1 | 100% |
| 30 | | 1 | 1 | 2 | 50% |
| 31 | 1 | | 2 | 3 | 0% |
| 32 | | 1 | | 1 | 100% |
| Grand Total | 36 | 79 | 14 | 129 | 61% |

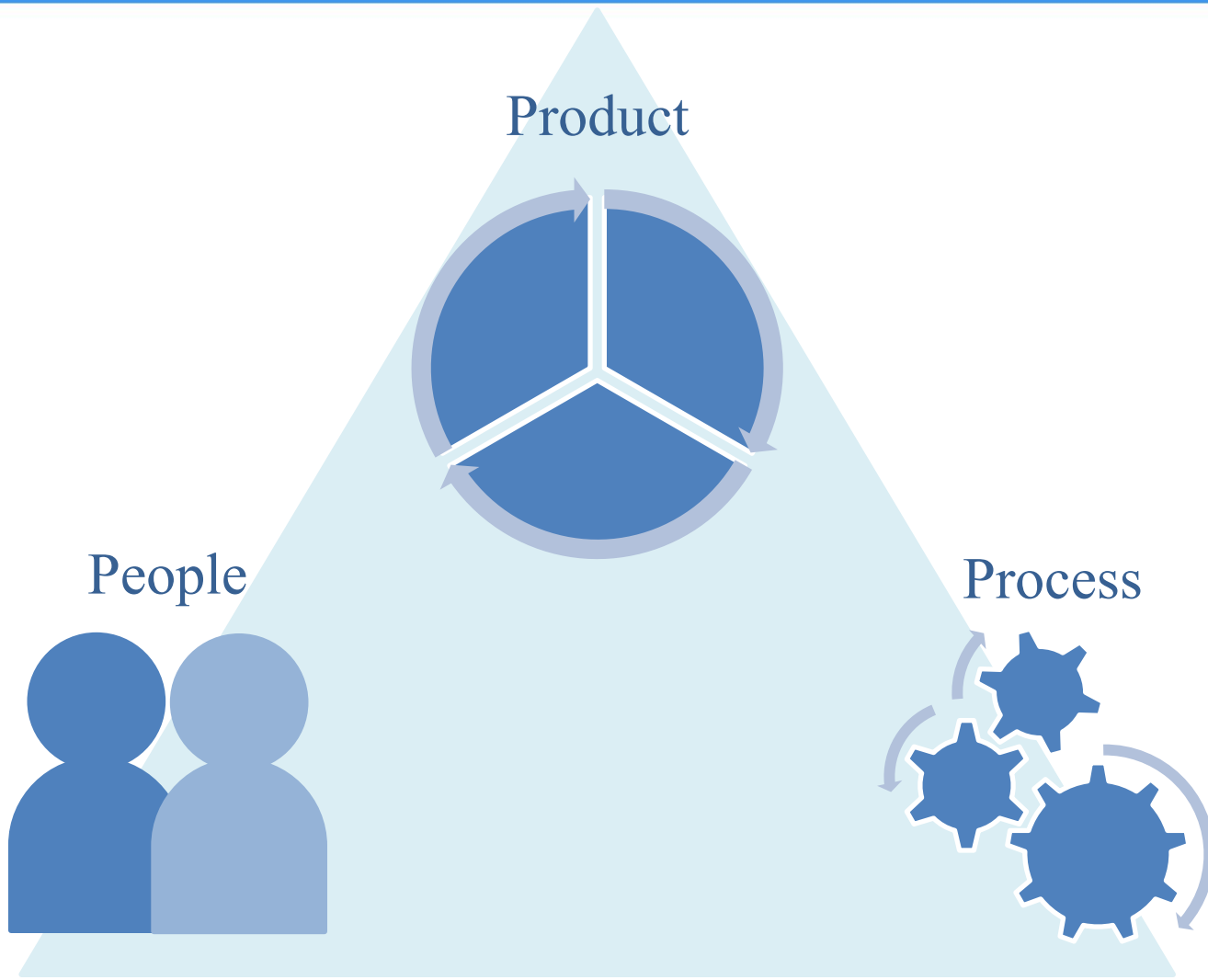


Analysis & Takeaways



- **SLE test takers whose scores are in the middle range perform best.**
- **Co-signers on all institutional loans or cash payment plans have best repayment habits.**
- **Increased cash deposits of 10%-40% for students with and without co-signers, improves GE rates.**
- **On-time performance rates increase when diligent practices are implemented for cash deposits, in school cash payments and reasonable repayment terms.**

Verifying Soft Skills:





People

Wonderlic's National Consortium on Soft Skills

Internal Members:

Product Owner
Project Manager
Psychometricians
Research Scientists
Test Authors

Steering Committee:

32 Employers,
Career Educators,
Community College
Educators, &
Non-Profit Organizations

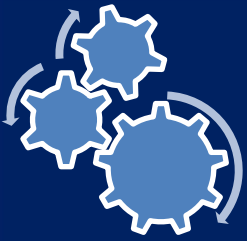
Advisory Committees:

372 employers
of entry-level,
mid-skilled workers
from a variety of
industries nationwide

Research Partners:

520 employers and
educators interested in
being part of
validation studies and
usability testing

www.competencymatters.org



Process

Competency
rating & ranking
by SMEs
2012 - 2015

Refine MVP
based on pilot
user feedback
2013-2015

Survey of 270+
employers
April 2016

Survey of 750+
employers
July 2016

Iterate product
based on focus
group feedback
2016-2017

C B E | L e a n | A g i l e | U X D e s i g n

Agile and lean development strategies are used to create a competency-based education model that optimizes and continuously improves user experience for all stakeholders



Product

Curriculum

Assessment

Digital Badges

Competency-Based

Unit One: Interacting with Others

Lesson One: Interpersonal Skills

Lesson Two: Nonverbal & Listening Skills

Lesson Three: Communication

Unit Two: Making Decisions

Lesson Four: Self-Management

Lesson Five: Critical Thinking

Lesson Six: Initiative

Unit Three: Delivering Results

Lesson Seven: Professionalism

Lesson Eight: Customer Service



Product

Unit One: Interacting with Others

Lesson One: Interpersonal Skills
Lesson Two: Nonverbal & Listening Skills
Lesson Three: Communication



Unit Two: Making Decisions

Lesson Four: Self-Management
Lesson Five: Critical Thinking
Lesson Six: Initiative

Unit Three: Delivering Results

Lesson Seven: Professionalism
Lesson Eight: Customer Service

Student Learning Objective (SLO)1: Discuss the interpersonal skills needed to build collaborative relationships

SLO2: Compare and contrast soft skills and hard skills

SLO3: Discover how to develop informed, well-supported beliefs

SLO4: Explain how to think critically about social accountability

SLO5: Describe the process of perception by identifying influential factors of the perceiver, the target and the situation

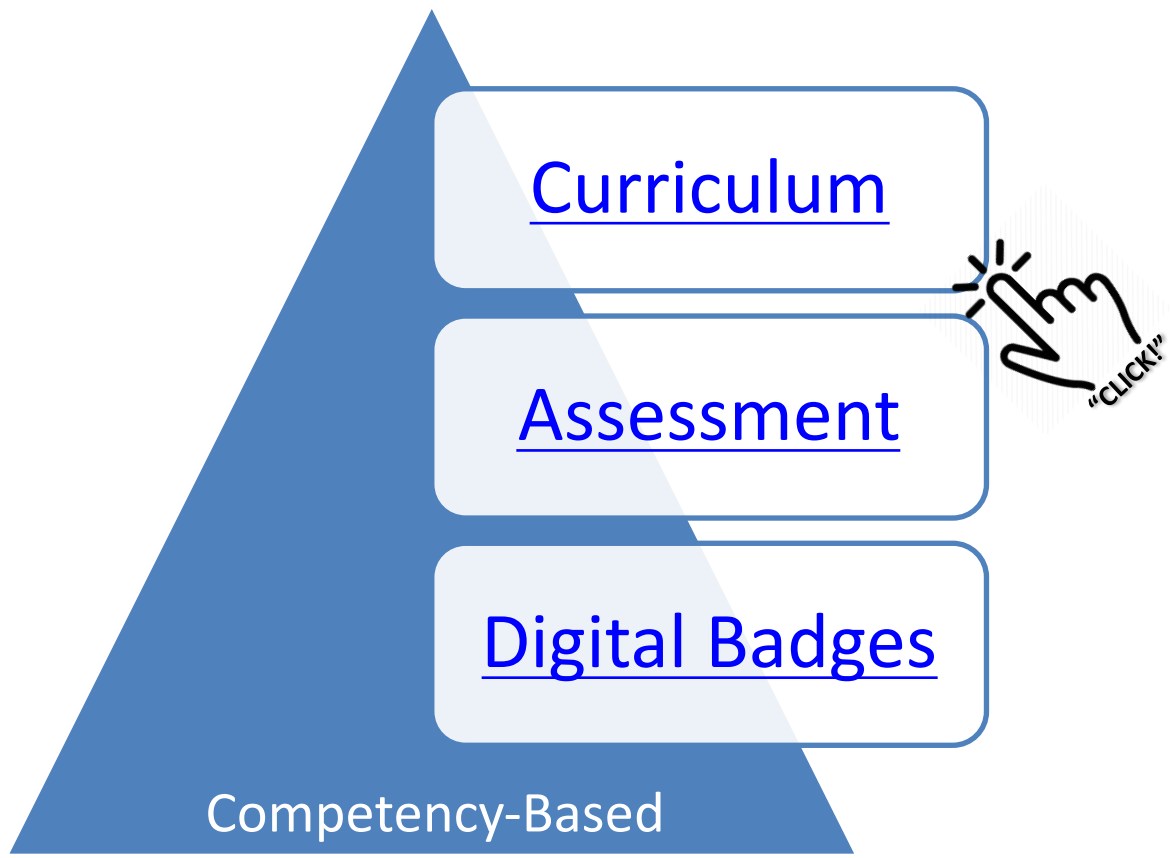
SLO6: Demonstrate professional methods of handling common challenges such as sexual harassment, inappropriate behavior, cultural and religious prejudice

SLO7: Define the personal characteristics of a successful employee

SLO8: Describe the reasons for performing performance appraisals



Product



6) Q&A

