

# The Siegel Institute Journal of Applied Ethics

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Volume 6

Number 1 *A Look at Minimizing Student Loan Debt,  
While Maximizing Advanced Educational  
Opportunities*

Article 1


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## A Look at Minimizing Student Loan Debt, While Maximizing Advanced Educational Opportunities

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### Recommended Citation

Bradford, Karla () "A Look at Minimizing Student Loan Debt, While Maximizing Advanced Educational Opportunities," *The Siegel Institute Journal of Applied Ethics*: Vol. 6 : No. 1 , Article 1.

Available at: <https://digitalcommons.kennesaw.edu/silecjournal/vol6/iss1/1>

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# A Look at Minimizing Student Loan Debt, While Maximizing Advanced Educational Opportunities

## **Cover Page Footnote**

The author thanks Dr. Linda M. Johnston for the contribution and assistance in the completion of this project.

## **A Look at Minimizing Student Loan Debt, While Maximizing Advanced Educational Opportunities**

By Karla Bradford

### **Abstract**

Poverty is a reality for many who obtain a degree of higher education and enter the workforce immediately after graduation. Funding an education for many may lead to student loan debt that is often virtually impossible to repay. This often leads many to believe that the debt incurred from obtaining a degree of higher education may not be worth the gain. The purpose of this paper is explore several articles that report on higher education as it relates to poverty, student loan debt, and salary pay scales for degrees and professional trade certifications. While investigating those related themes, this paper will analyze and explore different educational routes that lead to more positive outcomes of self-sustainability and success. The desire to identifying these routes is to help decrease or even eliminate the chances of living in poverty by following a route that is more in demand and offers a higher salary pay scale. This paper will look at two different routes (higher education and/or professional certifications) that have a greater chance of ensuring a lifetime of self-sustainability and success. This paper will compare and contrast student loan debt and costs associated with obtaining a professional certification.

### **Literature Review**

#### Introduction

#### Poverty and Student Loan Debt

The 2016 United States Census Bureau outlines the poverty thresholds as the percentage of people with earnings below \$12,228 for a single person and \$24, 563 for a family of four in

the last twelve months. A number of studies have been conducted on the value of an education as it relates to student loan debt and poverty. Many of these studies indicate that it is much more beneficial to obtain a degree of higher education than to not, but some question whether it is worth the debt incurred. It is no secret that the cost of an education today may require several different avenues or resources to cover expenses such as tuition and fees, books and course equipment, room and board, food and transportation, etc. In Gecowets' (2017) article analyzing the ethics of student debt, the impact that student loan debt was found to be carried far beyond graduation and in fact a student may be repaying student loans well into their retirement. What really is the benefit to that outcome? What measures can be taken to decrease the probability of that unwanted outcome? What fields or disciplines can increase the certainty of self-sustainability and success? What defines self-sustainability and success in terms of the future after graduation or completion of professional certifications? This paper will identify different routes that will include the fields in high demand, but look to discover more beneficial ways to support the investment of obtaining professional certifications and degrees of higher education. This paper will map out routes that incorporate the use of both professional trade certifications and degrees of higher education to increase probability of self-sustainability and future life success.

### The Value of an Education

Thomas Jefferson was known to have been called the first “education president” because of his belief in the need for an enlightened society (Knoeppel, First, Della Sala, & Ordu, 2014). Jefferson stressed the importance of an enlightened society to promote the creation of a just society. A just society transcends equality and therefore everyone deserves the equal opportunity

to earn an education, but what are some ways to decrease or eliminate the chances that student loan debt from financing an education will not lead to a lifetime of living in poverty?

Kennesaw State University news reported rankings from the PayScale's 2017 College Salary Report study ranking Kennesaw State University alumni as fifth out of forty-one public and private institutions in Georgia in high earning potential. The study found that Kennesaw State alumni with bachelor degree earn an average salary of \$48,800 - \$90,800 per year. With these rankings, it is pretty clear that an education is valuable (Floeckher, 2017). Kennesaw State University president Sam Olens has been quoted confirming a degree from Kennesaw State is a strong return on investment and acknowledges the university's Department of Career Planning and Development for broadening partnerships with top employers and increasing internship, Co-Op, and career opportunities for Kennesaw State students and alumni. The study also reported that software development, banking, and risk management industries were among the most popular vocations, information technology services as the most popular field of study, and the STEM (science, technology, engineering or math) disciplines are among the highest-paid Kennesaw State alumni.

### Cost vs. Debt Across Diverse Socio-economic Groups

Gecowets' research looks at the cost of Higher Education and the relationship to the effects of student debt loads. His work compares and contrasts the benefits and costs of financing an education today and its impact on the student's future. His research also discovered the differences on impact between diverse student and graduate populations. Students from different socio-economic groups were found to be unevenly impacted. The middle-income students seem to be most heavily impacted by the "Middle-class squeeze." This squeeze is when

increased inflation far exceeds the increase of wages earned. Black females from low-middle income brackets are the most largely impacted. The low-income and first generation college students are significantly reliant on loan debt as a source of covering the costs of earning a degree. This study also found that student loan debt both delays homeownership and also is considered a stronger predictor of homeownership at the same time. This study looked to discover who really benefits from higher education if the student debt load is increasingly on the rise. As of October 21<sup>st</sup> of 2017, the student debt load read \$1.541 Trillion+ and increasing at a rate of nearly \$3000 per second (Student Loan Clock, 2017). In this study, Gecowets addressed the need for financial education literacy and counseling before, during, and post-graduation to help be more aware and better in-control of debt status. This study also conceded that STEM, business, and medical/legal college majors earned higher lifetime earnings than majors such as education, liberal arts, and social sciences. In looking into who are the most benefited, the thought to aim education at the industry and government needs was a way to bridge the gap between education and employment and as a result in 1940 Kennesaw State University, Southern Polytechnic School of Engineering (Technical Institute) was created.

### Student Financial Aid Awareness

Financial education literacy and counseling would help to better clearly explain the pros and cons of federal student financial aid options. McCann's (2016) article firmly states that federal student financial aid is hugely important in covering college expenses. McCann's article delivers a positive overview of how to understand options in paying for college through the use of federal student financial aid. The United States Department of Education, private donors, and schools award every year nearly \$50 billion in grants and scholarships. She found that 70% of college students borrow money to meet the financial costs and demands of obtaining a degree of

higher education. There are several financial aid options available, but first the *Free Application for Federal Student Financial Aid* (FAFSA) must be completed and submitted to determine the student's financial need. This application can be completed and submitted online or the paper application form is available to mail, but there are deadline requirements to following in considering the mailing option. Federal grants and scholarships are options of student financial aid that do not have to be repaid, but the federal student loan option will require an agreement of repayment to be fulfilled. McCann suggests that the best combination of free, saved, and earned money will maximize the opportunity to succeed educationally without failing financially. Grants and scholarships are described as “free money” that is awarded by the college and/or universities based on need, talent, extracurricular activities, etc. (McCann, 2016).

### Grants and Scholarships

The Pell Grant is offered to all undergraduate students who show evident need and does not affect additional aid received. The Federal Supplemental Education Opportunity Grant (SEOG) is a grant for students with “exceptional” level of need financially and is on a first come, first served based. Not every school participates in this grant program; it is important to inquire with the school financial aid office as to whether they participate and offer this type of grant ([studentaid.ed.gov](http://studentaid.ed.gov)). The Teacher Education Assistance for College and Higher Education (TEACH) Grant, community service with organizations, specific cultural backgrounds, and children of service members are all more financial aid grant options available. Scholarships are awarded and available to students with specific interests and are often need and merit based. There are many scholarships awarded for school community participation and membership, particular majors, cultural and religious based, athletic, family military, musical, artistic, or professional interests. McCann strongly feels the need to exhaust all of the “free money” options

available by utilizing the grants and vast variety of scholarship options and also recommends checking the employer scholarship programs in that exhaustive search to obtaining a degree without accruing the load of student loan debt. McCann outlines two scholarship options, institutional and external. The college awards institutional scholarships and external scholarships are awarded by outside organizations.

### Borrowed Money: Federal and Private

McCann also outlines several federal and private loans as options when trying to fund a college education. Federal loans are found to have lower interest rates and more flexibility in terms of repayment (McCann, 2016). The Stafford Loan is a federal loan that is most commonly awarded to undergraduates and is either subsidized, which is financial need award-based and does not accrue interest while enrolled in college or the unsubsidized, which is not financial need-based, but does accrue interest while enrolled in college (McCann, 2016.) The Perkins Loan was described as a loan that offers financial need above and beyond what the Stafford Loan covers, low interest rates, zero interest accrued while enrolled in school, fixed 5% rate after college, but this loan will no longer exist as of September 2017. The Parents Plus Loans were discovered to have low interest rates, based on credit-worthiness because a credit check is required, and if the student defaults on conditions of the loan agreement parents are subject to collections on that loan (McCann, 2016). Private loans from providers, such as Sallie Mae, Wells Fargo, Inc., Student Loan Network, etc., are best to pay on while in college to help save on interests, but many schools with preferred lenders may already have special interest rates.

### Good vs Bad Debt



Financial strategies for the reduction of debt were discussed by financial and investment advisors in an article published by *Medical Economics* (Finger, 1999). In this article information was obtained from financial experts and strategists in an attempt to outline how to get out of debt or become debt-free for medical physicians. In looking at medical physicians in relation to debt, the financial and investment advisors place a significant amount of blame on the physicians themselves for acquiring too much, too quickly after graduating from school (Finger, 1999). The experts in the financial field in this article suggest that the first four to five years after graduating should be used strictly for building an investment nest egg and also blame of education debt on the parents' inefficient planning or plain failure to save for their children's college education. In this article experts describe reasonable debt as not exceeding 30 – 40% of the annual income and any debt reaching 60 – 65% annually is just a hamster-wheel for a lifetime of debt (Finger, 1999). The experts from this article also define good and bad debt. Good debt can comfortably be higher because it is tax deductible and accrues for purchases that appreciate in value, such as a real estate or career practice. Bad debt has no tax benefit and emerges from large purchases that depreciate, such as unneeded, but wanted indulgences (Finger, 1999).

### Skills Gap Myth

In Ekman's article (2013), the argument that American workers lack the skills that employers demand is addressed. Some feel that employers have higher requirements and low employee skill. Ekman introduces the idea of the myth of the "skills gap" with the fear that mechanization will encourage future less-skilled and permanently unemployable workers. The increasing rate that information technology is being discovered emphasizes the demand for education in technical skills (Ekman, 2013). A series of nationally representative skills surveys were conducted during this study to look at a group of technical occupations that were specific to

managers who were responsible for both hiring and the operations of the business. These surveys sought to answer what skills do employers demand and do employers that demand high skills levels have difficulty-hiring workers? The results from the surveys did not conclude that hiring problems were an issue for employers despite what some experts may say (Ekman, 2013). Only ¼ of manufacturing plants had production-worker vacancies lasting for three months or more (Ekman, 2013). Hiring trouble within the IT and clinical laboratory occupations was also explored. He found that these fields increased the squeeze on the labor market, entry-level technical jobs have higher education requirements, and hiring is expected to be reasonably more difficult. The STEM (science, technology, engineering or mathematics) fields are an overarching theme in high demand and may present as a challenge to the nation's labor market and economic growth if the demands in these areas are not met (Ekman, 2013). This study discovered that the skills most consistently associated with hiring difficulties for manufacturing companies are higher levels of reading and for a help-desk technician, higher levels of writing. The myth of the skills gap is said to be "pushing students and new workers to make expensive investments in generic skills categories that are likely to result in inefficient investments, mistaken choices, and a large number of dead-end paths" (Ekman, 2013, p. 3). The exact mixture of skills levels for particular occupations was undetermined, but the focus on labor market agents, such as employment agencies, trade associations, relationships with colleges and institutions, and employer-provided training will help to improve the relationships between employers and workers alike and thus begin in decreasing the gap.

### Increase in Job Demands

Jobs are far more complex now than ten to fifteen years ago. The demands on job duties and responsibilities have increased and most are expected to be more knowledgeable in terms of

best practice strategies in business, finance, and operations (Hauser, 2012). Hauser's article suggests that the financial investment of a costly degree may possibly be a better choice than the less expensive and more quickly obtainable certification in the field of Human Resources. Graduate students in the fields of Business and Human Resources have seen increases in pay by twenty-five to fifty thousand dollars annually (Hauser, 2012). This article found that corporate recruiters would go to the Cornell University campus and pass over the undergraduates in favor of the new Master of Industrial and Labor Relations graduates. Students with Master's degrees in general were found to earn twenty-five to thirty thousand dollars more yearly than do undergraduates and this may increase if the student entered graduate school has on-the-job experience (Hauser, 2012). This study expressed the idea of the competitive advantage as being able to apply evidence to knowledge obtained through graduate studies in managing the operations of the business. This study also found that graduate education and certification are actually complimentary of each other and should be used in conjunction to build a strong foundation. The certification offers professional experiences through the expertise of practice that is completely independent of the graduate degree (Hauser, 2012).

### Certification +Degree

The marriage of certifications and degrees can take a carpenter to a director. In the 2017 Salary Survey: Education and certification improve career prospects highlights an example such as Mark Robinson, a Certified Healthcare Facility Manager (CHFMs) and where he began twenty-seven years ago. Mark began as a carpenter and quickly became a supervisor, but grew very concerned about his promotional opportunities because he lacked a college education. Mark was encouraged to earn a certification that drove him into earning an associate's degree through a new healthcare facilities leadership program offered online (Burmahl, Morgan, &

Hoppszallern, 2017). Mark soon earned his degree and went from supervisor to Assistant Plant Director to Director with a salary increase of fifty percent. This article found that pay hikes are not keeping up with the increase in responsibilities given. This study used a survey from 1,047 respondents, of which thirty-one percent have twenty-five or more years of healthcare experience. Larger shifts, larger outpatient facilities, more duties and departments to handle are all factors that drive salary that were found in this study. These factors enhance the need for formal education, training, and certifications (Burmahl, et al, 2017). A Facility Manager may be responsible for safety and security, emergency management, food services, and may manage more than fifty outpatient facilities in conjunction to the primary facility. Education initiatives are being offered by corporate companies because an increase in certification mandates for leaders are required. These initiatives would include in-house and off-site training programs, tuition reimbursement, career ladder programs, and mentoring and entry-level management training (Burmahl, et al, 2017). Management positions were found to require levels of both formal education and certification as healthcare and job responsibilities increase. Those looking to retire from these positions are expected to groom their replacement through recruitment, education, internships, mentoring, training, and partnering with local educational institutions to train for hard-to-fill positions.

### Education Overseas

In PCDNetwork's Career in Change 2017 series, Sahil Patni published an entry titled "*Picking a Graduate Program Overseas: A Cross-Cultural, Cross-Sectoral Journey.*" In this submission, Patni identifies three pointers to consider in successfully picking a graduate program, the geographical location, the syllabus and professors, and the financial costs associated (pcdnetwork.org). He suggests studying abroad as an option to consider because many

study abroad programs offer many internship, scholarship and sponsorship opportunities that may help considerably in funding a degree of higher education. Patni also points out three more areas to consider in overseas graduate programs: the recognition the university and program offer, the program's placement record for connections during and prior to completing, and affiliations with companies, organizations, government departments, etc. for internships and jobs. Patni concludes by addressing the notion of whether a graduate degree is even needed for the career choice and if so make sure to choose a program that helps to positively reconstruct and strengthen current skills that will assist in the achievement of professional career goals.

## **Discussion**

### Demand for STEM Fields

In Ekman's (2013) work examining the myth of the skills gap, the overall consensus concluded that it is just that, a myth. The STEM areas of the labor market are in high demand and often are much more difficult to enter and complete. It is very apparent that STEM fields are headlining the future of the world job market that will continue to frequently develop and evolve as the world evolves. This high demand creates a higher demand for laborers to fill and meet those demands. In Good Financial's November, 2011 issue, author Jeff Rose identified top paying jobs with no college degree required ([goodfinancialcents.com](http://goodfinancialcents.com)). Although a degree of higher education is not required, most will require a trade school certification. Rose admits that his list has some good paying jobs, but also concedes that a college degree is still worth it because opportunities and resources provided by the institution are invaluable. In 2011, a margin department supervisor made a salary of \$83,000 per year. A margin department supervisor

manages the company's credit department that approves or denies customer credit. An air traffic controller's salary was nearly \$75,000 per year, an automobile service station manager, \$72,000 per year, and a real estate broker, \$71,000 per year.

The above articles relate to the current study by outlining the advantages of obtaining both, a formal education as well as the professional certification and the opportunities awarded for having both. The union of the two delivers a measure of surety in the pursuit for self-sustainability and future life success. Future research is still needed to discover the underlining of the student loan debt in the trillions and how to get out of debt and/or poverty. The overall themes from the above articles discovered that formal education may be worth the debt when considered a financial investment and certifications alone may not be enough for the evolution of business technology today. The articles also revealed certifications do well in conjunction with formal education because as salaries increase, job responsibility increase, which increases the need for mandated education and training. More education is needed to help discover new opportunities and resources to decrease debt in pursuit of education and training and a push for stronger urgency in low-debt opportunities for STEM fields highly in demand.

The Technical College System of Georgia (TCSG) offers tuition-free programs in 17 in-high demand career fields, from Certified Engineer Assistant to Health Science to Industrial Maintenance and more (tcsge.edu). New programs were recently added to influence more students to these ever-growing fields. TCSG is made up of a partnership with 22 accredited colleges, 85 campus locations, online training, and 600 program options to suit the needs and diversification all students and walks of life. The HOPE Career Grant was created through Governor Nathan Deal's push for High-Demand Career Initiative to meet the demands of the Georgia's economic

growth. This grant is available to students of any age pursuing certificates or diplomas in fast-growing industries in the state of Georgia.

### **College Degree**

Education is hugely important the future of the world. It is extremely necessary to continue to learn throughout an entire lifetime. Technology continues to persist at extremely high rates and humankind must not only learn to evolve with it, but also become compatible with it as well. It is important to set goals, outline a path, and timeframe for completing college that will minimize debt load. It is important to choose disciplines or fields that are a challenge, such as STEM fields, which are in high demand with fewer competitors. Disciplines or fields with fewer challenges typically have higher pools of people, which may make it easier to get lost among the crowd. Student loans to fund college could simply be viewed as investments in the future and not as burdens of debt when mapping out a pathway and plan for college that directs completion of the degree in three to four years from start to finish.

### **Certificate**

Trade school certifications can be much less expensive than funding a college education, but equally as rewarding. Some trade certifications can be obtained in as short as six months to as long as four or more years. Some have expiration deadlines which require recertification, but most simply assert proof or acknowledgement of sufficient education and experience upon completion. Some trades pay well and is often driven by what is in high demand (Rose, 2011). The demand for STEM fields is heavily apparent with certifications as well, when looking at the highest paying jobs without a college degree in 2011. Mathematics was an integral part of the top five highest paying jobs.

### **Flowchart (Figure 1.)**

The flowchart was added to get a visualize landscape of routes to success based on and determined by two elements, degrees and certifications. This is a simple mock rendering of mapping out routes leading to life success and self-sustainability. The route to success is defined as that which provides a greater chance of ensuring a lifetime success and self-sustainability for this paper. This definition was gathered from broader terms that capture a sense of financial relief from the burden of both high student loan debt and living in poverty or the chance that the finality of death may be the only way out of student loan debt for some.

The flow chart is essential to outlining a path, comparing strengths and weaknesses, and finding direction to stay on course. It is important, in comparing these two routes, degrees and certifications, to note that each differ in terms of costs and time associated. Degrees of higher education are typically more expensive and are usually more time consuming than certifications. It is also important to note that either route may guarantee successes and failures, but the individual pursuing either or both will have to determine the best path.

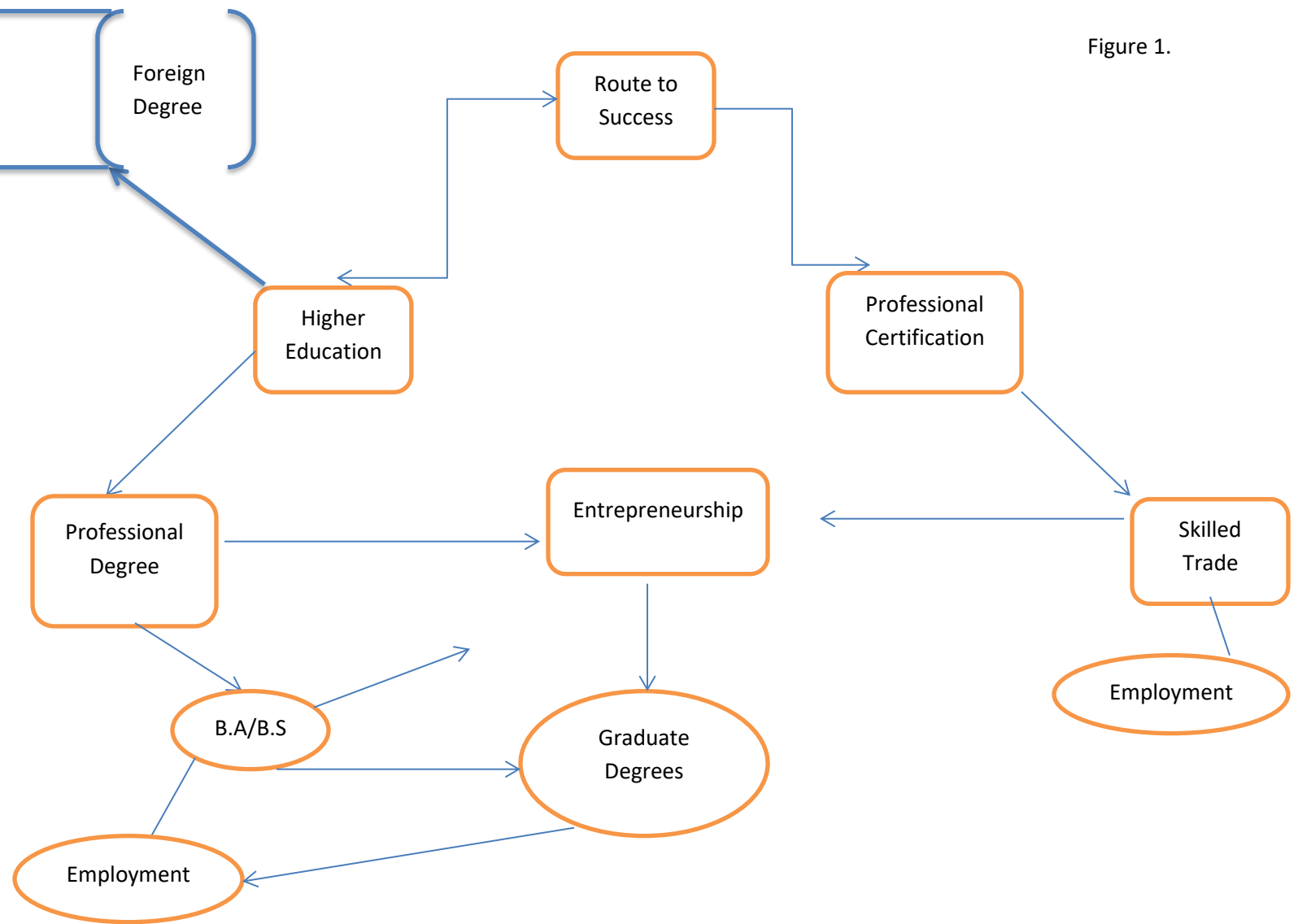
### **Conclusion**

In conclusion, the articles were all in favor that the value of an education has many facets. An education provides the keys to unlock the potentials of the future. While it was determined that the bachelor degrees in some fields are being heavily overlooked for degrees at the graduate levels (Hauser, 2012), however education is a must. Graduate level degrees may launch career promotions and drive goals towards entrepreneurship. Trade or professional certifications may have the lower cost advantage when compared to degrees and are usually faster to complete, which may make it easier to land employment or seek entrepreneurship and



Flowchart

Figure 1.



become self-employed. Both higher learning and certifications equally provide suitable ways to earn a living, but direction and specialization in STEM fields have a greater probability of far exceeding just a “suitable way to earn a living.”

### **Routes to life success and self-sustainability**

#### Higher Education

Degrees of higher education typically offer a future outcome of higher annual salaries and graduate studies help in specializing educational pathways that lead to long-term employment assurance and often at times may lead to entrepreneurship or self-employment. It is important to seek out additional information and opportunities to minimize student loan debt and maximize ability to earn an education without the stressors of student loan debt. The “free-tuition” programs, grants, and scholarships are extremely important to assist in college and living expenses and offer zero - little student loan debt to incur or follow into retirement.

#### Professional Certification

Trade or professional certifications help to obtain finances and on-job-experience more quickly than what it takes to complete a degree of higher learning. Certifications may permit enough time to work while in school. This will help cover expenses in the difficulty of trying to balance both school and life. Skilled trade certifications also help lead to business start-ups and entrepreneurship opportunities in sometimes half as much time as it could take to complete a degree. Many certifications expire or are time-limited and require annual or quarterly renewing. Most renewal guidelines require additional training to abide by state and federal laws, as well as staying current and up to speed with the progression of the specific field of training (tcsg.edu).

## Recommendations

These articles have placed a heavy value on higher education, but encourage both degrees and professional certifications together to ensure lifetime self-sustainability and success. The STEM fields are in high demand so, it is imperative to navigate a route within it, if possible. The STEM fields are very broad and diverse and cover all aspects of the evolution of technology. For example, a certification in Registered Health Information Technician (RHIT) goes nicely if paired with a bachelor degree in Health Information Management and Project Management Professional (PMP) certification is paired with Business Management degree (Ruesink, 2016; rasmussen.edu). These pairings suggest the importance of utilizing both higher education and trade certifications together as a protective armor against the difficulty of incurring student loan debt, entry-level low-paying job, and poverty.

In order to gain a complete understanding on the affect and effect of student loan debt burden, more education and research is needed and many questions still remain. In what ways does the effect of student loan debt burden lead to living in poverty? In what ways can student loan debt burden affect policy change? Education is critical to life sustainability. An education is seen and valued as an investment toward the future. It is much like rich agricultural soil meant to produce the most fruitful organic farm vegetables. The seeds are planted and growing from Pre-K through high school and those seeds get a chance to flourish and produce after high school and beyond. Degrees and certifications are both forms of advanced education that should be paired to enhance development.

It is highly important to get involved with the in-high demand fields, but equally important to find a program that offers assistance and job placement to ease the introduction into

the real life situations. Financial education and pre-planning are also needed and highly recommended to manage finances and debt in either sector of advanced education at all levels. This will help in budgeting for the juggle of life, family, and work. The STEM fields are also seeking out diversification and minorities to become educated and fill critical roles.

To recap, it is important to remember education is a personal investment in self. A degree or certification will both equally provide an opportunity to become a success in life. Blending both the degree and certification adds value and maximizes salary growth or earning potential overall. Neither a degree nor certification is better than the other. It is crucial to recognize that the conjunction of the two is an option that has a greater probability of a positive future outcome.

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