

Consumer Awareness: Curating Information About Higher Education

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In 1962, the modern era of consumer rights and consumer protections was born. In that year, President Kennedy delivered a message to Congress establishing four basic rights for consumers: the right to be informed, the right to choose, the right to safety, and the right to be heard. These rights eventually became known as the Consumer Bill of Rights and have endured for more than 50 years.

As articulated in the Consumer Bill of Rights, the first fundamental right is the right to be informed. Without adequate, accurate, and timely information,

consumers cannot make informed choices. This aspect of consumer awareness is the foundation of consumer protection.

Over the years, the U.S. Department of Education has taken many actions aimed at upholding consumer protections in the higher education marketplace. For example, the Department [recently announced](#) that it would return to the previous practice of using “secret shoppers.”¹

These [secret shoppers](#) will seek out misrepresentations related to issues such as “transfer of credits into

¹ <https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2023-03-14/fsa-enforcement-bulletin-march-2023-announcing-use-secret-shoppers-evaluate-recruitment-and-enrollment-practices-and-monitor-title-iv-compliance>

or out of the school, job placement rates, completion rates, withdrawal rates, future earning potential of graduates, the career services offered by the school, the total cost of attendance, the amount of *Title IV* aid available to students, and the institutional or programmatic accreditation.”²

Without doubt, the move signals consumer protection as a priority.

There is no shortage of information in the higher education marketplace. TV commercials, billboards and [taglines](#) abound.³ And, as parents of high school students can confirm, not a day goes by without a sponsored ad about tips for college admissions appearing in your social media feeds.

Research tells us that the universe of options and opportunities for students, learners, jobseekers, workers, transitioning veterans, or individuals returning from incarceration is both massive and confusing. There are currently more than [1,000,000 credentials](#)—certificates, badges, certifications, licenses, and degrees of all types and levels—offered by nearly 60,000 providers in the United States.⁴

For example, in Indiana alone, there are approximately [8,000 postsecondary credentials](#) offered by in-state providers, including more than 4,500 degrees, 2,000 certificates, 250 occupational licenses, and 1,100 registered apprenticeships.⁵ Add to that the tens of thousands of online options from organizations ranging from Western Governors University to Southern New Hampshire University, from Google to LinkedIn, and from Khan Academy to Coursera, as well as certifications from the hundreds

of national industry certification bodies, and it’s clear that the options are nearly endless.

This maze of information can be chaotic and lead to inequitable outcomes. How could anyone make sense of this information overload? Even those with the best resources, preparation, and social networks struggle, let alone those without these benefits.

There is Help

Students, and those who support them, need comparable data and reliable guides to help curate this overwhelming information, so learners can decide how best to achieve their educational goals.

As a member of the quality assurance Triad, along with the federal government and state higher education agencies, accreditors are in an excellent position to help students and the public navigate the onslaught of information available about higher education options. Accreditation is, at its heart, a strong tool for consumer protection. The requirements and standards of accreditors define quality higher education through a consumer protection lens.

Accreditors expect institutions to be ethical and respectful so that students can make informed enrollment decisions without being subjected to high-pressure tactics. For example, an institution accredited by the [Higher Learning Commission](#) must ensure that any “[i]nformation provided to students during any aspect of the enrollment process is accurate, complete and up-to-date and is provided to all students without any requirement that such students provide their contact information.”

2 Ibid

3 <https://www.chronicle.com/article/88-college-taglines-arranged-as-a-poem>

4 “Counting U.S. Secondary and Postsecondary Credentials, 2022”, Credential Engine, Inc., <https://credentialengine.org/resources/counting-u-s-secondary-and-postsecondary-credentials-report/>

5 Ibid.

Furthermore, institutions accredited by HLC agree to share specific information deemed essential for consumer awareness and information transparency. Institutions also agree that all information they share must be accurate.

For example, in the area of student outcomes, HLC-accredited institutions must disclose information in the following areas: retention, completion, pass rates on state licensure exams, and data about students after they transfer or graduate (such as continuing education, job placement, and earnings). While an institution may choose to disclose more information than this baseline, [HLC requires](#) that “[a]ny technical terms in the data...be defined, and any necessary information on the method used to compile the data...be included.”⁶

This approach to student outcome data aligns with a [quality higher education institution’s](#) obligation to present itself clearly and completely to its students and to the public.⁷

Students also contact accreditors directly with questions about higher education. To address those questions, HLC published [Ask the Right Questions: A Student Guide to Higher Education](#).⁸ The guide serves as a roadmap, for students and other stakeholders, to the choices available within higher education, the questions to ask along the journey, as well as sources to help inform the reader.

Trusted Sources

Accreditors like HLC are only one member of the Triad. State higher education agencies, another member of the Triad, have historically played a key role in promoting meaningful information

transparency as part of their consumer protection efforts.

For example, Indiana’s Commission for Higher Education (CHE) is committed to improved transparency about the myriad credentials in the state, including their quality, stackable pathways, and links to occupational outcomes. CHE ensures that core data about all public two- and four-year institutions and their credential offerings are open, transparent and interoperable through the use of the Credential Transparency Description Language (CTDL). Further, CHE has worked closely with partners in K-12 education, workforce development, occupational licensing, and the network of private providers in the state to expand transparency across the breadth of credential offerings in Indiana.

This transparency creates the conditions for students and workers to make informed decisions about their education. It also supports an entirely new generation of counseling, guidance, and navigation tools that allow for greater exploration and customization of pathways. Additionally, it fosters development of student-centered, student-controlled learning and employment records that empower individuals to manage their own education and work journeys.

But the Triad should not—and cannot—operate on its own, particularly in light of expanded choices for credential opportunities besides those traditionally offered by higher education. Members of the Triad need to work with other partners to leverage modern, nuanced ways for learners to curate and make sense of the vast amount of information available to them.

6 <https://www.hlcommission.org/Accreditation/federal-compliance-program.html>

7 <https://www.hlcommission.org/Policies/criteria-and-core-components.html>

8 <https://studentguide.hlcommission.org/>

Transparency's Evolution

Transparency today has evolved. Transparency cannot just mean the passive posting of information online. We must take advantage of the latest technology to empower students, workers, and employers in ways most valuable to them. True transparency should enable individuals to be able to find, understand, compare, and act on reliable information to make informed decisions. True transparency in higher education should utilize open, linked, transparent data about providers, credentials, competencies, quality indicators, outcomes, pathways, and links to job skills. Indiana is an example of a state moving in this direction.

The open-source CTDL is currently the leading standard for accomplishing these goals. As new developments occur, the field could benefit from multiple, alternative standards to ensure transparency, open data, and interoperability.

Modern approaches to data transparency are evolving and fundamentally changing how we support students, workers, and others to build a more accessible and equitable credential ecosystem.

Together, these various stakeholders can each use the tools available to create the conditions for potential students to wade through the sea of information and make decisions about their educational paths. This is the essence of the first right of consumer protection: the right to meaningful information.

Ultimately, all these groups working together can create a marketplace where, when the secret shopper shows up in aisle four, they find nothing but a satisfied customer.