


2018

Employee Perceptions of Effective Training Strategies

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Walden University

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Stephen Satterfield

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Walden University
2018

Abstract

Employee Perceptions of Effective Training Strategies

by

Stephen L. Satterfield

MA, University of Arkansas at Little Rock, 2014

BA, University of Arkansas at Little Rock, 1994

Project Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Education

Walden University

April 2018

Abstract

The following study was undertaken because there was a need to establish whether training information at a local guarantor was relevant to employees and clients. Utilizing transformative learning theory, the purpose of this case study was to explore what the guarantor's employees and management require for new account advisors by conducting open-ended interviews with the guarantor's employees. The guarantor's director secured collections contracts and a long-term enrollment advising contract with a new online university. For the guarantor to have trained account advisors, managers must know what kind of training is necessary. Secondly, the university enrollment is growing, and that could necessitate more advisors to address the increase in student population. During the data collection phase, 9 guarantor employees participated in interviews. The guarantor's managers and employees were asked what training the guarantor requires of new account advisors, what training new hires need, and what training methods should be employed. Thematic coding, content analysis, and triangulation were used to analyze the data. Themes from the results included participatory training, experience required, and customer service. Based on the data analysis, a position paper was created to recommend role-playing, shadowing, and other training methods. The recommendations were made to ensure training and learning are ongoing, relevant to the assigned tasks, and that the guarantor's managers ask clients to play an active role in account advisor training. Social change can be achieved with a more engaged management, a staff armed with relevant knowledge and support, improved skillsets, and a guarantor that can better respond to client needs.

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Table of Contents

List of Tables	iv
Section 1: The Problem.....	1
The Local Problem.....	1
Rationale	4
Definition of Terms.....	5
Significance of the Study	6
Research Questions and Hypotheses	7
Review of the Literature	8
Conceptual Framework.....	8
Review of the Broader Problem.....	12
Implications.....	20
Summary.....	20
Section 2: The Methodology.....	23
Qualitative Design and Approach.....	23
Participants.....	25
Participant Demographic Information	26
Role of the Researcher	28
Rights of the Participants and the Organization	28
Data Collection	31
Data Analysis Results	33
Theme I: Participatory Training.....	39
Theme II: Experience Required	45

Theme III: Customer Service.....	47
Evidence of Quality	53
Project Deliverable as Outcome of Results	56
Section 3: The Project.....	57
Introduction.....	57
Rationale	59
Review of the Literature	60
Project Description.....	64
Resources and Barriers	64
Implementation	64
Roles and Responsibilities	64
Project Evaluation Plan.....	64
Formative Evaluation.....	65
Justification.....	65
Primary Goals	66
Stakeholders	66
Project Implications	66
Section 4: Reflections and Conclusions.....	68
Project Strengths and Limitations.....	68
Project Strengths and Limitations in the Appropriate Literature.....	68
Policy Recommendation Project.....	69
Recommendations for Alternative Approaches	69

Scholarship, Project Development and Evaluation, and Leadership and	
Change	70
Case Study Reflection.....	70
Personal Growth.....	71
Reflection on the Importance of the Work	71
Implications, Applications, and Directions for Future Research	72
Conclusion	73
References.....	74
Appendix A: The Project	94
Introduction.....	94
The Existing Policy Problem	95
Case Study Evidence.....	97
Recommendations.....	103
Management Should Train by Shadowing and Role-Playing.....	103
Updatable Databases Should be Developed with each Assignment.....	108
Clients must Train Advisors with each new Assignment	109
Conclusion	109
References.....	111
Appendix B: The Invitation	120
Appendix C: Interview Questions.....	122
Appendix D: The Data Collection	124

List of Tables

Table 1. Participants.....	27
Table 2. Thematic Categories and Codes	34
Table 3. Themes and Subthemes	38
Table 4. Research Questions.....	49
Table A1. Research Questions.....	98

Section 1: The Problem

The Local Problem

The following study was undertaken because there was a need to establish whether training information at a local guarantor was relevant to employees and clients. The Southern State Guarantor (SSG or guarantor), a nonprofit organization, bought defaulted Federal Family Education Loans (FFEL) originally issued by the private sector to students from 1965 until 2014. The guarantor stopped buying defaulted FFEL loans because the FFEL was eliminated in favor of the U.S. Department of Education's Direct Loan program in the 2010 Affordable Care Act. Within 4 years of the Affordable Care Act, the guarantor sold its loan portfolio to a Direct Loan lender and servicer. The director of the guarantor ordered the guarantor to be repurposed as a third-party servicer. The guarantor's employees would be retrained following the termination of the FFEL. The director explained that the guarantor would offer third-party services even though third-party services are limited mainly to financial aid (Third-party servicer institutional requirements and responsibilities, 2015). The director secured several contracts with local universities, including a new online university. The director and the compliance officer ensure that the guarantor acts in compliance with the U.S. Department of Education Title IV (financial aid) regulations each time the guarantor enters in a contract with an educational institution (Berkes, 2015). Also, third-party servicers must adhere to Family Educational Rights and Privacy Act (FERPA) regulations (NEWS, 2015).

The guarantor's story was not unique. Sallie Mae, a far larger FFEL lender, was split into two different businesses focusing on FFEL loan collections (Sallie Mae's new

Navient brand) with Sallie Mae making new private loans (Weise, 2013). USA Funds, another FFEL lender, recently followed the same path as the guarantor by transferring ownership of its education loan guarantor affiliates to Great Lakes (USA Funds transfers ownership of nation's largest guarantor to Great Lakes, 2016).

As part of the guarantor's transition to a third-party servicer, its employees enrolled in the National Association of Student Financial Aid Administrator's (NASFAA) Direct Loan credentialing program. NASFAA's online courses included Direct Loan tutorials, assessments, and a summative final exam. Upon successful completion, each employee earned a Direct Loan credential (NASFAA U credential earners by state, 2016). Employees also viewed Federal Student Aid (FSA) PowerPoint slides from the FSA E-Training website along with direct loan webinars.

Shortly after the employees completed NASFAA's Direct Loan coursework, the guarantor's director of education services secured default prevention contracts with two local universities. A default prevention client requires account advisors to call the client's delinquent student loan borrowers to resolve each borrower's student loan account. Additionally, temporary clerical and student outreach assignments were performed for a few colleges since 2015. More importantly, the account advisors have acted as an extension of the college's enrollment and admissions offices during busy periods of the year, like prior to summer or fall registration times.

The guarantor's managers also secured a contract with an online university to offer enrollment advising. The online college was launched to serve over 300,000 local

adults who live in areas not serviced by brick and mortar universities and who began, but have not earned, post-secondary degrees (McDonnold, 2016).

Several key school officials from the online college trained the guarantor's advisors on how to be enrollment advisors, using the school's software to enter recruit records, take, make, and document phone calls from potential college applicants, and other job duties, like live chat. The college staff also trained a few advisors on how to retrieve and articulate transcripts. University officials require the advisors to call potential students (students who requested information at the university's website) three times each business week sharing information about the university, the admissions process, which includes submitting the application and retrieving transcripts, and connecting students with appropriate offices at the university such as financial aid, academic advising, and technical support.

School officials at the online university communicate primarily through the chief compliance officer and the account advisor manager. The account advisors receive instructions via e-mail to communicate to potential students who have expressed in the online university but have not applied yet. The instructions tend to be to call potential students on Mondays, Wednesdays, and Fridays emphasizing the convenience, accessibility, and affordability of the online school along with printouts of the names and phone numbers (account advisor manager, personal communication, March 20, 2017). The guarantor has a support staff to retrieve and interpret the transcripts, and the advisors only call to explain the university will need the secondary and postsecondary transcripts or official General Education Diploma (GED) test scores.

The problem is that advisors can access training material, but that material may not always be helpful during the call. The advisor only has access to the online college's difficult-to-use knowledge database. The database contains information regarding college accreditation, availability of financial aid, courses, and other key features of the institution. In short, there is insufficient relevant information that is easily accessible for advisors to share with potential students. The second concern is the increase in student population at the online college and the need for additional enrollment advisors to meet their needs. The new advisors need to be ready to handle a variety of tasks and a growing list of job functions. The advisor's job description is defined by the client, because the client's needs determine the role of the advisor. Making the situation worse, the client may opt to train a select few advisors and managers. Clients require a range of job duties and the advisor should be flexible and knowledgeable in all university services including financial aid and enrollment question and answers.

Rationale

The purpose of the study was to explore what the guarantor's employees and management require for new advisors by conducting open-ended interviews with the guarantor's employees. The study was conducted during September of 2017.

The chief compliance discussed a training guide shortly after NASFAA training was completed in January of 2015. At that time, the focus was collections. The chief compliance officer asked the advisors for feedback on possible outgoing collection letters, deferment and forbearance forms, and other necessary collections products (chief compliance officer, personal communication, January 16, 2015). Later in 2015, the

account advisor manager asked for ways that the advisors document delinquent student loan accounts when calling borrowers to generate ideas for a training manual (account advisor manager, personal communication, February 25, 2015). The manual was never created, and the workload increased in the fall of 2015 with the online university contract.

Advisors participated in and still have access to NASFAA's Direct Loan course, which covers the student loan application, loan periods, loan limits, and other direct loan topics of concern to financial aid officers at a school (Direct Loan Program, 2016). The advisors seldom need the material because the information is directed more toward the loan origination phase (Direct Loan Program, 2016). The account advisors do not perform financial aid packaging.

The online university enrollment should trend upward given that the U.S. online student population is now over 500,000 students (Cole, Shelley, & Swartz, 2014). One factor accounting for the rising online student population is greater access to online classes than to brick and mortar campuses (James, Swan, & Daston, 2016). The purpose of the online university would be to offer access to courses to potential students who are already working or who live far away from a university. E-learning research continues to make sure it is just as effective as well as accessible (Salyers, 2014). E-learning may be an effective and, in some cases, the only option for rural or working adult learners.

Definition of Terms

Enrollment advising: Enrollment advising is the process of making sure a person interested in a college goes from interest to taking classes which means the prospective student must apply, submit secondary school and college transcripts, apply for financial

aid, and become an admitted student. Enrollment may also include career counseling (Dennis, 2015).

Loan default: A student loan goes into default when there are no payments or official postponements of payments for 270 days or more (Embry-Arras, 2016).

Significance of the Study

This study was significant to students, university administrations, and the guarantor's management because the guarantor's employees have helped students maintain current student loans and enroll in college. Each case study participant gave thoughts and opinions on how to train advisors for future assignments. The advisors have collected and articulated transcripts and performed other vital services for clients. The work with the online college has enabled returning adult learners to complete their postsecondary degrees and secure employment.

The advisors assisted a historically Black college in lowering its cohort default rate so that it can continue to offer Title IV funds. Whether by improving an adult's economic life by through debt management help or by enrolling an adult into a university again, the advisors help local citizens each business day. A student who has current student loans may enjoy better credit, can enroll in additional classes, and likely has better employment prospects. Each time a student calls in for direct loan assistance or has a question about a new online university, each employee should be able to respond the same way with a correct and helpful answer. An employee should be able to easily check with an online database, common manual, or training materials for answers. An employee

checking all over the office Intranet, past e-mails from management, or making up an answer will not inspire confidence in students.

The university administrators should be able to depend on reliable, professional, and satisfactory service regardless of what outsourcing need the administrators ask the guarantor to fulfill. If clients are not satisfied with the results of the guarantor's service, then they will not renew contracts.

The guarantor's management has positions which depend on employing a highly-trained staff. Management needs to be able to sell the guarantor's services as well as advertise the nonprofit as a desirable employer.

Research Questions and Hypotheses

The purpose of this study was to explore what the guarantor's managers and employees require for new advisors by conducting open-ended interviews with the guarantor's employees. For the guarantor to have trained account advisors, managers must know what kind of training is necessary. Secondly, the university enrollment is growing, and that could necessitate the hiring of more advisors to address the increase in student population.

Grand tour question: What do the guarantor's employees and management require for new account advisors?

Subquestion 1: What training do new hires need to become account advisors?

Subquestion 2: What training methods should be employed to develop account advisors?

Review of the Literature

What follows is what constitutes recent literature regarding the overriding framework, setting, and clients the former guarantor serves, and other key issues and terms. Keywords included *transformative learning*, *professional development*, or *workplace training*, *FFEL* and the *William D. Ford Federal Direct Loan Program*, *default prevention*, *online schools*, *online universities*, *collector*, *FERPA*, and *FDCPA*. The databases I used were Education Source, Education Research Starters, Eric, Sage, and Teacher Reference Center.

Conceptual Framework

Transformative learning theory was relevant to the guarantor's employees because researchers can use the theory to focus on adults learning after disruption. Mezirow (1997) found that transformative learning occurs when adults alter past values and judgements due to new learning. The transformative learning focus has been on an adult's abilities, creativity, thinking, and social activity understanding that learning depends on life concepts, values, and responses (Lavrysh, 2015). Transformative learning was one adult education theory that researchers have used to describe adult learning. Mezirow found that transformative learning occurs when adults must work through frames when new learning challenges their assumptions and beliefs (Larson & Fay, 2016). An instructor or trainer can facilitate the transformation with exercises, assignments, and tasks that disrupt prior beliefs, feelings, and attitudes. Transformative learning was an adult education theory created by an adult educator (Hoggan, 2016). Researchers have used transformative learning to explain the adult who learns, matures,

and becomes a freer thinker (Quinn & Sinclair, 2016). By using transformative learning, an account advisor can become a problem-solver who trains others to do the same.

I chose transformative learning as the theoretical foundation of the training case study. Transformative learning theory was appropriate because of the emphasis placed on incidents that provide a catalyst for new learning and problem-solving (Kubberød & Pettersen, 2017). Learning may not always be comfortable or enjoyable because learning can feature disorientation, self-examination, and recognition that other adults must also review assumptions and beliefs as critical components of the transformative learning process (Preston, Ogenchuk, & Nsiah, 2014).

Mezirow defined transformative learning as revising the interpretations and meaning of past experiences (Shan & Butterwick, 2017). What one person can absorb as part of his or her personal experience can be shared as personal knowledge afterwards. Transformative learning is about what happens to the adult after being exposed to the learning process (Sahin Izmirli & Kabakçi Yurdakul, 2014). The learner can add new guiding feelings after absorbing new knowledge. Furthermore, there are stages or steps to transformative learning.

A teacher or coach can help with the transformative learning process and the emphasis on the learner experiencing a dilemma, going through self-examination, and the transformative learning stages (Cox, 2015). The hope was that training, teaching, or coaching the learner formed new and better habits and perspectives. The onus was on the adult learner to learn and to be ready to receive additional instruction.

The emphasis in transformative learning was not on achievement, rather the emphasis has been on becoming a person who can achieve. Additionally, the process of critical reflection leading to transformation should be emphasized (John, 2016). Past learning and experience could guide and explain new learning. Also, the success of an advisor helping a customer or borrower can be explained by transformative learning. So much information is transferred on a call because an advisor should know why a borrower has a delinquent loan or what questions a prospective student has before applying to an online university.

Transformative learning can include critical reflection and new interpretations of past experiences (Taylor & Hiller, 2016). The adult learner may evaluate formerly-held beliefs after new learning. One may not always consider reflection at work or in training because action must be taken quickly. Transformative researchers allow for the fact that many of the actions at work become habits.

Each person at the guarantor had to change the way he or she helped students, and each learned new skills with which to help borrowers and students. Transformative learning allows for the learner to reexamine past frames of reference (Nicolaidis & Dzubinski, 2016). Transformative learning helps in explaining why the adult may disregard former beliefs in the face of new learning.

Educators have even used transformative learning to explain adult interactions in new environments outside of the homeland and within different cultures. Transformative learning was valuable in intercultural exchanges and helped the learner abandon past

assumptions (Ngyuen, 2014). Transformative could prove worthwhile in a workplace with a person new to that workplace or new to working.

Researchers have used transformative learning to explain why adults alter past frames of reference (Dunn, Dotson, Cross, Kesner, & Lundahl, 2014). Adults may become too accustomed to hearing or seeing ideas that do not threaten beliefs and feelings arising from experience.

There was an emphasis on personal experience and disruption that appeared over and over in the literature as researchers apply transformative learning. Adults can make new interpretation and beliefs, but the emancipation is not for all aspects of human existence. Socialization and enculturation are not changed as much as other habits of mind (Martin & Griffiths, 2014). Socialization can dominate how personal history is discussed. But, some attitudes and feelings may indeed change with new learning.

I used transformative learning to understand how coworkers react after being exposed to new knowledge. The theory is adaptable because it revolves around the learner and that learner's experience. Educators used transformative learning to explain how the guarantor's employees learn and communicate.

The guarantor's current employees spent almost a year learning how to be part of a third-party school servicer instead of a student loan guarantor. The guarantor's employees lost most of their coworkers, their job titles changed, and it was never clear or certain to all employees if the transition would last or work. There would be no way to duplicate the kind of learning environment that took place during the year of transition. One can easily apply transformative learning to the workplace because workers and

managers have a shared experience. A manager does not have to wait for training or organized learning events to test the theory.

Educators have used transformative learning to focus on an adult's new role, skills for moving forward, and competence (Lee, 2016). Whatever experience and knowledge the learner brings to the classroom or the workplace are sure to be affected by the learning event.

Transformative learning theory describes adult learning broadly and not necessarily focusing on the classroom. One can help by exposing students to volunteering and service to others (Mann & DeAngelo, 2016). This study involved teaching college-aged students to work with national community service organizations. Educators also may want to make sure the transformation is real or lasting. In a recent case study, there were recommendations for continued studies to determine if transformative learning produced a lasting change (Coady, 2013). Additional coaching and training may be needed. There have even been suggestions to create the disruption key to transformative learning (Keen & Woods, 2016). The trainer or teacher should be creating exercises that may accelerate the transformative learning process or encourage reflection.

Review of the Broader Problem

Professional development has been an ongoing process for most of the guarantor's employees. Adult educators, at schools and in the workplace, have tried to communicate and demonstrate vocational practices germane to the adult learner. Adult education seminars and workshops can help to stimulate adult development and change

(Treff & Earnest, 2016). Adult educators are at work making sure that assistance is communicated effectively and properly to adult learners.

The guarantor's managers, not employees in human resources, trained employees or the managers relied on outside training modules. The guarantor, being small, can band together with other education services companies and share professional development ideas without having a large human resources training department (Masalimova, Usak, & Shaidullina, 2016). Also, future training can include more online, accessible, career-enhancing tutorials that can keep employees engaged and trained (Yates, 2014). With little disruption to business activities, workers can learn from using online instructional videos, webinars, and archived presentations or the accompanying transcripts to the videos and webinars.

Adult educators know that adults learn in a variety of ways. Streaming training videos can be helpful in developing and keeping employees informed (Olson, Autry, & Moe, 2016). Videos and other forms of instructional media can be reviewed to compare with the account advisor manager's input on training. Videos, like workshops, are pedagogical tools (Farris, 2015). Videos can be watched until the content is understood. An employee can replicate an action after watching an action performed on a video several times.

Managers should consider teaching and enhancing job-related information no matter how good or motivated employees are at the time. Employees could be more motivated to learn when there are incentives. Managers should make sure that training is

job related and data driven (Stewart, 2014). Managers must be knowledgeable of current educational theories.

Students in adult education can assist adult learners in career transition and professional development through workshops and other means. Many adults receive training at work and return to school. Plus, adults also can learn in conversation with each other. Hosting learning conversations and discussions to communicate new practices and job knowledge can be beneficial (Hartung & Wilson, 2016). The emphasis on conversation could mean that workplace communication could be made into learning conversations not unlike classroom discussion. Turning conversations, meetings, and other workplace functions into learning events may prove worthwhile.

The account advisor's job may be reduced to knowledge and procedures. An effective manual pattern or model could be learning modules with clear objectives and expectations (Michael, 2013). Learning expectations should be set with each section.

Fortunately, there are many solid approaches to workplace training that can be aligned with education theory. Managers must train employees so that expertise can be tailored to fit specific needs of each client supporting a high level of customer service while compliant with regulations. The jobs performed by an account advisor are diverse because the assignment needs are not always the same. Universities have various functions that must be performed by third-party servicers to save money.

Regardless of the assignment, the guarantor's advisors comply with regulations to protect student information. The advisors do not harass or threaten a person by phone. Advisors obey direct loan and enrollment advising rules and protocols. The advisors

understand debt management and enrollment services to the point where they can communicate critical information in their own words without a script. The advisors know to transfer calls to appropriate parties when transferring the call is appropriate.

The guarantor's employees had to learn new job duties because of the elimination of the FFEL. FFEL elimination led to lost revenue and employee layoffs at the guarantor. Many factors contributed to the decision to end the FFEL. The Obama administration terminated the FFEL in 2010 (Schickel, 2016). With the FFEL eliminated, FFEL guarantors only serviced existing accounts until they could no longer afford to do so.

FFEL guarantors changed, merged, or closed due to the 2010 Affordable Care Act. During the FFEL program, the U.S. government subsidized banks to make risk-free loans to students any longer (Fraser, 2016). The rationale behind closing a college financing vehicle might have been to save taxpayer money, but there was financial pressure on the entire FFEL industry. Recent U.S. budgets also reduced payments to FFEL guarantors (Fitch, 2013). Guarantors bought loan default claims when they occurred with less remuneration from the U.S. Department of Education. The financial pressure continued until the guarantor transferred its portfolio or merged with a larger guarantor.

FFEL guarantors offered default prevention services to other lenders for the past several years. FFEL lenders sold collection services (Wall, 2015). Recently, student loan debt finance and economics publications noted student loan debt is the largest consumer debt item (More present than correct; Election brief: Student loans, 2016).

The key difference between Direct Loans and regular private loans is the regulatory bodies. Direct Loans are administered and regulated only by the U.S. Department of Education and student loans are now disbursed with limited oversight (Razaki, Koprowski, & Lindberg, 2014). A student may have to finance all their higher education due to high costs associated with education. Federal Register (National Archives and Records Service, Office of the Federal Register) and Information for Financial Aid Professionals have been the major sources for federal regulation notifications.

Collectors of delinquent consumer debt act in compliance with the Fair Debt Collection Practices Act. The FDCPA helped to define the consumer and debt (Enloe, 2015). A consumer who owes money but cannot pay has recourse if a collector abuses him or her. May (2016) noted that there are procedures outlined in the Fair Debt Collection Practices Act like requiring debt collection agencies to send a validation notice or reminder of consumer rights. The Telephone Consumer Protection Act dictates how and when debt collectors can communicate with consumers by phone (Zilmer, 2014). The Telephone Consumer Privacy Act or TCPA sets parameters on calling debtors. The 1991 TCPA restricted auto dialer calls to consumers (DeNiro, 2015). The guarantor does not use a dialer and no longer owns the debt its account advisors call about each day. These advisors never take payments by phone but teach borrowers on student loan options and will assist a borrower in calling or communicating with a student loan lender.

The guarantor's employees never harass or use threatening language on a call with a borrower. Borrowers report abusive collection practices. The Federal Trade

Commission receives over 100,000 FDCPA complaints against collectors and collection agencies a year (Englard, 2013). The guarantor's employees should be aware that they can be reported to the Federal Trade Commission if they are abusive to borrowers.

A new account advisor or employee must understand each student loan borrower maintain current loans and select affordable repayment plans. There are now over eight repayment plan choices for borrowers (Hoyt, 2015). Before a repayment begins, a borrower could potentially have difficulty deciding which repayment plan is affordable. A delinquent borrower should be made current by forbearance before switching to an affordable repayment plan, such as income-driven or income-based-repayment.

The advisors should understand the student loan default rate affects the borrower and the borrower's school. The U.S. Department of Education tracks the cohort default rate or how many borrowers as a percentage enter student loan repayment and default on student loans within 3 years (McKibben, La Rocque, Cochrane, Success Institute for College Access, & Association of Community College Trustees, 2014). Colleges face the threat of sanctions if the default rate continues to be high. The cohort default rate cannot remain at 30% for more than 3 years or the school will lose its eligibility to offer Pell Grants and student loan funds (Charles, Sheaff, & Downey, 2016). The stakes are high for each university. Besides deferments, forbearance, and repayment plan choices, there are many ways to help borrowers to avoid default (Blumenstyk, 2013). Currently, some borrowers cannot pay back all that is owed when their student loans are delinquent leaving forbearance as the primary option. Borrowers who receive disability from the Social Security Administration must be made aware of loan forgiveness options. The

borrowers can receive help and advice from advisors at the guarantor. The guarantor's employees now have FFEL and Direct Loans experience, if not expertise. Collection efforts on behalf of the client universities can continue and improve. Cohort default rates should be low, or the university will be unable to stay in business.

The guarantor's director entered into a contract with a new online university during the summer 2015. The guarantor's advisors were employed to handle the new university's call center and transcript acquisition work. The advisors were trained by the online college officials to assist local citizens interested in taking classes at the new school. The advisors became familiar with the school's web-based instruction, the Blackboard environment, and online libraries. The school featured course content that would be made available to students each day for the duration of the course term. Course textbooks and lectures can be downloaded by students in advance of the course start date (Weidmer & Cash, 2016). The new university was created to offer accessible learning options that the regular brick and mortar campus cannot offer.

Most colleges now have websites and online applications (Handel, 2015). Each potential student should be able to gain enough information from the university website to apply. The need is for university websites to be easy to navigate around and user-friendly for potential applicants (Shein, 2015). Pictures and academic department descriptions are necessary, but so is information on how to apply.

There are numerous factors to keep in mind when making sure a potential student becomes an enrolled student. Parents may be the strongest influence, but many students at the university are now older (Touchston, 2014) and are returning adult learners (Aoun,

2014). The returning adult learner has impacted university enrollment demographics and the reason is many adults start take post-secondary courses, stop, and then start again (Money, Littky, & Bush, 2015). A student's past college credits, where and if they exist, must be evaluated, and then transferred to the college that student currently attends. Articulation is how a college admissions office interprets the school records from an applicant (Ott & Cooper, 2014). The challenge will be to persuade student, who needs to earn a post-secondary degree, to attend online classes at a new university and not an established, recognized university.

There are steps in the enrollment process that cannot be completed online. Academic advisors must call students at times. Also, transcripts offices sometimes must call and mail transcript requests. An interview may be necessary when assessing applicants (Muller, 2015). Transcripts should be retrieved and evaluated, and that process is not entirely online. The potential student can apply for admissions, ask for transcripts and financial aid, and other tasks from his or her computer.

Many states require entrance exams to attend college. Over one million secondary school students in the United States take the ACT each year (Adams, 2015). A growing number of college applicants were home-schooled or attended virtual schools (Kelly, 2015). Many Southern states have a small, home-schooled population. How well a student taught by family will do in college should be determined. In a recent example, Wellesley uses the college application, standardized test scores, and a school report, and the school report is filled out by the parents or guardians of the home-schooled applicant (Turner, 2016). More options are available to allow the student to be home-schooled

while taking local public-school classes online in Ohio and Florida (Johnson, 2013).

Official GED test scores can also be retrieved.

Enrollment advisors and account advisors communicate with potential students from diverse backgrounds, retrieve and articulate transcripts, resolve delinquent student loans, and connect potential students with academic advising, financial aid, and other departments. Students have transcripts from local secondary schools, have GED scores, student loans, various academic achievements, and a few students were home-schooled.

Implications

I conducted a bounded case study to examine the ideal training set up for the former guarantor (the case). Transformative learning was the framework. The data collection tool was open-ended interviews. The implications for the project were anticipated to be only what training set up reflected the needs and desires as communicated by the guarantor's employees. The anticipation was that employees could provide information and expectations, through face-to-face interviews, for what each employee should know if they continue to work for the guarantor. Effective training methods should be discussed and determined. If instruction goes unused or is poorly-presented, then the training ideas have no value.

Summary

A case study of a Southern guarantor's training was undertaken because there was a need to establish whether training information at a local guarantor in transition was relevant to employees and clients. The purpose of the study was to explore what the guarantor's employees and management require for new account advisors by conducting

open-ended interviews with the guarantor's employees. For the guarantor to have trained account advisors, managers must know what kind of training is necessary. Secondly, the university enrollment is growing, and that could necessitate more advisors to address the increase in student population. Transformative learning theory was the theoretical foundation. The research questions were as follows:

Grand tour question: What do the guarantor's employees and management require for new account advisors?

Subquestion 1: What training do new hires need to become account advisors?

Subquestion 2: What training methods should be employed to develop account advisors?

A review of the literature was also conducted to demonstrate transformative leaning knowledge, professional development, FFEL, and online learning.

A case study was created to interview employees regarding current and future training. Transformative learning explained workplace learning. A case study was launched with face-to-face interviews to best determine how to train the guarantor's employees. I have been a Walden student researcher who worked for the guarantor and interviewed fellow employees with minimal disruption to the daily routine. Being an employee, I had access to past training material for content analysis and triangulation.

In Sections 2, 3, and 4, I provided an overview of how I conducted my case study, how the data were collected and analyzed, and a rationale for a policy recommendation paper over other project choices. I also explained the instrument, methods of analysis, and how the findings were interpreted. I also provided extensive research regarding

employee training, such as role-play, shadowing, and one-on-one. I also included the policy recommendation in Appendix A followed by The Invitation (Appendix B), Interview Questions (Appendix C), and The Data Collection (Appendix D).

Section 2: The Methodology

Qualitative Design and Approach

The purpose of this study was to explore what the guarantor's employees and management required for new account advisors by conducting open-ended interviews with the guarantor's employees. Through narrative data collection, I found out what management and employees required and recommended. The guiding research questions were as follows:

Grand tour question: What do the guarantor's employees and management require for new account advisors?

Subquestion 1: What training do new hires need to become account advisors?

Subquestion 2: What training methods should be employed to develop account advisors?

To answer the research questions, I conducted a qualitative and bounded case study. I reviewed the new hire training performed for the guarantor. I used a case study because a case study this research design focuses on a single case (Elman, Gerring, & Mahoney, 2016). Using a case study also allowed for multiple data sources for understanding the training set up in a designated space. A former guarantor was the case for this study.

The case study design was and is used to investigate a physical structure or setting (Parker, 2016). A case study should be used when it is unclear whether understanding one case will promote understanding of other cases. Researchers conducting an intrinsic case study may identify cause and effect relationships and focus on programs (Gass, Gough, Armas, & Dolcino, 2016). An intrinsic case study was used to assess a nonprofit and its

employee activities because the research design explores the case or organization itself (Crawford, 2016). The research design should be connected to the research questions and the research questions called for the intrinsic case study design. The case study model was most appropriate because it allowed sufficient flexibility to explore and identify the best possible employee training for the audience. Using a case study can allow for multiple data sources for understanding the training set up in a designated space.

Of the major qualitative designs, I could have chosen grounded theory, phenomenological, ethnography, historical, or case study. Grounded theory is only used when the theory is created after research and analysis (Engward, 2013). I rejected grounded theory is rejected because no new theory will be created by investigating a guarantor's training. Likewise, a researcher incorporating phenomenological research focuses on a phenomenon and will use interviews and focus groups to gather data (Liu & Xu, 2017). However, phenomenological research would have required prolonged engagement in the field. Researchers using ethnography focus on race and ethnicity no matter what else the research is about (Howard, Thompson, Nash, & Rodriguez, 2016). But, race and ethnicity were not relevant to a case study regarding a guarantor becoming a third-party servicer. Historical research was rejected because my research was not focused on social artifacts (Horsford & D'Amico, 2015). The context for this study was the case, and that was a present-day guarantor. The case study design was appropriate and practical.

Participants

Participants were limited to the guarantor's employees. Only the guarantor's employees could talk about past training and learning at the guarantor. The sample was purposive, and participation was voluntary. Purposive sampling flows from what constitutes a representative sample (Vehovar, Toepoel, & Steinmetz, 2016). All interviews were conducted and recorded with willing participants.

The guarantor's sample was the call center (the products and services department), compliance department, executive staff members, and the IT department. Ultimately, I interviewed the chief compliance officer, all account advisors, and key members of the executive staff. One support staff member (two clerical employees who retrieve transcripts) agreed to be interviewed. The administrator, a former manager who enters potential students into Banner software for the online university and communicates with potential students via e-mail, enthusiastically volunteered. No IT staff members (four employees) participated. Of these four executive staff members, three (the director, the director of education services, and the bookkeeper) agreed to participate. I wanted the executive staff members to participate because they played a vital role in repurposing the guarantor.

Because the guarantor has fewer than 20 employees, including management and advisors, each employee who wanted to be interviewed could be if he or she desired to be interviewed. The sample was purposive because, even if participation was voluntary, the invitees were current employees of the guarantor who had a professional and personal stake in the guarantor's training. Purposive sampling was employed because the sample

consisted of individuals involved in a certain process (Yamin-Ali, 2016). The goal was to interview at least eight willing employees who would reflect a good cross-section of the guarantor's employees from different departments, with different ages and backgrounds, expertise, length of employment, and other distinctive characteristics. There was nothing random about the participant choices, and the case study employee interview questions were about account advisor training. Only current employees of the guarantor understood the interview questions because they understood past training at the guarantor and knew about the guarantor's transition to third-party servicer.

Participant Demographic Information

By September of 2017, eight female employees and one male employee of the guarantor (see Table 1) agreed to participate in the case study. Participant 1, Charlotte was a female manager and was over 60 years old at the time of this study. Charlotte has been with the guarantor for nearly 2 decades. Jane, participant 2, had been in management for a decade and was over 50-years-old. Participant 3, Samantha, has performed mostly clerical work and was an advisor in her 40s. Participant 4, Thelma, was a female employee in her 30s who had performed clerical tasks for the guarantor, and was working on the support staff at the time of the study. Barbara, participant 5, was the newest employee, having come to the guarantor in 2016 to sell the services the guarantor now offers. Barbara was an experienced manager, and she was over 35-years-old. Participant 6, Jill, had been a bookkeeper for the guarantor for over a decade and was 40 years old. Participant 7, Valarie, has worked for the guarantor for nearly a decade, and she is in her 30s. Participant 8, Malcolm has been an advisor for nearly a decade, and is

in his 60s. Participant 9, Carrie, is an executive with the guarantor and is over 60-years-old. Carrie has worked for the guarantor for nearly 20 years. Of the nine employees, four members of management (all female managers), the other three account advisors (two females and one male), a bookkeeper (female), and a member of the support staff (female) agreed to participate in my case study. The only other male account advisor, besides me, agreed to participate. The age range was striking in that two had just turned 30 years old at the time of the study and three were over 60 years old. All participants, save for one, had been employed at the guarantor for nearly a decade or more.

Table 1

<i>Participants</i>			
Participants	Age in years	Experience	Gender
Charlotte	65	Manager, 15 years	Female
Jane	60	Administrator, 15 years	Female
Samantha	45	Advisor, 10 years	Female
Thelma	30	Support Staff, 10 years	Female
Barbara	35	Executive, 2 years	Female
Jill	45	Bookkeeper, 10 years	Female
Valarie	30	Advisor, 9 years	Female
Malcolm	65	Advisor, 9 years	Male
Carrie	60	Executive, 20 years	Female

Role of the Researcher

I have been an employee of the guarantor since October 13, 2008, and I am a Walden University student researcher in the Richard W. Riley College of Education and Leadership. Because I had no authority over my fellow employees, I could conduct a case study without conflict of interest or numerous ethical complications. As a guarantor employee, I could talk with each employee and I could access the training material discussed in the case study on each business day. Each employee could give informed consent to me after reading and signing the informed consent form. Each employee who agreed to participate was informed there would be no financial incentives or promotions tied in with case study participation.

During the case study interviews, I only asked professional development questions about the training received by the employee. I did not ask personal questions. I informed each participant that I would repeat a question if it was not understood and that I would suspend any interview at the interviewee's request. I explained to participants that I understood that none of my case study recommendations, and there would be major ones, had to be implemented. Management only gave permission for training to be investigated.

Rights of the Participants and the Organization

Prior to petitioning Walden's institutional review board (IRB), I made a formal request to the guarantor's management to secure permission to interview willing employees and managers regarding account advisor training. In fact, I initiated office e-mail correspondence as early as August of 2016 when I asked for permission to fully

pursue the study (chief compliance officer, personal communication, August 21, 2016). I continued the e-mail correspondence again in May of 2017 with the chief compliance officer regarding my program progress and my asking for case study participants later in the year in August or September. While no official interview dates could be provided until I received permission from the IRB, the compliance officer wanted to share more information regarding my project with the director (chief compliance officer, personal communication, May 30, 2017). I could guarantee I would be sensitive to privacy and business needs. I advised there would be disruption but that would only affect volunteers.

I also asked for management's permission to bring audio recording equipment onto the premises. I made a request for an available office to be used for the duration of the interviews. I promised no data would be mishandled or compromised while on the guarantor's premises or while in the presence of an employee of the guarantor. Note that only employees with a key fob device have access to the premises.

I made assurances that the identities of participants would be kept confidential during and after the interviews. I knew I needed to create safeguards. Any rules and regulations regarding research with human subjects were adhered to throughout. All sound recordings were uploaded into my personal computer and stored in OneDrive. I promised that I would be the only one to transcribe the collected data. I would create pseudonyms, I tried to keep physical documents to a minimum, and I acted to protect participant confidentiality. Pseudonyms have been noted to protect identities and participants from researcher bias (Butz & Stupnisky, 2017). All interview responses were

typed up in MS Word and saved to OneDrive. The findings could be easily aligned with the problem and research questions.

Approval from Walden's IRB was sought in advance of any interviews with employees of the guarantor. The IRB approved my study in early August of 2017. Walden University's approval number for my study was 07-17-170499958, and it expires on July 16, 2018. On July 18, 2017, I arranged for an appointment with the director and the chief compliance officer, the director wanted to see the letter of cooperation and consent form (director, personal communication, July 18, 2017). I made assurances to each participant that the name of the organization and participants would be kept confidential. I promised that information gathered will not be identifiable as being from the person who provided it. I would also make sure FERPA privacy guidelines regarding education records would be followed because of the organization's clients.

After I received IRB approval, I received permission from the guarantor's director to collect data during a period from September 8th through September 22nd (2017). To collect data, I asked voluntary interviewees my 14 interview questions. I also received permission from the director to bring and use my own personal computer, recording equipment and interview questions to collect data from an unused office at the guarantor. Upon receiving the director's permission, I posted my case study invitation on Thursday, August 27, 2017 (see Appendix B), in the guarantor's breakrooms so that employees of the guarantor would be officially notified that I am an account advisor and Walden student researcher who would like to interview each willing employee regarding past training content and methods and that employee input would be valuable. The training

study was explained to each employee, so each could give informed consent. The most efficient way to gather necessary data was through a face-to-face interview. The interviews were conducted with the employees who elected to participate.

Lastly, I worked out interview appointment times for minimal disruption to business activities. Each employee or manager interested in being interviewed was accommodated for the most convenient appointment time. Each potential participant was informed that a face-to-face interview could be up to 60 minutes long.

Data Collection

I already had a working relationship with the guarantor employee sample. Case study researchers frequently choose interviews as the primary data collection instrument and that is what I chose. Each participant would provide details and information on what training proved most effective during the participant's time at the guarantor.

My interview questions were researcher produced, and my questions were inspired by other researchers in adult education and reviewed for effectiveness and alignment with my research questions with my committee, two university research reviewers, and an adult education professor. I noted asking an employee how he or she was and would like to be trained produced data in prior studies (Becker & Bish, 2017).

I showed up at my workplace on my days off (Friday) to interview participants during September. I made myself available on the Friday before data collection began to answer any questions or address any concerns a volunteer may have about the interview. I made sure each participant was comfortable about answering training questions before having to go through with the interview. My consent form featured sample questions and

the process of how an answered interview question becomes analyzed and written-up and published. My aim was to be accommodating while collecting the necessary data. I asked co-workers and managers, who volunteered to be interviewed, 14 carefully crafted questions designed to tell how participants learned and how they would appreciate learning opportunities to be presented in the future. I learned quickly that my questions were very direct, and I received pointed and easy-to-understand responses from participants. By interviewing, I gave each interviewee a chance to give solid input and voice opinions on what each liked about past training. Also, my questions could be easily remembered by the participant, I believe, so each could concentrate on his or her answer. My creating my own research and interview questions proved practical and doing so ensured I covered all necessary data.

I knew that during analysis, I would need to use the guarantor's past training material as appropriate to explain data collected in the interviews. I found that past training material provided historical information during analysis. The participants did not mention all material. FSA, created by the U.S. Department of Education for financial aid professionals, was never mentioned by interviewees in the interviews. All interviewees discussed NASFAA, the benefits of the client taking an active role in training advisors for an assignment, and current Intranet databases. Access to prior training material and e-mails would prove helpful when corroborating the findings.

I was told by respondents that to ensure relevant training material, the client or the guarantor's management must provide an updatable database of frequently asked questions to help the client's customers. The training recommendations were guided by

employee input, not my input, and bias was nullified. The interest in assisting in employee training was purely an academic exercise and management can decide what to do with the training input. By updatable, I meant that each time a question was asked no one knew the answer to, and the answer was learned, then the answer was documented. The online college and a recent community college client both now have knowledge bases that are easier to edit and check. Also, for the online college's live chat clients, I cut and pasted and shared general information e-mails. Several co-workers and managers advised how the material is valuable only if referred to and updated frequently.

Given the small sample, the general uniformity of answers on several key issues and questions, I identified data saturation even before analysis. Predicting saturation can involve objective models, but there would be a point where the new input would not change the overall data collection (Gholami et al., 2017). And I noted that accommodating another participant would not change the study findings. Because all were notified that the period for collection was fixed and was ending on September 22, 2017, I did not need to cancel participant interviews informing saturation had been met.

Data Analysis Results

The data analysis consisted of thematic coding of interview transcripts to identify key repeated phrases. The interview data were manually transcribed, and then thematic coding was used. The data were coded for detectable themes (Vaughn & Turner, 2016). I used MS Word's comments to manually code the data. I would read through a transcript, then I would read for salient or repeated words and phrases. Thematic coding consists of coding or labels, categories or patterns emerging from the codes created, and then

identifying the larger categories as themes (Urquhart, 2013). Content analysis was employed to ensure that possible themes found in coding were interpreted correctly. Lastly, triangulation corroborated themes found in thematic coding and content analysis by examining in relation to related data including, training material, office e-mail reminders, and Intranet databases.

I noted numerous codes (see Table 2). Patterns or categories emerged.

Table 2

Thematic Categories and Codes

Categories and codes	Clients
Participatory training	Clients
Shadowing endorsed (6/9)	No disadvantages to client's training advisors (3)
Role-plating endorsed (8/9)	Advantages of client's training outnumber
One-on-one (3/9)	disadvantages (9)
Figure-as-you-go (7)	The client may go too fast (3)
I learn hands-on (7)	A client will teach how advisors will represent the client (2)
I learned by doing (o)	Need new clients and projects (2)
I learned on the job (7)	Precise training (1)
I dive-in. (1)	Clients know the regulations they face (2)
Take initiative (1)	Advisors represent clients (3)
Note-taking (1)	Clients communicate their expectations (5)
Training sessions (9)	Q & A (9)
Offer all training methods (4)	Clarification (9)
Training should be ongoing (3)	Client-dependent (2)
Training employees to mentor (1)	Understand client goals (2)
Advisor must be trainable and flexible (2)	Someone to answer questions (2)
Multi-task (1)	
Role-playing helps advisors understand what it was it like to make and take calls (8)	
NASFAA information not retained (9)	
NASFAA information if used each day (9)	
Training material should be visual (1)	
Step-by-step manuals (2)	
Customer service	
Advisor should have customer service skills (9)	

Customer service training (9)	Learning curve
Communication skills (9)	Federal regulations (2)
Professional speaking voice (9)	Education is about access and retention (2)
Conversation (3)	FDCPA (2)
Comfortable speaking (1)	Student loan knowledge (2)
Listening skills (3)	Consistency (2)
Friendly calls (1)	Knowledge of higher education (9)
Communicate accurate information (5)	Communication standards (2)
Communicate the same way (2)	Temporary employee would be trained too long (9)
Customer service, communications, and call center skills are required (5)	Too much knowledge would have to be learned quickly (5)
Professional speaking voice is required (3)	Unscripted (1)
advisor teaches (1)	Correct information (5)
Call center is an extension of the college (1)	Education (9)
Customer service training (9)	
Advisor can give the caller the resources (1)	Experience
Intranet	New hires should have experience in speaking with students concerning a variety of issues ranging from student loan debt, how to apply for admissions, or how to apply for financial aid. (1)
Offer training material online (9)	Temporary employees should not be hired (8/9)
PDFs (4)	Call center (9)
Webinars (3)	Resolving needs (3)
PowerPoint slides, webinars are valuable if revisited, updated, or are updatable (7)	Credentials would help (9)
Information should be sent via e-mail (1)	Debt management (9)
Accessible information (9)	Call center experience with student loans (9)
Access data (5)	Phone experience (9)
Need a centralized source of information (3)	Computer experience (9)
	Internet and Intranet (9)
	A temporary employee must have knowledge,

communication skills, and
experience (3)
New hire should have
telephone skills experience
(9)
New hire should have
experience speaking with
students (5)

The initial codes in the data collection were stand out lines that were easily combined with similar lines. The data were initially sorted into codes. Note how similar the following lines are here: I learn hands-on; I learn by doing; I learn on the job; and, I dive-in. I knew the participants were telling me they take ownership of their learning process, and they gave the impression they were engaged learners. The transcripts were the first data sources, and data sources can and would be interview transcripts, e-mails, relevant training material from NASFAA, enrollment advisor training from the online university (training included how to enter student information and notate telephone conversations with students into Banner software and using phone scripts for outbound calls to students), and student loan training information (Lim & Ogawa, 2014).

Shadowing and role-playing were the methods endorsed by most of the participants. Also, they agreed that clients should be involved in training. All said there were either no disadvantages or the advantages outnumber the disadvantages when clients train advisors. The participants believed that a new hire must rehearse the job functions before being allowed to work independently.

Most participants demanded customer service skills of new advisors. All participants believed the new hire or hires should possess experience like that of current advisors. Customer service and call center skills were the most desirable skills.

I knew I created too many categories and codes during the early stages of analysis. Distinct characteristics and themes were found in the collected data (Henricks & Henricks-Lepp, 2014). The categories would have to be collapsed further. Using content analysis, after thematic coding, I shaped and conceptualized the categories (Scripps-Hoekstra, Carroll, & Fotis, 2014), identified key concepts (Approaches to data analysis, 2013), and I kept a frequency count or number of times an issue comes up in the interview data (Byrne, 2016). I used PowerPoint for content analysis to highlight the various themes with different colors and to see how many times similar answers and phrases were given by participants.

I reduced and merged several of the key categories that I knew would fit together. I confirmed themes or major categories to be participatory training, experience, and customer service (see Table 3). I merged learning curve and experience. I combined the necessary job skills under customer services because that is how most participants described the skills needed. Customer service was not just about experience, but the advisor must have customer service skills. Each advisor must know how to speak to customers and solve customer complaints and problems. I noted that training was participatory because of the kind of training the respondents were describing. The participants preferred learning on the job and that meant they learn by doing, and access relevant information where they can find it. Experience meant the advisor must have call center experience, but also the new advisor must have knowledge of federal regulations. The new hire should know how to work with college clients.

After combining several categories, I identified the major themes.

Table 3

Themes and Subthemes

Themes	Subthemes
Participatory training	<p>I learn on the job.</p> <p>The material should be offered on the Intranet.</p> <p>PDF, PowerPoint slides, and webinars are useful if revisited, updated.</p> <p>Management should use shadowing, role-playing.</p> <p>Training performed by client has advantages.</p> <p>Offer all forms of training.</p>
Experience required	<p>The new hire must have experience.</p> <p>Temporary employees should not be hired because there is a learning curve.</p> <p>New hire should have telephone skills experience.</p> <p>The new hire should have experience in speaking with students concerning a variety of issues ranging from student loan debt, how to apply for admissions, or how to apply for financial aid.</p>
Customer service	<p>Customer service, communications, and call center skills are required.</p> <p>Professional speaking voice is required.</p> <p>The advisor should be comfortable speaking with many different individuals.</p> <p>A new advisor should have customer service training.</p> <p>The advisor communicates.</p>

Theme I: Participatory Training

I noted the following prior codes: I learn on the job; the material should be offered online on the Intranet, PDF, PowerPoint slides, and webinars, which are useful if revisited and updated; management should use shadowing and role-playing to train new advisors; training performed by client has advantages; and, offer all forms of training. I knew that former categories regarding clients, and the Intranet would have to be collapsed and moved under training. Clients communicate expectations and goals and offer precise training and clarification are among the client training advantages. Also, the advisor has a chance to interact with the client, which helps the advisor to understand the client. Training material should be accessible online, and clients should take an active role in training. I learn on the job, along with prior codes like I learn hands-on, meant that each person took an active role in learning. Taking that active role in learning also meant that each should be involved in observing or being observed as in shadowing or rehearsing the job as in role-play. I also noted each wanted accessible online training material, but only if that material could be edited, revisited, or made relevant.

Participant 1, Charlotte (see Appendix E), told me that role-playing was a useful tool, that training material should be accessible on the Intranet, and that clients should perform training. Charlotte offered many important points. Charlotte said,

I don't really see any disadvantages of having the client perform training. I believe it is best to hear from the client what they expect. I think role-playing was used to make staff feel comfortable because we were entering an area that was unfamiliar.

I believe role-playing can be a very useful training tool. I am fine with receiving materials on-line, provided I am given the opportunity to seek clarification.

Charlotte believed that PowerPoints and webinars are valuable if they can be referred to later. That PowerPoints must be referred to be helpful was noted by several participants.

Participant 2, Jane, advised that role-playing, shadowing, and one-on-one training can be beneficial, and the client should perform training. Jane shared several observations. Jane said the following:

With direct training by a person experienced in activities. By being provided with training information by reading training materials and client information.

Watching someone take calls. Daily follow-up, a way to communicate changes.

Interaction for questions. The advantages of clients training advisors would be that we can all understand client's goals, and how they want their company presented. Disadvantages would depend on the company and their style and training. Shadowing, detailed training manuals, one-on-one training, PowerPoint with active discussion. Role-playing got us out of our comfort zone. It also let us see how others handled questions, more would be good. There should be more one-on-one and follow-up training. More training when changes are made or added. Someone needs to be accessible to answer questions.

Jane's answers helped me to develop some of these themes because she may have liked several forms of training, but she noted the value of the more involved and time-consuming methods like one-on-one.

Participant 3, Samantha, recommended role-playing, accessible Intranet databases, and that clients should perform training. Note that Samantha did prefer PowerPoint lectures. Samantha said the following:

I think that all our training material is accessible, and I would not change where it is placed. The advantage of having a client perform training is the knowledge that they can pass on and they know the mistakes that are made and how to fix them or not make them at all. The disadvantage is that they know the material so well that they might go faster than they need to, and some information could get lost in translation.

Samantha also added,

I guess a PowerPoint lecture has been a method of training that has worked best for me. I need to ask questions and talk about the information to retain it.

I think the role playing was used to get us involved and understand what it was going to be like answering the phones for a client and talking to the student. I think that it is a good tool to use.

Samantha did note that she has not retained the NASFAA PowerPoint lectures even though she recommended the use of them.

Participant 4, Thelma, recommended role-playing. Also, shadowing, note-taking, hands-on training, and accessible databases are good choices. Thelma said the following:

Clients should train because they can give you more details and a better insight on what they expect. Shadowing, note-taking, and hands-on training works best for

me. Online training material that can be accessed easily is the best choice. Role-playing was personal and very interesting.

Participant 5, Barbara, suggested shadowing, updatable databases, role-playing, customer service training, and PowerPoint lectures can be excellent choices. Barbara made the following key points. Barbara told me this:

I don't think there are disadvantages to clients training advisors. You get to see one-on-one exactly what the customer expects and how they would like the task completed. I think we try to make all training material accessible with handouts, e-mails, and documentation accessible for everyone on a drive on our network. I think role-playing is an excellent way to get folks out of their comfort zone and in the exercises. It allows you to get hands-on experience in a controlled environment. Many methods should be used since everyone learns differently.

Computer, one-on-one, group, role-playing, PowerPoints.

Barbara also suggested that each advisor must take the initiative. Barbara was a member of management and was the one behind the creation of the database for the community college.

Participant 6, Jill, advised that using PDFs and Intranet databases helped her, that clients should perform training, and allowed she did not attend the role-playing events. Jill made several key points, and I was eager to hear how a bookkeeper saw the call center. Jill said the following:

Advantages would be that we would know how a customer/client wants our service for them to be handled. Disadvantages would be that we would have to

remember how all our different customer/clients want our service to work for them that we might forget how to handle something and lose a student's interest as we look something up. When I was helping with outbound calls, shadowing allowed me to gain understanding with how to interact with a student that I couldn't learn from reading it on paper. Having a paper handout also allowed me to have something right there that made me less nervous. Having a PDF training material would allow you to search for keywords as you are talking with a student. If the training material was on the Intranet everyone would know where it was at and there would be no limits on how many could be in the file at one time. Jill's insights were helpful, but I was particularly struck by how similar her answers were to the rest of the participants. She has answered calls, but she has been in accounting her entire career at the guarantor.

Participant 7, Valarie, noted that hands-on training works best, and that shadowing, and role-playing are helpful. Valarie told me this:

Our company provides training sessions and pays for testing materials to allow employees to become credentialed in specific areas that benefit the company. Experience is always a plus. I appreciate notes to read myself and hands-on and shadowing. I think it would be helpful to have all training material saved on a public drive on the computers. Role-play was a hands-on way of training. I prefer it and feel I learn more from that than someone reading PowerPoints to me.

Valarie also noted the importance of "figure-as-you-go." Learning on the job must be allowed to happen.

Participant 8, Malcolm, recommended all forms of training, wanted more role-playing, and believed in on-the-job training. Malcolm had several strong opinions.

Malcolm said the following:

Some advantages of having the training performed by the customer is an opportunity to receive more precise, efficient training, with less chance of errors.

There is a better chance of smooth transition and transfer of the work load.

Shadowing, lecturing, and webinar are some good methods that worked well in the past for me. Each station should have a step-by-step binder with instruction of duties of each post. I have retrained most of the NASFAAA Direct Loan training because I am able to refresh my memory by using the information daily. Role-play helps you to see the other person's side of the issue, or their view of matters.

Yes, I would like to see more role-play used in training. On the job training is a combination of many training methods like lectures, discussion, web-based learning.

Malcolm has been employed at the guarantor for nearly a decade, is older, and he had management experience in his career prior to coming to the guarantor.

Participant 9, Carrie, endorsed role-playing, clients training advisors, and suggested that updatable Intranet databases should be used more. Carrie advised this:

Client collaboration is necessary. A lot of my training has been ongoing, I went to industry-related training. Support within the company, and on-the-job training has been essential. I learned it by doing it. Some methods must be hands-on, some like lectures. I do not train within the company. Flowcharts and PowerPoints

depend on memory and talents. Offer all forms of training. Update the Intranet databases. Role-playing is excellent because the clients can make us familiar with their world. I would like to see more.

Carrie was a teacher prior to her management role at the guarantor.

Theme II: Experience Required

Under experience, I found the new hire must have experience; temporary employees should not be hired because there is a learning curve; new hire should have telephone skills experience; and the new hire should have experience in speaking with students concerning a variety of issues ranging from student loan debt and how to apply for admissions, or how to apply for financial aid. The learning curve exists mainly due to the higher education clients the guarantor serves, the education and credentials that a new hire would benefit from having, knowledge of federal regulations, and the variety of tasks performed. I created these themes and subthemes because each participant told me that a new hire should have a call center work history, should know how to work with higher education clients and that a temporary employee would be trained for too long to be of service to the guarantor.

The training methods should be experienced, too. The new employee must have experience doing work like that of an advisor. Only one participant, Thelma, said that temporary employees should be considered by saying, "Yes, most temporary employees have the option of becoming permanent. They must also be trained well."

Carrie said temporary employees have been used in the past by informing me of the following:

A temporary employee could be hired in the backroom office jobs. They can perform some call center functions, guidance, templates to be successful should be provided. There is risk and liability to be aware of due to regulations. New hires can be hired to do only certain jobs.

I did know that there were temporary employees in the past, just not recently. Still, all nine participants noted experience was necessary. Most seemed to agree with Charlotte who made the following points. Charlotte said,

There is a large learning curve for the variety of calls that are handled by the call center. I don't think a new hire needs to be credentialed, but they do need experience. Telephone skills are very important and how to effectively work a multi-button phone/new technology. New hires should have experience in speaking with students concerning a variety of issues ranging from student loan debt, how to apply for admissions, or how to apply for financial aid.

All noted the value of education and credentials, but no one said they were required. Participants 1, 3, 5, and 6 noted communications and call center experience as essential. Participant 7 noted student loans experience was critical. Participants 2 and 8 explained that too much time would be spent training for the temporary employee to be of any assistance. Participant 9 noted lack of knowledge of regulations may prove to be a barrier. Jane noted, "privacy regulations." Carried also mentioned, "We still have debt management, so FDCPA is a concern." There was consensus that call center experience, at least, was necessary.

Theme III: Customer Service

The new advisor must have call center experience, trained by using shadowing and role-playing, and must have extensive customer service skills, experience, and training. I admit to being surprised at customer service coming up over and over in the data. I was told that customer service, communications, and call center skills are required; professional speaking voice is required; the advisor should be comfortable speaking with many different individuals; the advisor should have customer service training; and the advisor communicates. Most of the subthemes are self-explanatory, but advisor works in a call center and must be able to speak to a caller, must be professional and friendly, and must be able to communicate correct information to a caller.

Charlotte advised, “Customer service training would be paramount. Ensuring all staff are following the agreed upon standards for communication.” I was expecting collections, perhaps call center work, but I did not see the advisor as doing customer service work. All rated customer service skills and training as requirements. Participants 1, 2, 3, 5, and 8 mentioned the importance of communications, call center, and professional speaking as critical customer service skills. Samantha summed up the need by saying, “They should have customer service experience in a way so that they know how to speak to a person on the phone and have a pleasant attitude when talking to the person on the phone.”

Customer service experience skills and experience were noted by each respondent. During the coding and content analysis phases, I found that all interviewees rated experience as critical. Using PowerPoint, I color-coded several key phrases that

matched throughout the study (e.g. customer service was high-lighted 23 times). Nearly all interviewees said that the customer service skills were important, and the learning curve was too great for a new hire to be without experience in a company like an educational services company. All current employees have been employed at the guarantor for several years or more. Even the newest employee led an office at a local university before coming to the guarantor in winter of 2016. The skills long-term employees possessed were unique. The tasks performed by the account advisors, for multiple colleges, are ones that few could do without extensive debt collection, student communications, and call center experience.

Critical experience can be interpreted as work history, but also training must be experienced (as it is in role-playing, shadowing, and one-on-one and other forms of apprenticeship-like training). Also, communications and customer service are essential skills. No one criticized past training methods, but only role-playing and shadowing were frequently cited as the best and most effective (eight of nine interviewees made that claim). I knew the occasions when role-playing was employed (for the collections software training and for the online college in 2015), but not shadowing. Hands-on, personal training where each person is actively involved overwhelmed the dataset. Clients should be involved, too. Each employee should be able to find answers in an accessible, updatable database. At the end of analysis, I knew the themes answered my research questions (see Table 4).

Table 4

<i>Research questions</i>	
Research questions	Answers
RQ 1: What do the guarantor's employees and management require for new account advisors?	The case study participants said new account advisors need to be experienced call center representatives, collectors, and individuals who can work with schools.
RQ 2: What training do new hires need to become account advisors?	The new hire should be trained in call centers, customer service, and professions that allow the advisor to have experience speaking with a wide variety of persons.
RQ 3: What training methods should be employed to develop account advisors?	Account advisors should be developed by using role-play and shadowing, involved clients, and they must be able to use an updatable database on the office Intranet due to knowledge bases that will be held there.

Grand tour question: What do the guarantor's employees and management require for new account advisors? Jane shared, "Account advisors should have previous experience in some type of call center, a clean professional speaking voice, and be trainable." The case study participants said that new account advisors need to be experienced call center representatives, collectors, and individuals who work with schools. The learning curve is such that temporary employees may be at too great a disadvantage to be of real service to this newly emerging third-party servicer. The temporary employee would have to be trained for several weeks unless the temporary employee already had a lot of experience doing what an advisor does. An account advisor currently has almost a decade each of experience on the job. That kind of career experience is hard to match elsewhere unless the applicant has worked for a school or student loan servicer.

Only long-term employees were retrained here because the skillset would be of little use elsewhere besides at one of the local schools or colleges. The opinion seemed to be that collections and call center skills are somewhat more transferrable than skills possessed by someone who has spent the better part of his or her career working in student loans. Any long-term experience would not go to waste working for various school clients. Many of the employees already had school and lender contacts.

The skills acquired from working as enrollment advisors are more transferrable. Schools need admissions employees, and employees to go and explain a college's strengths to recruits. There are employees at the guarantor who used to work in school admissions and financial aid offices. Some were teachers, too. But, a new advisor must know how to switch gears from making outbound collections calls for a client and taking a call or participating in a live chat with a person interested in a new online college. Being able to react to each caller appropriately could be the primary challenge of the job.

Subquestion 1: What training do new hires need to become account advisors? The new hire should be trained in call centers, customer service, and professions that allow the advisor to have experience speaking with a wide variety of persons. Along with experience, the new hire should possess outstanding communication and customer service skills. They need to know how to make and take calls. They need to know when to listen, take appropriate notes, and make recommendations to a customer. Customer service skills are a plus. Malcolm's opinion was broadly shared by most in the dataset when he explained the role of the advisor. Malcolm told me the following:

The role of the account advisor is to make current the account of the customer.

To work to provide quality customer service, while increasing the company's revenues by assisting the customer in bringing his or her account to satisfactory status. The job is usually challenging, involving high demand situations, and some constant job stressors. The role's purpose would be to act as a front-line interface with a company's customers. The main purpose is to facilitate and provide solutions to a customer's problems.

The new account advisor must know how to type, search and input information on the computer, verify information, update records, and transfer calls to appropriate parties when necessary. All advisors need to know how to tell a person how to manage student loan debt, how to apply for financial aid, how to call and talk to an academic advisor, a student loan servicer representative, and other key figures who work with colleges.

The take-away here is that each new hire must possess similar skills in communication and documentation to be of assistance. They do not need specific credentials, or even a bachelor's degree, but the job calls for certain skillsets that can only be perfected in a call center or an education-related office.

Subquestion 2: What training methods should be employed to develop account advisors? The call center advisors should be developed by using role-play and shadowing, they must be able to use an updatable database on the office Intranet due to knowledge bases that will be held there. Jane said, "There should be more one-on-one and follow-up training... Someone needs to be accessible to answer questions." Charlotte agreed on the last part, "I am fine with receiving materials on-line, provided I am given

the opportunity to seek clarification.” Also, Barbara was comfortable with all offering all forms, “Many methods, since everyone learns differently. Computer, one-on-one, group, role-playing, PowerPoints.” Phrases and keywords repeated here were: on the job training; material should be offered online or on the Intranet, shadowing; role-playing; hands-on; figure-as-you-go; note-taking; information via e-mail; knowledge base must be updated; PowerPoint slides and webinars should be revisited to be beneficial; and other key phrases. Co-workers also mentioned that there were great advantages to clients performing the training, that managers should offer all forms of training. Again, an advisor’s experience counts here. The advisor must know how to learn on-the-job, watch and learn from more experienced employees, and listen to what the client or client’s customer truly needs. The uniformity of the research question answers surprised me.

My read of the results was simple. I found there was a pressing need for a policy recommendation or white paper. The co-workers and managers held definite opinions on what worked for them in the past. Each new employee needs call-center and education-related experience. They will be trained on how to speak with students and solve student problems and issues. Respondents advised that role-playing and shadowing were the best training methods. Training should be performed by clients when possible. Manager should store updatable training material on the Intranet.

In my policy recommendation, I will summarize findings, suggest how the findings can be implemented with examples or scripts when appropriate, and encourage the director of education services, director, and chief compliance officer to urge clients to take an active role in development. Transformed by learning or not, my co-workers and

managers respect the experience and learning each employee had in advance of the re-purposing of the guarantor.

Evidence of Quality

Researchers have used triangulation to validate evidence by comparing findings to existing data sources (Akinlar & Dogan, 2017; Turning the data into evidence: Testing the validity of claims to knowledge, 2016). I knew I would use triangulation because it was frequently listed as a data validation procedure (Noble & Smith, 2015). Triangulation was especially useful when multiple sources of data are utilized (Zakari, Hamadi, & Salem, 2014) or when the data are diverse or are from diverse group of persons (Razzaghi & Afshar, 2016). Using data triangulation, I corroborated the case study interview data with past e-mailed announcements, the Intranet data, and training material and hand-outs. To verify, I not only made sure my questions were correct, I made sure the answers referred to past events. I knew I had evidence of the NASFAA participation because NASFAA posted recent credential earners on the NASFAA website (NASFAA U credential earners by state, 2016). The rest of the ideas discussed in the data collection had to be verified by either e-mailed invitations or business communication simply because the office Intranet content cannot be for public consumption.

Discrepant cases were found when two respondents did not note a pressing training need and admitted they could not remember the NASFAA Direct Loan material but spoke favorably of PowerPoint lectures and role-playing. The two respondents could be referred to as discrepant data even though the most pressing need was not quite as uniform as the means to fill that need. All data were reviewed, incorporated, or simply

shared where appropriate. All the participants' answers were respected and shared whether the answers fit the developing themes or not.

During triangulation, I put together participants' responses regarding training and the material, training sessions, or events the answers refer to, if they do. I saved past e-mails that were notices of training events. All interview respondents, save for one who did not attend the role-playing training events, commented favorably on the January 20, 2015 role-playing event that I tied in with the e-mailed notifications (account advisor manager, personal communication, January 15, 2015). There was another role-playing event on August 24, 2015 that I knew of because of the e-mailed invite (director of education services, personal communication, August 20, 2015). The rehearsal and practice events allowed for fellow employees and clients to call account advisors with questions to test knowledge and to gauge how quickly the advisor could navigate through the software provided by the client or purchased in advance of working with the client. All interviewees advised there were advantages to the clients performing the training. The clients knew better how they wanted their organization represented. There were participants that neatly summarized training needs and how to handle those needs. The head of the organization as well as the chief compliance officer both endorsed the role-playing and use of the Intranet as a repository for training material to be updated routinely. Their opinion was widely-shared. The use of training material in an updatable database offered online on the Intranet began with the online college (chief compliance officer, personal communication, August 15, 2015) and a community college client (director of education services, personal communication, July 10, 2017). The fact that all

participants endorsed the practice may have more to do with the practice that was just launched with a summer 2017 client because that experience dramatically increased inbound call volume for 6-weeks and each employee was asked to take calls regardless of whether he or she had a job that entailed taking inbound calls or not. Each employee relied on the dataset to answer student questions in a high-call-volume period.

Over the years, the account advisor manager made several attempts to make plain the procedures with an inbound protocol, collection documentation, collection software instructions, and possible scripts that were all made available or begun in early 2015 (account advisor manager, personal communication, March 16, 2015). These resources were not favorably cited in the collected data, other than it was training material that could be found as past reference material available on the Intranet.

Each respondent endorsed shadowing even though the practice has not been employed over the past 36 months. Most cited one-on-one training as effective even though it is seldom-used. Such recommendations could impact future practices in new hire training as well as new assignment training.

Several respondents spoke favorably of the NASFAA presentations. Still, PowerPoint slides, like webinars, should be revisited, and they are not updatable. The NASFAA slide presentations have been available on the Intranet since 2014. The NASFAA presentations cover packaging and originating student loans during the various kinds of academic years. No one at the guarantor makes financial aid packaging decisions. Still, each advisor helps a student manage student loan debt, and a client may need the advisor to answer general financial aid questions.

Triangulation of my case study data, because the data came from an organization and its employees and not a school or group, involved extensive cross-referencing of past material and e-mails and other data sources that may not be widely available. In the case of this study, most of the material was recent because it was created during the transition I covered in the study.

Project Deliverable as Outcome of Results

The case study participants argued for what training methods should be used and what approaches should be taken by managers ahead of each new client assignment. The project must be an attempt to make new policy instead of a new workshop or seminar. The recommendations were role-playing and shadowing, direct client involvement in training, and the increased use of updatable databases.

I sought approval for the policy recommendation from my committee before continuing to the project section of this study. My committee gave input and guidance.

Section 3: The Project

Introduction

A new advisor must have experience in a position such as an account advisor. An advisor should have customer service and communications skills. When reviewing my collected data, I determined the project would not be a manual or guide, but a policy recommendation or white paper with a series of explained recommendations. Suggestions such as that an advisor should always have access to an updatable database will be featured, but the critical recommendations were to advise management to employ training methods like shadowing, role-playing, and to request that clients take an active role in training. Participants, in my study, made specific recommendations that should be presented in a policy recommendation. An evaluation report or a curriculum plan would both be worthwhile, but those two genres would not fit my study. An evaluation report would be acceptable only if I could determine the effectiveness of new training strategies in a follow-up study several years from now (Additional considerations, 2015). A curriculum plan, lesson plan documents, and exams would be somewhat appropriate at times, but that is only if managers deem that kind training as effective (Carr, Cowie, & Mitchell, 2016). Development/training curriculum and materials would be worthwhile endeavors, but I would see that project as an attempt to duplicate a classroom at work with lessons, exams, enhancing transferrable skills from former jobs, and other activities companies with huge human resources departments do well (Denicolo & Reeves, 2014). The guarantor has the chief compliance officer, but no human resource person. The guarantor can offer a new hire group-to-one mentoring, simulated inbound calls by using

role-play, and offer a period of shadowing. The NASFAA material and exam(s) may be retired to offer all forms of past training. I argued that a position paper, that incorporates various developmental strategy suggestions, may be closer to what is needed.

The current advisor was trained to perform various job functions for higher education clients in marked contrast to just collecting on student loans. Adults enter situations where they are pressured to change, or they may experience economic pressure on the job or through other power-relationships (Davis, Kliewer, & Nicolaidis, 2017). Recently, researchers have noted that pressure and complicated approaches to transformative learning do not necessarily guarantee success in workplace training (Meijer et al., 2017). Still, each advisor was under some pressure to change from being a student loan collector to a call center employee who works on behalf of a client.

In short, the advisor was transformed by learning to be flexible and adaptable, and as the white paper writer, I had to keep that in mind. Transformative learning was appropriate because the advisor's approach to the customer changes according to what client needs the advisor to do. The use of role-playing and shadowing to train existing and new employees was supported by my co-workers. Case study participants believed that new employees would respond to one-on-one and rehearsal-like training. Current training has included role-playing, but rarely shadowing. The updatable training material on the Intranet was also endorsed by participants, and online updateable training material will be used more in the future.

I want to communicate that training should be ongoing, relevant, and active because that is the message found in my collected data. My recommendations should be

to ensure that relevant training by role-play, shadowing, and using updatable Intranet databases. The other message would be to encourage clients to play a role in training. Several past trainings, although some of outstanding quality, were not particularly pertinent to current day-to-day activities.

I reviewed a wide range of literature in Education Source, Education Research Starters, Eric, Sage, and Teacher Reference Center. My goals were simple, I wanted to make sure the future account advisor is better trained and equipped to handle the client and customer needs. If the advisors handle customers well, then the company will grow.

The position paper proved to be easy to produce and was a direct response to the collected data. The document was brief and clear and featured an extensive list of references to indicate how the ideas have scholarly backing. Role-playing and shadowing were well-researched topics. I also included an explanation of transformative learning and the case study method.

Rationale

The purpose of the study was to determine the best way to ensure relevant training. The recommendations will be that managers change the approach to new hire training much like asking a teacher to change how he or she teaches to achieve greater success in classroom learning. I understand a policy recommendation or white paper features facts and findings to diagnose and present solutions to a problem (Pershing, 2015). A conventional guide would not be as beneficial as recommending the training methods and communicating the input I received in the study. My input has been minimal

because I am solely drawing on what I was told by case study participants. Participants indicated development preferences for me to respond to with policy recommendations.

There was no way to present a role-playing curriculum that would meet all client needs, unless it only concerned today's clients, a policy should be put in place where managers only use participatory, active, and involved training methods. Presenting a database as part of the project that would not be updatable or featured on the office Intranet would negate any possible benefit. Purchased training material has value only if referred to or revisited.

Review of the Literature

I used Education Source, Academic Search Complete, American Doctoral Dissertations, ERIC, Research Starters-Education, Teacher Reference Center to research past studies regarding *white paper(s)*, *policy recommendation*, *role-playing*, *shadowing*, *customer service*, and *one-on-one*. The major takeaways from the collected data were that each employee believed in experience, role-playing, and shadowing. The findings led me to write a policy recommendation. The training methods, role-playing and shadowing, can be conducted with each new client, can be memorable, and can be rehearsed over and over until each employee is comfortable with the assignment.

When a writer writes a white paper or policy recommendation, the writer may connect the solution proposed to the problem or discuss past success in problem solving (Campbell & Naidoo, 2017). The author can conduct a case study to use as the basis for recommendations (TYCA white paper on placement reform, 2016). Rondón, Campbell, Galway, and Leavey (2014) also conducted qualitative data collection to substantiate

their recommendations. I also found a mixed methods research piece on HIV and AIDs prevention recommendations (Mokomane, Mokhele, Mathews, & Makoae, 2017).

Primarily, the researchers give background information from literary reviews or new research, problems, and recommendations on how to reach future goals (Wall Chair et al., 2015; Regmi, 2017).

First, in my study, a new hire would be qualified by customer service experience. Customer service could be taken to mean answering every call with a friendly and professional greeting (Slowiak, 2018). Conway and Briner (2015) noted that quality customer service must be delivered quickly and correctly. Agag and El-Masry (2016) advised that customer service determines how long a customer remains a customer. In higher education, customer service has been studied because a student may leave a college for many reasons, including lack of compatibility with fellow students (Harrison-Walker, 2014). Therefore, the customer service at and for colleges must be exceptional.

The research essays on my training method recommendations are just as critical and plentiful as the literary genre chosen. In role-playing, learners understand their own views and feelings as well as the other person's views and feelings (Wulandari & Narmaditya, 2017). Similarly, trainees can view the daily routine of experienced employees and managers with shadowing (Sakoda & Takahashi, 2014), and the practice has roots in early childhood learning (Bøe & Hognestad, 2017). Ideally, knowledge transference can occur as person mimics the behavior of a person who knows better what to do. The process is more active than sitting around and listening to a person lecture on how an advisor should behave or act each day.

Role-play has been used to teach teachers and help students with language acquisition, and the method can benefit all parties participating (Alabsi, 2016; Zhang, Beach, & Sheng, 2016). One reason for the success of role-play is that students respond naturally to it, and the assigned activities are not over-analyzed by the participants (Gardner, 2016).

Role-play has potential to enhance communication, relationship, and team-building skills (Tabak & Labron, 2017) and the practice is noted for its learner-centeredness (Löfström, 2016). Virtual role-play, too, has potential to teach complex issues (Beckmann & Mahanty, 2016; Wilke, King, Ashmore, & Stanley, 2016), and improve workplace communication skills (Yu & Kang, 2017), and teaching and sales skills (Pass, 2016). The practice was also used to enhance training by assessing and improving conceptualization skills (Hinkle & Dean, 2017). The method was used to improve workplace skills no matter how complicated.

Role-playing activities were judged as beneficial to students and the teachers alike in assessing teaching practices (Lorenzo, 2014). Role-play can also make learning activities more enjoyable (Stevenson, 2016). The method can be used to work with adolescents to motivate their social engagement (Lo, 2017) and children to discuss or understand cultural identity (Kalkman & Clark, 2017). The activities associated with role-playing are frequently used throughout life.

Just like role-playing, shadowing can be used in a variety of workplaces and with many kinds of trainees and trainers (Cease-Cook, Fowler, & Test, 2015; Lee & Poon,

2014). Researchers have favorably compared shadowing with apprenticeship programs and internships (Kellems, Grigal, Unger, Simmons, Bauder, & Williams, 2015).

Shadowing has been a frequently-cited training method to effectively mentor employees in the workplace (Richtermeyer, 2017; Sears, 2014). Shadowing can also enable newer employees to see how their mentors operate on a given business day (Harris-Reeves, & Mahoney, 2017; Hortillosa, 2017; Merrill, Bordador, Book, & Barney, 2017). Shadowing can be used to bridge the knowledge divide between new and experienced employees (Wilks & Ross, 2014).

Like shadowing, one-on-one training has been used more frequently in the education community, including training faculty on online instruction (Meyer & Murrell, 2014). Also, online group-to-one and one-on-one mentoring have both been studied in schools and the workplace for effectiveness (Stoeger, Hopp, & Ziegler, 2017). Researchers demand more time for conclusions on one-on-one training effectiveness.

The case study was the method that was used to collect the data and explain the organization. Transformative learning was used to explain that employees were in a transition from collecting on student loans to prevent the guarantor from the buying the loan claims to working with various colleges in short and long-term assignments. The analysis steps were appropriate due to patterns and behaviours found in the data. The participants not only stated preferences, but they acknowledged how they learned in the past. Corroborating evidence could be found in the office Intranet.

Project Description

Resources and Barriers

The needed resources for the position paper were a brief overview of findings, recommendation of new training types, recent research on training, and how training methods are used. The barriers are whether the management will respond to the suggestions or not even though some of the managers made the suggestions collected. Fortunately, the guarantor has a compliance officer who can make training decisions on her own and can change past training decisions.

Implementation

The compliance officer can implement and test new training approaches with the next client assignment or new hire. I can present and share my recommendations with the compliance officer, and she can determine what can be feasibly done right away. The officer may want to view the findings due to allowing and participating in the study.

Roles and Responsibilities

The compliance officer and director of education services make training decisions after consulting with the client. They would oversee scheduling training events as needed. They would also create training material or share existing material.

Project Evaluation Plan

Using the data collected, I have developed a series of recommendations for new hire and new client training. The recommendations were based on the participants' responses.

Formative Evaluation

The project was formative. Each new hire should go through a period of shadowing for the first month. The compliance officer may decide that NASFAA training should be a part of the new hire training as well. Shadowing would complement any training modules a new hire would enroll in during the first month. The manager over the new hire can decide when to officially stop the shadowing when the new hire proves he or she can work independently. The aim should be to assess if advisors understand the client assignment and daily routine or not (Broadbent, Panadero, & Boud, 2018; Ponce, Mayer, Figueroa, & López, 2018). Each employee should feel confident he or she is assisting customers.

Training and learning should be client-by-client and ongoing. With each new client or new employee, managers can schedule a role-playing event where each employee can rehearse the daily schedule and major activities associated with the client the training is for at that time. Managers or client representatives should rehearse various kinds of calls with each employee. A knowledge database can be shared ahead of the role-playing event.

Justification

My case study participants all noted the value of rehearsal-like training and learning on the job. The training should be active, and the managers should give feedback to the advisors as appropriate (Orkin, 2017; Robinson, 2018). Managers should ensure the advisor is comfortable with the daily activities and understands what the client wants.

Primary Goals

The primary goals of the study were to communicate how best to train new hires. The organization has more managers than regular employees making it inexcusable for not having a well-trained staff. The management should take an active role in working with each employee one-on-one. Also, managers should use role-playing to make sure each employee is comfortable with each new project. The goal was and is to communicate the employees' wishes to reshape the training regime.

Stakeholders

Key stakeholders are the account advisor manager, chief compliance officer, director, director of education services, and the board of directors. Because several key stakeholders participated in the data collection, they could collectively determine how feasible are some of the recommendations. Managers could create some role-playing scenarios that are based on what the new client wants the advisors to do on each assignment. The managers should ask the client to train the advisors.

Project Implications

The stakeholders are management and the board of directors. If followed, stakeholders will encourage managers to take a more active role in training. Training should become more involved and interactive. No longer will it be acceptable for training to involve a manager reading PowerPoint slides or hosting a brief event with no follow-up. I talked to several managers, but not board members. Social change can be achieved with new and future account advisors better trained to deliver the guarantor's services, a greater understanding of the guarantor's role as third-party servicer and challenges such

organizations face. The call is to always encourage clients to train advisors when the clients can. More assignments handled-well will lead to more clients.

Section 4: Reflections and Conclusions

Project Strengths and Limitations

The recommendations contained within the study were direct responses to the claims and preferences found in the data. Shadowing, role-playing, and like methods were found in the scholarly literature. The project was and should be a call for the organization to make sure the training performed is focused, involved, and responsive to the employee's needs.

The guarantor's professional development problems cannot be easily solved. The problems must be addressed by the clients and the advisor training must be for a longer period and should not just consist of handouts and databases. If the client cannot train the employees, management must step in and teach what the clients want by presenting a series of successful interactions with a client's customers and then asking employees to practice a few calls.

Project Strengths and Limitations in the Appropriate Literature

Researchers who produce policy recommendations advise stakeholders by outlining the strengths of their positions using their own collected data or literary backing. In professional development, there are many examples of policy and policy implementation recommendations (Nollmeyer & Banger, 2017). Basically, the recommendation writers identify problems or objectives and note how the recommendations will solve or meet those problems or objectives (Welch, Spooner, Tanzer, & Dintzner, 2017).

The limitations and barriers include that key stakeholders are not obligated to respond to policy suggestions. For example, I know there are researchers who argue to their state legislature for the education rights of immigrants (Flores, Park, Viano, & Coca, 2017), but nowhere is it clear that the recommendations are taken up by local authorities or leaders. Also, there are recommendations that are basically just editorials on developing employees (O'Brien, 2018). The reader of white papers must be responsible in noting how much research was performed by the author of the white paper.

Policy Recommendation Project

The reason for choosing the position paper was that the training method preferences in my data were not ones that can be reduced to a series of presentations, but rather scheduled role-play sessions and shadowing. The use of a new client knowledge base that can be edited over time was also cited as helpful.

Recommendations for Alternative Approaches

Because the guarantor is now an educational services company, the client that hires the guarantor can train the employees for the tasks the client wants performed. At the very least, the client should give a presentation and provide a knowledge base of frequently asked questions. A client presentation and database and presentation would solve most issues such as access to updatable Intranet training material and knowing the client's expectations. The problem could be explained as the guarantor being run by client needs whether they can understand or meet those needs or not.

Educational services companies provide instruction and training to customers of schools and universities (About the Educational Services sector, 2018). The problem at

the guarantor appears to be one of professional development that could be solved by the clients. Clients can tell how they want their customer accounts to be documented and their overall goals and expectations.

Scholarship, Project Development and Evaluation, and Leadership and Change

A Walden student learns how to argue for a specific problem that can be addressed in scholarly literature and solved by academic means. I argued that my employer has a professional development problem that can be explained by transformative learning, researched through the case study method, and solved by analyzing the data collected. Transformative learning would be when the adult student or employee choose to consider multiple perspectives and evaluates past habits because of new learning (Namaste, 2017). By creating a project study, the student must decide on method and a conceptual framework of education theory, convince a site to cooperate, and convince the IRB to allow the study. Also, the student must produce or borrow interview questions that align with the research questions, collect, anonymize, and analyze the data; and report the findings.

Case Study Reflection

When a researcher uses the case study, he or she focuses on a case to be explained by using existing literature, developing research and interview or survey questions, and collecting and analyzing data (Case study, 2017). Case study researchers may interview, survey, or collect written responses as data (Cope, 2017). I considered the method appropriate to study an organization because it is not uncommon for the case study to be used that way.

Personal Growth

My personal growth was not just learning to work through case study theory, but also through collaboration. Online learning becomes far more effective through collaboration (Robinson, Kilgore, & Warren, 2017). Collaboration should be encouraged and enhanced through technology in all disciplines and grades (Avci & Adiguzel, 2017). An online student is isolated until team work is necessary or until the student finally works with professional scholars who give constant input and support. All attempts at collaboration in the prior terms at Walden had not been as successful as I would have liked, and I was not sure how a study on such a grand scale would work. Online collaboration has been a challenge, and I believe scholars must learn to successfully work online with peers and professionals. The learning opportunities are diminished when collaboration is not encouraged.

My background was in the humanities, much of the humanities research involves literature reviews, composition, and digitizing literature (McKay, 2017). My prior thoughts on analysis were similar in that I must know how many times certain phrases were repeated and agreed with by scholars. Analysis can be the layering effect of many uttering the same phrases or keywords. Individuals in groups can take the same position, especially if the individual has worked with the same group for an extended period.

Reflection on the Importance of the Work

I learned to work through the case study process, and to work with my committee and Walden's other governing bodies. Learning to apply theories and various methods (case study, coding, and content analysis) has been a rewarding challenge, and learning to

collaborate and convince others that I need cooperation can be, too. The thematic coding and content analysis ensured that the focus was on what was communicated by respondents and not on what I felt about the subjects discussed (Bocquillon, & Derobertmeasure, 2018). The analysis was time-consuming, but necessary to protect the data and participants.

I sought permission from Walden and my employer to conduct a case study. It took courage on my part to ask for permission to solicit opinions on workplace practices on management's part to approve.

Implications, Applications, and Directions for Future Research

Social change will be achieved with a more engaged management, a staff armed with solid and relevant knowledge and support, and much improved skillsets. I recommended just what my data participants told me to recommend. With better training comes a company that can better respond to client needs. The social change in no way exceeds the confines of the organization studied, it was a case study only.

Throughout my case study, I examined an organization through onsite interviews with employees, and analyzed my results with thematic coding, content analysis, and triangulation. Case study researchers focus on specific organizations and groups and the researchers may identify patterns for follow-up research (Nkhoma, Sriratanaviriyakul, Cong, & Lam, 2014). Future research could be to revisit the same organization to see how the former guarantor progressed. I would find it intriguing to conduct a follow-up case study if my current suggestions are taken seriously.

Conclusion

My aim was to respond and solve professional development problems in the workplace by conducting a case study and creating a policy recommendation. In this study, I researched the status of a former FFEL guarantor, discussed transformative learning, professional development, online education, and federal regulations. I wanted to give a complete picture of what my coworkers and managers expect from new employees, and how each employee understood the status quo. If my recommendations are taken seriously, the training set up at my workplace will be substantially improved for future employees and clients.

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Appendix A: The Project

Introduction

Professional development or employee training can be an ongoing challenge at any company regardless of the location or industry. Managers can use the latest in technology, but making sure employees have the latest skills and knowledge requires effort from all employees (Posner, 2018). When the company is a third-party servicer, like my employer, the challenges are unique. Third-party servicers work on behalf of universities to service students that a university cannot in admissions, financial aid, or other departments (News, 2015). My employer is new to the third-party sector. For over 40 years, my employer was a FFEL guarantor and that business model was not sustainable after the 2010 Affordable Care Act (Hegji, 2017). I wanted to help my employer by conducting a case study of the training set up to determine the best training methods used in the past. My case study recommendations should improve the services the guarantor now provides. Also, I assessed progress because I captured the participants' thoughts and opinions on guarantor's status quo in my study. I agreed to write this policy recommendation paper because a researcher writes one after analyzing data (new or existing) on a problem and outlines solutions and goals (Dang, Vitartis, Ambrose, & Millar, 2016; Pepler, 2014).

I conducted my case study of the guarantor in September of 2017. A case study researcher studies a case or thing to be explained (A typology for case study, 2015). The guarantor's training set-up was the case. By using a case study, a researcher examines a case by interviewing, transcribing interview data, and by analyzing that data for a fuller

understanding (Werner & Lim, 2017). Interviews tend to be the primary data collection method (Male & Palaiologou, 2017), but questionnaires and surveys can also be used to collect case study data (Lee & Catling, 2017). Observation can also be incorporated to collect data (Sabag, 2017). Case studies are frequently used in the social sciences to examine organizations, groups, and schools. The studies can be qualitative, like mine, or quantitative. Qualitative research revolves around thoughts and opinions, whereas quantitative researchers collect numerical data through surveys and other statistical assessments.

Based on my own case study, I would like to recommend the following actions:

1. Management should train by shadowing and role-playing.
2. Updatable databases should be developed with each assignment.
3. Clients should train advisors with each new assignment.

Managers should try to incorporate all three recommendations whenever possible. These steps were endorsed by my case study participants. These actions can be taken with the next client assignment or with the next new hire. The assignment duties should be rehearsed before the start of the assignment. If clients are not available to train advisors, the compliance officer and other managers should communicate all details on what the clients expect out of the assignment.

The Existing Policy Problem

Basically, the guarantor has a professional development problem and operates without a large staff in which to train employees. Managers should be ready to take more approaches to training. The advisor could better understand what the job requires through

shadowing (Mader, Mader, & Alexander, 2016; Merrill, Bordador, Book, & Barney, 2017). If the advisor acts as part of the client's staff, the advisor must know how to act like the client. Managers who use role-playing teach employees how to handle pressure and assist customers in a real-life context (DiModica, 2017; Rashid & Qaisar, 2017). If a client's accounts must be documented a certain way, then the advisor should be shown how to document the client's account. An advisor must see how a customer account is resolved. If not, the results could be mediocre work and few clients. Clients demand knowledgeable and trained workers to help with tasks they cannot perform (Suseno & Pinnington, 2018). To meet those client expectations, training must be ongoing. Companies can still thrive with a small staff and having a small staff can be overcome.

Few businesses have large human resources departments. An employee can shadow another employee as soon as managers are confident that an employee being shadowed is performing as expected. An employee shadowing another employee would allow for cross-training. Cross-training can positively impact both employee preparation and retention (Bukchin & Wexler, 2016; Fügener, Pahr, & Brunner, 2018). Berish (2018) recently pointed out a training manager can collaborate, use existing training material, and create workshops to ensure training remains solid whether there is a large staff or not. Not all solutions require the latest technology either, teachers are frequently evaluated through observation and feedback (van der Lans, van de Grift, & van Veen, 2018). Manuka (2017) advised that when the teacher or trainer improves the student or employees will learn more. Svendsen (2017) advised the focus should be creating competent employees. A renewed emphasis on solid training must begin.

When I began my study, my chief concerns were that current advisors were trained for activities they seldom perform, that training was ad-hoc or barely existent until performances were not meeting client needs, training was dependent on the clients the guarantor now served, and the online material held would never be sufficient because it would have to be constantly updated. Some employees achieve more in an office like that due to taking the initiative and learning on his or her own (Burge, 2018; Sitzmann & Weinhardt, 2018). Still, my concerns were not unfounded, they were shared, and they should be addressed.

I knew that for the guarantor to have trained account advisors, managers must know what kind of training is necessary. Secondly, the online university enrollment is growing, that client could have explosive growth, and that could necessitate more advisors to address the increase in student population. Transformative learning theory was the conceptual framework. Adults evaluate past habits and attitudes with new learning (Kuechler & Stedham, 2018). The guarantor's managers and employees were asked what training the guarantor required of new account advisors, what training new hires need, and most beneficial training methods. Over the past few years, the guarantor's staff were re-trained, and the guarantor's staff would work on behalf of paying clients.

Case Study Evidence

Because of the training situation at my workplace, I decided to conduct a professional development case study. I invited fellow employees after receiving permission from management and Walden's IRB.

I interviewed nine employees at the guarantor for my case study during September of 2017. I analyzed the resulting data and used that data for recommendations. The data analysis consisted of thematic coding of interview transcripts to identify key repeated phrases. The interview data were manually transcribed, and then thematic coding was used. I used MS Word's comments to manually code the data. I would read through a transcript, then I would read for salient or repeated words and phrases. Thematic coding consists of coding or labels, categories or patterns emerging from the codes created, and then identifying the larger categories as themes (Urquhart, 2013). Content analysis was employed to ensure that possible themes found in coding were interpreted correctly. Lastly, triangulation corroborated themes found in thematic coding and content analysis by examining in relation to related data including, training material, office e-mail reminders, and Intranet databases.

At the end of analysis, I knew my participants answered my research questions (see Table A). In fact, the resulting themes in the dataset were the answers. The themes were participatory training, experience required, and customer service.

Table A1

<i>Research questions</i>	
Research questions	Answers
RQ 1: What do the guarantor's employees and management require for new account advisors?	The case study participants said new account advisors need to be experienced call center representatives, collectors, and individuals who can work with schools.
RQ 2: What training do new hires need to become account advisors?	The new hire should be trained in call centers, customer service, and professions that allow the advisor to have experience speaking with a wide variety of persons.

RQ 3: What training methods should be employed to develop account advisors?

Account advisors should be developed by using role-play and shadowing, involved clients, and they must be able to use an updatable database on the office Intranet due to knowledge bases that will be held there.

Grand Tour Question: What do the Guarantor's Employees and

Management Require for New Account Advisors? Jane (see Appendix D) shared, "Account advisors should have previous experience in some type of call center, a clean professional speaking voice, and be trainable." The case study participants said that new account advisors need to be experienced call center representatives, collectors, and individuals who work with schools. The learning curve is such that temporary employees may be at too great a disadvantage to be of real service to this newly emerging third-party servicer. The temporary employee would have to be trained for several weeks unless the temporary employee already had a lot of experience doing what an advisor does. An account advisor currently has almost a decade each of experience on the job. That kind of career experience is hard to match elsewhere unless the applicant has worked for a school or student loan servicer.

Only long-term employees were retrained here because the skillset would be of little use elsewhere besides at one of the local schools or colleges. The opinion seemed to be that collections and call center skills are somewhat more transferrable than skills possessed by someone who has spent the better part of his or her career working in student loans. Any long-term experience would not go to waste working for various school clients. Many of the employees already had school and lender contacts.

The skills acquired from working as enrollment advisors are more transferrable. Schools need admissions employees, and employees to go and explain a college's strengths to recruits. There are employees at the guarantor who used to work in school admissions and financial aid offices. Some were teachers, too. But, a new advisor must know how to switch gears from making outbound collections calls for a client and taking a call or participating in a live chat with a person interested in a new online college. Being able to react to each caller appropriately could be the primary challenge of the job.

Critical experience can be interpreted as work history, but also training must be experienced (as it is in role-playing, shadowing, and one-on-one and other forms of apprenticeship-like training). Also, communications and customer service are essential skills. No one criticized past training methods, but only role-playing and shadowing were frequently cited as the best and most effective (eight of nine interviewees made that claim). I knew the occasions when role-playing was employed (for the collections software training and for the online college in 2015), but not shadowing. Hands-on, personal training where each person is actively involved overwhelmed the dataset. Clients should be involved, too. Each employee should be able find answers in an accessible, updatable database.

Subquestion 1: What training do new hires need to become account advisors? The new hire should be trained in call centers, customer service, and professions that allow the advisor to have experience speaking with a wide variety of persons. Along with experience, the new hire should possess outstanding communication and customer service skills. They need to know how to make and take calls. They need to

know when to listen, take appropriate notes, and make recommendations to a customer. Customer service skills are a plus. Malcolm's opinion was broadly shared by most in the dataset when he explained the role of the advisor. Malcolm told me the following:

The role of the account advisor is to make current the account of the customer.

To work to provide quality customer service, while increasing the company's revenues by assisting the customer in bringing his or her account to satisfactory status. The job is usually challenging, involving high demand situations, and some constant job stressors. The role's purpose would be to act as a front-line interface with a company's customers. The main purpose is to facilitate and provide solutions to a customer's problems.

The new account advisor must know how to type, search and input information on the computer, verify information, update records, and transfer calls to appropriate parties when necessary. All advisors need to know how to tell a person how to manage student loan debt, how to apply for financial aid, how to call and talk to an academic advisor, a student loan servicer representative, and other key figures who work with colleges. The take-away here is that each new hire must possess similar skills in communication and documentation to be of assistance. They do not need specific credentials, or even a bachelor's degree, but the job calls for certain skillsets that can only be perfected in a call center or an education-related office.

Subquestion 2: What training methods should be employed to develop account advisors? The call center advisors should be developed by using role-play and shadowing, they must be able to use an updatable database on the office Intranet due to

knowledge bases that will be held there. Jane said, “There should be more one-on-one and follow-up training...Someone needs to be accessible to answer questions.” Charlotte agreed on the last part, “I am fine with receiving materials on-line, provided I am given the opportunity to seek clarification.” Also, Barbara was comfortable with all offering all forms, “Many methods, since everyone learns differently. Computer, one-on-one, group, role-playing, PowerPoints.” Phrases and keywords repeated here were: on the job training; material should be offered online or on the Intranet, shadowing; role-playing; hands-on; figure as you go; note-taking; information via e-mail; knowledge base must be updated; PowerPoint slides and webinars should be revisited to be beneficial; and other key phrases. Co-workers also mentioned that there were great advantages to clients performing the training, that managers should offer all forms of training. Again, an advisor’s experience counts here. The advisor must know how to learn on-the-job, watch and learn from more experienced employees, and listen to what the client or client’s customer truly needs. The uniformity of the research question answers surprised me.

The co-workers and managers held definite opinions on what worked for them in the past. Each new employee needs call-center and education-related experience. They will be trained on how to speak with students and solve student problems and issues. Respondents advised that role-playing and shadowing were the best training methods. Training should be performed by clients when possible. Manager should store updatable training material on the Intranet.

I noted that each participant believed in customer service skills and experience. Each new hire should know how to build relationships with clients and understand the

customers (How to run a successful design agency, 2017). I found that Webinars and ongoing customer service coaching for new hires have been suggested in the literature (Outstanding training initiatives, 2017). Robinson (2017) advised the banking industry focus has been improving customer service. Harris (2017) noted Western Union has launched a longer training program that will emphasize customer service, retention, problem solving, and satisfaction. Hiring someone with a customer service background may prove worthwhile because of the training that person will have already.

Recommendations

The key recommendations found were to make sure each new advisor shadows an experienced advisor, participates in role-playing activities, and takes advantage of and contributes new knowledge to a knowledge database. Clients should be encouraged to train advisors when possible. Look for customer service talent. Depending on the new employee's background, the new hire should shadow a collector, or an advisor who acquires or articulates transcripts, or one who performs more clerical duties. An advisor holds many hats, a new one should learn from these diverse job functions and learn to perfect how the functions are handled by current advisors.

Management Should Train by Shadowing and Role-Playing

The first major recommendation was that managers (and clients) should train the advisors by using role-playing, shadowing, and one-on-one methods. Shadowing should last until the new hire demonstrates he or she can work independently. Role-playing should accompany the shadowing process. These training methods are approved of by the employees in the data collection. Role-playing would also be beneficial at the start of

every new assignment with existing and new employees. Only through shadowing can a new hire see how decisions are made, how an advisor handles calls, and how one approaches a call, and navigates through the software. Only through role-playing can a new hire rehearse the job functions before taking and making calls.

A new hire may have to shadow and follow a collector, and that involves learning how the collection software is used. There are also inbound and outbound call protocols to follow so that employees are compliant with regulations. Each employee verifies caller information and suggests solutions to resolve the account. Lender/servicer account representatives may offer forbearance or deferments for the borrower to postpone paying on the account. There are repayment programs that lower the monthly payments. Also, the advisors may take and make additional calls from a student who is interested in the online college. The advisor must assess what the caller needs and transfer the call to the appropriate party when necessary, be the party be a financial aid advisor, an academic advisor, or the transcripts office. Many of the students interested in the online college may fill-out an online college inquiry to obtain information about the college. Informative e-mails and calls to the interested student will follow.

All employees should be involved in role-playing activities to train new employees and to enhance skills. Managers can write scenarios up that closely match calls on recent business days. Create scenarios from work activities. Ask the advisor to take a fictional call from a person who asks why he or she was called by the online college. The answer would be to check what voicemail was left, ask for the caller's name to see if there are notes in the online university's system, or ask if the person applied to

the online college or made an inquiry into the college. After the online university scenario, ask the advisor to make a call to a person who is 90-days-past-due on his or her student loan account. Call the borrower, verify and update information, and ask the borrower to make payment arrangements or postpone paying on the account. The next scenario could be to take an inbound call from a person who sent a transcript into the online college. Ask the student to hold the line for a member of the transcript office support staff after confirming student information. Another scenario would be to ask the new hire to take or make a few more alternating collection and online college calls until a comfort level is established. Depending on the clients, the advisor may also have to take a call from a person who needs to drop a class at the local community college.

Shadowing may be more effective than role-playing with some of the advisor's duties. Transcript acquisition and articulation demands the time of several employees and managers and will more than likely lead to work openings. Both endeavors involve retrieving transcripts, but also reviewing an academic record and deciding which courses approximately match courses offered at the university the person reviewing the transcript works for. Articulation is interpreting and incorporating a student's past transferrable courses into curriculum plan at a new college (Patton, 2017). These tasks are clerical, intensive, and require quality control throughout from management. The new hire shadowing the employee in transcripts should have experience in transcripts, and the new hire may not make or take as many call center calls when reviewing transcripts.

Shadowing has been recommended as a learning tool that can improve leadership skills (Cease-Cook, Fowler, & Test, 2015; Gaul, 2016; Jarvis & Munin, 2016). Copying

the moves of a more experienced employee can be invaluable. New teachers frequently shadow experienced teachers for professional development and enhanced engagement (Lancaster, Corrigan, Fazio, Burke, & Overton, 2017), and the same can happen in every workplace. Additional studies also recommend shadowing in the teacher/trainer profession (Hutchins & Akos, 2013; Noel, Crosser, Kuglin, & Lupomech, 2014). Solak (2016) concluded that shadowing should be long-lasting. Sakoda and Takahashi (2014) believe further study will conclude that shadowing leads to greater capabilities. Sears (2014) recommended shadowing as informal training method combined with workshops and other training methods. I noted several respondents noted that all forms of training can be offered. Some researchers advised that shadowing was probably enough if the person observing has initiative (Leonard, Barton, & Barton, 2013). New physicians frequently rely on shadowing, too (Reid, Ledger, Kilminster, & Fuller, 2015). No matter how complicated or advanced the position, shadowing appears to be a learning and development tool.

Role-play was also endorsed by my study participants. Role-play can be acting, enhancing communication skills through play (Tabak & Lebron, 2017). Even the fictional role-playing games have meaningful communication and achievement motivations for participants (Billieux, Van der Linden, Achab, Khazaal, Paraskevopoulos, Zullino, & Thorens, 2013). The practice requires the participant to fully engage so that transfer of knowledge can become a possessed skill (Osborn & Costa, 2013). The practice is learning by rehearsing or doing, and the role-play examinations have been incorporated in schools and the workplace to assess learning (Duffy, Das, & Davidson, 2013). The

training activities may hold promise in medical education and is frequently tried (Decker, Carroll, Nich, Canning-Ball, & Martino, 2013) because of the emphasis on active participation, memory, and concentration.

Interestingly, Andersen and Larsen (2015) found that non-verbal role-play was also successful as a teaching and evaluation technique. Non-verbal role-play would be beneficial when a trainer needs to demonstrate what steps a trainee should take before actually taking those steps. The research should continue regarding that form of role-play.

Researchers have made participants use role-play to create more evidence-based debate (Agell, Soria, & Carrió, 2015). Making an employee perform his or her assigned role with a client can have benefits in the short-and-long-term. Because the work is on behalf of a client, an advisor must know how to behave so that a caller believes he or she is talking to the client and not an offsite call center. There is role-playing involved in what an advisor does. Only the collection calls feature the advisor noting he or she is calling on behalf of the university client.

One-on-one training was mentioned and bears repeating because it is like shadowing. Both shadowing and one-on-one are solid on-the-job training set ups that can build confidence. One-on-one can enhance communication skills in a short amount of time (Lala, Jeurig, van Dortmont, & van Geest, 2017). One-on-one can be used to assist persons regardless of abilities or the outcome, one recent study successfully defended teaching persons-with-disabilities to use a scooter (Mortenson, Sharon, Goldsmith, Clarke, Hobson Emery, & Hurd Clarke, 2017). One-on-one meetings are suggested for human resource developments to reflect on best training and management practices

(Matsuo, 2015). One-on-one was endorsed by several of the interviewees, but I have not observed it in use over the past several years.

Updatable Databases Should be Developed with each Assignment

The second major recommendation was to build and maintain a knowledge database with each client. The clients have and will expect the advisors to have access to high quality online databases for information and training (Luther, 2017). Webinars, online training modules, and conference call content may be saved and shared for training information (CarriersEdge hosts driver-training, e-learning webinar., 2017). An effort should be made to make sure the training material is offered online, is accessible, and can be edited. The material should be made to fit the current calls and should be labeled by client. The interviewees all discussed the value of editing a knowledge database with each time new knowledge or facts or answers were gained. Step-by-step instructions on using the software and taking inbound calls should be accessible to the employees online, in e-mailed reminders, and in print-outs. The instructions may include how to log-in to the software packages, frequently asked questions about a client, and how to input information from callers or based on tasks. PowerPoints, PDF, Excel, and other software packages should be used. The emphasis should be on using the software packages that are accessible and that are easy to edit and find. Several employees suggested step-by-step guides in PDF would be very valuable in certain cases. Granted, there are a limited number of activities that should be listed in a series of steps, but material on log-ins of various kinds or how to enter information in a recruit record can be easily created as a PDF.

Clients must Train Advisors with each new Assignment

The final major recommendation was that managers should ask clients to train advisors when possible. With each new assignment, the new client can come in for a few days and work with the advisors. Clients can specifically tell the advisors how they would like to be presented and handled on each inbound and outbound call. Clients provide great insight that cannot be matched. Because the clients are colleges, they know how best to teach advisors to act when they act as an extension to the college staff. Also, the clients know more about the college, its students, history, and other meaningful facts. The advisors are acting as employees of the client, they should interact with the client to do that convincingly.

Conclusion

The idea should be to always ensure training and learning will be ongoing, relevant to the assigned tasks, active-not-passive, and management should encourage clients to play an active role in that training. There were countless suggestions in the data, and many were good just not shared by all. Some expressed the need not only for the client to be part of the training, but also to be on hand to always answer questions. Advisors need to take the initiative and learn whenever and wherever they can. The advisor may take a class and come to work with fantastic ideas on how to help the organization that are better than conducting a training case study. Credentials and education may not be always required, but I note such achievements cannot hurt someone who is trying to work in an educational services company. Several past trainings, although some of outstanding quality, are not particularly pertinent to day-to-day

activities. Recommendations should be: Ensure relevant training by role-play, shadowing, and updatable Intranet databases. The goals are simple, I wanted to make sure that the future advisor is better trained and equipped to handle client's customer's needs. If the advisors handle customers well, then the company will continue to grow.

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Appendix B: The Invitation

Invitation

All employees and managers of the guarantor are invited to participate in case study interviews conducted by Walden education doctoral student, Stephen Satterfield. Stephen is working on a project study for Walden University's Adult Education program. Stephen believes his study will enhance professional development and create a better workplace for existing and future employees. You have valuable opinions and input to share on the guarantor's training. You are invited to take part in a research study about the organization's training and professional development, but you are not required to take part unless you want to.

You already know Stephen as an account advisor or co-worker, but in this study, Stephen will be a student researcher who is asking you to share your thoughts on employee professional development or training in a private interview setting.

The face-to-face interviews will be held on September 8th, 15th, and 22nd of 2017 in an office just off the off the first-floor lobby. Interview times will be from 9:30 am to 3:30 pm or by appointment.

Background Information:

The purpose of the study is to explore what the guarantor's employees and management require for new account advisors by conducting open-ending interviews with guarantor's employees. The study should lead to a greater understanding and meeting of employee development and client needs. Determining what training proved most effective in the past should enable managers to make better training decisions.

The data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB. FERPA privacy guidelines regarding education records will be followed always.

If you are interested in participating, Stephen will give you an Informed Consent form to read and sign.

Appendix C: Interview Questions

Student's Name: Stephen L. Satterfield

Student ID: A000499958

Program: Adult Education

Chairperson: Mario Castro, PhD.

Member: Jennifer McLean, PhD.

University Research Reviewer: Sheilia Goodwin, PhD.

Grand tour question: What do the guarantor's employees and management require for new account advisors?

Subquestion 1: What training do new hires need to become account advisors?

Subquestion 2: What training methods should be employed to develop account advisors?

1. How would you define the role of account advisor and the call center, and how would a prospective new hire obtain the skills to fill that role?
2. What kind of training should new account advisors have prior to beginning work at this organization?
3. Are there reasons why a new hire should be credentialed and experienced?
Credentialed in what way? Experienced in what way?
4. Would you recommend that temporary employees fill the account advisor position? Why or why not?
5. If you were charged with training a new employee, what would you emphasize?

6. What are the advantages and disadvantages of having training performed by the customer or client?
7. What training method worked best for you in the past (e.g. shadowing, PowerPoint lecture, webinar, etc.)?
8. What training material could be more accessible, and where should it be accessed?
9. The NASFAA Direct Loans training course was presented as a course complete with PowerPoint lectures and an exam. How much of the NASFAA material have you retained over that past 2 years?
10. The online university client incorporated role-playing in the later training sessions. Why do you think role-playing was used, and would you like to see more of that?
11. Do you feel you have been trained to perform all office tasks asked of you?
12. What is the most pressing training need?
13. What future training and development opportunities would you like to see?
14. How would you like future training material delivered?

Appendix D: The Data Collection

Question 1

Charlotte: The role of an account advisor is to represent the post-secondary institution with whom we contract. We serve as an extension of the institution. Each account advisor must be a quick learner, flexible and be able to adapt easily to different database systems.

Jane: Main role is to answer questions, give accurate information. Skills not developed could be observed by watching others. Account advisors should have previous experience in some type of call center, a clear professional speaking voice, and be trainable.

Samantha: I would describe the role of account advisor as someone that helps callers get more information about how to handle their account and what options they might have. A prospective new hire would have to study the guidelines that are set by the lenders and servicers of the student loans.

Thelma: The main purpose is to manage client communications and to interact directly with potential, new and existing clients. Proper training from the company.

Barbara: An account advisor role is comfortable speaking with many different individuals about many subject areas daily. Someone that can give you the resources they have available to find out the answer if they don't know it whether it is others in the office, training material, computer, documentation. Someone who will be patient, listen, and assist in any way they can. Not someone just trying to get to the next call or trying to get off the phone.

These skills can be obtained many ways: on the job, through customer service training, education courses, observing others in the field, and experience.

Jill: The role is to assist higher education institutions and to assist students from defaulting on their student loans. A new hire would need some knowledge of higher education institutions and the student loan industry upon starting.

Valarie: An account advisor in a call center communicates with the clients by phone and e-mail and sometimes other means of communication (i.e. text messages or live chat). They try to resolve accounts and assist the clients. Make proper notes on accounts and make so many certain attempts to reach the client. Training from the company and first-hand experience with clients in a call center.

Malcolm: The role of the account advisor is to make current the account of the customer. To work to provide quality customer service, while increasing the company's revenues by assisting the customer in bringing his or her account to satisfactory status. The job is usually challenging, involving high demand situations, and some constant job stressors. The role's purpose would be to act as a front-line interface with a company's customers. The main purpose is to facilitate and provide solutions to a customer's problems.

Carrie: The model we were under was not sustainable after the ACA in 2010. We transferred our portfolio. We had staff performing their existing functions, some helped in transferring the loans, and some had functions that stopped. Education services, public service to schools, veteran staff had experience and knowledge. We retooled and retrained. We have a new paradigm. We were in an old world for 40 years. Everything we did in the past, we had to repurpose ourselves to create a sustainable model. New

hires must have certain skillsets, call center skills. Job duties must be clear. There are supervisory roles, a new employee probationary period, and clear company rules. New advisors need a positive attitude, know federal regulations, and how to do friendly work.

Question 2

Charlotte: Advisors must have excellent verbal and written communication skills.

A person wanting to be an advisor must be customer oriented and have good customer service skills.

Jane: With direct training by a person experience in activities. By being provided with training information by reading training materials and client information. Watching someone take calls. Would need training for documentation system, too. Step-by-step instruction on system used.

Samantha: New account advisors should have some experience on the phone. They should be able to multitask by listening to the caller and bringing information up on the computer.

Thelma: Customer Service experience is necessary. Communication skills are important. Outstanding interpersonal and organizational skills may also improve the person's chances.

Barbara: A new account advisor should be outgoing, confident, and have interpersonal communication skills to be able to have a conversation with an individual without scripts.

Jill: A new account advisor should have some knowledge of higher education institutions and the student loan industry.

Valarie: Basic customer service experience is a great start. Our specific organization- to be familiar with student loans, financial aid, and the admission process for colleges.

Malcolm: a. Customer engagement and interaction b. resolving customer needs and issues c. learn to work and processes on the company's accounts and records systems d. ensure the service levels agreement are met and maintained e. work as part of a team
Personal skills customer service oriented, discipline and strict compliance with company policies and procedures, learn and seek knowledge, self-development. Technical skills, fluent English, have within a contact center or customer service environment, strong verbal communication skills. Demonstrate a positive, friendly, enthusiastic, and friendly attitude. Ability to work on 8 or 12 hours shift, night hours. MS Office proficiency. Share knowledge with colleagues and the immediate departments

Carrie: Proactively manage personal work standards and development We still have debt management, so FDCPA is important. National training, debt management, financial aid, the lingo is new. Credential programs, like NASFAA. Education never stops. Invest in person with previous experience. Credential training.

Question 3

Charlotte: I don't think a new hire needs to be credentialed, but they do need experience. Telephone skills are very important and how to effectively work a multi-button phone/new technology. New hires should have experience in speaking with students concerning a variety of issues ranging from student loan debt, how to apply for admissions, or how to apply for financial aid.

Jane: Not sure what credentials are available. Knowledge of privacy regulations. Sign off would be required. Industry standards for training could be used. Experience with college communities or working with students would be helpful.

Samantha: I do not think that a new hire needs to be credentialed, the learning what needs to be done to do this job is not something that you need a certificate or degree to do. They should have customer service experience in a way so that they know how to speak to a person on the phone and have a pleasant attitude when talking to the person on the phone.

Thelma: Experience would be helpful but proper training is necessary. Credentials from school or training centers may help in certain areas.

Barbara: I don't believe they have to be specifically credentialed, but a college education does sometimes give you an advantage because of the experience you gain, the variety of individuals with different opinions you encounter, and the opportunity to push yourself in areas you may not have selected on your own. Experience means a lot as well. There are some things that can't be taught in books or training material. It takes a person getting out and seeing what works for them by trial and error.

Jill: I'm not sure about the credentials part since I don't know what all credentials there are. As for experience, yes, they should have knowledge of higher education institutions and the student loan industry. With knowledge they would be able to answer questions better and give guidance on how to keep from defaulting on a student loan.

Valarie: Our company provides training sessions and pays for testing materials to allow their employees to become credentialed in specific areas that benefit the company.

Experience is always a plus.

Malcolm: I find that licenses and certifications show the person has specific knowledge or skills to do a job. Typically, you earn the credentials after you completed education. Sometimes you become licensed and certified after you gain practical experience (Residency, internships, examinations, etc.). Employers can require credentials. A high school diploma is required. An associates' or bachelor's degree could be preferred. 6 months experience is often required.

Carrie: New hires can be improved, invest in staff, training and teaching, prepared for many different services. Credentialing means you have been trained. A new hire should realize it takes time to be experienced, they should be invested in.

Question 4

Charlotte: No. There is a large learning curve for the variety of calls that are handled by the call center.

Jane: No, too much knowledge must be learned and retrained. Would not be good to spend all that time training other people.

Samantha: No, I would not recommend that a temporary employee fill in the account advisor role. There is a lot of information to learn before you can be sure you are telling the borrower the right thing to do.

Thelma: Yes, most temporary employees have the option of becoming permanent. They must also be trained well.

Barbara: If they already have the knowledge, communication skills, and experience, then yes. Also, it depends on the length of time the temporary staff member is available to work. If not, then I don't see the need to spend the time and resources teaching a temporary staff member.

Jill: No, if temporary employee has no knowledge of the student loan industry they could do more harm for a student with the guidance information that they give

Valarie: I personally started as temporary and became permanent. I do think advisors in call centers can have a high turnover and they can quickly train someone new to answer phones or make calls. I don't think I would necessarily recommend only temporary employees fill the position. It is better to have an employee be in the position for a while and really know what they are doing and have that experience and knowledge to be able to best take care of the customer/client.

Malcolm: I do not recommend a temporary employee fill the account advisor position because you will continually, perpetually train the new temp for full time position. It is more advisable to train someone who will continue with the position and learned more stability as they grow in their knowledge and experience by working with same company for many years. The job will become easier as the experience of the work grows benefiting both the worker and company.

Carrie: A temporary employee could be hired in the backroom office jobs. They can perform some call center functions, guidance, templates to be successful should be provided. There is risk and liability to be aware of due to regulations. New hires can be hired to do only certain jobs.

Question 5

Charlotte: I would ensure staff have a clear understanding of what the institution expects of us and the issues they wish us to address. Also, customer service training would be paramount. Ensuring all staff are following the agreed upon standards for communication.

Jane: Knowledge of all training material, detailed instructions. Daily follow-up, a way to communicate changes. Interaction for questions.

Samantha: I would emphasize learning as much as you can about the rules and regulations of the student loan area and I would stress being nice will get you further with a person on the phone than anything else.

Thelma: Great customer service skills are essential. The call center work required that.

Barbara: Learning as much as you can to have a helpful and fluid conversation and be competent with the computer systems in place. Also, be willing to listen and adjust what you are doing when needed, try not to make the same mistake twice, and ask questions if you don't know the answer. Never give out partial or bad information.

Jill: I would emphasize the regulations of student loans and how to keep a student out of default and how a cohort rate affects negatively on higher education institutes.

Valarie: The importance of good customer service skills and being detailed and thorough.

Malcolm: I would emphasize the importance of updating the student/customer information. I would emphasize that they must know why it is important to keep

customer accounts current. Telling the customer if they see any problems that may cause their accounts to become delinquent, then contact lender immediately.

Carrie: Our skillsets are not all transferrable. Ask new hires to try. Ask them to be successful.

Question 6

Charlotte: I don't really see any disadvantages of having the client perform training. I believe it is best to hear from the client what they expect.

Jane: The advantages are we can all understand client's goals, and how they want their company presented. The disadvantage depends on the company and their style and training.

Samantha: The advantage of having a client perform training is the knowledge that they can pass on and they know the mistakes that are made and how to fix them or not make them at all. The disadvantage is that they know the material so well that they might go faster than they need to, and some information could get lost in translation.

Thelma: The Advantages are they can give you more details and a better insight on what they expect. The disadvantage is they may have much higher expectations.

Barbara: I don't think there are disadvantages. You get to see one-on-one exactly what the customer expects and how they would like the task completed. Once you obtain the information they are willing to give you, then as a company you can plan if needed. There should always be an agreement or contract in place, so the customer (and company) is both covered and neither can be taken advantage of. If adjustments are substantial, the customer should be notified.

Jill: Advantages would be that we would know how a customer/client wants our service for them to be handled. Disadvantages would be that we would have to remember how all our different customer/clients want our service to work for them that we might forget how to handle something and lose a student's interest as we look something up.

Valarie: The advantage is you will know exactly what they expect and how they expect it done. The disadvantage is that it may not be very realistic.

Malcolm: Some of advantages of having the training performed by the customer are an opportunity to receive more precise, efficient training, with less chance of errors. Better chance of the smooth transition and transfer of the work load. A disadvantage is that training will pause the daily work schedule.

Carrie: Education is changing with online schools. Education is about access, completion, and success. We are transforming with new services. Clients may know their own regulations. Retention, enhanced customer service. Our field is education. Collaboration is necessary. The relationship must be symbiotic. New innovations from clients are exciting for us.

Question 7

Charlotte: I believe one-on-one training is very beneficial. If you give the trainee, the opportunity to do the job as well as ask questions. PowerPoint is good because the trainees have a resource they can refer to in the future as needed. Webinar training can be very useful, because the trainee can work independently and at a time that is convenient for them.

Jane: Shadowing, detailed training manuals, one-on-one training, PowerPoint with active discussion.

Samantha: I guess a PowerPoint lecture has been a method of training that has worked best for me. I need to ask questions and talk about the information to retain it. Just reading something new and being expected to remember all of it is not a way that I learn best.

Thelma: I would say shadowing, note-taking, and hands-on training works best for me, at least early on.

Barbara: Learning as much as you can to have a helpful and fluid conversation and be competent with the computer systems in place. Also, be willing to listen and adjust what you are doing when needed, try not to make the same mistake twice, and ask questions if you don't know the answer. Never give out partial or bad information.

Jill: When I was helping with outbound calls, shadowing allowed me to gain understanding with how to interact with a student that I couldn't learn from reading it on paper. Having a paper handout also allowed me to have something right there that made me less nervous.

Valarie: I appreciate notes to read myself and hands-on/shadowing.

Malcolm: Shadowing, lecturing, webinar, and some good methods that work well in the past for me.

Carrie: Training methods should all be the above. Some people learn differently. I was an educator. Some methods must be hands-on, some like lectures. I do not train within

the company. Flowcharts and PowerPoints depend on memory and talents. Offer all forms of training.

Question 8

Charlotte: Currently, we have training materials on a designated drive as well as the Intranet. I believe these are sufficient.

Jane: Material on company computer that is kept current should be available for download, keep copy for notes.

Samantha: I think that all our training material is accessible, and I would not change where it is placed.

Thelma: Online training material that can be accessed easily is the best choice.

Barbara: I think all the above are excellent training methods. It would depend on the individual. Is the person you are training a visual, audio learner, or do they need to dive-in and do the task to learn. I am a visual and dive-in kind of girl.

Jill: Having PDF training material would allow you to search for keywords as you are talking with a student. If the training material was on the Intranet everyone would know where it was at and there would be no limits on how many could be in the file at one time.

Valerie: I think it would be helpful to have all training material saved on a public drive on the computers.

Malcolm: Each station should have a step-by-step binder with instruction of duties of each post. By having such instructions at you work station or location is the best way to have accessible training material.

Carrie: Offer all training material, Intranet. Must be updated regularly. All methods and resources are important. Controls must be in place.

Question 9

Charlotte: I would say 80%.

Jane: A lot, this is something that I am familiar with and still use (some).

Samantha: I am not sure how much of the NASFAA training I retained, I would probably say very little. I have not read that training material, nor have I used it in the last 2 years, so I am sure I have lost a lot of that knowledge.

Thelma: 50%

Barbara: I think we try to make all training material accessible with handouts, e-mails, and documentation accessible for everyone on a drive on our network. I am newer to this business and have only completed the Direct Loans NASFAA credentialing. If not used every day, you lose it. However, with the PowerPoints and notes I can refresh when needed.

Jill: Since being an account advisor isn't my job, I did not keep any of it. I believe in PowerPoint, PDFs, and accessible databases, though. I depend on those.

Valarie: I remember most of it, but it is probably outdated information by now.

Malcolm: I have retrained most of the NASFAA Direct Loan training because I am able to refresh my memory by using the information daily.

Carrie: PowerPoints lectures must be revisited especially the employee does not use it. I am not sure how it can be retained for several years.

Question 10

Charlotte: I think it was used to make staff feel comfortable because we were entering an area that was unfamiliar. I believe role-playing can be a very useful training tool.

Jane: Role-playing got us out of our comfort zone. It also let us see how others handled questions, more would be good.

Samantha: I think the role playing was used to get us involved and understand what it was going to be like answering the phones for them and talking to the student. I think that it is a good tool to use, but I hate being on the spot in front of everyone, so it is not something I like to participate in.

Thelma: To offer a different form of training. Yes, it was more personal and very interesting.

Barbara: I think role playing is an excellent way to get folks out of their comfort zone and participating in the exercises. It allows you to get hands-on experience in a controlled environment. If you mess up, you just try again with folks around you who are supportive.

Jill: I was not in on the training session, so I'm not sure how to answer this question. I know role-playing can help an employee act out a day's work until that employee is comfortable.

Valarie: As a hands-on way of training. I prefer it and feel I learn more from that than someone reading PowerPoints to me.

Malcolm: Role-play helps you to see the other person's side of the issue, or their view of matters. Yes, I would like to see more play used in training.

Carrie: The world is litigious; the clients will want to show the parameters to us. The role playing is excellent because the clients can make us familiar with their world. I would like to see more.

Question 11

Charlotte: Yes.

Jane: Mostly for the online college. I do not take collection calls. If I do, I would need more training.

Samantha: I do think that I have been trained to do the tasks asked of me, whether that training was well structured and prepared is another question.

Thelma: Most but not all. On the job training is what helped. I worked in several departments before now.

Barbara: I do feel I have been adequately trained for my job duties. And not just by the guarantor, but all my other jobs and experiences leading up to this position. Sometimes people need to take the initiative to figure things out, learn on their own, read in the information already available, ask co-workers for help, and figure out what they need to know more about instead of expecting others to always hand deliver everything. Some of the responsibility must be put on the employee.

Jill: I'm trained to perform all my job duties. But since I'm not an account advisor, I am very limited on the office tasks I can perform. However, the ones I can perform, I feel I have been trained to handle them when I'm asked to.

Valarie: Most, and some you figure out as you go.

Malcolm: Yes, I feel I have been trained to perform all office tasks required of me.

Carrie: A lot of my training has been ongoing, I went to industry-related training.

Support within the company, and on-the-job training has been essential. I learned it by doing it.

Question 12

Charlotte: I believe there needs to be better coordination, documentation and opportunity for clarification.

Jane: We answer questions differently. More training on major questions to be sure we all have the same answers. A better way to relay info to all staff when a change has been made to preview information or when there is something new. We should have the correct answers. For example, community college client, there should be a better and more centralized way for advisors to have the information they need.

Samantha: I am not aware of there being a pressing office training need now.

Thelma: Keeping up with the constant changes. I survived several downsizing efforts like the rest here. My day is nothing like it was one year ago.

Barbara: Time, communication, and self-initiative.

Jill: I'm not sure how to answer this question since I'm not in on all the training. I know I have been trained on bookkeeping, but not like that.

Valarie: To be consistent and not change the rules or way things are done so much.

Malcolm: With the growth of any company, more trained employees would benefit the staff as well the company.

Carrie: Affordable and customized services. Customized is a powerful word, client-by-client. Each employee must be adaptable. We go all-in when we have a lead that fits our mission. Collaborative efforts. We are re-tooling skillsets.

Question 13

Charlotte: If we are to continue to assist schools with admissions and financial aid, I believe some very basic training these areas are needed.

Jane: Communication skills between staff, computer skills. We may also need training on being able to speak with customers in a better tone of voice. Friendly and professional. Listening is a skill that could be developed some. This would keep and allow us to have a better understanding of what the customer needs. Positive feedback to the questions is a skill one might need to work on somehow. We seem to get in a rut just to get the job done because of time constraints and rules.

Samantha: Future training would depend on the client or future assignments.

Thelma: I believe there should be opportunities to grow with the company. Training should follow that.

Barbara: I would like to see more customer service training. There should be fluidity of conversations and getting off scripts.

Jill: Again, this is a hard one for me to answer since all training and development opportunities I would like to see would deal with accounting/bookkeeping.

Valarie: To broaden my experience and take me out of my comfort zone.

Malcolm: When a company invests in its employees by offering training, development programs, and perks, research shows both companies and employees reap the benefits,

including the increased job satisfaction levels, internal promotion opportunities, and better retention. For example, there can be tuition reimbursement, training onsite for job advancement, and yearly job conferences to better build team spirit.

Carrie: There is learning, customization, we must have employees who can mentor others.

Question 14

Charlotte: I am fine with receiving materials on-line, provided I am given the opportunity to seek clarification.

Jane: Outside seminar for communication or someone can come to the office. Smaller group or one-on-one training on specific material. I love step-by-step manuals. But there still must be someone knowledgeable you can ask about out of the norm situations.

Account advisors need material to read about clients. There should be more one-on-one and follow-up training. More training when changes are made or added. Someone needs to be accessible to answer questions.

Samantha: Like I said before, for me, a group in a lecture style where questions can be asked, and the information is being discussed out loud is best for me.

Thelma: I believe you should hand-deliver, present, or e-mail training material.

Barbara: Many methods, since everyone learns differently. Computer, one-on-one, group, role-playing, PowerPoints.

Jill: Having training materials delivered in a PDF would allow me to highlight what is needed by searching for keywords. Also, if I'm talking to a student it would save time from flipping through pages.

Valarie: Training sessions, via e-mail, or accessible on the Intranet.

Malcolm: On the job training is a combination of many training methods like lectures, discussion, web-based learning.

Carrie: Future training material must be on the Intranet, on PDF, automated, information must be available online. The material must be visual, interactive, accessible, and up-to-date. Communicate updates.