

**Written Testimony of Ms. Jeanne Herrmann,
Chief Operating Officer, Globe University/Minnesota School of Business
before the
House Committee on Education and the Workforce**

**March 17, 2011 Hearing on “Education Regulation: Roadblocks to Student Choice
in Higher Education”**

Mr. Chairman and other distinguished Members of the Committee, my name is Jeanne Herrmann and I am the Chief Operating Officer at Globe University/Minnesota School of Business. On behalf of the students, faculty and administration of Globe University and the Minnesota School of Business (referred to jointly as “Globe” below), which are both owned by the Terry and Kaye Myhre family, I thank you for the opportunity to submit testimony to the House Committee on Education and the Workforce on the topic of regulations proposed by the Department of Education (“the Department”) that pose roadblocks to students’ choice in higher education. My testimony is directed specifically to the Department’s proposed regulation to define “gainful employment” (“GE”) for purposes of determining Title IV student financial aid eligibility of programs offered by proprietary institutions of higher education and postsecondary vocational institutions, as published in its July 26, 2010 Notice of Proposed Rulemaking (NPRM).

I joined Globe in 1994 and I have responsibility for providing oversight and leadership to our campus operations. I have a team of six regional directors who work with each campus on a daily basis to ensure that compliant, consistent and caring practices are in place to serve every student. I provide oversight to our academic, student, career services and military support teams. I am a member of the executive team that sets our strategic, organizational goals each year and I have responsibility for ensuring successful outcomes for our students, which is a goal central to our strategic plan.

Outside of my immediate responsibilities at Globe, I serve on the Minnesota Higher Education Advisory Board, which includes four higher education sector leaders

and the commissioner of K-12. I also serve in an advisory role to the governor-appointed executive director of the Minnesota Office of Higher Education, participate actively with the Minnesota Career College Association and serve on several state committees that focus on education and workforce development. I am proud to be one of the founding members of the Minnesota P-20 Partnership that looks to improve the connections between early childhood education and graduate school. I have worked with other leaders in Minnesota to create the State Longitudinal Educational Data Systems (SLEDS) so that we can more accurately account for students and their college attainment rates, as well as their success in entering the workforce.

On a national level, I serve as a Commissioner of the Accrediting Council for Independent Colleges and Schools (ACICS), a national institutional accrediting body, where I work to ensure the standards of accreditation are upheld, best practices are shared and quality improvement is a continuous focus of member institutions. In my capacity as Chair of the Institutional Effectiveness Committee (IEC), I am currently working with staff at ACICS and the United States Department of Education to develop a student success initiative project that focuses on everything from graduation rates to default prevention.

As detailed above, I am deeply committed to the education field. I am very proud to work for a school that truly cares about the success of its students. I do a great deal of training of internal staff regarding our accreditation and compliance responsibilities and I always end my training by saying to our employees that we have an obligation to do our very best for our students. That is why I appreciate the opportunity to appear before this Committee, knowing there are people who are not always supportive of or do not have a complete understanding of private sector higher education, to explain the valuable educational and other services we provide our students and our concerns about the harm that the GE proposal would have on students.

My testimony focuses on three main points. First, private sector colleges and universities (PSCUs) are committed to providing a quality education, just as their

counterparts in traditional higher education, and to observing both the letter and the spirit of the myriad laws that govern them. Independent research of PSCUs demonstrates very positive outcomes. Globe is one among many PSCUs that bring great value to students, employers and communities.

Second, the Department's proposed GE regulation will detrimentally impact students' access to, and choice of, postsecondary programs nationally and at Globe. We fully support the President's objective of regaining the nation's premier rank in proportion of citizens with at least one year of postsecondary education by 2020, but the GE proposed rule will actually work against that objective by restricting choice and access. Moreover, if the metric is designed to solve the problems of student debt load, quality of programs, or directing students to programs that will prepare them for the highest-demand occupations, it fails in being the best route to all three objectives. Under the proposal, programs with marginally successful outcomes in terms of graduation and job placement could continue, while programs with outstanding results in preparing students for high-demand occupations could fail. For these reasons, it should be abandoned.

Third, if the Department had better defined the problem it was trying to solve through the proposed GE rule, more common sense solutions could be implemented. For example, if the objective is consumer protection, transparency through enhanced disclosure of key, relevant information to consumers is far more effective in assisting students in choosing career-focused programs than the application of a convoluted, complex metric. If student debt loads are the concern, then financial aid officers could be given the discretion to limit federally guaranteed student borrowing when the amount borrowed exceeds the educational costs, as it does all too often. If better metrics of quality are the concern, then requiring minimum outcomes measures such as placement and graduation rates are better measures of value and quality of education for students than debt load or repayment rates. We stand ready to work with the Committee to develop such common sense legislative proposals.

I. Globe's Commitment to Career Education and the Community

Globe is not new to career education. Globe University (then, Globe College) was established in 1885 in downtown St. Paul with the goal of providing "practical" education to students. The Minnesota School of Business was established in 1877 to teach bookkeeping, shorthand, English and penmanship in downtown Minneapolis. Both institutions are private, tax-paying, accredited postsecondary institutions based in Woodbury, Minnesota, with twenty (20) campuses throughout Minnesota, Wisconsin and South Dakota. A list of campus locations is included as Attachment A to this testimony. As of March 2011, 11,175 students were enrolled at our schools. Our schools offer masters', bachelors', associates', diploma and certificate programs that help prepare students for careers in multiple fields, including accounting, health fitness, medical assisting, business administration, paralegal services, criminal justice, information technology, network support, registered nursing, veterinary technology, and health care management.

Globe University and Minnesota School of Business are accredited by the Accrediting Council for Independent Colleges and Schools (ACICS), a national accrediting agency recognized by both the Department and the Council for Higher Education Accreditation. Schools accredited by ACICS are required to meet and maintain high standards of faculty qualification, student retention and student placement. Specifically, to maintain national accreditation, our schools are required to meet minimum placement rates and to submit annual reports tracking enrollment, retention, and default rates. These requirements are a focus of our efforts and, as a result, a majority of our students stay in school, complete their programs and get jobs.

Finding suitable employment, our students are able to repay their loans. Although not all the students who enroll in our programs end up graduating, we are proud that our federally guaranteed student loan default rates are in the single digits for many of our programs. In Fiscal Year 2008, Globe University had an average Cohort Default Rate (CDR) of 6.6% and Minnesota School of Business had an average CDR of 5.5%. In addition, our retention and placement rates are strong. In 2009, the average

retention rate at the ten Minnesota Business School campuses was 73.1% and the average placement rate was 77.1%. For the ten Globe University campuses, in 2009 the average retention rate was 70.3% and the placement rate was 78.1%. We achieve these positive outcomes through student supports to keep students in school, default management and financial literacy training to educate students about loan repayment obligations, and well-staffed placement offices that have longstanding relationships with local and national employers. To put it simply, we must have positive outcomes for our students. Otherwise, we cannot continue to operate, both because our reputation will suffer, making it difficult to recruit new students, and because our accrediting body will remove our ability to continue to accept students with Title IV funds.

The required ACICS reports also include audited annual financial statements to verify that adequate fiscal resources back our programs and student support services. Compliance with ACICS requirements are linked to Globe's eligibility to accept Title IV student financial aid, including Stafford Loans, federal PLUS loans, Pell Grants, Academic Competitiveness Grants, National SMART Grants, federal SEOG grants and other Title IV grant and loan assistance. In addition, many of our programs are programmatically accredited by specialized accrediting bodies, such as the Commission on Collegiate Nursing Education (CCNE) for our Bachelor of Science in Nursing, the Accrediting Bureau of Health Education Schools (ABHES) and the American Veterinary Medical Association (AVMA). In addition to accrediting body oversight, our schools are also subject to a variety of other Title IV regulations, including required minimum Cohort Default Rates, as well as state oversight. We take compliance with the federal-state-accrediting body "triad" of regulation very seriously and compliance best practices are part of our culture at Globe.

Globe's philosophy as a career-focused educational institution is to invest in our students by providing knowledge, skills and credentials to support their immediate employment goals and to build a foundation for continued career opportunities. Our 21st Century economy is a knowledge economy, and skilled workers are a central driver of business and prosperous communities. We search for faculty and staff who are passionate about learning. We provide, and keep up to date, pedagogical resources to

help students acquire the skills and knowledge needed to succeed in their chosen field. To ensure students are acquiring essential knowledge, skills and abilities to succeed in their chosen career fields, every program has learner outcomes specific to that career path that are assessed in courses throughout their educational program using a variety of assessment tools.

We are both a career-centered and a community-focused institution by mission. Globe believes that citizens' quality of life and ability to contribute to communities is tied to educational attainment. Our institutional mission statement is centrally tied to the community. It states: "We will demonstrate **We Care** by preparing career-focused, community-minded graduates for the global workforce." Globe evidences this shared career and community focus in the following ways:

Strong Employer Collaboration. We have close, established relationships with employers to help design our curriculum and to make sure that it is kept current. Our Program Advisory Committees (PACs) ensure that our curricula meet employers' industry standards and needs. Each campus maintains a PAC with appropriate membership for every program offered at the campus. PAC members cannot be employed by the school. Membership is diverse and includes a minimum of 15 members, at least three of whom are employers, who can provide multiple points of view. In 2010, 521 employers or practitioners were active members of our PACs. In addition, we monitor annually and, when appropriate, end enrollments in specific programs in order to ensure that the number of graduates of a program in a geographic area is compatible with employer demand for those graduates.

Globe Community Engagement: Globe is committed to building communities through education. We accomplish this through service-learning and community partnerships, memberships, sponsorships, and charitable support and outreach initiatives. In 2010, our campus students, faculty and staff participated in 3,612 community events totaling 24,412 volunteer hours.

Service Learning: Through service-learning, our students learn how to be engaged, ethical and responsible citizens of their communities. Students apply their learning to real-world situations, which benefits them and our community partners

including employers, the government and nonprofit organizations. In the process, students hone their critical thinking skills and learn the value of community engagement. Community partners benefit by having access to energetic individuals with sharp minds and volumes of great ideas. As of November 15, 2010, Globe courses that had a service-learning component applied this concept to 1,113 projects that provided a real world learning experience for our students and a service to community partners.

Memberships: Globe is a member of twenty-three Chambers of Commerce, twelve industry-specific professional organizations related to our program fields, the Association of Private Sector Colleges and Universities, the Better Business Bureau, the Dakota Association for College Admission Counseling, Distributive Education Clubs of America (DECA), Minnesota Association of Financial Aid Administrators, Minnesota Career College Association, Minnesota Library Association, National Association of Colleges & Employers, National Association of Student Financial Aid Administrators, numerous Rotary and Kiwanis Clubs, the South Dakota Association of Student Financial Aid Administrators, the South Dakota Career Planning & Placement Association and the Wisconsin Council for Independent Education. And when we join these organizations, we play an active role, learning from them and giving back.

Charitable Support & Outreach Initiatives: Globe supports the American Cancer Society and other cancer research and awareness organizations, the Children Heritage Foundation, the Correctional Facility Education Initiative, India Higher Education Outreach, Luther Seminary, Make-a-Wish Foundation, Peace House Africa, Salvation Army, Vision Slovakia, and Youth Frontiers, among other charitable and community service organizations.

Sponsorship: Globe has been a sponsor of the Minnesota Chamber of Commerce Luncheon, “Best in Class: Building a World Class Education System” featuring the U.S. Secretary of Education, the Madison Area Music Association Awards, numerous Chamber of Commerce Business Development Luncheons, the TechFuse Technology Conference, the Veteran of the Month radio program,

charitable golf tournaments, and numerous community parades, festivals and sporting events.

Globe has received a Certificate of Recognition from the Minnesota Governor and a Certificate of Appreciation from the Minnesota Department of Veterans Affairs for support of veterans. We have been designated a Yellow Ribbon Campus from the State of Minnesota and were voted a Top 100 “Best for Vets” College from Military Times EDGE. Career education and community service are inextricably bound together at Globe and we are committed to being both a fine institution of higher education and a responsible and valuable member of the community.

II. The Proposed GE Rule Would Severely Limit Student Choice and Should Be Abandoned

We support the desire of the Department and this Committee to ensure the highest quality and accountability of programs that benefit from Title IV funds and to prevent abuse, for both students and taxpayers. However, the proposed GE rule that would tie a program’s Title IV student financial aid eligibility to debt/income and repayment rate metrics is an overly burdensome, unnecessarily complex regulation not based on sound data and analysis. At the heart of the problem is the fact that it is not clear what problem the rule is trying to solve, yet it will have the unintended consequence of precluding students, many of whom are ones who need training the most – like Globe students who are working parents, young adults, military personnel, veterans, career-changers and other non-traditional students – from receiving the education they want and need.

Is the goal of the rule to limit loan indebtedness, eliminate poor quality programs, or direct students to certain occupations and away from others? If the goal is controlling student loan indebtedness, a much better approach is to permit institutions to limit the amount of loan funds a student may borrow to that which is needed to pay for the student’s educational charges, such as tuition and fees. This

would require Congressional authorization, and we would be happy to work with the Committee to advocate for such legislation. In addition, Congress could require that private loan funds be disbursed directly to the institution, rather than the student, to allow one final opportunity to counsel students about financial literacy, the benefits of federal loans over private loans, and the dangers of over-borrowing and default. We would be happy to work with the Committee on such a proposal if it is of interest. Congress is best equipped to be making these types of loan indebtedness decisions, not the Department through a convoluted metric with damaging unintended consequences.

If the goal is to measure the quality of the program through the costs and benefits to the students, the rule does not do that either, as explained in more detail below. Moreover, the General Education Provisions Act (GEPA), 20 U.S.C. §1232a provides that the Department is prohibited from such qualitative assessments by “exercise[ing] any direction, supervision, or control over the curriculum, program of instruction, administration, or personnel of any educational institution, school, or school system limitations.” The proposed rule would run afoul of this provision by unnecessarily encumbering the process of designing and offering to students innovative academic programs that are responsive to rapidly shifting economic and social conditions.

In the absence of key research by the Department itself, Charles River Associates (CRA), a well-respected research organization, conducted the most exhaustive analysis done thus far about the potential impact of the proposed GE rule on programs and students, using data from over 10,000 programs and more than 600,000 students.¹ It did the initial analysis in large part because the data used in support of the Department’s published proposed GE rule was very limited and the analysis lacking. The CRA study concluded the following, among other things:

- the GE metric *underestimates the economic benefits* that students receive from postsecondary education and, as a result, “has the

¹ Public Comment of Charles River Associates, filed September 9, 2010 with the Department of Education.

potential to reduce access to programs that would have conferred significant benefits to students in terms of higher lifetime earnings” without being a measure of the quality of those programs;

- between **1.2 and 2.3 million** students could be foreclosed from any postsecondary option through 2020, including mostly female and minority students who stand to gain most socio-economically from additional schooling;
- between 18.4% and 22.6 % of all programs would fall within the ineligible or restricted Title IV categories under the metric and between 27.1% and 46.6% of students are currently in programs that would either fail or be deemed ineligible under the metric;
- despite the Department’s claim that 90% of students in programs closed as a result of the proposed rule would find replacement programs, only 25% to 50% of displaced students would find replacement programs, leaving others with no further access to postsecondary programs; and
- despite the Department’s assumption that programs with a higher debt-to-income ratio also have a higher default rate, in fact if a student graduates from a program with a higher debt-to-income ratio, he or she is *less likely*—not more likely—to default on their student loans, undermining a fundamental assumption of the metric.

Finally, if the goal of the metric is to set forth a methodology for directing students to specific types of jobs, social engineering of that type would never work. Nor is it the appropriate role for the federal government to determine how many graduates are needed in a particular field and manage the labor force to that end. The market, along with various accreditation standards such as placement rates, is much better at anticipating and measuring workforce demands. In a market economy, students are customers who vote with their feet – if we cannot perform and the programs cannot prepare students for careers, we risk our institutional accreditation, our Title IV eligibility, and future student enrollment because our

reputations will suffer. Nor is it the role of the federal government to get involved in price fixing, by telling schools they must lower their tuition to maintain the designated ratios, as some in the Department have suggested. And, because schools cannot limit the amount a student borrows, even if a school would lower its tuition to try to meet the metric, as long as students are allowed to borrow the maximum, the school will still fail the GE metric. Many schools would also have a significant problem in meeting the 90/10 test if they were forced to lower tuition primarily to meet the GE proposed rule. That rule requires proprietary schools to receive no more than 90% of their revenue from Title IV funds and the rule has the unintended effect of making tuition reductions difficult without impacting that ratio negatively.

Why, we must ask, would the Department pursue a rule with such significant impacts on student choice at a time when the gap in economic well-being between the rich and the poor is increasing, and education is the one path to bridge that gap? At Globe, it has been extremely difficult to anticipate exactly which programs would be deemed restricted or ineligible for Title IV funding because schools do not have access to the average annual earnings information by which the debt/income metric is calculated. Specifically, the proposed rule is structured in a way that schools do not have access to Social Security earnings used to calculate the metric, which are understandably classified as private. We view that lack of transparency and notice as a violation of our due process rights. In addition, the Department, in its proposed rule, makes Title IV eligibility contingent on past years' data – data from as long as three years ago – and thus does not provide us with an opportunity to adjust programs to comply with the rule or access that data.

That said, we believe that among many other programs, our allied health, medical assisting, veterinary technician, massage therapy, and paralegal programs are most vulnerable to negative impact by the proposed rule. Yet, we have high placement rates for these programs, indicating students are getting jobs despite what is, at the start of their careers, often pay levels that will not meet the

Department's metric. In addition, medical and clinical assistants, registered nursing, medical office management/administration and business administration, business management and operations, programs which we also offer, are among the 15 most high-demand occupations over the next decade, and yet they are likely to be negatively impacted by the proposed rule. We simply do not understand why the federal government would, especially at this time in our country's history, seek to implement a rule that would impact job placement in fast-growing occupations. In short, the Department could not have contrived a more anti-student and thereby anti-employer and anti-taxpayer proposed rule.

One other point, Mr. Chairman and Members of the Committee, which is more about process than outcomes, but I think is critical to thinking about the GE proposal. This Congress took ten years to reauthorize the Higher Education Act, including countless hearings and reports. During that time, both parties held the gavel in this Committee. The final product was the 2008 reauthorization, which, though it had a few controversial elements, was fundamentally bipartisan. In several areas, it included additional student and taxpayer protections in response to concerns this Committee heard. Implementing those changes has added costs to our operation, but we have complied because the Congress came to those changes after fair deliberations based on the record that was established.

During those ten years, as far as we have been able to determine, no hearings were held, no suggestion was made by this Committee or anyone else in the Congress that the term "gainful employment," which has been in the statute for more than four decades, needed to be redefined. No indication existed that there was a substantial problem in the relationship between graduates' earnings and the amounts borrowed or that establishing a metric as in the Department's GE proposed rule would solve the problem. Not being from Washington, I do not claim to understand everything that goes on here, but it seems that if the problem really existed and if a solution was apparent, it would have surfaced sometime during that ten year period. But it did not. To me, that indicates the GE rule is a solution in

search of a problem. The fact that the proposed rule generated an unprecedented 90,000 comments, the majority negative, many from Members of Congress, indicates that the proposed solution is far from accepted. So, again as an educator, not a policy expert, I would offer that a change in policy as dramatic as the GE proposed regulation should be dealt with through the legislative process, so that this Congress can determine whether it has merit.

III. If the Goal of the Proposed GE Rule were Clear, a More Common Sense Solution Could be Implemented

We are not opposed to regulation per se, but we support reasonable, fact-based regulation focused on improving outcomes for students. We believe that instead of a misguided regulation, like the GE proposed rule, there are steps that can be taken to protect and inform consumers and taxpayers. For instance, educational outcomes—retention, placement, passage of post-graduation licensure examinations—are direct measures of quality, as opposed to the convoluted and ultimately harmful measures such as the proposed GE metric. Institutions that perform well should continue to participate fully in Title IV programs. Institutions that are poor performers should be required to improve and adhere to regulatory requirements. Abusers should have their eligibility suspended or terminated.

Further, transparency is critical. All students should have information available to them regarding their total cost of education, an understanding of how they will pay for those costs and reasonable expectations for employment or graduate school following completion of their undergraduate studies, as has been provided for in the 2008 amendments to the Higher Education Opportunity Act (HEOA) addressing enhanced consumer disclosure that just became effective in 2010. These outcome and transparency improvements stand to benefit all of higher education, not just the proprietary sector, if adopted widely. We would support a more comprehensive approach to solving these problems and offer to work with the Committee as requested. The time has come to put aside different treatment of

postsecondary institutions based on tax status and to work together to protect students while also preserving choice so that we can meet the demands of preparing our nation's workforce to be globally competitive now and into the future.

In conclusion, Mr. Chairman, Globe supports the idea of reasonable and fair regulation. Our job is to provide a quality education while adhering to the rules. We understand the Department's role is to oversee the rules, make sure any and all needed improvements, and to propose new or modified rules when the current system lapses. The proposed GE rule is so bad, however, in our estimation, for our students and our country that we have no alternative but to ask the legislative branch to stop it being implemented. We appreciate the overwhelming, bipartisan vote in the House to push the pause button on this regulation through the Kline/Foxx/Hastings/McCarthy/Payne amendment to the Continuing Resolution, and hope that the amendment will appear in the final Continuing Resolution that is signed by the President.

Thank you, Mr. Chairman and other distinguished Members of the Committee for this opportunity. We stand ready to assist you further in any way requested.

ATTACHMENT A

Globe University/Minnesota School of Business

Campus Locations

Each of our campuses is handicapped accessible and has facilities and equipment that comply with federal, state and local ordinances and regulations, including those required for safety, building safety and health. Based on the programs offered, a variety of equipment and technologies provide students with training that is current with existing professional practices.

GLOBE UNIVERSITY

Appleton Campus

Globe University-Appleton campus is located at 5045 West Grande Market Drive, Grand Chute, Wisconsin.

Eau Claire Campus

Globe University-Eau Claire campus is located at 4955 Bullis Farm Road in Eau Claire, Wisconsin.

Green Bay Campus

Globe University-Green Bay campus is located at 2620 Development Drive in Bellevue, Wisconsin, a suburb of Green Bay.

La Crosse Campus

Globe University-La Crosse campus is located at 2651 Midwest Drive in Onalaska, Wisconsin, a suburb of La Crosse.

Madison East Campus

Globe University-Madison East campus is located at 4901 Eastpark Blvd in Madison, Wisconsin.

Madison West Campus

Globe University-Middleton campus is located at 1345 Deming Way in Middleton, Wisconsin, a suburb of Madison.

Minneapolis Downtown Campus

Globe University-Minneapolis Downtown campus is located at 80 South 8th Street, Suite 51, in downtown Minneapolis, Minnesota. The site occupies 20,000 square feet in the concourse level of the IDS Center.

Online Division

Globe University-Online Division is located on the third floor of Minnesota School of Business-Richfield at 1401 West 76th Street, Richfield, Minnesota, a suburb of Minneapolis.

Sioux Falls Campus

Globe University-Sioux Falls campus is located at 5101 South Broadband Lane in Sioux Falls, South Dakota.

Wausau Campus

Globe University-Wausau campus is located at 1480 County Highway Xx in Rothschild, Wisconsin.

Woodbury Campus

Globe University-Woodbury campus is located at 8089 Globe Drive in Woodbury, Minnesota, a suburb of St. Paul.

MINNESOTA SCHOOL OF BUSINESS**Blaine Campus**

Minnesota School of Business-Blaine campus is located at 3680 Pheasant Ridge Drive Northeast in Blaine, Minnesota, a northern suburb of Minneapolis.

Brooklyn Center Campus

Minnesota School of Business-Brooklyn Center campus is located at 5910 Shingle Creek Parkway in Brooklyn Center, Minnesota, a northern suburb of Minneapolis.

Elk River Campus

Minnesota School of Business-Elk River campus is located 11500 193rd Avenue in Elk River, Minnesota, a northern suburb of Minneapolis.

Lakeville Campus

Minnesota School of Business-Lakeville campus is located at 17685 Juniper Path in Lakeville, Minnesota, a southern suburb of Minneapolis.

Moorhead Campus

Minnesota School of Business-Moorhead campus is located at 2777 34th Street South in Moorhead, Minnesota.

Online Division

Minnesota School of Business-Online Division is located on the third floor of Minnesota School of Business-Richfield at 1401 West 76th Street, Richfield, Minnesota, a suburb of Minneapolis.

Plymouth Campus

Minnesota School of Business-Plymouth campus is located in the center of the Plymouth Plaza at 1455 County Road 101 North in Plymouth, Minnesota, a western suburb of Minneapolis.

Richfield Campus

Minnesota School of Business-Richfield campus is located at 1401 West 76th Street in Richfield, Minnesota, a suburb of Minneapolis. The campus has additional classrooms and labs at a nearby location, 4445-4555 West 77th Street in Edina, Minnesota.

Rochester Campus

Minnesota School of Business-Rochester campus is located at 2521 Pennington Drive Northwest in Rochester, Minnesota.

Shakopee Campus

Minnesota School of Business-Shakopee campus is located in Shakopee Town Square at 1200 Shakopee Town Square in Shakopee, Minnesota, a southwestern suburb of Minneapolis.

St. Cloud Campus

Minnesota School of Business-St. Cloud campus is located at 1201 2nd Street South in Waite Park, Minnesota, three miles west of St. Cloud.