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# Learning and Its Tokens: A Fallacy and Its Implications for Advising

Marc Lowenstein  
*Stockton University (retired)*

*Abstract:* I introduce the “token fallacy,” which we commit when we confuse the tokens of learning, such as grades or diplomas, with learning itself and lend the former the value that should only be accorded to the latter. I argue that the token fallacy is involved in some policies, practices, and programs that are commonly found at many institutions, such as dual-credit/dual-enrollment programs and the completion agenda. I argue further that, to the extent these practices rest on the token fallacy, they have the potential to create ethical dilemmas for advisers who are obliged to participate in those practices. I briefly discuss some tools for advisers to use in identifying and navigating such dilemmas and discuss what I see as the duty of advisers, individually and collectively, to oppose the public policy decisions that are at the root of these dilemmas.

*Keywords:* token fallacy, learning, ethics in advising, credentialism, dual enrollment, college completion agenda

In this paper, I will describe what I call the “token fallacy.” I will show how this fallacy can easily arise in education at various levels but especially in higher education. I will argue that educational practices rooted in this fallacy have implications for the work of academic advisers and, where their institutions are committed to such practices, may pose difficult ethical dilemmas for advisers, whose primary duty is to student learning. I will show that advisers, even if not committing the fallacy themselves, may be complicit in practices that encourage others to commit it.

## WHAT IS THE TOKEN FALLACY?

The token fallacy (not so named) enters the literature in Mark Twain’s *Tom Sawyer* (Twain, 1876). At Tom’s Sunday school the staff want students to memorize Bible verses, so they offer rewards in the form of tickets: one earns a

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Direct correspondence to Marc Lowenstein. E-mail: [lowenstm@comcast.net](mailto:lowenstm@comcast.net)



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blue ticket for memorizing two verses; ten blue tickets can be traded in for a red ticket; in turn, ten red tickets equal a yellow; and ten yellow tickets earn you a personal Bible. Now, it will not surprise readers familiar with the book that Tom is terrible at memorizing verses. Instead, he acquires tickets by trading trinkets for them. Incredibly, he accumulates enough tickets to win a Bible and becomes an instant celebrity. (The very amusing ending to the story is outside the scope of concern here.)

Tom has found a way to beat the system, achieving its highest reward without actually accomplishing the learning that the reward is supposed to represent. Readers may sympathize with Tom if they question the Sunday school's memorization-heavy learning goals, but if they are educators, they may also disapprove of the deception and of the inference drawn by some present at the event that, since Tom has earned the Bible, he must have memorized many verses.

In what follows, the word “token” refers to things like the tickets and Bibles that are, or are supposed to be, manifestations of learning but are not themselves learning. The “token fallacy” is the mistake one makes when one confuses learning with its tokens and values the tokens as if they were learning itself. Technically speaking, a fallacy is an error in reasoning; the token fallacy consists of the inference, from the presence of such tokens, that learning has occurred. The goal of this paper is to argue that educators have done too much of this and, most importantly, that advisers must not be party to it.

Many tokens of learning are familiar—grades, GPAs, transcripts, diplomas, awards, test scores (e.g., SATs and GREs), honor society memberships, graduate school acceptances... In normal circumstances, there is a causal connection: the token has been bestowed as a result of the learning having taken place and having been demonstrated. That inference is not always fallacious. If it were, grades, credits, and degrees would be worthless since no one would be deceived by them, and once this was understood, the inference would no longer be drawn and, paradoxically, the fallacy could not occur.

Thus, there are at least the following roles being played when the token fallacy occurs: the learner (i.e., the student whose learning is at the heart of the matter), the evaluator (i.e., a teacher or other educator) who has appraised that learning and deemed it worthy of some token; and an observer, who infers from the student's possession of the token that they have accomplished the learning. The fallacy occurs when the token assigned by the evaluator does not signify the stated student learning outcome, but the observer mistakenly believes that it does.

An experienced observer knows something about the reliability of a particular evaluator. This might result from following that evaluator over a period of time and seeing evidence of students' learning that is independent of the evaluator's tokens. For example, an employer has hired graduates of a university's accounting program in the past and found that their work performance correlates with their grades. Or trust in an evaluator might result from knowing and respecting the methods the evaluator uses to bestow tokens. For example, a university has a transparent assessment program that its regional accreditor finds sound. This is why employers,

accreditors, and other stakeholders should be interested in assessment: good assessment enables them, *qua* observers, to avoid the token fallacy. Authentic assessment of learning outcomes, accomplished by systematic examination of student work unmediated by grades or other tokens, is the corrective to the token fallacy.

A matter of terminology: the token fallacy is related to the notion of “credentialism,” defined by Merriam-Webster (n.d.) as “undue emphasis on credentials (such as college degrees) as prerequisites to employment.” I am using the “token” terminology because the tokens discussed here are broader than just degrees, though they include degrees—a few other examples are mentioned previously. Credentialism, as defined here, is an instance of the token fallacy since it focuses on one particular kind of token. The philosophical objection to the token fallacy is the same as the objection to credentialism.

One root of the token fallacy is the transactional view of education—the idea that in entering an educational institution or program a student becomes a customer who is purchasing a commodity. Contrast that with the transformational view—that one goes to college to be changed (see Lowenstein, 2014). I believe that students and their parents increasingly see higher education transactionally, which is perhaps partly understandable because the costs have become so high. Unfortunately, it is not only the students but their institutions as well that have been infected with this view of things, which can lead them to prioritize pleasing customers over promoting learning. But if one sees education as something one is buying, the focus is likely to be more on the degree than on the learning. That is, what one is buying in a transaction with the university is a credential, not the learning it is supposed to represent.

## HOW THE TOKEN FALLACY ENTERS INTO ACADEMIC ADVISING

Advisers may become involved in the token fallacy either by (a) committing the fallacy in their own thinking about students’ progress or (b) involvement in institutional policies and practices in which the fallacy is implicated, even if they do not commit the fallacy in their own reasoning. Although either of these can happen, it is the latter, more subtle model that is the primary focus of this paper.

### Advisers’ Susceptibility to the Token Fallacy

Advisers might be susceptible to the token fallacy if they focus on the “checklist” approach to advising, i.e., if they see the entirety of their responsibility as tracking whether students complete their graduation requirements and keeping the students apprised of their progress. Such advisers may judge a given student’s progress based solely on these markers, to the exclusion of any qualitative questions about the student’s learning and its meaning. The token fallacy is at work here because credits and grades, even if distributed according to institutional requirements, are at best tokens of learning. Here is an example: a student who sees

general education requirements as obstacles to be overcome, rather than educational opportunities, asks their adviser to suggest the easiest possible way to meet a particular requirement; if the adviser does so, an observer (a reader of the student's transcript) may commit the token fallacy by inferring that the student has accomplished what the requirement was designed to achieve.

As already mentioned, those grades and credits are not irrelevant or inappropriate concerns of the adviser. Suppose for example the student is an athlete for whom eligibility to compete is dependent on grade point average and progress toward graduation, or one who is seeking admission to an honor society. But an adviser who attends only to the tokens is surely not doing an optimal job.

It is interesting in this regard that, on this point, there is agreement between advocates of developmental advising and advocates of advising theories focused on learning, two camps that are sometimes seen as in conflict (on this conflict, see Lowenstein, 1999). Crookston (1972), for example, and the many advocates of developmental advising who follow him, might criticize the token-focused adviser for practicing prescriptive advising; Hemwall and Trachte (1999) or Lowenstein (2014) would point to insufficient direct attention to learning.

### Advisers' Complicity in the Token Fallacy

The second and "more subtle" way that advisers may confront the token fallacy occurs when advisers' institution or unit adopts a policy or practice in which tokens are pivotal but may not be reliable indicators of learning, and pursuit of the tokens for their own sake may in fact contribute to a failure to maximize learning. The token fallacy in such a situation may not be committed by the adviser or by the institution but rather by an observer who trusts the tokens to serve as proof of learning.

## THE TOKEN FALLACY AND ETHICS

The token fallacy has been defined, thus far, as a failure of logic, i.e., an inference from the presence of certain tokens of learning to the conclusion that learning has been achieved when in fact it has not. But the balance of this paper is concerned with the ethical implications of the fallacy. To establish a theoretical basis for investigating these implications, the paper will rely on the ethical principles for advisers set out in Lowenstein (2008). There is insufficient space here to argue for the correctness of these principles. In the essay where they appear, they are derived from more general values with a long history in ethics scholarship and serve as the basis for a comprehensive account of how ethics might work in advising; I do not believe this account has been criticized in print or improved upon within the literature. So this paper will appeal to these principles as the best available authority. A concise list of the principles:

1. Seek to enhance the student's learning whenever possible.

2. Treat students equitably.
3. Enhance the student's ability to make autonomous decisions.
4. Advocate for the student.
5. Tell the truth (to advisees and to others).
6. Respect the confidentiality of communication with the student.
7. Support the institution's educational philosophy and policies.
8. Maintain the credibility of the advising program.
9. Accord colleagues appropriate professional courtesy and respect.

The argument that the token fallacy has ethical implications rests on the first of these principles: if enhancing learning is an ethical imperative for advisers, then valuing tokens more than learning is at least, *prima facie*, ethically problematic. Valuing tokens is not wrong in itself since tokens are often evidence of learning. The ethical mistake would lie in prioritizing these tokens when they do not evince learning or even, as later discussed, when their pursuit may actually interfere with the prioritization of learning.

An adviser who believes in the duty to maximize learning but who also believes in another principle on this list, the duty to support the institution's educational philosophy and policies, may in some circumstances confront an ethical dilemma. A dilemma is a situation in which two of one's values or principles point to opposite or contradictory approaches. That is what can happen to advisers in the type of situation subsequently discussed. Lowenstein (2008) explains why dilemmas are inevitable and proposes some tools for coping with them. Where two principles conflict so that to follow one implies violating the other, an adviser may try to identify the less serious of the two possible violations. Or they may try to find a way to follow each of the principles, at least to some extent. Or they may conduct a thought experiment in which they imagine various aspects of the situation being different, in hopes of determining which aspects are more ethically important (Lowenstein, 2008, pp. 45–47).

## TWO DILEMMAS OF LEARNING AND ITS TOKENS

Dilemmas can involve any combination of two or more ethical ideas; in the world of advising these can be any two of the ethical principles and often more than two of them. The two topics to be examined at least begin with conflicts between principles one and seven, maximizing learning and upholding institutional policy. These are topics with which many advisers have experience. They are fertile ground for the token fallacy, and they are topics where there is ample room for a range of opinions.

### Dual Credit or Dual Enrollment

The first topic is dual credit, or dual enrollment. Readers may have advised students who arrived at their institutions having already received college credit for

high school classes, other than AP classes. These programs exist in several states. They offer students two primary advantages: faster progress to a two- or four-year college degree and monetary savings (if one does not pay tuition for the high school classes). But there are many options for how to run such a program.

Jenkins (2019) described a program at his institution where students have an experience while still in high school that may be fairly similar to taking a regular college class as a matriculated student. The classes are conducted on the college campus and taught by carefully selected university faculty to students who meet (modest) academic criteria for participation. The program does not appear to include an adviser from the host university to help students think about how the class they are taking might fit into future higher education experiences, but even absent this, there seems to be a strong chance that students in such a class could have a learning experience reasonably like what they would have a year or two later as first-year students at the same university.

But not all dual enrollment programs are like this. They can be taught in the high school by high school teachers who have been prepped by the college faculty but may or may not be monitored closely. The teachers may never have taken a graduate course in the discipline they are teaching. Students might meet high school GPA requirements, but that does not guarantee that they have the maturity or the skills to work and learn at college level.

Several writers (e.g., Express-News Editorial Board, 2019; Gilbert, 2017; Mangan, 2016, 2018, 2019) have described the way these programs are working in Texas, where the legislature has encouraged them and where community colleges, in need of enrollments, are eager to bolster their numbers and earn tuition revenue with high school students. Students, too, are eager to get a head start on earning college credit and to save money at the same time. But there are a lot of doubts about whether these students are really having a college-level learning experience and whether they are improving their readiness for further matriculated college work. Nor do the credits they earn necessarily fit into whatever curriculum they may later pursue.

Some of the previously cited articles and especially Gilbert (2017) have pointed out another problem: although, at first glance, it seems that dual enrollment should particularly benefit low-income students who are least able to pay for college and have perhaps had the least encouragement to pursue higher education, the case turns out otherwise. It is the better-prepared students who take more effective advantage of the program. Those who were not ready for college before taking a dual-credit course (or more than one) are often still not ready when they complete it. As the *San Antonio Express-News* editorial has pointed out, these students are likely to wind up taking—and paying for—remedial courses when they start college, which might not have happened if their high school had focused more on their basic skills and less on offering them false promises of college credit (Express-News Editorial Board, 2019).

Jenkins (2019) expressed a belief that, most likely, only high school juniors and seniors should be permitted to take dual-credit courses, but that is not always the

practice. In fact, part of the appeal of the program is that a student who gets an early enough start can graduate from high school already having completed most of the requirements necessary for an associate degree from an affiliated community college. Moreover, they will have credit for many of the introductory courses that are prerequisites for upper-division courses at an in-state comprehensive university.

The inference that students who have taken dual-credit courses in high school are therefore ready to take advanced college courses is an instance of the token fallacy. They have the tokens, namely credit and grades for the prerequisites, but do they have the underlying learning? Some may not. They have not had the advantages of studying with professors who hold graduate degrees in their subjects or of being stimulated by fellow students who have met the admission standards of the university. Even if these students have read the same textbooks as their upper-division classmates, they have not matured as much in their intellectual development or had as much expert help in mastering difficult texts. They have not had the benefits of a quality college orientation conducted by experienced higher education professionals before undertaking college study. Indeed, some of them may do just fine—some may have been reading and thinking at a junior/senior level even before they went to high school, but these are not the students for whom the program is supposed to be so advantageous.

To be sure, the experiences just mentioned (qualified professors, experience with difficult texts, orientation, etc.) are by no means sufficient conditions for readiness, even for matriculated university students. But they are arguably necessary conditions if what we mean by “readiness” is not merely readiness to pass a junior history course but also readiness to take full advantage of the rich learning opportunity the course presents. For students whom the program allows to bypass this deeper aspect of readiness, the fallacy that enabled them to move up to the upper-division courses will then be compounded by enabling them to earn credit for those courses even though their learning is suboptimal.

What is the role of advising in dual-enrollment programs? There is minimal literature on this, recently increased by Witkowsky et al. (2020), who interviewed eleven advisers at universities in Colorado about their experience with advisees arriving with credits earned in high school. Witkowsky and her colleagues reported that their interviewees found, in many cases, the factors that are supposed to make dual enrollment attractive did not hold up. For example, students often saved neither time nor money because:

1. Students were not well prepared for advanced classes because prerequisites taken in high school were not rigorous enough, so they might do poorly in the advanced class or even need to re-take the prerequisite.
2. Having gotten general education and elective courses “out of the way” in high school, students found themselves with schedules full of difficult classes in their majors, with nothing to buffer the challenge—so any courses they would take for this purpose would not actually meet any requirements.

3. If they did shorten their time to degree, students had a compressed time period for career planning.
4. Even if successful in shortening cost and time to degree, students might graduate and enter the professional workforce with insufficient maturity for success following graduation.

Jenkins (2019), who is an advocate for dual enrollment, does not discuss the role of advising except to mention briefly that one of the duties of the program director should be advising students. I have two points to make. First, many of the potential drawbacks of dual enrollment could be mitigated if students contemplating participation had the advantage of working with a qualified college-level academic adviser while still in high school. I do not mean a high school guidance counselor but rather someone fully conversant with the higher educational institution's curriculum who could take a 30,000 foot view of how the program might fit into the student's future plans, which options might benefit the student, whether the student was ready for this or that particular class, how to fit classes together to make a coherent whole, and how the student's learning goals might be best thought about and addressed.

Second, there is a possible ethical dilemma for advisers here. A hypothetical adviser, Terry, may be working at a college that sponsors and accepts for credit several dual-enrollment courses taken at certain high schools. Terry has found that many of the students entering the college with those credits are doing poorly in follow-up classes. In some cases, those follow-up classes are important to the course of study the students want to pursue. Terry has reluctantly come to the conclusion that at least some of these students (perhaps including the one currently sitting in Terry's office) would be better off enrolling in the prerequisite course at the college in order to better prepare for further work. The drawbacks are obvious: increased tuition expense, delayed progress—but the alternative, plunging into the advanced course for which the student may be underprepared, seems educationally unwise too. The student currently meeting with Terry fits the description—delighted to have entered Terry's institution with 18 credits in hand but not very engaged with their classes and not doing very well in them, focused primarily on how to continue accruing credits at the lowest cost, and very reluctant to consider a course of action that would slow that progress. How should Terry work with this student?

Terry might walk through Lowenstein's (2008) list of ethical principles looking for some guidance. The first principle (enhance learning) may support advising the student to retake the course if Terry believes a student who follows this path could ultimately be more successful. Principles three (encourage autonomous decision-making) and five (truth-telling) address how Terry should work with the student: namely, lay out all the pros and cons, and help the student make an autonomous decision. Terry is well aware that the student is disposed to reject any action that will slow their progress but does not consider it ethical to bully the student into doing what Terry would prefer.



Terry's greater dilemma grows out of principle seven, supporting institutional policy. Suppose the college is fully invested in insisting on the integrity of the dual-credit system. Maybe Terry's superiors not only believe in the program but have suggested to Terry that advisers must not undercut the program's integrity by implying that the high school course is not good enough. If Terry disputes this view, that opposes the institution's philosophy and violates Terry's obligation as an employee. Those superiors could make a different argument appealing to the same principle (enhance learning) that Terry considers primary: absent the dual-enrollment program, many of the students Terry is concerned about would not be attending college at all or even contemplating it. So even if those students' learning experience is less rich than one might ideally wish, it is not without value, and it has value that would not otherwise be realized at all.

As argued in Lowenstein (2008), there may not be a single correct solution to dilemmas such as the one Terry faces. Differences among institutions, programs, and especially students may change the ways advisers weight the various principles and how they apply them. This paper has suggested some of the relevant considerations; readers are encouraged to perform their own analyses applying the nine principles. The key point for the moment is only that dual enrollment is a potential place for the token fallacy to arise and for that very reason can lead to an ethical dilemma for advisers.

## The Completion Agenda

The other area in which I will explore the impact of the token fallacy and its implications for advising is the so-called "completion agenda"—the imperative that more people complete college, receive degrees, and do so in a timely fashion. Supporting this proposition are the beliefs that society needs more people with various degrees and other credentials and that such credentials (achieved expeditiously) will benefit the individuals as well. Also underlying the completion agenda is concern for the student debt crisis and the potential for students' debt to be worsened if they take too long to complete their degrees or fail to complete them at all. This issue was a concern of the Obama administration and has also been a priority of such well known non-governmental organizations as the Lumina Foundation and the Gates Foundation. NACADA, The Global Community for Academic Advising, has taken an interest as well.

This paper does not attempt to offer a complete analysis and evaluation of the completion agenda but will focus on concerns that are related to the token fallacy and that raise potential ethical issues for advisers. Before I explore these concerns, I will acknowledge the arguments for the completion agenda. These may be divided into "macro" level arguments (affecting entire communities, states, nations, or whatever unit of analysis one wishes to focus on) and "micro" level arguments (regarding the effects on individual students).

At the micro level, where the focus is on the individual, the argument is that receiving a degree is a significant career and earnings advantage. And earning that

degree in the “normal” number of years for the type of degree (e.g., four years for bachelors) is efficient financially for the student, avoiding the extra expense of spending additional years enrolled, and also achieving remunerative employment faster. In connection with this argument, the well-known problem of student loan debt is an important consideration. Students who do not complete their degrees but owe money on their loans are in a terrible predicament; those who take “extra” years to finish their degrees have the double disadvantage of incurring further debt while postponing the day they can begin repaying it, thus accruing more interest.

Of particular concern to the completion agenda are people who have dropped out of college altogether. These individuals may have incurred loan debt from their prior attendance but have not earned a degree that might improve their employment prospects to help them pay off their debt. In some cases their credits may be “aging” in the sense that they were earned too long ago to fit easily into an institution’s current degree requirements; they may also have been earned at multiple institutions, which creates an advising challenge.

As was the case regarding dual enrollment as discussed previously, advocates of the completion agenda might hope that it will be of particular benefit to non-traditional students, first-generation students, and those from economically deprived backgrounds—all of whom perhaps have weaker commitments to higher education than do more traditional college students.

At the macro level, in favor of the completion agenda, it is argued that the 21<sup>st</sup> century economy is increasingly an information economy, and more and more work requires specialized, sophisticated skills. There are not enough people with those skills to meet the need, so the answer is to produce more of them. Not heard as often but still relevant is the argument that people with more education are more likely to be active, effective citizens, playing a role in community affairs and in voluntary organizations.

Another macro level of analysis focuses on the college or university. The argument holds that it is better for the institution to graduate the students it admits than to have to constantly recruit replacements for them. If the institution graduates only half the people it admits, it must incur recruitment expenses and other expenses to compensate for the tuition revenue it loses when students drop out, stop out, or fail. From the perspective of both public and private funders, such inefficiency would make an institution a bad investment.

Clearly, the completion agenda has merit. And it is not the purpose of this paper to dispute the arguments just described or to argue that, as a matter of public policy, the completion agenda is wrongheaded. But I will argue:

1. The completion agenda risks committing the token fallacy by conflating the timely acquisition of credits and diplomas with achieving an education, which is not the same thing.
2. The completion agenda presupposes a narrow and dubious definition of student success.

3. For these reasons, the completion agenda can create ethical dilemmas for advisers and for institutions.

Specifically, these considerations should be of interest to academic advisers who are asked to prioritize the completion agenda on behalf of their institutions. I will discuss them in turn.

First, the completion agenda can rely on the token fallacy. What is it that the information economy requires—people with degrees or people with skills and knowledge? As I said at the outset when defining the token fallacy, a degree is a token of knowledge and skills presumably attained through educational experiences. It is a fairly reliable token in most cases, so that employers (in the observer role) can reasonably guess that candidates with degrees have the skills they are looking for. Perhaps some degrees from certain institutions are more reliable tokens of certain skills and knowledge than others are. And since, in most curricula, the most complex learning is expected to take place in the most senior courses, candidates who have completed their degrees are likely to know more and have more advanced skills on average than those who have not.

Still, none of these generalizations are perfectly reliable, and the degree and the learning are not the same thing. Consider: which candidate should an employer prefer, one with a degree but modest skills or one with stronger skills who has not completed the degree? (Some employers have rules or position descriptions that dictate choosing the token over the reality, which simplifies their selection process but may not improve the result.) Which should be the higher priority for a university looking to improve: retaining and graduating a higher percentage of its students or strengthening its curriculum and pedagogy in order to enhance those students' learning? This question might not be entirely theoretical, as it may involve resource allocation and strategic planning.

Second, commitment to the completion agenda may depend on a questionable conception of student success. "Student success" is a phrase often heard these days. Surely success, whatever it may be, must be a good thing, almost by definition. But what is it? Sometimes in the context of the completion agenda there is a tendency to define success as completion. Consider for example *Driving Toward a Degree* (Tyton Partners & Babson Survey Research Group, 2016), a document which credits both NACADA and the Gates Foundation for participation in its development. The document refers to "success" multiple times, but it always appears to be paired with retention and achieving the goals of the completion agenda. For example, "82% of institutions that we surveyed have made student and retention and success a strategic priority" (Tyton Partners & Babson Survey Research Group, 2016, p. 5). Advising (or "advising and planning") is a key factor in striving for these goals; in fact, improving retention and completion is the only goal the document mentions for advising. Nowhere is there mention of enhancing learning or improving students' education itself as being among the purposes of advising. Reorienting advising to focusing on retention and completion is said to be the purpose of "advising reform." What could be more remote from the purposes

of advising as described in NACADA's (2006) own "The Concept of Advising?" Richer and more nuanced accounts of student success as related to advising, such as Wallace and Wallace (2016), are not difficult to come by.

The conceptual error in the completion agenda's account of student success lies in failing to distinguish between institutional success and individual student success. An institution might very well set a goal of improving retention and degree completion for budgetary reasons, to please external stakeholders, or even out of concern for students gaining the full benefit of attending the institution. Achieving that goal would be success of a sort. Even so, if one reads the mission statement of almost any college or university, one is more likely to find mention of learning than of completion. Here are the "Mission" and "Vision" portions of my own institution's statement (Stockton University, n.d.):

### **Mission**

Stockton University's mission is to develop engaged and effective citizens with a commitment to life-long learning and the capacity to adapt to change in a multi-cultural, interdependent world. As a public university, Stockton provides an environment for excellence to a diverse student body, including those from underrepresented populations, through an interdisciplinary approach to liberal arts, sciences and professional education.

### **Vision**

Stockton University will thrive as a distinctive regional institution, providing a diverse, values-based, student-centered environment of exceptional teaching and learning. As a community builder and partner in public service, Stockton University will remain committed to the positive development of New Jersey through scholarship and creative activity, civic engagement, and active stewardship.

Certainly, Stockton aspires to retain and graduate the students it admits for many good reasons. Statistics relating to these metrics are always compiled and reported, both to the Board of Trustees and to external stakeholders. But no one would argue that the institution exists in order to compile excellent retention and completion statistics. It exists to promote learning. Readers may wish to consult the corresponding documents from their own institutions to see if the case is similar.

Discussions of student success in the context of the completion agenda often seem to define success in terms of making standard progress and graduating, preferably in four years (or in two years at a community college). This is often an unconscious assumption, but it may be a dangerous one. Having a certain percentage of students graduate "on time" may be a criterion of institutional success from the perspective of the state legislature or an accrediting body. But should student success not be measured in terms of an individual student's goals? And should it not be focused on learning, rather than on tokens of learning? That is why

this topic is included in this essay on the token fallacy: the advocates of the completion agenda run a risk of sliding into that fallacy. Legitimate as their concerns are, I believe they need to make sure what they want for students is learning.

Third, the completion agenda can pose ethical dilemmas for academic advisers, which are structurally similar to those discussed previously in the context of dual enrollment. These dilemmas arise from the possibility that legitimate personal or even academic reasons might cause a student to stop out, drop out, transfer, or progress more slowly than some would like. A few examples:

- Some students may feel they learn more effectively if they do not take what the institution considers a full load of courses every semester.
- Another student may be working two jobs in order to afford college at all and find it impossible to carry a full load at the same time.
- A student may want to stop out for a year to help with the family business.
- A student may not have been admitted to a competitive major and may propose to transfer to another school where they would have a better chance of entering that major.
- After a semester or two, a student may not feel that college is for them and consider stopping out to work for a while to see if they become better motivated later on.

In any of these cases an adviser may have to choose between supporting their institution's commitment to retention and completion, and helping students make decisions that potentially run counter to that agenda. Students' decisions to stop out, drop out, or transfer will hurt the institution's completion and retention statistics, and advisers who help them do so may be undercutting institutional policy. To unpack this in slightly greater detail, let us return to the nine ethical principles and bring back Terry, the adviser in the earlier example, to look at the issues.

Suppose that Terry's institution, like Stockton, features learning in its mission statement. But its leadership is also heavily committed to improving its record of both retention and timely degree completion. Administrators have identified advising as one function on campus with the potential to help in this regard. Advisers, they argue, can encourage students to make choices that will result in their progressing promptly and efficiently toward graduation. Advisers can have an impact in this area because they can encourage students to take enough credits to stay "on track," discourage them from taking courses that will not "count" toward the requirements of their major, and help address problems that could lead a student to drop a course. The advising center has been told, through its director, that success in this area will be its highest priority and the primary criterion in its annual evaluation for the foreseeable future; at the same time, individual advisers' rosters will be examined to measure the progress their advisees are making toward timely graduation.

Terry is one of those advisers, and Lee, one of Terry's advisees, has made an appointment. Lee says, "I know it'll take me longer to graduate if I don't take 15 credits every semester, but I'm finding my classes challenging, and I'm afraid I just won't be able to devote enough time to each class to really 'get' the material if I do take a full load. I can live at home so an extra year or two won't cost me more for housing. I think I'll be better off this way."

How should Terry approach this situation? If Lee is correct about being able to learn more effectively while taking fewer credits, then principle one (enhancing learning) seems to favor supporting Lee's idea. Further, while Terry may not be entirely sure that Lee is correct, principle three (autonomous decision making) may argue for supporting Lee in thinking the matter through in the way that Lee has done. If Terry is aware of any information Lee has failed to take into account, principle five (truth telling) says it must be conveyed. But principle seven (supporting institutional policies and philosophy) is a sticking point: the institution has been clear that its priority is for Lee to progress expeditiously toward graduation. Moreover, Terry knows that the advising center is being scrutinized with regard to how it approaches situations that affect timely graduation statistics. Every student whose progress is slower than the administration prefers will contribute to a problem with principle eight (credibility of the advising program) or, at least, credibility as far as the administration is concerned. Terry is also aware that there could be personal consequences if too many of any one adviser's students move too slowly toward graduation.

What should Terry do? As Lowenstein (2008) argues, there is no algorithm for weighing the pros and cons when ethical principles conflict, but one can navigate the principles by seeking to violate as few as possible and making qualitative judgments as to the weight of each violation one is contemplating. So, for example, the argument for supporting Lee in taking a reduced load depends heavily on prioritizing the enhancement of learning, which Terry probably considers the most important principle for a learning-oriented adviser. But maybe a violation can be mitigated. Would Lee benefit from work on study skills at the institution's skills center, which might improve their ability to manage more courses at once? If Terry does not think so, it will be hard to countenance any solution that results in less learning, lower grades, and less academic accomplishment.

On the other hand, is there a way to mitigate a violation of the principle to support institutional policy? Arguing that the institution has a stronger (and older) commitment to student learning than to the completion agenda may appeal to Terry philosophically but may not persuade a provost or president who is watching the enrollment management numbers. But it may be more effective to argue that, if students like Lee are pushed to attempt more credits than they want, they may do so poorly that they do not graduate at all. Moreover, when we focus on credibility of the advising program, it is appropriate to consider credibility with students and faculty, not only administrators, and here the calculation might be different.

Self-interest, although it is not included on the list of ethical principles, is a legitimate concern for Terry here as well. The director, Terry's supervisor, is under

pressure to support the institution's completion priority and will be scrutinizing Terry's "performance" in this dimension. If more than one or two of Terry's advisees slow their progress, it will look bad for Terry. If Lee represents just one, atypical case, that will be less of a concern.

In a variant of this scenario, suppose Lee does want to progress as briskly as possible, maybe even take an occasional overload, but based on Lee's prior academic performance, Terry is concerned that this strategy may succeed in terms of accumulating credits but could be counter-productive in terms of learning. That would change the ethical analysis since principle three (valuing autonomy) now points in a different direction. If Terry is a learning-oriented adviser who puts a priority on principle one, there is a slightly different dilemma.

These thoughts do not attempt to resolve either dilemma conclusively, they only illustrate the type of reasoning that may help Terry find a course of action. Readers will need to think about this in the context of what they know about their own institutions. For the purposes of this paper, the main point is that institutions embracing the completion agenda may create dilemmas for advisers who see student learning as more important than its tokens in the form of numbers of credits earned in a given time frame.

I have one further point to make on this topic, which relates both to the micro-level argument for the completion agenda and to some broader considerations. As I noted previously, expeditious degree completion may benefit individual students by limiting the amount of loan debt they incur, while at the same time helping them reach gainful employment sooner and thus allowing them to start repaying that debt. These are realities. But they are not laws of nature: rather, they are the result of political decisions, made by fallible human beings, which could have been made differently.

Specifically, the precipitous decrease in funding for higher education in many places in the United States has contributed to an increase in tuition for students and their families and, thus, is a factor in the debt crisis. For some particulars, see Webber (2020). Turning this trend around is not a simple matter; the constraints on state budgets are real (and will be worse in the wake of the COVID-19 pandemic). But those who are supporting the completion agenda out of concern for student debt might do well to turn some of their attention to state legislators—especially where those very legislators are themselves inclined to evaluate public institutions partly on the basis of retention and completion statistics. Moreover, though advisers' political power is limited, they too might want to focus some attention on forces in their respective states that have helped to create one of the problems that the completion agenda wants to solve.

I am not sanguine that much progress on that score will be easy. But I do think it is worth calling attention—especially the attention of powerful people—to the token fallacy and its consequences, wherever they manifest themselves.<sup>1</sup>

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<sup>1</sup> The discussion here of both dual enrollment and the completion agenda, including both the arguments pro and con, is particular to the United States. I do not know to what extent those arguments would apply to higher education elsewhere. In particular, the arguments

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relating to funding issues and student debt may not apply in countries that fund their institutions more generously than has become true in the U.S. For example, the financial attractiveness to students of dual enrollment may be less, and the student-debt concern as an argument for the completion agenda may be less cogent.



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**Marc Lowenstein** taught philosophy at a number of institutions. While at Stockton University he moved to administration, holding a succession of positions including dean of professional studies and associate provost. He retired in 2012. He writes and presents about ethics in advising and the theory and philosophy of advising.