

Choosing a College

Questions to Ask



Getting a degree or professional certification can improve your career choices. For-profit schools generally offer certificates or degrees and often specialize in career and job-related training. Unlike non-profit educational institutions, they generate profits for their owners. As you evaluate your options, be aware that some schools may stretch the truth to persuade you to enroll.

Questions to Ask

Some schools may take your money and leave you without the training and qualifications to get into the career you want. They tell you to sign up for courses that don't suit your needs, or press you to take out loans that will be hard to pay off. Before committing to any program, do some research, know exactly what you're paying for, and determine if you'll end up with the credentials you want.

You can get important information about any school at the Department of Education's (ED) College Navigator at nces.ed.gov/collegenavigator. For example, if you enter a school's name, you can find out if it is public or private, if it is for-profit or non-profit, its accreditation status, and its student loan default rates.

Ask some key questions to help you avoid pitfalls as you pick the college that's right for you.

What's the total cost?

Will you pay by the course, semester, or program? Are there fees for dropping or adding a class? How much will you pay for books, equipment, uniforms, lab fees, or graduation fees?

How will I pay for it? Will federal loans cover the cost?

You may be eligible for federal financial student aid that may offer more favorable terms than a private loan. ED administers several major student aid programs – grants, loans, and work-study programs. Get details at ED's [StudentAid.gov](https://studentaid.gov). There is a lifetime cap on the total amount of federal loans a student can take out and you might hit the cap before you've finished your education. Some research and planning can help you avoid getting stuck in a private loan with less favorable terms. Consider different options, too. For example, community colleges often offer similar programs for a fraction of the price of for-profit colleges.

Will this school get me where I want to go? Will I earn the credentials I want?

Some schools may try to hide the number of classes or amount of time it will take to complete a program. Some might change course requirements after you enroll. Don't commit to any program unless you understand what you'll have to do to complete it. Get

details about each required course, including when it is offered, how long it takes to complete, and other requirements for the degree or certificate. Ask the school whether degree or program requirements have changed in the past. If so, ask how often and why. If you're pursuing a profession that requires a license, contact your state licensing organization to find out what training and credentials they require to grant one. Ask if the school's program meets the state's licensing requirements. If it does not, you won't be qualified to get a license – or a job – in that field.

Can I transfer credit I earn at this school to other schools?

If you may transfer in the future, find out whether the school you might transfer to would accept the credits you earned at the first school. If you attend a community college, ask about their articulation agreement: that's a formal statement of what community college courses and credits you can transfer to a particular four-year college. Your ability to transfer credits depends a lot on the type of accreditation held by the school where you earned the credits. Accreditation usually is through a private education agency or association that evaluates the program and verifies that it meets certain requirements. Accreditation also may affect whether prospective employers respect your credentials. Accreditation is important – but only if the accrediting body is reputable. “National” accreditation, despite its name,

is actually *less* widely accepted than “regional” accreditation. Most institutions consider regional accreditation as the highest stamp of approval and may not accept credits from a school with national accreditation. Here’s how to find out whether a school has “national” (*for instance, Accrediting Commission of Career Schools and Colleges*) or “regional” (*for instance, Northwest Commission on Colleges and Universities*) accreditation. First, use ED’s College Navigator to find the name of the accrediting body that has accredited the school you’re interested in. Next, check the Council for Higher Education Accreditation list of Recognized Accrediting Organizations at chea.org/pdf/CHEA_USDE_AllAccred.pdf to learn whether the accrediting body is “national” or “regional.”

What percentage of students graduate?

Use ED’s College Navigator to check loan default rates, average debt at the school, tuition and expenses, and accreditation. Ask the schools you’re considering to give you information in writing about job placement and average salaries for their graduates in the program you want to study. They may paint a glowing picture of student success and try to convince you that credentials from their institution will lead to a high-paying career in your chosen field. But some schools manipulate the data or lie about how well their graduates fare. Do some research using the U.S. Department of Labor’s

(DOL) site, MyNextMove, at mynextmove.org, which can help you figure out what careers you might like to pursue. DOL's Occupational Outlook Handbook, available at bls.gov/ooh, has information about the average salary workers in a particular field are earning, the education or training needed, and the careers with the most new jobs, so you can evaluate whether the results the school claims are realistic. College Navigator also can help you compare schools based on their graduation rates which can help you assess students' successful completion of a program at that institution.

What percentage of recent graduates is late in paying back their loans?

A high default rate among graduates who borrowed money could be a tip-off that students are burdened by too much debt or having trouble finding jobs in their field. Get information about student borrowers' default rates at College Navigator (for the colleges you're considering) and ED's StudentAid.gov (default rate by type of school – public, private non-profit, or private for-profit.)

Is there pressure to enroll?

Is a recruiter or advisor for the school rushing you to commit? Are they leaning on you to decide before you have a chance to research the program and confirm the details of financial aid? Recruiters, whom

some schools also might refer to as “counselors” or “academic advisors,” may be paid based on how many students they bring in. Before you decide on a program, read the materials, including the contract. Can you cancel within a few days of signing up and, if so, do the materials tell you how to cancel? If the school refuses to give you documents to review before you commit, don’t enroll. Period.

If you think a school didn’t live up to its promises, report it at [ftc.gov/complaint](https://www.ftc.gov/complaint).

For Servicemembers and Veterans

Ready to transition from servicemember to civilian? Your post-9/11 GI Bill benefits make you an appealing candidate for for-profit schools, but some may be focused on the bottom line, and not your best interests. If you’re a servicemember or veteran, ask these additional questions:

Can I get credit for my military training?

The American Council on Education has a guide to help schools grant all possible credit for military training. Ask the school you’re considering if they follow the ACE Military Guide ([acenet.edu/news-room/Pages/Military-Guide-Online.aspx](https://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx)) and whether they will grant you credit for your military training. Some schools offer credit for military coursework, but not for occupational specialties.

Is the school committed to helping veterans?

Many schools claim to be military- or veteran-friendly. How do they back that up? Is there access to academic and career support? Mental health, disability and medical services? What are the housing options for veterans? Is there help navigating the university? Student Veterans of America, studentveterans.org, has chapters on nearly 300 campuses; their Connect Alumni program can put you in touch with veterans from the school you're considering. What's more, some 3,600 institutions have agreed to follow the Department of Veterans Affairs (VA) Principles of Excellence program (benefits.va.gov/gibill/principles_of_excellence.asp), which includes designating a veteran's point of contact for academic and financial counseling, and stopping dishonest or aggressive recruiting at their school. Bear in mind that some organizations use names, seals, and logos that look or sound like those of respected, legitimate military or educational institutions. Using the words "veteran" or "military-approved" doesn't necessarily mean the schools are benefitting veterans or servicemembers.

If a school hasn't lived up to its promises, report it:

Department of Veterans Affairs

benefits.va.gov/gibill

Department of Education

compliancecomplaints@ed.gov

Department of Defense

<https://afaems.langley.af.mil/pecs/DoDPECS.aspx>

For More Information

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [ftc.gov](https://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

Watch a video, *How to File a Complaint*, at consumer.ftc.gov/media to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



Federal Trade Commission
consumer.ftc.gov
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