

Choosing a College: Questions To Ask



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Getting a college degree can give you more job options, and might help you make more money. But not every college is the same. Most will give you a valuable education that can help you achieve your career goals. But some are more interested in taking your money without giving you the training you need to get into the career you want. These 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. Here's how to tell the difference.

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► Your Career Goals

Before you start looking at what college you want to attend, consider what your career goals might be after you graduate. A good place to start is by using the U.S. Department of Labor’s (DOL) site **MyNextMove.org** to research different kinds of careers that interest you. The DOL’s Occupational Outlook Handbook at **bls.gov/ooH** also has information about the average salary you could earn in a particular field, the education or training needed, and the careers predicted to have the most new jobs.

After you do some research, you may find out that you don’t need a college degree to get your dream job or you may want to look into a vocational or training program instead.

► Understanding Your College Options

You have some options when it comes to the types of schools you might consider. A college or university might be a public, non-profit (sometimes called “private”), or for-profit institution. Which type can affect what you might be able to study and how much you’ll pay. But it’s not always clear which school is what, so here are some ways to tell the difference.

A public or non-profit college or university

- is usually accredited
- is not owned by anyone

- offers many different majors
- mainly wants to help students learn

A for-profit college or university

- is sometimes accredited
- is owned by a person or business
- often focuses on a few majors or areas of study
- usually is focused on making money for its owners

► Starting Your Research

One good place to start your research is the Department of Education's College Scorecard at **collegescorecard.ed.gov**. There, you can find out if a school is public, non-profit, or for-profit, as well as lots of other important information like graduation rates, what graduates usually make, the amount most students pay to attend, and the progress former students are making repaying their loans. This information can help you decide if going to a certain school would increase your overall income, or put you in a worse financial situation, where you are not making enough to keep up with your student loan debt and other bills.

► Accreditation

Accreditation status is important because it's hard to transfer credits from a school that's not accredited. That means the money you spent on those credits could be wasted. Also, you're only able to get federal student aid programs (like federal grants, work-study,

and federal loans) if your school is accredited. Federal student aid programs can make college a lot more affordable, and offer better financing terms, so use these programs if you can.

Accreditation is a process where a recognized group (called an accreditor) looks at a school's education program and decides whether it meets an acceptable standard of quality. If it does, the school is accredited. Colleges and universities must have their programs regularly reviewed by these independent accreditation organizations. Find out if a school or certificate program is accredited on College Navigator at **nces.ed.gov/collegenavigator**.

Not all accreditation means the same thing or is real. Some accreditors don't do thorough reviews of a school's education programs, which means their accreditation isn't recognized by other schools. And sometimes fake degree programs simply make up an accreditor — or lie about being accredited by a real organization. If any of these things happen, you might find yourself with trouble transferring credits or getting anyone to recognize a license you got through that not-really-accredited school. So a little bit of self-help is the best way to go:

- Use College Navigator at **nces.ed.gov/collegenavigator** to find out if a school or program is accredited.
- Next, check out the accreditor at the Department of Education's site at **ope.ed.gov/dapip**. Is the accreditor listed?

- Then contact potential employers and even schools you might ever transfer to. Make sure they'd recognize a license or take transfer credits from that school or program.
- Whether it's accredited or not, check out the program, and search online for the program's name plus the words "review," "scam," or "complaint."

► Questions To Ask

College can be a big investment in your future. So take some time to ask some questions about each school you're considering.

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

- Find out if the school you're considering is accredited at **ope.ed.gov/dapip**.
- Research the school's programs and majors. Does the school offer only certificates, or does it mostly offer bachelor's degrees? Does it offer a program that could lead to the career you're interested in? If you're unsure or undecided about what you want to do, does the school offer a wide variety of majors for you to explore?
- Find out what you'll have to do to complete the program you're interested in. Don't commit unless you understand and are comfortable with these requirements.

- Are you interested in a profession that requires a license? Start by checking with your state’s licensing organization about what training and credentials they require. Then ask the school if their program meets the state’s licensing requirements. You may also be able to check with the licensing organization to see if they accept a particular school’s licenses. If not, consider another school.

What’s the total cost? How will I pay for it? Will federal aid cover the cost?

- Research federal student aid programs — grants, loans, and work-study programs — and check your eligibility at **[StudentAid.gov/eligibility](https://studentaid.gov/eligibility)**. Some schools don’t offer work-study, so ask if the program is available, or if there are other part-time work opportunities.
- If federal grants or loans won’t cover the cost, can you pay the amount you’ll owe on a payment plan, or do you have to pay all at once? If the school offers a payment plan, what are the terms?
- Can you consider different school options? For example, community colleges often offer programs similar to other colleges or universities for a fraction of the price.
- Does the school offer institutional aid, like scholarships or need-based grants? What are the requirements to get and keep this aid? Do you

need to maintain a certain GPA, and will the scholarship be available every year that you're enrolled?

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

- Ask the school about their policy. How easy do they make it? Will other schools take those transfer credits? Check with your state's public university to see if they would take credits from the school you're considering.
- Learn about the school's student and graduate experience by looking at a few key things: What percentage of students graduate? How much debt do they have? Can they repay their loans after graduation? Check at College Scorecard at **collegescorecard.ed.gov** to look at these rates.

What percentage of students graduate? How much debt do they owe, and can they repay their loans?

- Knowing the average debt and student loan default rate among recent graduates can tip you off that grads might be burdened by too much debt or have trouble finding jobs in their field. That information might mean that you should look at some other schools that would better help you achieve your goals.
- Use College Scorecard at **collegescorecard.ed.gov** to find out average debt and student borrowers' default rates at the schools you're considering.

- Ask the schools you're considering to give you information in writing about average salaries for their graduates in the program you want to study. Compare that to what you learned from College Scorecard at **collegescorecard.ed.gov** and the DOL's Occupational Outlook Handbook at **bls.gov/ooh**. If a school won't tell you the whole truth about the success of its students, consider looking at a different school.

Is there pressure to enroll? Can I change my mind?

- It's great to find a school that wants you to come. But is a recruiter or advisor for the school rushing you to commit? Are they pressuring you to decide before you have a chance to research the program and confirm the details of financial aid? Recruiters, sometimes called "counselors" or "academic advisors," may be paid by the number of students they bring in. So be sure the school, its program, and the cost are right for you, regardless of the rush.
- Before you settle on a program, read the materials, including any documents the program wants you to sign. Can you back out of your agreement to enroll? If so, do the materials tell you how? If the school won't give you documents to review before you commit, don't enroll. Period.

► For Servicemembers and Veterans

Ready to transition from servicemember to civilian? Your post-9/11 GI Bill benefits make you an appealing candidate — especially to for-profit schools. But some schools may be focused on the bottom line, not on your best interests. If you're a servicemember or veteran, check out **MilitaryConsumer.gov** for more information on how to find a school that fits your needs.

► Report a Problem

If you think a school didn't live up to its promises, report it to

- the FTC at **ReportFraud.ftc.gov**
- your state attorney general's office at **consumerresources.org/file-a-complaint**

The FTC works to stop deceptive and unfair business practices and scams, and to help consumers like you recognize and recover from them. You can sign up for email updates at **ftc.gov/scams**.

To report a scam, or a deceptive or unfair business practice, go to **ReportFraud.ftc.gov**. The FTC enters complaints into a secure online database used by hundreds of law enforcement agencies.



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