

# Before You Enroll Checklist

## About the school:

- Is the school public, private, non-profit or for-profit?
- What is the student-faculty ratio overall and in the program you are considering?
- What is the school's graduation rate overall and in the program you are considering?
- Does the school accept transfer of existing or prior learning credits? Does the school offer credit for prior work/volunteer experience towards completion of the program?
- What amount (as a percentage) does the school spend on educational instruction versus marketing and recruitment?

## About the program:

- How many courses are offered and needed to complete the program?
- Is the program accredited?
- Will the program qualify for licensure (if applicable) in the state or elsewhere for your chosen career field?
- Are the program credits transferrable to other schools? If yes, which schools?
- Are there prerequisite courses (e.g., math, English proficiency) needed to enroll in the program?

## Other Resources

### College Navigator – <http://nces.ed.gov/collegenavigator>

This online resource provides detailed information about schools (search by location, program-type, type of school and more).

### Consumer Financial Protection Bureau (CFPB) – [www.consumerfinance.gov/paying-for-college](http://www.consumerfinance.gov/paying-for-college)

The CFPB provides general information about financial aid, comparing college costs, choosing a loan, and guidance on repaying student debt.

### The Institute for College Access & Success (TICAS) – [www.ticas.org](http://www.ticas.org)

TICAS provides a variety of resources on student loans, default rates, and more.

## About costs, financial aid and student loans:

- What is the total cost of admission, tuition, instructional materials and other mandatory fees?
- What is the deadline (if any) for submitting a financial aid application?
- Does the school itself offer any scholarships or other financial aid for which you may be eligible?
- What is the estimated student loan amount needed to borrow to complete the program? What is your projected monthly repayment rate upon completion of the program?
- What is the total (average) amount of student loan debt carried by graduates of this program?
- What is the school's loan default rate? In other words, what percentage of students cannot make timely payments of their student loans three years or more after leaving the school?
- What is the school's cancellation and refund policy? What deadlines should you be aware of?
- Is repayment required on scholarships/grants/GI Bill benefits if you leave school without completing the program?

## Career placement and other school resources:

- What is the school's job placement rate in your chosen career field for graduates of the program you are considering?
- What is the average starting salary in your chosen career field?
- Does the school provide career placement services and/or counseling?
- What other resources (e.g., tutorial labs, libraries, training facilities, guidance counseling, veteran services) are available at the school to support your educational experience?
- Is there an active alumni network? Can I speak to some recent alumni who are working in my chosen field?

Source: "For-Profit Colleges: Before you Enroll Checklist," Office of the Attorney General of Massachusetts, 2014



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## FOR-PROFIT COLLEGES

### WHAT TO KNOW BEFORE YOU ENROLL

### A GUIDE FOR STUDENTS



National Association for  
College Admission Counseling

# Know Your Options

When looking into options for higher education, you'll come across three broad categories of colleges: public schools (state schools and community colleges), private non-profit schools, and for-profit schools (career colleges, often online universities).

Colleges and the programs they offer vary widely in terms of size, student population, location, tuition costs, course offerings, specializations, teaching method, and other factors. There are a lot of things to consider with respect to your college options, among them affordability and quality of the program. While there are many schools that can offer you a quality degree or certificate, unfortunately some for-profit schools engage in aggressive and misleading recruitment practices that overstate program quality and graduation and job placement rates, leaving students with a lot of debt, underemployment and economic hardship. Be aware that some for-profit colleges may not have your best interests in mind.

This guide includes a set of questions that can help you avoid the misleading tactics of some for-profit college representatives and ensure you consider your options before enrolling in any school.

## How much does it cost?

Most for-profit colleges charge higher tuition than comparable programs at community colleges and state public universities. On average, bachelor's degree programs averaged 20 percent more than the cost of similar programs at flagship public universities; associate degree programs averaged four times the cost of degree programs at comparable community colleges; and certificate programs similarly averaged four and a half times the cost of such programs at comparable community colleges. And students at for-profit colleges end up with significantly more debt than students at non-profit colleges. Tuition at for-profit colleges is often increased to satisfy company profit goals, and the high cost has little or no connection to academic or instructional quality. Comparison shop before you enroll at any college and consider community colleges and public schools that are often more affordable, equally as accessible and may offer greater flexibility in the long run than for-profit schools.

## Is there pressure to enroll? Is a recruiter rushing you to commit?

If a school is pressuring you to enroll, beware. Some for-profit colleges train their employees to create a false sense of urgency to enroll and do anything it takes to enroll as many students as possible. A reputable school will allow time for you to weigh options, read the fine print and talk to a school counselor, financial aid advisor or someone else you trust. Before you decide on a program, read the materials, get information in writing, and take the time to have all your questions answered.

## Does the recruiter make any promises about future income or jobs?

Job placement numbers from for-profit schools may be deceptive or inflated—if a school representative tells you how much money you can earn after completing their program, do not rely on their claims or the school's statistics alone—look at job postings online and talk to potential employers.

## Will a degree/certificate from this school be recognized? Is the school accredited? Can I transfer credit I earn at this school to other schools?

Beware a degree that seems easy to obtain—in some cases, such degrees are not recognized by employers or other programs. Find out about the school's/program's accreditation status. If a school is accredited, it has undergone an evaluation and meets certain requirements. In the vast majority of cases, a college and/or program should be accredited by one of the regional accrediting agencies, not nationally accredited. Do your own research to determine whether the accreditation fits your career goals. If you're preparing for a job in nursing, for example, make sure the program satisfies the specialized accrediting requirements. Two reliable sources of information on accreditation are the US Department of Education's Database of Accredited Postsecondary Institutions and Programs ([ope.ed.gov/accreditation](http://ope.ed.gov/accreditation)) and the Council for Higher Accreditation database ([www.chea.org](http://www.chea.org)).

The same goes for transfer credits—determine in advance whether your credits will transfer to other colleges should you wish to transfer to another program or school. Many times public colleges and non-profit colleges will not accept credits earned at for-profits, requiring you to retake those classes at an additional expense.

## Does the college provide any support services?

Many for-profit schools claim to provide support and career services—how do they back that up? Is there access to academic and career support? Medical services? Is there help navigating the university and course options? Many for-profit colleges fail to make the necessary investments in student support services that have been shown to help students succeed in school and afterwards, a deficiency that undoubtedly contributes to high withdrawal rates.

