

School Shopping Tips for Students

Your education is a lifetime investment of time, money, and effort. The type of institution best suited to you depends on your individual interests, abilities, talents, and needs. Just because a school is accredited, participates in federal student aid programs, or is approved for training veterans doesn't mean that those agencies endorse the quality of education the school provides. *It's up to you to check out schools you are considering.*

These shopping tips and the checklist that follows have been prepared to help you shop for the school that will be your best investment.

A real test of any school is how you feel about it after visiting it. Try to visit while classes are in session. This gives you a chance to watch a class and talk with students in the program in which you're interested. You need to decide whether the school is a place you want to spend five days a week for the next six months to the next four years of your life.

☛ **Reminder:** Before visiting a school, call or write to request a copy of the school's catalog. Read it carefully when it arrives. A school's catalog contains information on many of the topics addressed on the pages that follow. Be sure to get all your questions answered before you decide to enroll in a school.

A. Type of Education

1. **What is the school's philosophy or mission?** Often you can learn something about what happens at a school by studying its philosophy or mission statement. For example, a two-year college that states its primary goal is to prepare students to transfer to four-year institutions might devote fewer resources to its short-term career-training programs. Likewise, a four-year college that indicates its mission is to prepare its graduates for pharmacy, dental, or medical school wouldn't be appropriate for you if you want to work as an engineer right after graduating.
2. **How selective is the institution?** Most handbooks on colleges and most school-selection databases rate schools on their selectivity and explain the system used to determine the rating. If schools rated as "highly selective" require combined SAT scores of at least 1,400, and your scores total 1,000, you might not want to spend your time and money applying to a lot of highly selective institutions.
3. **Does the institution participate in school-to-work or tech-prep programs?** Some high school programs have formal connections with local colleges. There might be career-focused programs offered by

a network of high schools, colleges, and even employers. If you're interested in technical training, ask your high school counselor about the availability of local school-to-work or tech-prep programs.

4. **Does the school have an educational program that matches your aptitudes and interests?** A school can be excellent but not meet your specific needs. Look in the catalog to see if programs match your career choice or desired major.
5. **How long does it take to earn a certificate or degree in your area of interest?** If you're interested in getting into the job market as quickly as possible, you might find a one-year program more attractive than a two-year program. On the other hand, employers in some fields require job candidates to be graduates of at least a two-year technical program, so you would want to choose a program accordingly.
- ☞ **Reminder:** Ask how many credit hours or clock hours are required for the training, certificate, or degree you want to receive and how long, on average, students take to complete the requirements.
6. **What credential does the institution award to those who complete training?** Pay attention to the credential (certificate, degree, diploma) an institution awards to those who complete training. Some employers require job candidates to have degrees, others require

certificates or diplomas. As you conduct your career exploration, make note of the credential preferences of potential employers.

7. **Are the institution's credits transferable? Is there an "articulation agreement"?** Programs offered by community colleges and career schools generally take less time to complete than four-year college programs. Later, graduates of community colleges and career schools often find that they want or need a four-year college degree. If you think you might fit this profile, check that the school you are thinking of attending has an *articulation agreement* with a degree-granting institution or is accredited by the same organization that accredits the degree-granting institution. If so, you are more likely to receive full credit for your earlier courses. (An articulation agreement is a formal arrangement in which one institution promises to give a certain amount of credit to students who take courses at another institution.)
- ☞ **Reminder:** Receiving 60 transfer credits is *not* the same as receiving 60 credits toward graduation in your major. "Transfer credit" is usually awarded by a college's admission's department, "credit toward degree requirements" is determined by a student's major department. To increase the chances that you'll receive full-credit for all your previous work, take a copy of your first school's catalog to an advisor in the department to which you

eventually want to transfer. Ask the advisor to enter on the receiving school's "degree requirement checklist" the equivalent courses at the first school or to note next to the course descriptions in the first school's catalog the course at the receiving school for which you will receive credit once you transfer. Ask them to *initial their entries*. *Be sure to save these documents.*

8. **What happens to graduates of the institution? Do they get jobs in areas for which they were trained? Do they pursue further education?** If you plan eventually to attend graduate or professional school, you should ask colleges what percentage of graduates in your intended major go on to graduate or professional school. Whether you'll be attending a four-year college or a career school, if you intend to work after graduation, you should ask what percentage of graduates in your intended major find work in a career related to the major.

9. **Are opportunities in the field expanding?** Some careers are relatively stable, such as computer repair, nursing, teaching, and accounting. Others fluctuate with the economy and changes in technology. For information on career field stability, you might want to consult the following publications either at the Guidance Counselor's Office or at your local public library:

- *The Occupational Outlook Handbook*, published by the U.S. Department of Labor

- *The Dictionary of Occupational Titles*, published by the U.S. Department of Labor;
- *Getting Skilled, Getting Ahead*, published by the Accrediting Commission for Career Schools and Colleges of Technology;
- *Occupational Projections and Training Data*, published by the U.S. Department of Labor;
- *College to Career: The Guide to Job Opportunities*, by Joyce Slayton Mitchell; and
- *What Color Is Your Parachute?* by Richard Bolles.
- In addition to these publications, the U.S. Department of Education's has an informational Web site at <http://www.ed.gov>

You also might want to check out the magazine section of the school or local library for trade journals and professional magazines that have articles about jobs and training in specific career areas. Look for answers to the following questions:

- ✓ After training, can I find steady employment without much chance of layoffs or enforced reductions in my working hours?
- ✓ What is the range of starting salaries for people with the training I'm considering?
- ✓ Will I make enough money to pay my living expenses and

repay my student educational loans?

B. Quality of Education

1. What is the school's reputation?

Talk to as many people as you can about the schools you are considering. Your high school counselor and teachers, local employers, family, and friends can provide information about school quality. If you are looking for training to enter a career, call local employers in that field to ask about their experiences with graduates of the schools you are considering. The Better Business Bureau, Chamber of Commerce, and consumer protection division of your state attorney general's office can tell you if problems have been reported at any of the schools you're considering.

☞ **Reminder:** Ask schools for a list of current students or recent graduates in your career field who live in your community. Call those students and ask if the school provided them with the education, quality of instruction, and services they expected. When you visit the school, be sure to ask students about their feelings on the school.

📌 **Note:** The National Research Council in Washington, D.C. conducts an annual survey that ranks schools, by department, on the quality of their graduate programs. A school with a superior graduate program might also offer good undergraduate training in that field.

(The survey is published each year in *The Chronicle of Higher Education* and should be available in your local library.)

2. What is the school's graduation rate?

Schools are required to disclose information about graduation/completion rates and transfer-out rates of their general student body to current and prospective students. The chances that you will complete your training are greater at a school with a high completion rate than they are at a school with a low completion rate. Also ask about the school's graduation requirements.

3. What is the school's placement rate?

If a school makes claims about job placement, it must provide, *in writing*, the most recent employment statistics and any other information necessary to back up its claims.

☞ **Reminder:** If you're pursuing a postsecondary education to train for a job, you should compare the job-placement rates of the schools you are considering. *If a school specializing in career training, or any other school making placement claims, is unwilling or unable to provide written job-placement information, you should look elsewhere for training.*

4. What placement services does the school offer?

Many colleges and career schools offer job-placement assistance and services. Ask for a written description of the placement services offered by schools you're considering.

☞ **Reminder:** Only if a school has a contract with one or more companies stating those companies will hire the school's graduates can the school guarantee you a job. *If a school or its representatives guarantee you a job after graduation, ask for the names of the companies at which placement is guaranteed and call those companies to verify the school's claims.*

5. **Is the school accredited?** Ask for a copy of the school's documents describing the school's accreditation and licensing. Accrediting and licensing agencies evaluate schools to determine that they meet certain minimum requirements the agencies set. Accreditation does not guarantee that you will receive a quality education.

6. **Does the school have up-to-date facilities and equipment?** You and your parents should consider the condition of classrooms, libraries, laboratories, and dormitories when choosing a school. The types of facilities appropriate for an institution depend on the type of education it provides. For example, a college offering classes in the sciences or engineering should have modern laboratories. An institution that offers computer education should have adequate computer facilities. The best way to evaluate a school's facilities and equipment is by seeing for yourself.

☞ **Reminder:** If you visit while classes are in session, you can see the equipment used by undergraduates in your field. Ask students if the

equipment works, if it's up-to-date, and if there is enough of it.

7. **Are the instructors qualified?** Academic qualifications of those who teach at accredited colleges and universities are evaluated by accrediting agencies. Most colleges hire professors with advanced academic degrees. However, instructors' credentials vary greatly, not only across types of institutions, but also within a category. For example, some colleges focus on instructors' research, service, and publishing; others focus on teaching. Sometimes, within the same college or university, there is a different focus in different departments. In addition, two-year schools and career schools often hire instructors on the basis of valuable hands-on experience rather than academic credentials.

☞ **Reminder:** The best way to evaluate the quality of undergraduate instruction is to talk to present and former students.

✍ **Note:** Some schools conduct surveys on instructional quality. Often those surveys are available in the institution's library. Ask whether an institution surveys students on instructors and instructional quality, and if so, ask to see the results.

8. **Is the library adequate?** The library should be a significant resource at a postsecondary institution. If you attend college,

you'll find the source materials for papers and projects in the library. If you attend a career school, you'll find the materials that expand on your texts and in-class discussions in the library. Additionally, regardless of the type of school you choose, the library can be a quiet refuge for studying, away from the distractions and noise that might exist at home or in dorms.

9. **What are the sizes of classes?** Ask students you talk to about the average size of freshman classes. In general, the larger the class, the less personal teaching attention you receive and the more you have to take responsibility for your own learning.

C. Non-Academic Issues

1. **Does the school provide all the training you need for professional certification/licensing (if your career goal requires it)?** To work in some careers (air conditioning, nursing, hair styling, and so on) you must have a state license. If a school advertises job-placement rates, it must also advise you of any applicable state licensing requirements for the jobs for which it trains students.

☞ **Reminder:** You should check with your state's department of labor and bureau of licensing to determine whether there are licensing requirements for the career that interests you. Ask any school that offers preparation for employment in that career to affirm, *in writing*, that the training you will receive meets the licensing requirements.

2. **What information is available about campus security?** Institutions are required to provide information about their campus-safety policies and procedures, as well as to disclose statistics on certain crimes that take place on campus. Request this report from schools you are considering and review them with your parents. Learning is more difficult in an environment where you don't feel safe.

3. **What is the loan default rate at this school?** The default rate is the percentage of students who attend a school, take out federal student loans, and later failed to repay their loans. Ask schools about their loan default rates. There may be some restrictions on borrowing under the federal student loan programs at schools with high default rates.

✍ **Note:** A default rate above 20 percent might indicate that a school's former students are unable to find employment, or are employed at salaries that do not permit them to make the required payments on their loans.

4. **What information is available about students who participate in the school's intercollegiate athletic programs?** Institutions that participate in federal student financial assistance programs and award athletically related student aid are required to disclose information about the graduation/completion rates of athletes. These must be categorized by race, gender, and sport and provided to


prospective student-athletes and their parents, guidance counselors, and coaches when the institutions offer potential student-athletes any form of athletically related student aid. If you receive an offer of athletically related aid, you should review the data with your parents, counselor, and coach.

Coeducational institutions that participate in federal student financial assistance programs and have intercollegiate athletic programs are required to disclose information about their relative support for their men's and women's athletic programs. Reviewing this information with your parents, counselor, and coach can provide insight about a school's commitment to providing equitable opportunities for its male and female athletes.

5. **What are your transportation costs associated with attending the school?** If you will be attending a local school, you need to add the cost of your daily transportation to the cost of your education. If you'll only be coming home on weekends, you'll need to add in that cost. If you're attending school so far from home that you'll be able to visit only infrequently, decide how many times you want to come home and see if that cost fits in your budget.
6. **What accommodations are provided for the disabled?** The Americans with Disabilities Act (ADA) requires most postsecondary schools to provide special accommodations for disabled students. If you have a

physical disability or learning disability, you should ask each school you are considering what accommodations it can offer you. For further information about the ADA, you can call the U.S. Department of Education's Disability and Technical Assistance Center at **1-800-949-4232** or the U.S. Department of Justice's ADA Information Line at **1-800-514-0301**.

7. **Are the extracurricular activities you're interested in available?** If you're interested in a specific activity or group, make certain that you ask about it. A list of all the available clubs and extracurricular activities should be available from the student activities office or student government.
 8. **Are there co-op/work-study opportunities?** Many community and technical colleges offer programs in cooperation with local businesses, industry, and public service agencies. Some of these are formally connected to education programs that start in high school; they are often referred to as "tech-prep," "school-to-career," or "school-to-work" programs. In some cases, these programs provide students with an opportunity to learn new skills by working for a local employer and by taking high school courses that link with courses offered at local colleges.
- ➡ **Reminder:** If you're interested in career preparation, ask your high school counselor if there's a school-to-work program available in your field.


-  **Note:** There is an alternative to getting career training through traditional education. It's the National Apprenticeship Program offered by the U.S. Department of Labor's Employment and Training Administration. For information about apprenticeships, call your state apprenticeship council/agency or the Bureau of Apprenticeships and Training at **(202) 219-5921**.


- 9. Is the size of the school right for you?** The size of an institution affects almost every aspect of campus life. The larger the institution, the greater variety it can offer you in courses, majors, housing, athletics, extracurricular activities, and cultural events. An increase in size can also mean an increase in the variety of people you can meet. Because there are so many students at large institutions, some find it difficult to get individual attention in class or personal attention if they have problems.

Students at small schools often report feeling as if they are part of a large family. They like knowing most other students on campus, and they often have more contact with teachers and administrators. Students with special educational needs and those who value close faculty relationships often find it easier and more satisfying at smaller schools. On the other hand, sometimes students at small schools complain that it's impossible to be anonymous and difficult to be alone.

- 10. Is the school's location one that you'll enjoy?** This is a very personal decision because preferences among people are so different. Some people are happier in climates that are always warm, some prefer a change of seasons. Some prefer being in the mountains so they can ski or snowboard, and some want to be near a large body of water. Other students don't care about the climate as long as they're in a large city, while some want to be out in the country.

- 11. What student residences are available to freshmen?** The scope of on-campus student residences is enormous. They range from 10' x 12' rooms in high-rise dormitories shared by two students to multi-room suites with private kitchens and baths shared by as many as six students. Some schools require all freshman to live on campus; others do not. Some schools reserve their best accommodations for juniors and seniors; others assign all rooms on a first-come basis. When you visit a school, ask to see examples of the rooms that are generally available to freshmen.

-  **Reminder:** If you eat, study, and sleep where you live, you could be there 12 to 14 hours a day. Place your emphasis on accommodations that are appropriate for your situation and your budget.

-  **Note:** Some schools draw their students from nearby large urban centers. Although 65 percent of the students at these schools may live

oncampus during the school week, they all may disappear on week-ends. If going away every weekend isn't an option for you, you should ask about the occupancy rate of the school's dorms on the weekends.

D. Financial Issues

1. **What is the cost of education?** The amount you and your family will spend each year on school includes more than basic tuition costs. You have some control over these other costs. In addition to tuition, there are costs for room and board, books, transportation, and other personal expenses. If you have unique expenses related to a disability or additional costs such as child care, you should inform the financial aid offices at schools to which you are applying. This way the aid offices can estimate the cost of your education more accurately.

✍ **Note:** There are several ways to reduce the cost of going to a college or career school. For example, if you plan on working toward a bachelor's degree, you might want to consider starting out at a two-year community college, and then transferring to a four-year school. Working part time also may be an option. If you plan to work and attend school, you should make sure that you save enough time for studying and that your work and school schedules don't conflict. (Research across all types of students and educational programs has found that students can work an average of

20 hours a week during the school week without negatively affecting their grades.)

2. **What is the cost of technology/equipment?** Some colleges require all new students to buy a computer. Some career schools require students to purchase professional quality tools or test equipment. In both cases, the additional costs can total more than \$1,000. Be sure to ask for a list of all supplies and equipment that students in your chosen field are required or "strongly encouraged" to purchase during their freshman year.

✍ **Note:** Ask if the equipment must be purchased new and if it has to be purchased from the school or a "school-approved" supplier. The same equipment may be available off campus at a lower price.

3. **What is the refund policy?** A school is required to provide a written statement explaining its refund policies and procedures to prospective students before they enroll or before they execute an enrollment agreement (or other document that legally binds a student to pay the school.) If you enroll but never begin classes, you should get *most* of your money back. If you begin attending classes, but leave before completing your coursework, you may be able to get *part* of your money back. Keep in mind that if you receive federal student aid (except for Federal Work-Study) and a refund is made, some or all of that money will be returned directly to the federal aid programs.

- ✍ **Note:** There is a federally mandated refund policy that applies to first-time students who drop out before completing 60 percent of their first enrollment period. This policy ensures that such students will receive a refund that is no less than an amount prorated to the time they attended school. Be sure to check each school's catalog for specific information.

4. **Does the school participate in the federal student aid programs?**

Federal financial aid is available only to students attending eligible institutions. Students attending ineligible or nonparticipating institutions cannot receive federal aid. You can call the Federal Student Financial Aid Information Center toll free to find out if a particular school is an eligible institution. The toll-free number is **1-800-4-FED-AID**. If you are interested in applying for federal financial aid, be wary of unaccredited institutions and those with high student loan default rates.

5. **What are the school's financial aid policies?** You have the right to receive the following information from any school participating in federal student financial assistance programs:

- the financial assistance that is available at the school, including information on all federal, state, local, private, and institutional financial aid programs;
- the procedures, deadlines, and any additional applications required for each available aid program;
- how the school selects financial aid recipients;
- how the school determines financial need;
- how the school determines each type and amount of assistance in making financial aid offers;
- how and when you will receive your aid;
- how the school determines if you're making satisfactory academic progress, and what happens to your financial aid if you're not;
- if you're offered a Federal Work-Study job, what the job is, what hours you must work, what your duties are, what the rate of pay is, how and when you'll be paid, and the total amount you're allowed to earn; and
- the location, hours, and counseling procedures of the school's financial aid office.

E. Applying for Admission

1. **What are the admission requirements?** Schools can require students to take certain high school classes and submit certain items with their applications. Make sure you know what is required by each school that interests you.

2. **What is the cost of applying?** Most schools charge something; some charge as much as \$100. If your funds are limited, you will have to make some strategic decisions about where to apply.

✍ **Note:** If your funds are extremely limited, but your grades and standardized test scores are very high, ask your high school counselor to call the director of admissions or dean of students to ask if he or she would be willing to lower or waive the application fee for you. Colleges want the best students they can get, so don't be afraid to ask.
3. **What are the application and response deadlines?** It is your responsibility and your parents' responsibility to know the admissions and financial aid application and response deadlines at schools you want to attend. It is your responsibility to meet them. In some cases, this means making sure that your parents submit necessary information on time.

This may seem like a lot, but *Just Do It!*

You're paying for a quality education.

Make sure you get it!