

13 Things To Consider When Choosing A College

Price is important when choosing a college, but so is finding a school that offers the resources (like a career center) and results (their graduation rate) you need to succeed.

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What You'll Learn

- What to consider when choosing where you'll apply.
- How to develop a strategy for applying to schools.
- What makes a school a good fit for you.

If you're looking for your dream college, you probably know the attributes you want it to have—like a great biology department, a relatively small student population, or exciting nightlife.

However, the key to determining the "best" choice is to find the best value for you and your family. But here's the tricky part: everyone's idea of "value" is different. To help you figure out what matters to you, consider these 13 factors.

1. Price

You shouldn't eliminate a school from your wish list because of costs; however, you'll want to have a solid understanding of how much you and your family can pay out of pocket and **how much you're willing to take on in loans**. After all, it's possible that you could do just as well at another school that costs less.

Still, don't let a school's "sticker price" discourage you. You might get more financial aid than you think, and you may be able to **cover the remaining tuition without taking on private debt**. Also, like all sticker prices, that number may not be the school's actual cost ...

2. Actual Cost

Find out the actual cost of attendance (COA) at all of the schools you apply to. This will make it possible to accurately compare prices.

You can figure out each college's COA by using their online net price calculator. This tool allows you to find an estimate of the final price you'll have to pay after your financial aid is applied. You can usually find it right on the school's financial aid webpage.

3. Rankings

Many magazines and websites publish annual college ranking lists, and each one weighs individual factors differently. These can be a good point of reference, but keep in mind that the things that these publications value may not reflect your own criteria.

4. Distance

Don't rule a college out because it's far away. Small schools may offer additional aid to students from farther away to compensate for your travel expenses and to attract a geographically diverse student body.

5. Graduation Rate

Paying less per year won't actually save you money if you spend 6 years in school.

Use the **College Navigator website** to check graduation rates for the schools you're interested in. This tool is maintained by the National Center for Education Statistics, and it not only contains graduation rates but also information on programs offered, tuition, financial aid, and admission rates.

6. Facilities

A well-maintained campus can be a sign of a well-run institution, but if the campus is too nice, it could also be a sign that your school is more focused on its facilities than its quality of education.

7. Quantity

If you like several schools equally, apply to all of them and see which ones accept you and offer the best financial aid package. You have to pay for every application and put in the time to fill them out and write essays—so don't waste your energy or money applying to colleges you don't really want to attend.

8. Ecosystems Of Schools

If your dream school is just down the road from a relative bargain, ask about the opportunity to take courses across both institutions. Nearby colleges often have cross-listing or class-sharing agreements.

For example, students at UMass Amherst can also take classes at Smith, Hampshire, Mount Holyoke, and Amherst through the **Five College Consortium**. Also, students at Claremont-McKenna, Pomona, Scripps, Harvey Mudd, and Pitzer share resources across all five neighboring schools.

9. Personal Attention

Are you self-directed enough to do your own work—even in big classes where the professor doesn't spend a lot of time with you? If you need more personal attention, it might be worthwhile to pay more for a smaller school.

Most schools' websites list their average class sizes, which is a good indicator of how much individual attention you can expect. Also, ask the admissions department about the proportion of tenure-track professors and full-time faculty. Part-time or adjunct instructors might not have as much time to help you individually.

10. Student Loans

Everyone knows that borrowing too much is risky, and at some schools, that may be even riskier depending on **certain warning signs**. But what some people don't realize is that it's also possible to borrow too little.

Students who have to work more than 20 hours a week often wind up short-changing their studies. Graduating with a manageable amount of student loan debt may be better than failing classes because you were working three jobs instead of studying.

11. Community College

At a large state university, your freshman year is likely to be comprised of mostly lectures that only cover your general education requirements. At a community college, you can earn **transferable general education credits** for less money—and then transfer into a more expensive school where you'll earn your degree. Many state universities have automatic or simplified admissions processes for community college students.

12. A 5-Year Plan

Some colleges offer 5-year bachelor's/master's combination degree programs. If you plan on pursuing an **advanced degree after you graduate**, these programs can cut a year off your education—and a year's worth of costs!

13. The Career Office

Look for a **career office** that has strong relationships with local businesses and with alumni. Ideally, a career office will be able to help you **find part-time jobs or internships** during school, a starting position after graduation, and even help you out years down the line when you want to make a mid-career move.

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