

# Ask the Admission Office

**NACAC**

National Association for  
College Admission Counseling

## About the school:

- Is the school public, private, non-profit, or for-profit?
- What is the student-faculty ratio overall and in the program?
- What is the school's graduation rate overall and in the program?
- Does the school accept transfer of existing or prior learning credits? Does the school offer credit for prior work/volunteer experience toward completion of the program?
- What amount (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?
- Does the program qualify for licensure (if applicable) in the state or elsewhere for your chosen career field?
- Are the program credits transferable to other schools? If yes, which schools?
- Are there prerequisite courses (e.g., math, English proficiency) needed to enroll in the program?

## 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 loan payment 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?

## About career placement and other resources:

- What is the school's job placement rate in your future career field for program graduates?
- What is the average starting salary in your future 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 for support?
- Is there an active alumni network? Ask to speak to recent alumni who work in your future field.

## Resources:

### College Navigator:

<http://nces.ed.gov/collegenavigator>

Detailed information about schools (search by location, type of program, type of school, and more).

### Consumer Financial Protection Bureau (CFPB):

[www.consumerfinance.gov/paying-for-college](http://www.consumerfinance.gov/paying-for-college)

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)

A variety of resources on student loans, default rates, and more.

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[nacacnet.org](http://nacacnet.org)

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For-Profit Colleges  
...Know Before You Enroll



Take time to weigh your options.

# Know Your Options

**Non-profits** receive funding from a variety of sources, such as the government, tuition fees, and donations. The money they bring in goes back to the school.

**For-profits** are businesses that have investors who expect to make money.

For-profit colleges and the programs they offer vary widely. There are a lot of things to consider, especially affordability and quality of the program.

Many schools that can offer you a quality degree or certificate, but some for-profit schools engage in aggressive and misleading recruitment practices. Here is a set of questions that can help you determine whether a for-profit school is a good fit:

## 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 are 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-one-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 may have little or no connection to academic or instructional quality. Comparison shop before you enroll. You'll find 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 the recruiter rushing you?

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. They do anything it takes to enroll as many students as possible.

A reputable school allows 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 make sure all your questions have been answered.

## Does the recruiter make promises about future income?

Pay close attention to job placement numbers from for-profit school. Don't rely on their claims or the school's statistics alone. Look at job postings online and talk to potential employers.

## Does the college provide support services?

Many for-profit schools claim to provide support and career services. Find out what that means. Who can help you with academics and career planning, and what are their credentials and availability? Be sure that for-profit colleges have made necessary investments in student support services that have been shown to help students succeed in school and afterwards. A deficiency in this area can contribute to high withdrawal rates.



## Are degrees/certificates from this school recognized? Is the school accredited? Can I transfer credit?

A degree that seems easy to obtain may not be recognized by employers or other programs. Find out about the accreditation status of the school or program. 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 a regional (not national) accrediting agency.

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.

Reliable sources of information on accreditation include:

- US Department of Education's Database of Accredited Postsecondary Institutions and Programs: [ope.ed.gov/accreditation](http://ope.ed.gov/accreditation)
- Council for Higher Accreditation: [www.chea.org](http://www.chea.org)

The same goes for transfer credits—determine in advance whether your credits transfer to other colleges. Many times public colleges and non-profit colleges don't accept credits earned at for-profits, requiring you to retake those classes at an additional expense.

## Gainful Employment Disclosures

For-profit colleges must publish disclosures about program costs (tuition, fees, books and supplies, and room and board), median student debt, program completion rates, and job placement rates. These disclosures promote transparency and accountability, so you can make an informed decision.) Non-profit private colleges also publish this information for many of their under-two year programs.)

You can find disclosures on college websites, usually labeled "Gainful Employment Disclosures" or "Consumer Information." Keep searching until you locate the information. Look at the bottom of the home page, on pages about degree programs, on the admission and financial aid pages, or under the "About Us" section.

If you can't find the Gainful Employment Disclosures on a school's website, submit a complaint to the Department of Education at [feedback.studentaid.ed.gov](http://feedback.studentaid.ed.gov).