

# Choosing a College

## 8 Questions to Ask





**R**eady to transition from servicemember to civilian? You may be looking into an education program to help launch the next chapter in your career. As you evaluate your options, be aware that some for-profit schools may not have your best interest in mind. They may want to use your post-9/11 GI Bill benefits to boost their bottom line and may not help you achieve your education goals. They may stretch the truth to persuade you to enroll, either by pressuring you to sign up for courses that don't suit your needs or to take out loans that will be a challenge to pay off.

You can get important information about any school at the Department of Education's (ED) College Navigator ([nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)). For example, simply by entering a school's name, you can find out whether it has profit or non-profit status, what its accreditation is, and what its default rates are for students.

The Federal Trade Commission says getting the answers to eight key questions can help you avoid pitfalls as you pick the college that's right for you.

## **1. What's the total cost?**

### **How will I pay for tuition or expenses that my VA benefits don't cover?**

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Find out if you will pay by course, semester, or program. Are there fees for dropping or adding a class? How much will you pay for books, equipment, uniforms, lab fees, or graduation fees? In addition to your post-9/11 GI Bill benefits, you may be eligible for federal financial student aid that may offer more favorable terms than a private loan. ED administers several major student aid programs in the forms of grants, loans, and work-study programs. Get details at [studentaid.gov](http://studentaid.gov). Consider other options, too, including community colleges.

## **2. Of the recent graduates who borrowed money to attend the school, what percentage are delinquent in paying back their loans?**

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A high default rate could be a tip-off that students are burdened by too much debt or having trouble finding jobs in their field. Get information about student borrowers' default rates at College Navigator (for the colleges you're considering) and ED's Federal Student Aid site (default rate by type of school – public, private non-profit or private for-profit.)

### **3. Will a degree from this school get me where I want to go?**

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Will you earn a certificate, a two-year degree, or a four-year degree? What percentage of students graduate? Use ED's College Navigator to compare graduation and loan default rates, average debt at the school, tuition and expenses, and accreditation among schools. Ask the schools you're considering to give you information in writing about job placement and average salaries for their graduates in the program you want to study. They may paint a glowing picture of student success and try to convince you that credentials from their institution will lead to a high-paying career in your chosen field. But some schools manipulate the data or lie about how well their graduates fare. Do some research using the U.S. Department of Labor's Occupational Outlook Handbook. It has information about the average salary workers in a particular field are earning, the education or training needed, and the careers with the most new jobs so you can evaluate whether the results the school claims are realistic.

## 4. Is there pressure to enroll?

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Is a recruiter rushing you to commit? Are they leaning on you to decide before you have a chance to research the program and confirm the details of financial aid? Recruiters may be paid based on how many students they bring in. Before you decide on a program, read the materials, including the contract. Can you cancel within a few days of signing up and, if so, do the materials tell you how to cancel? If the school refuses to give you documents to review before you commit, don't enroll. Period.

## 5. Can I get credit for my military training?

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The American Council on Education has a guide to help schools grant all possible credit for military training. Ask the school you're considering if they follow the ACE Military Guide and whether they will grant you credit for your military training. Some schools offer credit for military coursework, but not for occupational specialties.



## **6. Can I transfer credit I earn at this school to other schools?**

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If a transfer to another college may be in your future, find out whether that school would accept the credits you earned at the first school. If you attend a community college, ask about their articulation agreement: that's a formal statement of what community college courses and credits you can transfer to a particular four-year college.

## **7. Is the school accredited?**

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Accreditation usually is through a private education agency or association that evaluates the program and verifies that it meets certain requirements. Accreditation can be an important clue to a school's ability to provide appropriate levels of training and education – but only if the accrediting body is reputable. Most institutions consider regional accreditation as the highest stamp of approval and may not accept the transfer of credits from a school with national accreditation. Accreditation also may affect how prospective employers view your credentials. Two reliable sources of information on accreditation are ED's Database of Accredited Postsecondary Institutions and Programs and the Council for Higher Accreditation database.

## 8. Is the school committed to helping veterans?

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Many schools claim to be military- or veteran-friendly. How do they back that up? Is there access to academic and career support? Mental health, disability and medical services? What are the housing options for veterans? Is there help navigating the university? Student Veterans of America has chapters on nearly 300 campuses; their Connect Alumni program can put you in touch with veterans from the school you're considering. What's more, some 3,600 institutions have agreed to follow the Department of Veterans Affairs' (VA) Principles of Excellence program, which includes designating a veteran's point of contact for academic and financial counseling, and stopping misrepresentations or aggressive recruiting at their school.

Bear in mind that some organizations use names, seals, and logos that look or sound like those of respected, legitimate military or educational institutions. Using the words "veteran" or "military-approved" doesn't necessarily mean the schools are benefitting veterans or servicemembers.

## Resources

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Department of Education, College Navigator  
[nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)

Federal Student Aid, Student Default Information  
[studentaid.ed.gov/about/data-center/student/default](https://studentaid.ed.gov/about/data-center/student/default)

Department of Labor, Occupational Outlook Handbook  
[www.bls.gov/ooh](https://www.bls.gov/ooh)

ACE Military Guide  
[www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx](https://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx)

Department of Education, Database of Accredited Postsecondary Institutions and Programs  
[ope.ed.gov/accreditation](https://ope.ed.gov/accreditation)

Council for Higher Accreditation  
[www.chea.org](https://www.chea.org)

Student Veterans of America, Connect Alumni  
[studentveterans.org/what-we-do/student-veteran-meetup.html](https://studentveterans.org/what-we-do/student-veteran-meetup.html)

Department of Veterans Affairs, Principles of Excellence  
[www.gibill.va.gov/resources/education\\_resources/Principles\\_of\\_excellence/poe\\_list\\_2012.html](https://www.gibill.va.gov/resources/education_resources/Principles_of_excellence/poe_list_2012.html)

## For More Information

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If a school hasn't lived up to its promises, report it to one of these agencies.

Department of Veterans Affairs

[benefits.va.gov/gibill/feedback.asp](https://benefits.va.gov/gibill/feedback.asp)

Department of Defense

[militaryonesource.mil/  
voluntary-education?content\\_id=274604](https://militaryonesource.mil/voluntary-education?content_id=274604)

Department of Education

Email [ComplianceComplaints@ed.gov](mailto:ComplianceComplaints@ed.gov)

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [ftc.gov](https://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

Watch a video, *How to File a Complaint*, at [consumer.ftc.gov/media](https://consumer.ftc.gov/media) to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.





Federal Trade Commission  
[consumer.ftc.gov](http://consumer.ftc.gov)  
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