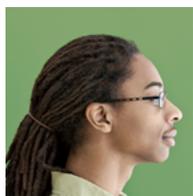


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As you research colleges and career schools, consider such factors as cost, location, accreditation, and more.

There are a number of factors that can help you figure out what schools are right for you.

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To find the information listed on this page for a specific school, check the school's website or search for the school using the U.S. Department of Education's [college search tool](#), *College Navigator*.

## School Costs and Net Price

School costs can be one of the most important factors in choosing potential colleges or career schools—and costs can vary significantly from school to school. While the cost of college includes tuition and fees, it also includes equipment, travel, and more. [Learn about what is included in the cost of college and ways to reduce college costs.](#)

You'll want to make sure that the cost of your school is reasonable compared to your earning potential in your future career. In other words, you want to make sure that you can earn enough money to cover any student loan payments you may need to make, along with living expenses, after you graduate.

Any school that participates in the [federal student aid programs](#) is required to provide information on its cost of attendance and to offer a [net price calculator](#) on its website. [Searching for a school's calculator is easy.](#)

This calculator will give you an idea of how much a program may cost after subtracting any financial aid. The average net price to attend the school is determined by subtracting the average amount of federal, state/local government, or institutional [grant](#) or [scholarship](#) aid from the total cost of attendance for the institution's largest program.

You can look up the cost and assess the value of colleges using the [College Scorecard](#).

## Financial Aid

Many students worry that tuition and the other costs of continuing their education will be out of reach. But don't let the potential costs stop you. Cost is only part of the picture. Most students receive some kind of financial aid; and a few students even get a "free ride," with all their costs covered.

There are many sources of financial aid to help you cover the cost of college or career school. You should

- [learn about financial aid](#) including grants, scholarships, [work-study](#), and loans;
- find out whether the school (and the major/program) you're considering participates in the federal student aid programs (the biggest source of aid for college and career school);
- apply for all types of aid for which you might [qualify](#); and
- meet all deadlines!

The Internal Revenue Service also provides [tax benefits](#) for education.

To help you see the total annual costs of schools you're interested in and to find out if the schools participate in the federal student aid programs, explore the [college search tool](#).



As you head off to college, you should [create and manage your own budget](#). Keep track of your income and expenses, save for your goals, and adjust your budget as your life changes.

## Academics

Does the school offer the major or program you'd like to pursue? Does the program have a good reputation? Talk to professionals in the field you'd like to pursue, do a web search, and talk to students who are enrolled in that program.

If you aren't sure what you want to do, does the school give you plenty of options? You can also use the U.S. Department of Labor's [career search](#) to find careers that might match your interests.

## Accreditation

An accredited school meets certain standards set by an independent agency. It helps ensure the training or education you get meets employer standards in a specific field. Use our [accreditation search page](#) to check a particular school's standards or to find an accredited school in a particular field or location.

If you attend a school that isn't accredited, you might not be able to get any financial aid. **The U.S. Department of Education requires that schools participating in our federal student aid programs be accredited.** Also, your [state education agency's aid programs](#) may not offer financial aid at unaccredited schools.

In addition, attending an unaccredited school poses the following risks:

- You might not be able to transfer your credits to another school. For example, if you attend an unaccredited two-year school and then transfer to a four-year school to earn a bachelor's degree, you might have to start over again at the four-year school if it doesn't recognize the classes you took.

■ It may be difficult to get a job. Some employers may not hire someone with a certificate from a school that is unaccredited.

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A **diploma mill** is an unaccredited school (or a business claiming to be a school) that awards a degree without requiring classwork that meets college-level standards. Some will send a “diploma” without you doing any work at all if you pay a fee. Others assign classwork that is so easy that your resulting degree is worthless, compared to a degree from an accredited school, and it won’t help you get a good job. [Learn more about diploma mills and how to avoid them.](#)

## Admission Requirements

Admission requirements vary from school to school, so check the websites of all the colleges you’re interested in. Learn about [applying to schools](#) and [taking required tests](#).

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## School Location, Size, and Campus Life

Give consideration to a school’s location, size, and activities when researching colleges and career schools. Some students want to stay close to their families and others like the opportunity to go away to school to live on their own. Do you want to go to school in a big city or a small town? Do you want a small, intimate setting? A school that’s big enough to be a city by itself? Or something in between? Keep in mind that the location of a school and your housing options can impact your overall cost.

Does the school offer activities and social opportunities you like? Does it offer services you need? Does it have a good campus security system?

While the school’s website and our [college search tool](#) can help you determine some of these factors, a campus visit will help the most. Or, see if the school offers virtual tours of its campus.

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## Work Flexibility

If you need to work full-time while you’re in school, does the school have night courses or other options to accommodate you? Will they let you attend part-time? Do they offer summer courses? Check the school’s website or talk to the admissions staff at the college or career school that you’re interested in to see what are your options.

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## Statistics That Count

Some numbers can help you evaluate schools.

Statistic	Description	Where to Find the Info
Graduation Rate	<p>The percentage of a school’s first-time, first-year undergraduate students who complete their program within 150% of the standard time for the program.</p> <p>For example, for a four-year degree program, entering students who complete within six years are counted as graduates.</p>	U.S. Department of Education’s <a href="#">College Navigator website</a>
Retention Rate	The percentage of a school’s first-time, first-year undergraduate students who continue at that school the next year.	U.S. Department of Education’s <a href="#">College Navigator website</a>

	For example, a student who studies full-time in the fall semester and continues studying in the program in the next fall semester is counted in this rate.	
Job Placement Rate	The percentage of students who are placed in jobs relevant to their courses of study within a set amount of time. You may also want to contact a school's career center and find out what kind of job placement services it offers students and graduates.	The college's or career school's website or career center
Loan Default Rate	The percentage of a school's federal student loan borrowers who enter repayment during a particular federal fiscal year, October 1 to September 30, and default within a certain timeframe. You might not be able to get aid from some of our programs at a school that has a high default rate.	U.S. Department of Education's <a href="#">College Navigator website</a>

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## Enrollment Contracts

Read any school enrollment contract carefully before you sign it. The contract explains what the school will give you for your money. If a school representative promises you something (such as help finding a job) that's not in the contract, ask the representative to write that promise into the contract and have it signed and dated. A promise is usually not enforceable unless it's in writing.

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## Refund Policies

Find out the school's tuition refund policy. 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 course work, you might be able to get some of your money back.

Also find out the school's return-of-aid policy. If you receive federal student aid (except for [Federal Work-Study](#)) and you withdraw from school, some of that money might have to be given back to the source by you or by your school.

Even if you don't finish your course work, you'll have to repay the loan funds you received, minus any student loan funds your school has returned to the U.S. Department of Education. Learn more about [repaying federal student loans](#).

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## Distance Learning or Online Degrees

Lots of schools have begun to offer distance learning, which allows you to access lectures or course materials online or through other electronic media. Whether a distance learning course or degree is right for you is a matter of personal preference.

Be aware that not every distance learning course or online degree is accredited and/or eligible for federal student aid. To find out whether you can receive federal student aid for your program, check with your school's [financial aid office](#).

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## Past Complaints and Reputation

Just because a school participates in the federal student aid programs doesn't mean we've endorsed the quality of education the school offers. We don't approve a school's curriculum, policies, or administrative practices, except as they relate to the administration of the federal student aid programs.

To find out whether there have been any complaints about the school, contact your local [Better Business Bureau](#), [state higher education agency](#), or the consumer protection division of your state attorney general's office.

Ask employers what they think about the school. Ask recent graduates about their experience at the school. Check with the [agency that licenses or accredits the school](#) to see whether it meets required standards.

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## Quick Links

[Applying to Schools](#)

[Taking Required Tests](#)

[Types of Aid](#)

[FAFSA® Process: Applying for Aid](#)

[Avoiding Scams](#)

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## Glossary

### [Federal Student Aid Programs](#)

The programs authorized under Title IV of the Higher Education Act of 1965 that provide grants, loans and work-study funds from the federal government to eligible students enrolled in college or ca...

### [Net Price Calculator](#)

A tool that allows current and prospective students, families, and other consumers to estimate the net price of attending a particular college or career school.

### [Grant](#)

Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

### [Scholarship](#)

Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

### [Work-Study](#)

A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

### [Diploma Mill](#)

An unaccredited school (or a business claiming to be a school) that awards a degree or other credential for a fee while requiring little or no classwork meeting college-level standards.

### [Graduation Rate](#)

Measures the progress of students who began their studies as full-time, first-time degree- or certificate-seeking students by showing the percentage of these students who complete their degree or c...

### [Retention Rate](#)

Measures the percentage of first-time students who are seeking bachelor's degrees who return to the institution to continue their studies the following fall.

### [Job Placement Rate](#)

The percentage of graduating students who obtained employment either in the recognized occupation for which they were trained or in a related comparable recognized occupation within a determined ti...

### [Default Rate](#)

The percentage of borrowers who fail to repay their loans according to the terms of their promissory notes.

### [Federal Student Loan](#)

A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

### [Federal Work-Study](#)

A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.