

I am the **One**


who's going to plan for my future



**PRIVATE, FOR-PROFIT
COLLEGE CHECKLIST**

Get the

INFORMATION YOU



There are many different types of colleges in Virginia, and you should select the one that is the best fit for your career goals, budget, and location. More than 200 of the institutions in Virginia are private, for-profits. Some are larger and more well-known, such as ECPI or Strayer University, while others are smaller and may be focused on career or technical certifications. It's important to choose a school that meets accepted standards in your field of interest. Selecting the right school will help you get where you want to go, whether that's transferring to another college or entering a specific career field, such as medical, esthetics, or IT.

If you are thinking about enrolling at a private, for-profit college, then make sure you take the steps suggested below to make an informed decision.

1. CHECK OUT THE COLLEGE BEFORE SIGNING UP

Prior to enrolling, take a tour of the campus and talk to students in your program of interest. Most schools will let you observe a class before you sign up. Most importantly, contact employers in your field to see how they view graduates of the college's program.

2. MAKE SURE THE COLLEGE IS CERTIFIED TO OPERATE IN VIRGINIA

Visit www.schev.edu or phone 804-225-2600 to find out more about the schools you are considering. Watch out for colleges that are not certified by SCHEV, or those that have received an extreme number of student complaints in a short amount of time. If the college is not approved, you could end up with a diploma or degree that is not recognized. A college with a high number of complaints or a record of discipline problems may indicate that the school is not meeting minimum standards for instructional quality and may be in danger of closing.

3. VERIFY THE COLLEGE'S ACCREDITATION (see back panel for more information)

To qualify for some state licensing examinations or for your degree to be recognized by certain employers, some educational programs and training must be obtained from a college that maintains "accreditation" from an accrediting agency recognized by the U.S. Department of Education. Be sure to verify accreditation status with the accrediting agency before enrolling. You might also want to check with the licensing agency or employer where you wish your educational experience to be recognized. For more information about accreditation, visit the U.S. Department of Education website at ed.gov/admins/fnaid/accred.

4. REVIEW ALL BINDING TERMS, CONDITIONS, AND COSTS

The school should be able to show you an enrollment agreement that provides information about the college's total cost per semester or quarter, a list of the charges that are non-refundable, the name and description of the program of instruction, the total number of classes or hours needed to complete the program, payment schedules, cancellation and refund policies, and other mandatory disclosures regarding your rights and responsibilities as a student at the institution.

YOU NEED to decide



5. GET A COPY OF THE STUDENT CATALOG

A college's catalog contains important information that you will need to review prior to making a decision to enroll. Pay special attention to academic, attendance, leave-of-absence, cancellation, and refund policies.

6. REQUEST TO SEE THE COLLEGE'S COMPLETION, JOB PLACEMENT, AND COHORT DEFAULT RATES

Review the school's completion and job placement rates to see whether students are finishing the course, and whether the college is assisting students in finding jobs after they have completed the course. The cohort default rate lets you know if students complete the program with huge financial debt that is difficult to repay. This information should be readily available to you upon request.

7. MAKE SURE YOU KNOW THE AMOUNT AND TYPES OF FINANCIAL AID YOU WILL NEED BEFORE YOU ENROLL

There are several financial aid options to help you pay for college, but not all of them are created equal. Some you have to pay back (like loans) and others are gifts (like scholarships). Make sure you know whether you are going to receive or need federal student loans, Pell grants, work-study, private loans, or a combination of them all, and understand what the advantages and disadvantages are of obtaining each type of loan or grant. Make sure you know the total monetary amount of loans you are to receive. Match the amount of the loans against the total cost of tuition. For more information on federal financial aid, visit the U.S. Department of Education's Student Portal at studentaid.ed.gov or SCHEV's financial aid webpage at schev.edu/Students/PayForCollege.asp.

8. FIND OUT WHAT THE COLLEGE NEEDS FROM YOU

Whether you are transferring from another college or enrolling for the first time, make sure you inquire as to what documents you will need to submit when you enroll. This may include high school or college transcripts, evidence of citizenship, or letters of recommendation. Be sure to find out when payments are due and how much you owe.

9. GET EVERYTHING IN WRITING AND KEEP A COPY OF YOUR DOCUMENTS

Never accept a verbal promise. Make sure all contracted-for services are in writing and signed by an institutional official before you enroll. Then find a safe place to keep a copy of all contracts, policies, catalogs, disciplinary actions, attendance records, or emails you have written to or received from the school. In the future, you may need to verify your payment obligations, any refunds owed to you by the college, or the educational services that you contracted to receive from the school. If you decide to withdraw, be sure to put your notice in writing and keep a copy for your files.

10. WORK HARD AND ENJOY YOUR EDUCATIONAL EXPERIENCE

Statistics show that getting training after high school will help you get a better-paying job doing work you will enjoy. But going to college is a big investment. You're investing your time, your energy, and your money. So take the time at the beginning of the process to make sure the school you choose will help you get where you want to go.

What is Accreditation?

Accreditation is a process that colleges and universities may choose to go through that compares their services, resources, and degree programs to established standards. Institutions seek accreditation as a means of demonstrating their academic quality to the public, including students and potential employers.

It is important to note that a school is eligible for federal funds only if it is accredited. This means that you will not be eligible for federal financial aid, such as Pell grants and Stafford loans, if you decide to attend an unaccredited college or university.

In the workforce, more and more employers are looking for an education from an accredited college. If you attend an accredited college, you can be sure you will receive a level of education that meets or exceeds the established standards for education. The courses you take and degree you earn from an accredited university or college are generally more acceptable for transfer to other schools should you decide to pursue further education in the future.

However, a number of educational institutions have legitimate reasons for not seeking accreditation. Colleges or schools focusing on vocational training programs may choose not to seek accreditation even though they offer widely accepted certification. That's why it's always a good idea to contact employers in your field of interest and find out how they view graduates of the school and program you are considering.

To ensure that your school is accredited by a reputable accrediting agency, it should be recognized by either the U.S. Department of Education (ed.gov/admins/finaid/accred) or the Council for Higher Education Accreditation (chea.org).



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