

Selecting a school

Choosing a school without considering whether it fits your needs is like buying the first car you see when you walk on the car lot. You have to do some comparison shopping to decide which school is right for you.

The variety of college options means almost any student can find the right school. Kentucky has more than 80 colleges and technical schools, many of them with branch campuses. Tuition and required fees for full-time attendance range from about \$3,000 at community and technical colleges to \$35,000 at private colleges each school year. Other costs depend on whether you live on campus or have a long commute to classes.

Schools must make costs available in writing if you ask, but you have to check the quality of the school and its educational programs. Don't be afraid to ask questions. Reputable schools will gladly explain their programs and policies. You'll invest a great deal of time and money in your education, so get the information you need to make wise decisions.

Some schools use enrollment contracts to explain what you can expect the school to give you for your money. Read the contract carefully before you sign it. School representatives may promise you things that aren't in the contract, such as help finding a job. If they do, ask them to write the promise on the contract and sign and date it. If necessary, the school can add a separate sheet of paper to the contract, with the title "Addendum to [name of contract]." A promise is usually not enforceable in court unless it's in writing.

The School Evaluation chart on page 23 can help. Some of the answers to the questions in the evaluation are provided in Part III. If you don't find the answers to your questions, contact the school.

Points to consider

As an adult, you may want to find out about:

- Child care.
- Evening and weekend classes.
- Tutoring.
- Transportation.
- Payment options.
- Percentage of adult students.
- Academic majors available.
- Accommodations for a disability.
- Housing on or off campus.
- Distance learning.
- Credit for courses completed at another school.
- Transfer of courses to another school where you plan to enroll in the future.
- Graduation and job placement rates.
- Credit by exam.
- Credit for Armed Forces courses.
- Credit for life and/or work experiences.
- Credit for courses sponsored by business and government.
- Availability of support services and counseling.
- Tuition-free classes for senior citizens.
- Time required to complete the program of study.



Steps to help you select a school

- Visit the school's website. Website addresses are provided on the school pages in Part III.
- Read the school's catalog.
- Visit the campus.
- Talk with former students.
- Find out whether the school offers distance education if getting to campus presents problems.

Types of schools

Public universities

Generally, these provide the greatest variety of programs. All offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law and other fields. Some also offer associate's degrees.

If you want a great education for less money and don't mind some large classes, this might be the place for you.

Private colleges and universities

If you like smaller classes and greater access to faculty, you might want to consider a private college. These schools all offer bachelor's degrees, while some also offer associate's and advanced degrees. Some private schools have joint programs with public universities in specialized fields.

Private schools generally cost more than public ones, but financial aid can help with the costs.

Public two-year colleges

You may want to attend one of the state's community and technical colleges. You can follow several paths there. One leads to an associate's degree that prepares you for finishing a bachelor's degree. Other paths prepare you for entering the workforce. These can take from six months to two years to complete. If you plan carefully, courses you take at community and technical colleges can transfer to a four-year college for credit for a bachelor's degree. See the section about transfers on page 24 and check with the school's admissions office for more information.

A big advantage of going this route is that you can usually find a two-year school near you, meaning you can save money on gas.

Career and technical schools

If you're looking for a fast track to a career, one of these might be your best choice. Career and technical schools, more properly called proprietary schools, are privately owned and licensed. They offer programs in business, trade, technical, industrial and related areas. Some schools offer only one area of study; others offer programs in several areas.

Remember that credits earned at these schools often will not transfer to another school.

Distance learning

Distance learning lets you take courses and earn degrees without the traditional on-campus experience. The term includes courses and degrees offered through television, correspondence, CDs, interactive satellite and the Internet.

Online courses are offered by the Kentucky Virtual Campus. Visit www.kyvc.org for more information. Another possibility is the Electronic Campus of the Southern Regional Education Board. Find more information at www.electroniccampus.org.

Kentucky Educational Television (KET) offers adult education courses. For more information, go to <http://www.ket.org/education/> and click on *For Adult Learners*.

Some schools also offer classes at locations other than their main campus, meaning you may find some offered where you live. Check with the college for more information.



School evaluation

Instructions: If you're considering more than three schools, photocopy this page before proceeding. Select the schools for evaluation and write their names on the slanted lines. Answer the questions for each school. (If the answer is "yes," make a "✓" in the column. If the answer is "no," make an "✗" in the column.) What are your findings?		
		Does the school offer the educational program you want?
		If you're admitted to the school, are you also admitted into the educational program you want?
		Is the school accredited by an agency accepted by the U.S. Department of Education (e.g., Southern Association of Colleges and Schools, Council on Occupational Education, Accrediting Commission of Career Schools and Colleges of Technology, National Accrediting Commission of Cosmetology Arts and Sciences, American Association of Bible Colleges)?
		Is the school licensed or approved by the appropriate state government agency (e.g., Council on Postsecondary Education, State Board for Proprietary Education, State Board of Hairdressers and Cosmetologists, State Board of Barbering, Kentucky Board of Embalmers and Funeral Directors)?
		Is the school approved for federal and state financial aid programs?
		Does the school have the resources to provide you the education you need to be successful? Look for up-to-date training devices, developmental course work and/or tutorial assistance, general education courses (e.g., English and math), educational qualifications of the faculty, and library holdings and resources related to your field of study.
		Will completion of the program qualify you for a job? An exam and/or apprenticeship may also be required. If a licensing exam is required in your career field (e.g., nursing, cosmetology, or law), do a high percentage of the school's graduates pass the exam?
		Does the school have a free job placement program? Are a high percentage of graduates placed in jobs? Recent graduates and potential employers can help you answer these questions. A good school will give you a list of contacts.
		Does the typical starting salary for a new graduate of the school's educational program compare favorably with that of graduates from the same educational program at other schools? Does it meet with your expectation? If the school provides such data, ask to see detailed statistics substantiating the school's claim.
		Does the enrollment contract (if required) clearly indicate the complete cost of your course of study? Are all necessities (books, room and board, transportation, tools, uniforms, etc.) included? Schools must make printed cost-of-education information readily available upon request.
		Does the enrollment contract contain language to protect you if the school closes or discontinues your program? Call the Better Business Bureau in the area to find out if the school has had problems.
		Does the school have a printed refund policy? Good schools have a reasonable refund arrangement for students who withdraw from school.
		Does the school have a low withdrawal rate? A high rate may be a warning sign.
		Will credits earned at the school transfer to another?
		Does the school have a low student loan default rate? Call the U.S. Department of Education at 800.433.3243 to check a school's default rate. A high default rate may be a warning sign.
		How much will you have to borrow at this school? You need to compare the cost of repaying loans with what you'll earn when you finish.