

Selecting a school

You have enough colleges to choose from in Kentucky that you can find a school that's right for you. Yearly tuition and fees for full-time attendance range from about \$4,700 at community and technical colleges to \$55,500 at private colleges. 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.

You should 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 20 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

You may also want to find out about:

- Child care.
- Evening and weekend classes.
- Tutoring.
- Transportation.
- Payment options.
- Percentage of adult students.
- Majors offered.
- 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.



THINGS TO DO TO HELP YOU DECIDE

- 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 students who go there.
- Find out if the school offers distance education if getting to campus presents problems.

Types of schools

Public universities usually offer the greatest diversity of academic programs to choose from. All offer undergraduate and graduate degrees, and some offer professional degrees in medicine, dentistry, law and other fields. Some also offer associate's degrees.

You're more likely to have larger classes at public universities. You're also more likely to have introductory classes taught by graduate students. Your on-campus social and leadership opportunities may be greater because there are more organizations.

Private colleges and universities generally offer smaller classes and greater access to faculty.

These schools offer bachelor's degrees but may also offer associate's and graduate degrees. Some have joint programs with public universities in specialized fields.

Although private schools generally cost more than public universities, financial aid is available to help with the costs.

Most private schools are smaller than public ones, so you may have a greater chance to participate in sports, music and other activities.

Public two-year colleges offer several paths to choose from. One path prepares you for a transfer to a four-year school where you can complete your

bachelor's degree. Other paths train you to enter the workforce sooner and can take from six months to two years to complete.

You can usually find a two-year school near you, so you can save money by living at home.

Trade schools: Trade schools, more properly called proprietary schools, are privately owned and licensed. Some schools offer only one area of study; others offer programs in several areas. They often cost more than public schools, and the credits you earn may not transfer.

Distance learning: Distance learning lets you take courses and even earn degrees without the traditional on-campus experience. This includes courses and degrees offered through television, correspondence and the internet.

To view a national database of schools offering online courses, visit <https://nc-sara.org/directory>, the website of the National Council for State Authorization Reciprocity Agreements.

Some schools offer classes at locations other than their main campus, so you may find classes 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. What are your findings?

			Does the school offer the educational program you want?
			If you're admitted to the school, are you also admitted to 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, National Accrediting Commission of Career Arts and Sciences, the Association for Biblical Higher Education)?
			Is the school licensed or approved by the appropriate state agency (e.g., Kentucky Council on Postsecondary Education, Kentucky Commission on Proprietary Education, Kentucky Board of Cosmetology, Kentucky Board of Barbering, Kentucky Board of Embalmers and Funeral Directors)?
			Is the school approved for federal and state financial aid programs?
			Can the school provide you the education you need to be successful? Look for up-to-date training equipment, developmental courses and/or tutorial assistance, general education courses (e.g., English and math), educational qualifications of the faculty, and library 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, what percent of the school's graduates pass?
			Does the school have a free job placement program? What percent of graduates are placed in jobs? Recent graduates and potential employers can help you answer these questions. A good school will give you a list of contacts.
			How does the typical starting salary for a graduate of the school compare with that of graduates from 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 total cost of your course of study? Are all necessities (books, room and board, transportation, tools, uniforms, etc.) included? Schools must make printed cost information 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.
			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 school?
			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 to attend this school? You need to compare the cost of repaying loans with what you'll earn when you finish.