### **BEFORE ENROLLING IN A PRIVATE COLLEGE:**

Read the enrollment agreement thoroughly, paying careful attention to the school's:



- Cancellation policy
- Financial aid disclosures
- Tuition amount
- Due dates
- A Beware of predatory lending.
- Request copies of all signed documents.
- → Ask to audit a class.
- ➡ Talk to other students.
- $\Rightarrow$  Ask questions, such as:
  - Is your equipment up to date?
  - What are your faculty qualifications?
  - Do you offer tutoring?

# LOOK OUT FOR RED FLAGS:

→ No school catalog or enrollment agreement.



- → High-pressure sales pitch.
- ➡ School accepts only cash payments for tuition/doesn't provide receipts.
- $\Rightarrow$  No students at the college during visit.
- A Bad reviews.
- Unwillingness or inability to answer your questions.

### **STUDENT RESOURCES**

Office of Student Assistance and Relief (888) 370-7589 Option #5 www.osar.bppe.ca.gov

Bureau for Private Postsecondary Education (888) 370-7589 www.bppe.ca.gov

California Department of Veterans Affairs www.calvet.ca.gov

California College Guidance Initiative www.californiacolleges.edu

California Student Aid Commission www.csac.ca.gov

U.S. Department of Education www.studentaid.ed.gov

#### Consumer Financial Protection Bureau www.consumerfinance.gov/consumer-tools/ student-loans

College Scorecard https://collegescorecard.ed.gov

California Community Colleges Chancellor's Office Students Resources www.cccco.edu/students

Department of Financial Protection and Innovation Student Borrower Resources https://dfpi.ca.gov/student-loans-borrower-resources

Student Borrower Protection Center www.protectborrowers.org





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# WHAT TO CONSIDER WHEN SELECTING A COLLEGE

**QUESTIONS** 

YOU SHOULD BE ASKING

# THERE'S NO ONE-SIZE-FITS-ALL APPROACH FOR CHOOSING A COLLEGE, BUT IS THERE A WAY TO KNOW WHAT COLLEGE WILL BE A GOOD FIT FOR YOU?

### Here are some questions to ask yourself:

- ➡ What are my educational goals?
- ➡ How will this college's programs and services help me achieve my goals?
- ⇒ What are my expectations for a college?
- Am I ready for this financially? Personally? Logistically?
- ➡ What is my earning potential versus potential debt?
- ➡ What is the college's compliance and enforcement history?
- ↔ What does accreditation mean and is this college currently accredited?



# IT'S IMPORTANT TO UNDERSTAND THE DIFFERENCES BETWEEN PUBLIC AND PRIVATE COLLEGES.



PUBLIC COLLEGES are publicly funded and typically charge lower tuition rates than private colleges. There are many types of public colleges—two-year community colleges, universities, and state colleges. Public colleges offer degrees and other academic programs, often have competitive admissions processes, and their programs may be "impacted" (more students want to enroll than there are seats available).



**PRIVATE COLLEGES** are typically owned by an individual, a partnership, a corporation, or a limited liability partnership. They rely heavily on tuition and private funding and offer a wide variety of programs that are often customized for working adults. Private colleges often have open entry admissions policies and plenty of room for new students.

# **RESEARCHING A COLLEGE**

### **ANY COLLEGE**

- Visit the college and tour the campus while students are in attendance.
- → Verify the college's accreditation status.
- Check online reviews (Better Business Bureau, Yelp, StudentsReview, etc.).
- High school students should work closely with college counselors.
- Talk to potential employers and ask, "How do you value degrees from this college?"

#### **PRIVATE COLLEGES**

- Visit the Bureau for Private Postsecondary Education's (BPPE's) website: www.bppe.ca.gov.
- ⇒ Verify the college's BPPE approval status.
- Visit the California College Guidance Initiative website to research comparable programs offered at local community colleges: www.californiacolleges.edu.
- Check the school's performance fact sheet to get a sense of graduation and job placement rates.