

# Choosing Schools

Choosing a college is one of the toughest choices you'll make in high school. Below we offer some great tips for choosing a college.

1. **Identify important factors in choosing a college:** things to consider when evaluating and comparing colleges. In choosing a college, the first things you'll probably consider will be the **type of academic program** and the **availability of the major—or majors—you are most interested in.**

Here are some other things to think about as you compare colleges. How you rank these other factors will depend largely on your personal preferences and needs.

## Location

- Distance from home

## Environment

- Type of school (2-year or 4-year; public or private)
- School setting (urban, rural)
- Location and size of nearest city
- Co-ed, male, female
- Religious affiliation

## Size

- Enrollment
- Physical size of campus

## Admission requirements

- Deadline(s)
- Test(s) required
- Average test scores, GPA, rank
- Special requirements

## Academics

- Majors offered
- Special requirements
- Accreditation—recognized by regional or national accrediting bodies as meeting its objectives
- Student-faculty ratio
- Typical class size

## College expenses

- Tuition, room and board
- Estimated total budget
- Application fee, deposits
- Financial aid
- Deadline(s)
- Required forms
- % of student population receiving aid
- Scholarships offered; renewable

- Part-time employment opportunities
- Debt students graduate with (!)

## Housing

- Residence hall requirements
- Availability; wait lists
- Types and sizes
- Food plans

## Facilities

- Academic
- Recreational

## Activities

- Clubs, organizations
- Support services
- Athletics, intramurals
- Sororities/fraternities

## Campus visits

- When to visit

2. **Think about your reasons for going to college:** People go to college for different reasons. How do your reasons for wanting to attend college affect your college planning? What do you want to be when you "grow up" and how will college help you get there?

Although college cannot be all things to all students, with proper planning it can meet your needs and expectations. High school is an excellent time to identify what you expect from college.

**Use your interests, abilities, and preferences to help you choose a career and plan your education.** As you decide which colleges and major(s) interest you, keep your long-term goals in mind. Decisions about college are part of the career planning process. Visit <http://www.actstudent.org/career/tips.html> for guidance. For example, if you like science and technology and want to work with various kinds of physical evidence from a crime scene, look for a strong biology or forensic science program. Decide what you want from life and use college as a tool to help you get there.

3. **List, compare, and visit colleges: It's time to narrow down your list of possible colleges.** Collect information about colleges that might meet most of your needs. Then, identify potential choices for the next step—applying for admission.

**Sources of information:**

- College catalogs, information bulletins or videos
- College representatives
- Parents, students and alumni
- School counselors and teachers
- College websites and Internet searches
- Directories and computerized information systems
- Professionals in the field
- College planning section of your ACT score report
- Your high school counselor can lead you to other resources, maybe in a career/education center in your school or community.

4. **Questions to ask on a campus visit:** Some questions to consider:

- What activities and services are available to help students get settled (academically and socially) during their first year? Where do most freshmen live?
- How big are the classes?
- (Ask students) How easy is it to meet with faculty?
- (Ask students) Are you able to register for the classes you want?
- What is the total cost of attending the college?
- What types of financial aid does the college offer and how do I apply?
- Are all freshmen assigned to an academic advisor?
- What support services are available for students?
- Who teaches the courses for first-year students?
- How successful are the college's graduates in finding jobs? How much debt do they take on?
- What services (such as transportation and shopping) are available locally?
- What is there to do on weekends? Do most students stay or leave campus on weekends?

5. **Make final decisions:** It's time to decide which college you'll attend. Waiting for notice of college acceptance can be agonizing. Admissions materials and financial aid applications list the date by which decisions will be made. Don't expect to be notified much sooner. Many schools mail notifications to applicants by April 1, and most require acceptance by May 1.

Once admissions notices are received, the decision-making begins. Make your decision carefully and thoughtfully, and accept an offer that feels right. If that dream college doesn't extend an offer, remind yourself that it isn't the end of the world. A college education, regardless of the school where you earn it, is a valuable investment in your future. Other times your dream school may accept you, but may not offer enough financial aid. Do not burden yourself or your family with excessive debt. Appeal and request additional support. Be sure you keep the lines of communication open with all of the schools extending offers. Once you make a final decision, let all who have extended offers know of the decision.

## Choices Are Important

Although the Class of 2013 is just settling into the start of their senior year, they will soon have to start thinking of that next step after —and for many that will include going to college.

For the next few months seniors will be pondering where to go and **why attend a specific school**. These are very important decisions that will affect your future. Not just the next five years, but what you are able to do after college as well.

Often times, students pick a college based on the distance to their home town, on where their best friends will be attending, on a specific program offered, on the type of activities offered, and the like. Again, these are all **very important considerations**, but there are a few more The Scholarship Foundation believes you should consider and research before heading off to school.

While most prospective students overlook this part of the college process, it is one of the most vital parts to successfully finding a college that suits you.

It is important you spend a good amount of time getting a good sense of how much it is going to cost you to attend school for a full year. We are not just talking about tuition. You need to think about additional fees, books, supplies, room, board, transportation, health insurance, laundry, cell phone, and toiletries. All of these can really add up. The total cost by itself should not alarm you. Rather, it should give you a good place to start planning the amount and type of financial aid you will need. This is what it is usually referred to as **sticker price** or cost of attendance.

Next, you need to apply for **financial aid** (focusing on grants and scholarships) to calculate how much of the sticker price it will cover. The difference between the cost and the financial aid is called **net price**. There are online tools that can help you calculate and compare the net price of different schools so that you can make an informed decision.

When you look at the net price instead of the published price, colleges you thought were out of your reach may turn out to be **affordable**. A college with a high published price might offer its students a lot of financial aid — so it might actually be cheaper than a college with a low published price.

These days most students find themselves having to borrow from student loans, another type of financial aid, to cover the difference. Limiting the amount you borrow and the type of loan you take can impact your and your family's financial health for a very long time. If you have been reading the news, you probably noticed that there has been a lot of talk about the cost of education and the debt burden college students take on. Again, you shouldn't be alarmed, but it is very important that you do some research so that you don't find yourself with a degree but strained by student debt you have to pay back.

You may ask, "How much is too much debt?" and that's a question that varies on many factors. For example, what type of salary can you expect to earn with your first job out of college? How much in student loan monthly payments will you be able to afford? How much debt are you comfortable taking on? How easy will it be to find employment in your field?

Below we offer some ideas for you to research before you make a decision:

- Search for **colleges** that are a good fit for you. You can use the **College Scorecard** to find out more about college's affordability and value so you can make informed decisions about which college to

attend. Compare degrees, majors, occupations, school size, awards offered, default rates, campus settings and geographical location. Visit <http://collegecost.ed.gov/scorecard/index.aspx>.

- Compare the **cost** of each one of the schools you will apply to for admission. You can use **College Navigator** to make complete and fair comparisons. You can build your list of schools and compare side-by-side at <http://nces.ed.gov/collegenavigator/> on items such as estimated cost, financial aid, enrollment statistics, characteristics of admitted students, enrollment and graduation rates. Keep in mind that [these are estimates](#) and don't always include ALL costs (you should compare tuition, fees, books, supplies, room, board and transportation at minimum.)
- Now, keep in mind that cost alone is half of the information you need when it comes to choosing an affordable school. Finding out how much financial aid you will qualify for and need to pay for school is the other half. The **College Affordability and Transparency Center** provides information about schools with highest and lowest tuition as well as schools that provide the most and the least financial aid at <http://collegecost.ed.gov/catc/Default.aspx>. The **Net Price Calculator Center** allows you to search each school's "**net price**" which is the cost of attendance minus grant and scholarship aid you can expect on average. Find this useful tool at <http://collegecost.ed.gov/netpricecenter.aspx>.
- Get help identifying what type of industry or **career** you would like to pursue by visiting **My Next Move** at <http://www.mynextmove.org/>. This website provides information about the knowledge, skills and abilities needed to be successful in your career of choice as well as education needed, job outlook, salary information and the range of career opportunities within that major.
- Contact the schools you are considering and ask about the previous year graduate class. Specifically, you want information about their **graduation rates** (meaning how many of the students that started actually completed their degree), **retention rates** (meaning how many students who encountered some obstacles successfully completed school –this will also tell you if the school has strong student support services), and **employment rates** of their graduates (how many graduates found jobs –this will give you an idea of how well the school prepares students to find jobs).

**Example:** Mary is looking at Syracuse, Purdue, and Minnesota universities. Although the first two are significantly more expensive (between \$15,000 and \$25,000 more than Minnesota), they both offer significantly more grant and scholarship monies. Purdue requires Mary and her family to borrow \$27,000 in student loans and Minnesota (the least expensive school) would require they borrow \$14,000 for just one year. The bottom line here is that Syracuse is the MOST **affordable** given the large amount of free money offered and the school requiring the least **borrowing** (\$7500).

If you end up borrowing at the average rate of today's college graduates, you will end up owing \$26,000. At today's interest rate of 3.9%, your **monthly loan payment** would be \$270/mo. Over the course of 10 years, you would have to earn a minimum of \$40,000/year or \$20/hour in order to handle this payment plus all your other living expenses.

Do you know what the **average salary** of a recent graduate? There's actually considerable variation across majors. For example, an entry-level job in the social science or humanities field is \$35,000. But for engineers and computer scientists is \$60,000. This is important information to have when choosing your career and considering what your loan repayment dues will be after you graduate.

**All of this information will give you the tools to make an informed decision about your future.**

If you need assistance, a Scholarship Foundation staff member will be more than happy to walk you through this important decision process.