

Before You Enroll in a School or Training Program

The school or training program you choose should be reputable and, hopefully, affordable. Use these tips to help you in your search. Please also read "[Before You Take out Student Loans for Yourself or a Child.](#)"

Consider free and low-cost adult education and training options.

NYC Department of Education Resources

Visit schools.nyc.gov or call **311** and ask about:

- help earning your high school diploma or Test Assessing Secondary Completion (TASC); or
- help getting ready to enroll in college or begin career training; or
- job training options, including Adult Learning Centers in Brooklyn, Manhattan, Queens, and the Bronx.

Other Resources

- City University of New York (CUNY): cuny.edu
- State University of New York (SUNY): suny.edu
- public libraries: nypl.org; bklynlibrary.org; queenslibrary.org
- community-based organizations
- Workforce1 Career Centers: nyc.gov/sbs

You do **not** need to enroll in a private college to take classes to help you get your TASC.

Avoid unlicensed vocational or trade schools.

If you go to an unlicensed school, you cannot take exams to become licensed in many fields. Call the New York State Education Department at (518) 474-3852 to check if a vocational or trade school is licensed.

Research.

Research multiple schools before deciding which one is right for you. Ask for information on graduation and completion rates, average student loan debt among graduates, and whether the credits you earn will transfer to other schools.

Do independent research, as well. Use your network to speak to former students who have completed the program, and approach current students when you visit.

Contact employers in your desired field and ask if the school or program you're considering is appropriate. Compare the costs of programs at different schools, search for any negative news or lawsuits involving schools you're considering, and compare any earnings and job placement data the school provides with official data from the College Scorecard and College Navigator.

Remember: If a school or training program sounds too good to be true, it probably is.

Check schools' accreditation (overall, regional, institutional, and programmatic), as well as accreditors.

Follow these steps:

1. To find out if a school is accredited, visit www.ed.gov/accreditation.
2. Verify programmatic accreditation by checking the website of the state, professional, or accreditation agency relevant to your desired field. Some programs, such as dentistry, are accredited by career-specific accreditors, and getting a job in the field requires attending an accredited program.

Note: Accreditation does not guarantee school quality or ensure the transferability of credits. See **Research** for tips to assess school quality.



If you go to an unaccredited school, you may not be able to access federal financial aid, transfer credits to an accredited school, and get a job in your desired field.

Don't sign up the day you visit a school.

Before you sign up, you need to understand how much the program will cost and how you will pay for it. If the school tells you the deal is only available that day, walk away. It is critical to verify accreditation and financial aid on your own before signing any school documents.



Never sign anything you don't understand.

If a school pressures you to sign a contract or agreement on the spot, walk away. Always bring home important forms so you can read them more carefully and review them with people you trust.

Avoid schools that “guarantee employment” after you graduate.

A school cannot guarantee that you'll get a job when you graduate. Many times, the schools that make these types of promises don't place you in a job. To understand if a school is a good investment, ask about job placement rates; what career services are available to assist you in your job search; average starting salary in your desired field; and its alumni network so you can speak with graduates about career prospects. Also check LinkedIn to see where people in your desired field studied.

Ask for the school's tuition cancellation policy in writing.

The policy should describe how you can get a refund if you need to cancel or withdraw. Unfortunately, once you have signed up for classes, it can be tough to get your money back. If a school is unwilling to provide you with a copy of its tuition cancellation policy, consider another school.

File a complaint.

Call 311 or visit nyc.gov/dcwp to file a complaint against a school of higher education.

Free Help

Get free help completing the Free Application for Federal Student Aid (FAFSA) with College Goal NY

Visit collegegoal.ny.gov for a list of event locations.

Get free professional financial counseling at an NYC Financial Empowerment Center

To book an appointment: Visit nyc.gov/TalkMoney | Call 311

NYC Financial Empowerment Centers are run by the Department of Consumer and Worker Protection in partnership with community-based organizations. Counselors can also make referrals to nonprofit legal services providers as needed.

Other Resources

College Board: bigfuture.collegeboard.org/pay-for-college/financial-aid-awards

College Navigator: nces.ed.gov/collegenavigator

College Scorecard: collegescorecard.ed.gov

Consumer Financial Protection Bureau (CFPB): consumerfinance.gov

Federal Student Aid (part of the U.S. Department of Education): studentaid.gov

National Association for College Admission Counseling: nacacnet.org/student

New York State Higher Education Services Corporation (HESC): hesc.ny.gov

U.S. Department of Education: studentaid.gov/understand-aid/types/loans/federal-vs-private