

Factors to Consider When Choosing a School

A guide before using the GI Bill®

FOURTH EDITION | EDUCATION SERVICE



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Choosing a School that is Right for You

As an eligible Servicemember, Veteran, dependent, Guard member or Reservist planning to use the GI Bill, you are a consumer about to make one of the most important decisions of your life. Where you begin your post-secondary education is critical. Similar to a car, your education is a big investment. Would you buy a car before considering your needs or before checking available resources for specifications, reliability ratings, and prices? The answer of course is “no.” You owe it to yourself to thoroughly consider your needs and what different schools have to offer before choosing a school or program that’s the right fit for you.

Making informed decisions about how to make the most of your benefits and how a school can best meet your needs means doing a little homework before classes start. This guide presents eight important factors you should consider towards becoming an informed consumer first and a GI Bill user second.

What are your interests? How do you want to make a living?

Choosing the right career means considering many important factors. Be sure to explore your vocational interests in-depth. The self-assessment tool [CareerScope®](#) is designed to help you determine your vocational aptitudes as well as academic readiness. CareerScope® is self-administered and offered at no-cost by the Department of Veterans Affairs (VA). It will provide an assessment of your interests and aptitudes, give recommendations about which careers you may enjoy, and help you decide which courses or training programs you should focus on to pursue those careers.

The Department of Labor’s (DOL) career search tool [My Next Move for Vets](#) is the nation's primary source of occupational information. You can review information about careers for hundreds of standardized and industry-specific descriptors; Retail,” “Government,” Health and Counseling,” “Manufacturing,” and “Self-Employed” are a few examples. DOL updates the tool by surveying a broad range of workers from each occupation. There is also a search engine to find careers similar to your military job and it has assessment instruments for workers and students who want to find or change careers.

You might also want to research the projected demand for career fields. The [Bureau of Labor Statistics Occupational Outlook Handbook](#) provides information on the expected job prospects for different types of jobs, the education needed, earnings, what workers do on the job and working conditions.

Types of Degrees

There are different types of post-secondary degrees you can obtain when you choose to pursue higher education. These include Associate's, Bachelor's, Master's, and Doctoral degrees.

An Associate's degree program is typically two years, and is usually completed at a community college; some four year universities also offer Associate's degree programs. Traditional degrees offered are Associate's of Arts (A.A.) or Associate's of Science (A.S.). If a student is enrolled in an Associate's program in fine arts, he or she will earn an Associate's of Fine Arts degree after completing the program. An Associate's degree generally requires 60 credit hours of training and takes two years of full-time attendance to earn. A student with an Associate's can seek employment after or can transfer into a four year program at a college or university and work towards earning a Bachelor's degree.

A Bachelor's degree program is obtained at a college or university, with degree programs that usually last four years; the two primary degrees are Bachelor's of Arts (B.A.) or a Bachelor's of Science (B.S.). A Bachelor's degree is a required academic credential you will need if you plan to earn a graduate or professional degree. If a student declares a major in environmental science, he or she will earn a B.S. in Environmental Science. A Bachelor's degree generally requires 120 credit hours of training and takes four years of full-time attendance to earn. After receiving this degree, a student can seek employment or increase their knowledge and skills by enrolling in a graduate program.

Universities offer intensive two-year graduate programs for students seeking their Master's degrees. Graduate school course study is fast-paced and demanding. The programs are designed to provide a more in-depth and analytical approach to your desired discipline. Keep in mind most programs will have full-and part-time options available.

A Doctoral degree is the highest academic degree in a field of study. Though not required, many choose to earn these degrees to further their knowledge in their discipline or to increase their earnings. Doctoral programs are strategic and require a student's full attention; completing these programs can take three to six years. Typically, a student must already have received his or her Bachelor's and Master's degrees before obtaining a Doctoral degree. Types of Doctoral degrees include: Ph.D., law degrees (J.D), and medical degrees (M.D.). Whether you want to earn a Bachelors in English or a Ph.D. in Higher Education, the GI Bill will help you reach your goals.

Feeder Schools

Some students will complete undergraduate studies by attending a community college then transferring to a local public university. We call this the “feeder school trend.”

Instead of completing all four years of undergraduate study at a university or college, a student will spend his or her first two years at a community college, then transfer to a college or university to complete the final two years.

Community colleges and state universities have developed “articulation agreements,” agreements between community colleges and four-year colleges and universities that recognize the credits earned toward degree programs at a four-year institution. The Associate’s degree you earn will essentially cover your freshman and sophomore credits. Institutions in 28 states including Maryland, California, and Arizona have adopted these academic policies. Take a look at the [College Partnerships and Articulation Agreement](#) chart to see if schools in your state have these beneficial agreements.

Many students are choosing this route because they can earn credits at a significantly lower cost while preparing academically to attend a four-year program. Increasing percentages of transfer students are students from community colleges. We encourage you to explore this option.

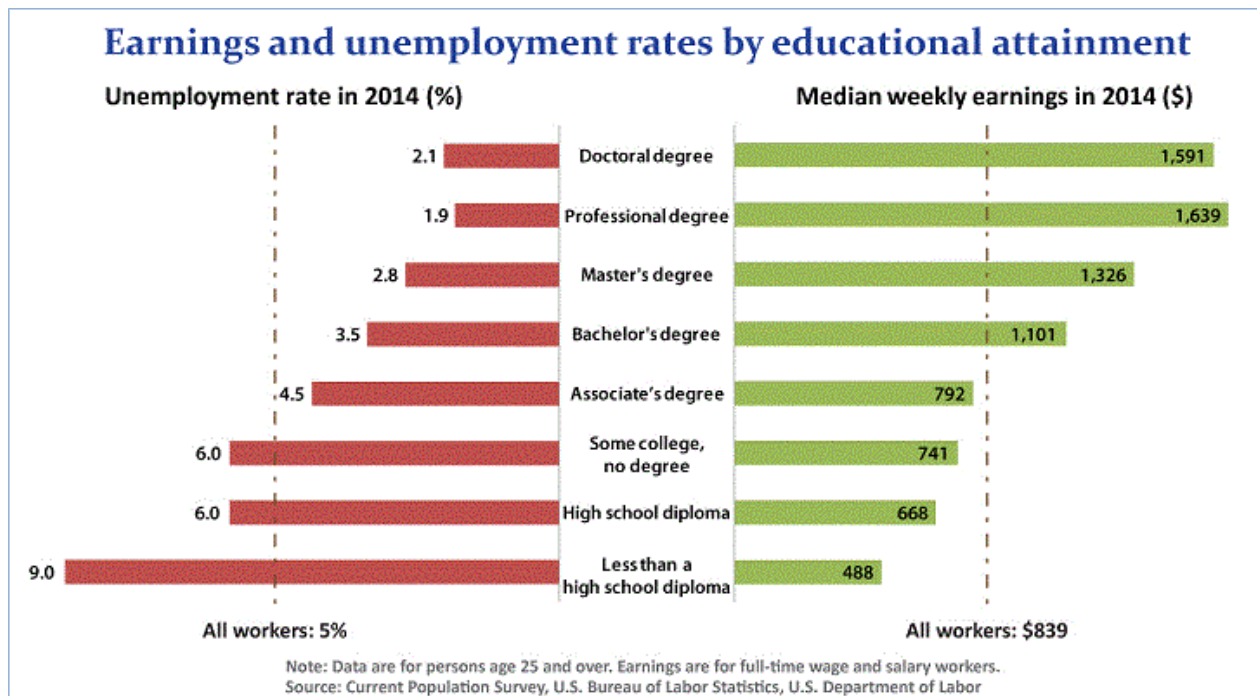
More than a degree: Benefits of having a college education

Earning a degree yields many beneficial opportunities; not only does it make you more competitive in the work force, it also leads to higher salaries, job stability and satisfaction, and greater employer-provided benefits.

Reviewing the chart below, the data show that people who graduate with a Bachelor’s degree on average earn approximately \$400 more per week and are significantly more likely to be employed than those with a only a high school diploma. With your degree, you are more valuable to your employer; you are also less likely to be terminated during an economic downturn.

Want more information about potential earnings? Take a look at [Payscale.com](#). Review their College Salary Report to learn which majors pay you back. Along with higher earnings, you will also receive better employer-provided benefits, such as health care coverage for you and your family.


Not only will you more likely have a stable career, you will also have more opportunities to choose a career that is both interesting and enjoyable.



You've considered a career and major, now which school is best for you?

Choosing the right school involves more than just completing the school's application process. Attend an Open House or take a school tour. Envision yourself being a part of the school community. Can you see yourself there for the next several years? Make sure the school you attend meets *your* standards and expectations. In the military you demonstrated the commitment, discipline, and desire to succeed. These qualities are highly sought after by colleges and universities. Leverage those qualities and attend the school that best provides what you need and maximizes your investment. Choosing the right school is one of the biggest decisions you will make.

For more information on what your GI Bill benefits will cover, visit our [GI Bill Comparison Tool](#) to start researching schools. The GI Bill Comparison Tool shows key measures of affordability and value for each school including graduation rates, median borrowing amounts, and student loan default rates. You should carefully consider potential pitfalls of attending a school with a low graduation rate or high median borrowing amount. And remember, schools that are not listed in the Comparison Tool are not approved for GI Bill benefits and cannot be paid unless a school obtains approval.



The Federal Trade Commission also has some helpful information to help you decide. Their “*Choosing a College*” guide has eight questions to ask yourself and your potential school before making any decisions.

Would my intended professional field respect a degree from the university or college I’m considering?


What’s the point of a degree if it doesn’t lead to employment? Employers have a good idea about which colleges and universities have good standing in their professional field and which don’t. Choosing the right school for your particular discipline is crucial. Accreditation matters if you plan to start school at one institution and transfer to another to complete your degree. ***Be sure to ask any potential school about their credit transfer policy.***

The U.S. Department of Education (ED) maintains a *database* of accredited postsecondary institutions and programs. Accreditation is a recognized credential for schools and some programs. If a college or university is not accredited, your degree may be of low quality. As stated by ED, the goal of accreditation is to ensure the education provided by institutions of higher education meets acceptable levels of quality.

Be mindful of accredited schools that offer non-accredited programs and degrees as well. There are three types of accreditation that every student should be familiar with: regional, national, and programmatic.

Regional is the most common accreditation. It requires schools to be reviewed by agencies in the school’s home state. According to ED more than 85% of all colleges in the US are regionally accredited. Research universities, community colleges, liberal arts institutions, and public universities are the types of schools that are regionally accredited. Credits from one regionally accredited institution will usually transfer to other regionally accredited institutions provided the courses fit into your program.

Unlike regional, national accreditation is not limited to one geographic area. It reviews career, vocational, and trade schools all across the US and online. Nationally accredited schools offer credits that regional accredited schools do not, therefore making their credits difficult to transfer. While ED does not say whether regional or national accreditation is better, a recent *ED study* revealed that, “Nearly 90 percent of all student credit transfer opportunities occurred between institutions that were regionally, rather than nationally, accredited.”



Professional associations also have separate accrediting bodies for programs of education at schools. It's even possible for an accredited school to offer a non-accredited degree so pay careful attention to whether or not your degree program is accredited.

To learn if a degree program is accredited, search for a school in the GI Bill Comparison Tool and click on "See Accreditors" under the "School Summary" box. This link will take you to ED's College Navigator where you can see all the professional accrediting bodies that have approved programs of education at the school.

This is important because it can impact your future employment opportunities. To use an example, the Veterans Health Administration can only hire those who complete a nursing degree accredited by either the National League for Nursing Accrediting Commission (NLNAC) or the Commission on Collegiate Nursing Education (CCNE).

Another helpful way to discover the respectability of a degree is to check the national ranking of the school and the program you're considering. Visit [College Factual](#), an authoritative college choice resource, to create customized selection lists based on the criteria you believe are most important.

How well does the school support Veterans? Does it have a dedicated program?

Be careful about schools that claim to be "Military/Veteran Friendly." Make sure your prospective school is friendly to your needs. There are objective sources to help you determine those needs.

The American Council on Education (ACE) has developed a [toolkit](#) for how schools can create or enhance policies and programs to better serve Veterans. It has examples of many successful programs that are available to you.

Other things to check for:

- *Transfer of credits from other schools or for military training* - Your school should recognize your past coursework/training and accept your transferred credit. Be vigilant in understanding whether your coursework will transfer to a new school. Not all credit will be accepted, but finding an institution where this credit is best utilized towards degree requirements will help you make the most of your benefits. Check out the [ACE Military Guide](#) to find out what kind of credit you may receive for your military experience.


- *Campus and community support* - Look for access to mental health and medical support, disability services, academic accommodations, and available career services.
- *A strong Veteran voice* - Find an administration that listens to and involves Veterans in Veteran programs such as a school with a *Student Veterans of America* organization. We want you to be a face, not just a number at your institution.
- *Central point of contact* - Hands-on, in-person assistance with navigating the educational process makes the academic journey much more manageable. Schools that agree to the President's *Principles of Excellence* are obligated to have such a person for Veterans.
- *Veteran specific space* - A designated location for student Veterans offers a dependable and supportive environment where trust, support, and camaraderie can be found and fostered in an academic environment.
- *Principles of Excellence participant* – Be sure to review VA's list of schools that agree to participate in the President's Principles of Excellence Program by searching for schools using the *GI Bill Comparison Tool*.
- *Expanded housing options* - Student Veterans sometimes have unique housing preferences and needs; options differ by institution.

Financing Your Education

Given your GI Bill education benefit level and choice of school, you may not need student loans. Depending upon your *time in service*, your tuition and fees charges could be completely or mostly covered. This also depends upon your choice of a school or program. It is essential to research other options such as grants before considering taking out a loan. If you do take out loans, make sure you understand capitalized interest and the repayment terms or you may become heavily indebted. Other questions to ask yourself:

- What is a reasonable amount to pay for my degree?
- What is my interest rate and when do I have to start paying the loan back?
- Will I make enough money to repay my student loan debt?

According to the Consumer Financial Protection Bureau (CFPB) and ED, there are currently more than 40 million student loan borrowers with over \$1.1 trillion in outstanding debt, surpassing credit card debt. If you assume a large amount of student loan debt you may not qualify for home or auto loans and may have to delay saving for retirement, starting a family, or



starting a business. The authoritative tool to help you determine how much tuition and fees your benefits will cover and how much you will need to pay is VA's *GI Bill Comparison Tool*.

If you must take out loans to help pay for school, consider a *Federal Direct Loan* from ED as repayment terms are generally more flexible and there are greater consumer protections. Check the online tools available through ED at studentaid.ed.gov and the Department of Education's *Financial Aid Shopping Sheet*.

Make it count and good luck!

Choosing the right school is the first step in not only readjusting to civilian life, but most importantly succeeding in civilian life. The GI Bill is a great program and you've already earned it. Use your benefits wisely, finish school, and become the leader in the civilian world you have already demonstrated you can be in the military.

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Resources

1. Department of Labor's My Next Move for Vets
<http://www.mynextmove.org/vets/>
2. Bureau of Labor Statistics Occupational Outlook Handbook
<http://www.bls.gov/ooh/>
3. VA's CareerScope® Interest Inventory
<http://benefits.va.gov/gibill/careerscope.asp>
4. Payscale.com
<http://www.payscale.com/college-salary-report-2014/majors-that-pay-you-back>
5. VA's GI Bill Comparison Tool
<http://www.benefits.va.gov/gibill/comparison>
6. FTC's "Choosing a College" Guide
<http://www.consumer.ftc.gov/articles/0395-choosing-college-questions-ask>
7. Department of Education's database of accredited institutions and programs
<http://ope.ed.gov/accreditation/>
8. College Factual
<http://www.collegefactual.com/>
9. ACE's Toolkit for Veteran Friendly Institutions
<https://vetfriendlytoolkit.acenet.edu/Pages/default.aspx>
10. ACE's Military Guide for College Credit
<http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx>
11. Student Veterans of America Organization Directory
<http://studentveterans.org/index.php/chapter/directory>
12. Overview of the President's Principles of Excellence
http://www.benefits.va.gov/gibill/principles_of_excellence.asp
13. Consumer Financial Protection Bureau's Paying for College Tool
<http://www.consumerfinance.gov/paying-for-college/>

14. Department of Education's Federal Direct Loan Program

<http://www.direct.ed.gov/>

15. Department of Education's Federal Student Aid Overview

<https://www.studentaid.ed.gov/>

16. Department of Education's Financial Aid Shopping Sheet

<http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

17. FinancialAid.org's "College Partnerships and Articulation Agreements"

<http://www.finaid.org/otheraid/partnerships.phtml>



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