

Beyond Your High School Certificate



**A Guide for Adult Education Students
Pursuing Higher Education and
Training**

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INTRODUCTION

The goal of this booklet is to help you choose a school based on what is important to you. There are thousands of institutions of higher learning in the United States, each with their own cultures, some with a balance between studies and extracurricular activities, and some more exclusively focused on the work of getting you trained for a career. There are also many different resources that provide information about these institutions and their available programs. How are students supposed to be able to know how to decipher it all, and most importantly, how do they use these resources to pick the college that would be the best fit for them and their career aspirations?

Don't worry. Over the course of this booklet we will lead you to some user-friendly resources. We will also give you a step-by-step process to make the most informed and educated decision about your academic future. A little work and you'll go from a confused Adult Education student to an empowered collegiate scholar.

Let's work together to chart the course for your life beyond your High School Certificate.



CAREER INTERESTS AND ASSESSMENTS

Before you can decide which college to attend, you need to understand your personal career goals and aspirations. The right career decisions for you can help you know which educational programs and college degrees you need. Then you can find out which kinds of colleges can meet those needs.

In higher education, every class you take brings with it a personal financial responsibility. So you need to commit to a major of study that you plan to see through to completion. The beauty of higher education is you have the power to change your mind about your major at any time, but remember that any changes to your college major selection can increase your costs and delay your graduation.

If you are still unsure about what to major in, visit the Texas CARES website at www.texascaresonline.com and enter the World of Work area of the site to launch the Self-Assessment, Interest Profiler program. This will provide you with career options that best match your interests and values. Once you know your options, you can discover which degrees are needed to obtain those kinds of jobs. That will determine your best fit for a college major and courses to take.

This publication will reference, among others, four sources: Texas Reality Check, Texas CARES, Texas CREWS, and TWC's Career Hotline. Here's how you can access these valuable resources.

TEXAS REALITY CHECK

<http://www.texasrealitycheck.com/>

Don't know how much money you will need to earn in the future? Don't know which occupation to choose? No problem! Go to Texas Reality Check and find tools that will help you select the right career for your spending needs.

TEXAS CARES

<http://www.texascaresonline.com/>

Texas CARES is a multi-media computer program which allows you to explore different occupations, colleges and universities, career path information, and much more.

TEXAS CREWS

<http://www.txcrews.org/>

Texas CREWS (Consumer Resource for Education and Workforce Statistics) helps you compare costs and outcomes for two-year and four-year postsecondary institutions in Texas.

CAREER HOTLINE

1-800-822-PLAN (7526)

Call the Texas Workforce Commission's Career Hotline toll-free for information on careers, colleges and educational opportunities.

Other sources for this publication include
The Institute for College Access And Success
and the U.S. Department of Education

DEFINING THE TYPES OF SCHOOLS AVAILABLE

There are several different kinds of institutions available for students to receive higher education. Review these short definitions and tips to get a general idea of each kind, along with their pitfalls or advantages.

UNIVERSITIES (FOUR-YEAR INSTITUTIONS)

- These institutions are what most high school and GED students think about when they imagine going to college.
- Universities can be either public or private institutions, and they offer a wide range of college degree options and programs.
- Universities grant:
 - Baccalaureate (or Bachelor's) degrees
 - Graduate (or Master's) degrees
 - Doctorate (or PhD) degrees
- Many universities offer on-campus housing options and meal plans.

Considerations	
Many options are available for financial aid: grants, scholarships, workstudy, loans.	Usually offer the widest variety in degree plan options.
Can be more expensive than other educational options.	Many of the "core curriculum" courses may be delivered in large auditorium-style rooms with hundreds of students in one class.
Can be located far from home, depending on special programs or degree plans you might need.	Students can live, work, and attend classes all in one place if they choose to.
Usually have a larger network of student-body organizations and social events as well as on-campus resources and services for students.	May require you to live on campus your first year of attendance.
Usually have large athletic and intramural programs.	Expect a competitive admission process compared to other types of post-secondary institutions.

COMMUNITY, TECHNICAL, AND STATE COLLEGES (TWO-YEAR INSTITUTIONS)

- These institutions provide students the opportunity to take many of the same core curriculum classes (sometimes called “basics”) they could take at a university, but at a lower cost.
- Many offer numerous degree plans geared toward setting students up to transfer to universities.
- Community, Technical, and State Colleges grant:
 - Associate degrees
 - Vocational/Career Certifications and/or Licenses

Considerations	
Cost to attend these institutions is much more affordable than a university.	Students can earn an Associate's degree and transfer their "basic" courses to a university to continue working toward a Bachelor's degree.
Not all campuses offer the same degree or vocational programs, so you have to vigilantly pay attention to that when enrolling.	Not all credits earned at these institutions transfer, so you need to talk to advisors, at both the community college and the institution you plan to attend, to see if your future institution will accept the credits.
Classes are much smaller, so student-to-teacher ratio is small.	Not as many student resources available as at universities.
The majority are commuter campuses, meaning there are no living quarters available, so students must travel to campus to attend.	Offer multiple degree and technical degree or certification programs/options to choose from.
Many non-traditional students (older, married, parents, full-time employees, adults returning to school, vets, etc.) thrive at these institutions.	Not as many student organizations or social events as universities, though there are some.
Most have “open-door” policies admitting all applicants.	

HEALTH RELATED INSTITUTIONS (HEALTH SCIENCE CENTERS)

- These institutions provide specialized degrees and certifications for students to obtain the credentials to practice a professional trade, such as: dentistry, surgery, nursing, medicine, law, etc.
- Many institutions provide residency and fellowship programs that students are required to complete to earn their degrees and certifications.
- Programs produce researchers in each field as well as practitioners, for example, Biomedical Researchers and Engineers in addition to Medical Doctors.

Considerations	
Much of the learning takes place in hands-on, practical settings.	Can sometimes be more expensive than other universities.
Provides the specialized training and education that is mandatory for someone to work in these fields.	These programs require students to also purchase specialized tools or clothing (such as scrubs) though they can be taken with them when they enter the workforce.
Programs normally take longer to complete than other degrees (but it is necessary to earn them to work in these occupations).	Many institutions set students up with residencies and fellowships that can help them get work in the field more easily after graduation.
Many are located in or around the medical centers of metropolitan cities, so they do not provide the kind of setting that traditional universities would.	Internships and fellowships provide students an opportunity to experience working in the industry of their choice before they complete school.
Expect a highly competitive admissions process for these types of higher-education institutions.	

CAREER SCHOOLS AND COLLEGES

- Also referred to as “proprietary,” “for profit,” or “Vocational Schools,” these institutions offer specialized training for students who are seeking credentials to work in an occupation (or in some cases Associate’s degrees) as opposed to a Bachelor’s degree.
- Many of these programs are not accredited. This means that should you choose to transfer later to a community college or university, none of the credits you earn at the career school will transfer with you, so for all intents and purposes you will be starting over.
- These institutions grant:
 - Certificates
 - Licenses
 - Professional Credentials

Considerations	
Provide specialized curriculum or hands-on learning that offers highly-focused training in less time.	Usually much more expensive to attend than Community, Technical, and State Colleges (sometimes even more expensive than universities).
Some programs offer Associate degrees (check transferability).	Many do not have accredited programs so none of the credits you earn here would transfer to a university or community college.
Offers technical or vocational credentials for an occupation rather than transferable credits to a university.	Not all institutions offer Associate degrees, and even if students earn a degree, those credits may not transfer if student seeks to pursue a Bachelor’s degree later.
Do not offer athletic or intramural programs for students.	Admissions policies are usually “open-door”

The at-a-glance table below compares the four different types of postsecondary institutions based on various selection criteria which this booklet will discuss. These are general comparisons. Remember: there may be exceptions to every rule.

School Types and Selection Criteria At-A-Glance				
Selection Criteria	Career School	Community College	University	Professional School
Cost?	High	Low	Varies	High
Live Off- vs. On-Campus?	Off	Off	Off or On	Off
Student Organizations?	Few to none	Varies	Many (can vary)	varies
Academic majors?	Varies	Many	Many	Few
Career-Specific Training?	Yes	Yes	Varies	Yes
Class size?	Small	Small	Varies	Varies
Credits likely to transfer?	No	Varies	Varies	Varies
Financial Aid Options?	Limited	Diverse	Diverse	Diverse
Vocational Licenses offered?	Licensing, Certification, Job Skills training	Licensing, Certification, Job Skills training	Varies	Advanced professional licenses
Degrees Offered?	Varies	Associate's	Bachelor's, Master's, Doctoral	Examples: Medical degree, Law degree
Public vs. Private?	All private	Varies	Varies	Varies
Distance Learning options?	Varies	Yes	Yes	Varies
Admissions?	Varies	Open-door	Competitive	Extremely competitive

PUBLIC VS PRIVATE

In addition to determining the right kind of college for you, you need to decide if you want to attend a public or a private college. Public schools generally have less restrictive admissions requirements and cost less than their private counterparts. Private schools, however, charge the same to all students whether they live in-state or out-of-state. These are important factors to consider when deciding if you want to stay close to home or venture out-of-state for your education.

The *Exploring Education* module on the Texas CARES website allows you to investigate your options by limiting your school search choices based on whether or not they are public or private, or even by the specific religious denominations of private schools. Once you narrow the options, you can compare costs side-by-side.

Let's take a look at some examples to see what this might mean in real numbers for tuition costs:

Average Tuition and Fees for Public and Private Institutions in Texas 2015-2016		
Institution Type	In-State	Out-of-State
Public Universities	\$8,348	\$20,102
Public Community Colleges	\$1,757	\$5,672
Public Technical College	\$4,386	\$9,660
Public Health-Related Institutions	\$7,265	\$21,073
Public State College	\$5,205	\$16,235
Independent (Private) Universities	\$26,848	\$26,848
Independent (Private) Junior/Community College	\$7,730	\$7,730

* Tuition amounts represent an average or fixed rate for 15 hours (full-time students). Amount may change depending on the student's preferred program of study.

Source: Texas Higher Education Coordinating Board website
www.collegeforalltexas.com, College Costs App

COMMUNITY COLLEGE VS UNIVERSITY

Another factor you should consider is whether you want to attend a community college or a university. If you are looking for a traditional college experience, then the university option is the way to go. On the other hand, if you are hoping for a slower transition into college, want to save money while taking your basics or core curriculum classes, want to explore your career and major options a bit more, or want to attend classes where the student body has a larger diverse population in terms of age and life experience, then community college may be your best bet.

See the table on page 11 to compare tuition and fee costs between universities and community colleges.

Other Questions to Consider when Comparing these Institutions	
1. In which institution can I earn a Bachelor's degree?	University
2. Which institution likely offers on-campus housing?	University
3. Which campuses will likely have smaller classes?	Community College
4. Which campuses likely offer more workforce classes?	Community College
5. Which institution likely hosts major sporting events?	University
6. Which institution likely fosters a research community?	University

COMMUNITY COLLEGE VS CAREER SCHOOL

If you're not going to a bachelor's degree-awarding college or university after high school or GED, you need to consider whether you will enroll in a community college, or a career school. It is important to determine all your needs and options before deciding.

Are you in a hurry to start working? Or are you okay with taking a little longer to get a well-rounded education along with specialized training before moving into a career? Think about it.

If you plan to ultimately earn a Bachelor's degree, you need to find out if the two-year college or career school program you attend is accredited. Most community colleges are accredited, meaning their curriculums and degree programs are government-approved. Many career schools, however, are unaccredited, meaning you may not be allowed to transfer any academic credits from there to a community college or university. So if you leave the career school, or even finish with a certificate or degree, you will have to start over again at a community college or university you plan to attend later.

Many of the certification programs available at career schools are also available at community college campuses, and at a more economical cost. Research all your options carefully to ensure you make the best decision based on your specific career ambitions. Use the Texas CARES website to search for the training and certification requirements for careers that interest you, as well as the schools available to earn those credentials.

If you decide to attend a career or technical school, the Texas Workforce Commission has several important resources to help you select one. Visit www.texasworkforce.org/careerschoolstudents, and you can find which schools are accredited by the state, and a list of career schools or colleges ordered to cease operation in Texas.

Review the table below to compare some sample tuition costs.

* The career school tuition costs listed below represent only a few locations and programs. Costs vary widely depending on the school attended and the program of study pursued. To make the best-informed decision, please contact an institution of interest to verify their tuition costs.

**Comparison of Tuition Fees for Program-Specific Areas of Study
among Career Schools and Community Colleges
with Similar Programs in 2012**

Aircraft Airframe Technician			
College Name	Community College	Career School	Cost of Program
Coastal Bend College	✓		\$ 4,320
Hallmark College		✓	\$ 16,243
Tarrant County College NW	✓		\$ 3,785
Clinical Medical Assistant Program			
College Name	Community College	Career School	Cost of Program
Amarillo College	✓		\$ 3,501
Pro Med Career Institute		✓	\$ 4,777
SW School of Business & Technical Careers		✓	\$ 14,900
Tyler Junior College	✓		\$ 1,999
Computer Network Administrator Program			
College Name	Community College	Career School	Cost of Program
Glade Technical Institute		✓	\$ 12,000
Lone Star College Cy-Fair	✓		\$ 7,300
New Horizons Consumer Learning Centers		✓	\$ 18,250
Northwest Vista College	✓		\$ 4,330

CRITERIA FOR SELECTING SCHOOLS

In addition to the guidelines we've already identified that can influence your selection, many other factors can help you make the best-informed decision. We've listed several different categories here. Think about what you prefer as you review each. Decide how important it is to you.

As you go through these guidelines, pick the five criteria that matter the most to you. To be safe, and to ensure you narrow down your options enough, set aside a couple of back-up criteria as well. Later, you'll be able to identify which schools match the preferences for your criteria using the Texas CARES software. If you prepare correctly, this process should be easy.



TYPE OF DEGREE YOU ARE LOOKING FOR

In addition to the detailed information we already covered around the type of school you can attend, now is the time to determine the kind of school you *should* attend based on the type of degree or certification you need to obtain to reach your career goals. Remember, the more certain you are of your career choice, the more certain you can be about your college options and specifically, which type of school you should attend. These decisions will steer you towards the right kind of higher education institution that is best for you.

To help you make the most informed decision, take a look at the chart below to get a general idea of what kinds of degrees or training may be needed for specific occupations. To find information for the specific occupation you prefer, go to the Texas CARES website.

A Brief Guide to Degrees			
Knowing the type of degree you want and how much time you want to dedicate to earn it, will direct you toward the appropriate type of school			
Level of Education (Degree)	Time Needed to Achieve*	Example Occupation	School Type
On-the-job training	One day-a few months	Cashier	N/A
Certification/ License	Six months to a year	Firefighter	Community College or Career School
Associate's Degree	One to two years	Paralegal	Community College or Career School
Bachelor's Degree	Four years	Chemical Engineer	Four-Year college or University
Master's Degree	Two to three years after a Bachelor's	Counselor	College or University with a Graduate Program
Doctorate Degree	Four years after a Master's	University Professor	College or University with a Graduate Program
Professional Degree	Two to three years after a Bachelor's	Lawyer/ Dentist/ Medical Doctor	College or University with a Graduate Program

* The time needed to reach the degree indicated is an estimate and will change based on each individual's student schedule.

SCHOOL QUALITY

Attending a high-quality school means you will obtain a superior education and be exposed to a broader range of ideas. This will ultimately make you more effective in the workplace. Here are some factors to consider when it comes to “quality.” Note: You can search for different schools based on each of the following factors at www.TexasCARESonline.com.

Philosophy

Each school has its own philosophy of learning. Some focus on teaching undergraduate students. Some focus more on research. Some focus on athletics. Some are all three. The variety is endless.

Visit the websites for colleges you are interested in to view any promotional videos that may give you a good idea of their philosophy or mission.

Read what different periodicals have to say about different schools to get a sense of each school’s focus. Be sure you understand *why* schools are considered high-quality, and whether those factors matter to you.

Also, pay attention to the percentage of graduate and doctoral students on campus. A high percentage may indicate that the school’s focus is on research, not undergraduate teaching.

Accreditation

The school you attend must be accredited if you want to receive financial aid or transfer your credits to a different community college or university. To learn if a particular school you’re interested in is accredited, visit the following website: <http://ope.ed.gov/accreditation/Search.aspx>.

Admission Requirements

All schools have admissions requirements—some are just more stringent than others. Some colleges require you to have a certain SAT score, write a personal essay, obtain letters of recommendation, and more.

Texas CARES’ *College Information* module allows you to look up the admissions requirements for individual schools under the “Getting In” tab.

Remember that admissions requirements are constantly changing, so check with your school of interest to confirm you have the latest information.

Examples of some Common Admission Requirements	
Rice University	Midwestern State University
\$75 application fee	\$25 application fee
Official transcript with Counselor Recommendation	Official transcripts
SAT or ACT scores	SAT or ACT scores
Teacher Evaluation	
Senior, Mid-Year Report Form	
Extra Requirements for architecture and music program applicants	

Faculty

Decide what you're looking for in faculty—whether it's depth of knowledge or willingness to serve students one on one. Look for schools whose faculty meets that standard. You can learn a lot about faculty members from the college websites.

Facilities

School facilities include classrooms, labs, libraries, dormitories, and more. Some schools' facilities are "state of the art." Others are not. You have to decide if that matters based on how frequently your chosen field of study advances. You should also consider how safe and accessible a school's buildings are.

Texas CARES' *College Info* module lists the number of libraries as well as some of the other amenities of each school.



Post-Graduation Results

Research how successful students from your schools of interest become. The Texas CREWS software at www.txcrews.org/ offers actual facts about what happens to people after they graduate different Texas schools, so you can judge for yourself. The information provided includes

- how many students graduated from each institution
- the average loan amount students accumulated
- the three most popular programs of study on each campus
- student's average annual earnings over a decade after graduation



Quality Consideration for Bachelor's versus Master's Degrees

One final consideration to keep in mind when contemplating the quality of a school, is to first solidify whether or not you will be required to obtain a degree beyond your Bachelor's in order to work in your preferred occupation. If so, you may want to hold out on attending that really prestigious college until it is time for you to enter into graduate or professional school. Or you may decide you want to try to attend an elite school for both degrees. The choice, and the cost, will be yours. On one hand, you can obtain certain degrees from just about any four-year university. On the other hand certain advanced degrees (like in law or medicine) from prestigious universities may make you more attractive to certain employers. If this is important to you, think about all of the aspects that are included in attending such a school.

Also consider that the admissions process for graduate-level programs (and beyond) is even more stringent than those established for undergraduate (four-year University) institutions because the competition to enter graduate programs is rather tough. So think about whether or not the reputation or quality of the school you go to for graduate studies is more important, equally important, or less important as where you attend for your Bachelor's degree. Then consider the cost for all of the degrees you intend to pursue to determine if you can afford to attend more than one elite program.

COSTS

Tuition and Expenses

Tuition covers the cost of the classes you will take at the school you attend, but school costs don't stop there. You must also pay for books, student fees, housing, parking on campus, food, and other living expenses. When you estimate a school's cost, you must take all expenses into consideration.

Texas CARES's *Exploring Education* module allows you to limit your school choices based on annual tuition and fees, as well as average room and board costs. Texas CREWS also provides you with the average loan debt students have accumulated by the time they graduate. The data on Texas CREWS can even be broken down by individual college majors.

Parent's Contributions

Your parents may have been saving for college education since you were a baby, or not. They may be rich, or not. Find out exactly how much money they can contribute each year to your education. Honestly explore the situation with them. The ability to discuss finances objectively with your parents is a sign of maturity, and this information is vital to your college selection process.

Questions to Ask Your Parents

1. How much can they (or others) contribute?
2. How can they pay—in a lump sum, for example, or monthly?
3. Will your parents count you as a deduction on their taxes? If so, you can't take a deduction for yourself if you work while in school.
4. Will you be covered by their medical insurance? If so, for how long? If not, you may need to purchase insurance elsewhere.
5. Are there conditions to the contributions? Your parents may assist you financially only if you attend a particular school, for example, or maintain a certain grade level. Be clear that you understand exactly what their expectations are. You might even ask your parents to put them in writing.

Financial Aid

Financial aid can offset the cost of an education and/or training program. It comes in many shapes—grants, loans, scholarships and work-study programs—so ask about them all. It also comes from many different sources—the federal government, private organizations, businesses, foundations and schools themselves.

Since some aid depends on financial need, you'll have to know your parents' income to determine whether you qualify. Not everyone does. Many “middle-class” kids, for example, find that their parents' income disqualifies them from aid despite the fact that their parents can't afford to pay for everything. Some well-endowed schools will pay for almost everything for needy students.

Submit Your FAFSA as Soon as Possible

Completing the Free Application for Federal Student Aid (FAFSA) is the first step to getting any financial aid, including grants, loans and work-study programs. A report of your data will be sent to each school that you request on the FAFSA.

To learn more or apply online, visit <https://fafsa.ed.gov>.

Remember: applying for financial aid is FREE; beware of services that offer to do it for you for a fee.

Not all aid depends on need or GPA. Many types of financial aid are based on need or merit, while others are reserved for targeted populations or for students who have specific interests, abilities, or career plans. Be sure that you select a school that offers a wide variety of financial aid options—or at least the type of aid that you need.

Like parental aid, financial aid often comes with conditions. Many times financial aid, particularly scholarships, depends on maintaining certain grades once you are in school. If your grades drop, the money disappears as well. You must decide whether you are up for the challenge. If you're not, don't count on that money.

Texas CARES' *College Info* module indicates, in general, other types of aid available to students at individual schools. Funding opportunities at colleges and universities are constantly changing, so check with your school of interest to confirm you have the latest information.

Student Loans

A student loan can be an asset today that allows you to go to college. But it can turn into a major liability for you down the road. The amount you borrow for your education must be paid back in full plus interest.

In 2014, student loan debt averaged \$30,181 for a Bachelor's degree and \$15,003 for an Associate's degree, with 54.4 percent of graduates owing money beyond graduation, according to the Texas Higher Education Coordinating Board. Students who borrowed money and did not complete a degree owed \$15,305 accounting for 35.4 percent of loan debt in Texas.

If you must take out a student loan, choose your program of study wisely to make every dollar count. Your degree plan may affect how much you borrow. Make sure your education will prepare you for a career that will cover your debt.

Six months after you graduate or stop attending school, you must begin making payments to your student loans unless you've made an arrangement with the lender. For more information on student loans, you may access the Federal Student Aid website at <https://fafsa.ed.gov/>.

FIND SPECIFIC LOAN AMOUNT INFORMATION AT www.TXCREWS.org

If you are interested in collecting information on Student Loan amounts specific to individual colleges and degree programs, visit www.TXCREWS.org. From the homepage:

- 1) Click "GET STARTED."
- 2) Select ONE of your preferred Major, Area of Study, Occupation, or Institution.
- 3) The chart on the far left will tell you the average loan amount for graduates in your selected Major, Institution, Occupation, etc.

DID YOU KNOW? . . .

STUDENT LOANS HAVE STAYING POWER!

- There are few ways to legally get out of paying back student loans, and they are often rigorous and costly. Even when exceptions are made, many cases only reduce the amount of loan debt rather than remove the debt completely.
- Even if you declare bankruptcy later in life, your student loan debt will not be absolved or removed from your credit score.
- In all cases of default, your default will be reflected in your credit score and credit history. Depending on your overall credit score, you may have difficulty in obtaining loans to purchase cars or homes, finding a job, renewing any government or professional licenses, or joining the military.
- If you are in default on your student loan and you decide to return to school at a later date, you will not be eligible to receive any more federal financial aid (including loans, grants, or federal scholarships).
- Renewal of state licenses (such as cosmetology, Real Estate, or Optometry) may be withheld if you are in default on a loan.
- Your school may not release certain academic records (such as, enrollment or attendance records, transcripts, certificates, or degrees) if your loan is in default.
- Lastly, student loans are also the only kinds of loans for which the government has the right to garnish your wages, keep your federal and state tax refunds, or withhold your social security payments if you default on paying your loans back.

**BE SURE TO RESEARCH ALL YOUR OPTIONS IN
PAYING FOR YOUR EDUCATION, AND MAKE
THE DECISION THAT IS BEST FOR YOU.**

FUTURE INDICATORS

Enrolling in school is very different from completing a program of study. Many people drop out by choice, by circumstance, or by failure to meet the program's demands. Some schools strive to help students succeed. Others show less concern for their students' personal progress. Obviously, you want to attend a school where you'll succeed. Here are some factors to consider.

Retention Rates

Retention rates indicate how many people stay in the program. If the rate is low, it may be that the school services are not helpful, the program is extremely rigorous, or a particular program has poor teachers. Find out the retention rates for schools—and the particular programs that interest you.

As always, be careful with statistics. Community colleges, for example, have an “open entrance/open exit” policy. People often take one course and leave, which lowers the community college's retention rates, even though the student didn't drop out; they never planned to stay in.

Average Time to Earn a Degree or Certificate

School takes time. How much are you willing to spend? How long does it actually take for students to earn their degree or certificate if they attend this particular school full-time? Check out your institution of choice's statistics on the Texas CREWS website, and decide how much time you're willing to invest. Remember: the longer you take to get your degree, the more money it will cost you.



Graduation Rates

It's important to consider graduation rates for schools and programs that interest you. The graduation rate shows how many students graduate from a given school out of the students who attend it. Remember that some schools, such as community colleges, may have a low graduation rate because students attend only temporarily before transferring to a Bachelor's degree-awarding college or university.

Go to the Texas CREWS website to find out how many students graduated from Texas two and four-year institutions. You can find data based on the school attended, work industry of interest, or even break the search down to see the numbers based on individual majors.

Graduation Success Rates: Public Universities		
Fall 2008 Cohort		Cohort Total: 64,504
Of first-time degree-seeking students who enroll.	Per 100 Students	
	Full-time	Part-time
Enroll	95	5
Graduate in 4 years or less	29	1
Graduate in 5 to 6 years	29	1
Total graduates	58	2
Still enrolled after 6 years	10	1
No longer enrolled, no degree	28	2

A "cohort" in this example is the group of students who started college in Texas in the Fall 2008. They were tracked for six years in an effort to collect the following data.

Percent of Texas public university students who earn a postsecondary degree within six years	60
Note: Sum may not total 100 due to rounding.	

Graduation Success Rates: Public Two-Year Colleges		
Fall 2008 Cohort		Cohort Total: 107,048
Of first-time degree-seeking students who enroll.	Per 100 Students	
	Full-time	Part-time
Enroll	54	46
Graduate in 4 years or less	7	4
Associate/Bachelor's	5	3
Certificate	2	1
Graduate in 5 to 6 years	10	6
Bachelor's	7	3
Associate	2	3
Certificate	1	0
Total graduates	18	11
Still enrolled after 6 years	6	5
No longer enrolled, no degree	30	31

Percent of Texas public two-year college students who earn a postsecondary degree within six years	29
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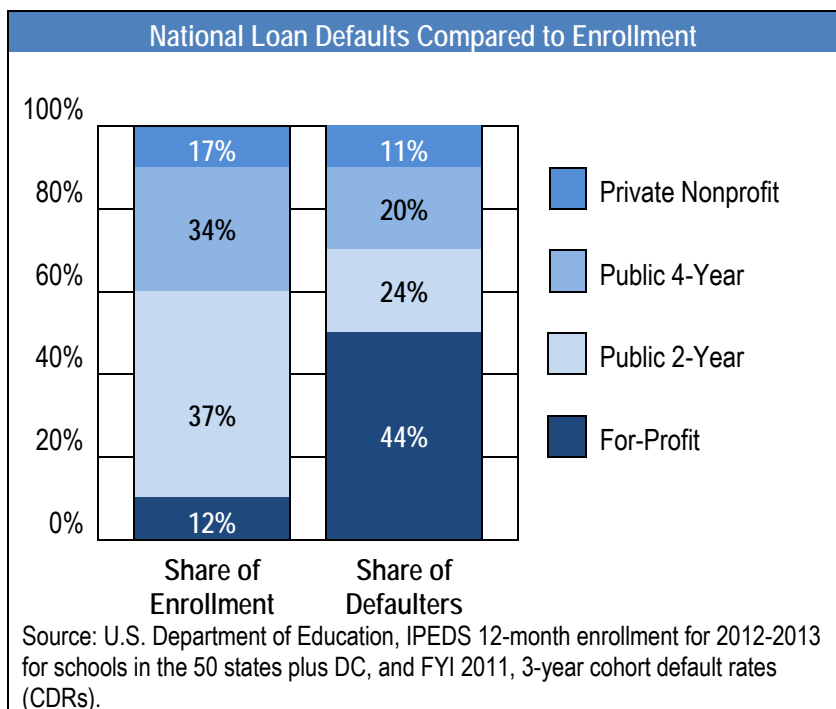
21% of first-time students enrolled at a two-year college in fall 2008 were non-degree seekers, including technical continuing education students or enrollees, and therefore are not included in the chart above.

Source (for pages 26 and 27): Texas Higher Education Coordinating Board 2015 Almanac

Loan Default Rates

A school's loan default rate shows how often students fail to repay their student loans. Schools with high default rates may be barred from offering federal student loans. To find out about a school's loan default rate, call 1-800-4FED-AID.

Visit the Texas CREWS website to see how many students graduate from specific programs, based on their major, and how much average loan debt these students accrue by the time they graduate.



SCHOOL SIZE

Total Enrolled

The total number of students enrolled at a school affects many aspects of campus life. Large schools can be intimidating, but also exciting. Smaller schools offer intimacy and more faculty contact, though they're usually not as intimate as high school.

It comes down to personal preference. Do you want to go to a large university with many social groups and clubs? Do you prefer a small school where you're more likely to recognize the faces in your classes or play leadership roles that interest you? Do you want lots of personalized attention, or would you prefer to blend into the crowd? You decide.

Texas CARES's *Exploring Education* module allows you to limit your school choices based on the number of students enrolled at a school.

Sample 2013 Enrollment Statistics	
Name of Institution	Total Enrollment
Texas A&M University, College Station	58,809
Texas Lutheran University, Seguin	1,400
San Jacinto Community College District, Houston (Multiple Campuses)	28,721

Enrollment and Student-Teacher Ratios	
Name of Institution	Student-to-Teacher Ratio
Texas A&M, College Station	22-to-1
Texas Lutheran University, Seguin	14-to-1
San Jacinto College District, Houston- Multiple Campuses	20-to-1

Class Size

Whether you prefer large, lecture-style classrooms or small discussion groups, don't assume that class size always corresponds with the school

size. It also depends on areas of study, since some majors are more popular than others. Grade level is a factor, too.

In general, freshman classes are larger than those for the upper-classmen. Even when a class is huge, “labs or lectures,” smaller groups meet with graduate students, often providing a sense of connection and intimacy. The bottom line is this: ask about class size in detail. Find out if you’ll be in the type of setting that will meet your individual needs.

University Classroom



Though the student ratio at some universities can be as low as 22:1 (see the chart on the previous page) keep in mind that is more common in upper-division (junior/senior level) courses and post-graduate courses. Many freshmen lecture courses may actually resemble the photo at left.

Community college classrooms most closely resemble high school classrooms, with the exception of some science labs or small lecture halls. However, the student-to-teacher ratio of 20:1 is common for most classes.

Community College Classroom



Career School Classroom



The student-to-teacher ratio of many career schools is also commonly low as teachers need to pass along specialized skills through hands-on learning. Class size will vary depending on school and program of study.

LOCATION

Your school's location is very important for many reasons, so consider the following factors when exploring your college campus options.

Local Community

What type of setting would you prefer while at school? Do you want to attend classes in a “college town,” in a big city, or in the middle of nowhere on some rural campus? Before you say “who cares?” think about it carefully. If visiting museums is important to you, for instance, a small-town location won't satisfy you. If, on the other hand, you hate crowds, you probably shouldn't attend school in a big city.

Texas CARES's *Exploring Education* module allows you to limit your school choices based on whether it's urban, rural or in-between.

In-State versus Out-of-State

Do you want to attend school in Texas or out-of-state? Your decision may affect your costs if you attend a public school because public schools in other states will have to charge you the more expensive out-of-state tuition.

Remember, Independent colleges (or private schools) charge the same rate for all students no matter which state they are residents of. Depending on whether or not you have already

decided if you want to attend a public or private college, this may affect whether or not you could shop around for in state or out-of-state campuses. Also consider, however, length of time you may be required to live and work



full time in a different state before you can gain in-state residency status and forego the out-of-state tuition costs.

Texas CARES' *Exploring Education* module allows you to limit your school choices based on which state you prefer. Check with your school of interest to confirm you have the latest information.

2014 In-State vs Out-of-State Annual Tuition Costs	
Name of Institution	Tuition Costs
In-State Tuition for Texas Public Universities	
Sam Houston State University, Huntsville	\$4,466
Texas Tech University, Lubbock	\$9,608
Out-of-State Tuition for Public Universities	
University of Washington, Seattle	\$22,344
University of Miami, Coral Gables	\$32,220

Distance from Home

Do you want to strike out on your own? Would you prefer to (or must you) continue to live at home while attending school? The distance from home you're willing and able to go will help you determine school location. Remember to consider travel costs if you attend school far from your home. Will you be able to afford to visit for breaks and holidays, or will you be forced to find alternatives? Distance does matter.

Climate

Climate may influence your choice of school as well. If you hate winter weather, you might think twice about attending a school in the northeast. If you love the change of seasons, on the other hand, the desert Southwest might not be right for you. What kind of climate do you prefer?

Post-Graduation Residence of Choice

Where do you think you might want to live after school? It may be too soon to decide, but if you already know, it can influence your choice. If you plan to live in your home town, for instance, you might want to attend a school nearby. Or, alternatively, you might want to enroll in a school across the country to “see the world” before you “settle down.”

Distance Learning

Your college selection may also be influenced by whether or not your institution offers distance learning or other alternative learning methods. For instance, many schools offer courses via the Internet, public access television, or video. They offer evening and weekend courses, too.

Distance learning (or internet courses) offer a kind of learning environment that allows students to complete courses via the internet (sometimes without ever having to meet your professor or classmates in person). Consider this aspect of learning if regular travel to-and-from school would be problematic for you, but also keep in mind that utilizing any sort of alternative learning methods requires a great amount of self-discipline and motivation in order for students to be successful.



CAMPUS ENVIRONMENT

Some people view school as just a job, and they are indifferent about extracurricular activities or the campus environment. For others, the social life that surrounds a school is important. Your preference affects your school choice.

Setting

Visiting the school itself is the best way to learn what it's about and how it really looks and feels. Is it in an urban or a rural setting? How active are the students? Your physical surroundings can affect your attitude and productivity, so think about what you prefer.

Texas CARES's *College Info* module can connect you to a school's website and/or videos, which will give you a glimpse into the school setting and attitude.



Housing

Where do you want to live when you go to school? Available housing arrangements can vary from campus to campus.

If you live on campus, how difficult is it to reserve a dorm room? If you live off campus, how much does housing cost in the surrounding community? What kind of public transportation is available? It all comes down to what you want and are willing to accept, and pay.

2014 On-campus Housing Costs (Room & Board)	
Name of Institution	Annual Costs
Incarnate Word University, San Antonio	\$10,826
St. Edward's University, Austin	\$10,815
Texas A&M, Corpus Christi	\$9,195
University of Dallas, Irving	\$11,300
Off Campus Housing Costs in the Same Areas	
1-bedroom apartment in San Antonio	Average= \$656/month
1-bedroom apartment in Austin	Average= \$812/month
1-bedroom apartment in Corpus Christi	Average= \$713/month
1-bedroom apartment in Irving	Average= \$585/month

*Room & board includes housing and meals for fall and spring semesters (1 academic year). Apartment averages do not include costs for meals.

Safety

All schools are required to report the campus crime rate, from theft to assault. Obviously, you won't want to attend a school with an extraordinarily high crime rate.

When you compare schools' figures, however, keep them in perspective. First, they are self-reported data, and not all schools report in the same way. Second, school location may play a big role in crime rates. Urban schools may naturally have a higher crime rate than rural schools, for instance, because there are more people around.

Be safe, by being smart and well-informed. If you are concerned about crime rate information, visit the website of the campuses you are interested in attending to see their statistics.

Athletics

If you enjoy athletics and team sports, but are not interested in high stakes intercollegiate competition, you might consider whether your campus of interest offers intramural sports programming. These are athletically-driven student clubs within the school. The clubs compete amongst each other rather than other colleges.

If you prefer to watch sports as opposed to playing them, then you might consider what kinds of sports teams your campus includes and the size of their organizations. You may prefer a school with a prominent football program, steeped in traditions of pep rallies and tailgating attended by tens or hundreds of thousands. Or maybe you prefer less-crowded, less-publicized, but still enjoyable sporting events. The choice is yours. But remember, whatever your preference is in this area, it should not decide whether you attend a particular school.

Texas CARES's *College Information* module allows you to discover the sports teams and clubs available for men or women on each campus. You can even break it down by either intercollegiate or intramural sports.

Special Services

Do you have physical, emotional, or learning challenges that require special services? All colleges and universities are required, by law, to provide such services, but the quality or availability of their amenities can vary greatly depending upon funding and the size of the institutions. Find a school that

can readily accommodate your needs. There's no sense in setting yourself up for hardship when a little research can tell you what you need to know.

Texas CARES's *College Information* module provides you with web addresses for colleges and universities so that you can investigate their available resources to serve your individual physical, emotional, or learning needs.

Social Activities and Clubs

Most schools offer a wide range of activities, clubs, and organizations. If organized extracurricular activities interest you, decide what's most important.

First, consider the number of activities and organizations. The bigger the school, the more you'll find happening. The smaller the school, however, the greater the chance you'll get to play a leadership role in the groups that do exist. Next, consider whether there are specific organizations that really matter to you. Do you want to be in a fraternity or sorority? How about an ROTC program or choir? These are important considerations because not all schools offer these. Decide if they're critical to you.



STUDENT BODY

Schools attract people of all races, religions, cultures, genders, etc. In fact, people from all over the world come to the U.S. to attend college.

How well you “fit in” at school depends in part on whether you like the mix of people there.

Try to imagine the kind of experience you want to have, and choose a school that fits that image.

Texas CARES's *Exploring Education* module allows you to limit your school choices based on the percentage of students who are male or female. The *College Info* module also breaks down the population by sex.

Sampling of Student Body Gender Statistics		
Name of Institution	% Male	% Female
The University of Texas, Austin	33	67
Amberton University	50	50
Blinn College	46	54
Lone Star College, CyFair	88	12
Tyler Junior College	40	60



THE SCHOOL SELECTION PROCESS

Now that you've reviewed the criteria, let's talk about how you can collect all the information we've already discussed in this booklet to help you narrow down your college options so that you can select the campus that you feel would be the best fit for you. Follow this step-by-step approach to weed out the options that do not serve your needs or requirements.

1. CHOOSE CRITERIA

The first step is to determine if your career path requires you to attend a career school, a two-year college, or a four-year university. Once you can determine the proper destination, based on your career choice, you can then begin to consider the specific aspects of a college that would most persuade you to select attending that institution above others.

Using the criteria we just covered in the previous pages, select your five most important measurements, and write them down before making comparisons on institutions. Write down a couple back-up criteria as well.

Ensure that the criteria you select for comparisons are in line with *your* desired outcomes for both the college experience as well as *your* expectations for obtaining an effective career preparation experience. You are really the only person that can speak to those desires and expectations, so don't allow others to persuade you about what they think is most important in the college selection process.

2. IDENTIFYING LIMITS

Talk to your parents, teachers and guidance counselor about finances, your grades and other possible limits on the schools you can attend. Add them to the criteria you've already selected.

3. NARROWING DOWN YOUR OPTIONS

Identify schools that meet your five criteria and fit within your limits. Texas CARES's *Exploring Education* is great for this task because it provides you with a list of schools that meets the criteria you specify and filters out those that don't. If you are left with more than ten schools, add your back-up criteria to shorten the list to ten or fewer. These are the institutions you want to focus on for the remainder of the steps.

4. ANALYZE YOUR OPTIONS

This is the point where you get to dive into the information you collect about each institution so you can know them well. Here's how to do it:

- Read about each school in Texas CARES's *College Info* module and on the Texas CREWS website.
- Go to college fairs at your school or community centers.
- Visit the schools' campuses if you can (or at least their websites).
- Talk to alumni or current students.
- Ask each school to send you literature (and read it!).
- Review college guides or the Texas Higher Education Coordinating Board's (THECB) *Education Almanac* that rank schools and see where your ten options fall.

- Visit Texas CREWS's (<http://www.txcrews.org/>) or the THECB's (<http://www.txhighereddata.org/>) websites to learn about what happened to students after they graduated.

Finally, get a gut feeling about each place: you'll use that intuition in the next step.

5. SELECTING YOUR TOP FIVE OPTIONS

Select your top picks by narrowing your list to roughly five schools. You can do this by systematically comparing your qualifications with the schools' admissions requirements if you haven't already. Eliminate any school that just strikes you wrong for some reason. You may not want to attend a school that has a particular religious affiliation, for instance. It may not have been a major criterion before, but now it may come into play. You can also rely on your intuition if you feel like a school isn't a good fit for you. If you have trouble making cuts, repeat Step 4 to gather more information.

6. PREPARE TO APPLY

Take the actions necessary to meet the schools' requirements. For example, if you must submit SAT scores, take the exam in plenty of time to meet the school's deadlines.

7. APPLY

Complete and submit your application on time. Schools charge a (sometimes hefty) fee for you to apply; that's why you narrowed your list to just a handful. Do your best on your applications and read *all* the instructions before you start. Don't give them a reason to eliminate you.

8. DECIDE YOUR WINNER

If you were fortunate enough to have multiple schools accept you, now is the time to decide on the one you will attend.

- Compare the similarities and differences among the schools that accepted you.
- Reevaluate which criteria mean the most to you, and listen to your intuition about which fits you the best.
- Make your selection, and once you've decided, don't second guess yourself!

If only one institution accepted you, your choice is obvious.

If none of your preferred institutions accepted you, you might consider alternative options, such as a different type of school, an apprenticeship or on-the-job training. A community college, for example, won't turn you down because they are all bound by "open-door" policies. This means everyone who applies, gets accepted!

YOUR FINAL STEPS

Now that your selection is made and you will soon begin to attend an institution of higher learning, don't forget to think about the TWC resources we talked about in this booklet in case you decide to change up your plan in the future, need to consider college statistics for any reason, or later decide to work on a graduate or doctorate degree and need help narrowing down your program options.

Regardless of your plans after your High School Certificate, we wish you the best of luck!

NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Remember to check out:

TEXAS REALITY CHECK

<http://www.texasrealitycheck.com/>

To select the right career for your spending needs

TEXAS CARES

<http://www.texascaresonline.com/>

To explore different occupations, colleges and universities, career path information, and much more

TEXAS CREWS

<http://www.txcrews.org/>

To compare costs and outcomes for two-year and four-year postsecondary institutions in Texas

CAREER HOTLINE

1-800-822-PLAN (7526)

Call the Texas Workforce Commission's Career Hotline toll-free for information on careers, colleges and educational opportunities



Texas Workforce Commission
Labor Market and Career Information
101 East 15th Street, Room 0252
Austin, TX 78778-0001
1-800-822-PLAN
www.lmci.state.tx.us

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