

Balanced Living

April 2015

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Things to Consider About College

Getting training after high school may help you get a better-paying job doing work you like. But going to school is a big investment. You're investing your time. Chances are you'll also have to invest your own money or take out a student loan to go to school. So you need to be sure that you're choosing the right school.

Finding the Right School

- Talk to your counselor. Your school counselor is the first stop for information about the options available to you. Counselors can help you focus on your needs and goals, and they have information about different types of schools. Your counselor also can help you collect or prepare application materials.
- Shop around. Contact more than one school. Consider alternatives to four year schools, like vocational schools.
 If your area has a community college, call the admissions office and find out what kinds of training the college offers.
- Visit the school. Call the school and schedule a visit, preferably while classes are being taught. Get a feel for the school; make sure you're comfortable with the facilities, the equipment, the teachers, and the students.



- 4. **Don't be afraid to ask!** A good school will be happy to answer your questions about its programs. Ask the school about its students: How many graduate? How many get jobs because of the training they received? What kind of job placement services does the school offer students and graduates?
- 5. **Check the cost.** Make sure the school gives you a clear statement of its tuition and fees. Remember that any federal financial aid you get will be applied first to paying the school's tuition and fees. If there's any money left over, the school will give it to you to help you pay for things such as food and rent.
- 6. **Call these numbers.** Call your local Better Business Bureau, state higher education agency, or consumer protection division of your state attorney general's office to find out whether there have been any complaints about the school. Call the toll-free number at the U.S. Department of Education's Federal Student Aid Information Center (1-800-4-FED-AID) if you have any questions about your financial aid at the school. For general information about funding your education, visit the **Funding** section of the FSA site.

Accreditation

What is accreditation?

Accreditation is certification that the education offered at a school meets a certain level of quality. The U.S. Department of Education does not accredit schools; organizations called accrediting agencies evaluate schools and award accreditation.

What if the school I choose isn't accredited?

- You might not be able to get any financial aid to help you attend the school. The U.S. Department of Education requires that schools that participate in our federal student aid programs be accredited. You also could find that your state education agency's aid programs won't pay for your attendance at unaccredited schools.
- You might not be able to transfer to another school. For instance, if you attend an unaccredited two-year school and then transfer to a four-year school to finish your education, you might have to start over again at the four-year school if it doesn't recognize the classes you took at the two-year school.
- You might not be able to get a good job. Unaccredited schools generally don't have as good a reputation as
 accredited schools do. Many employers won't hire someone with a certificate from a school they've never heard
 of or know is unaccredited.

What's a diploma mill?

A diploma mill is an unaccredited school (or a business claiming to be a school) that awards a degree without requiring classwork meeting college-level standards. Some will send a "diploma" without the student doing any work at all—the student simply pays a fee. Others assign classwork that is so easy, the student's resulting degree is worthless compared to a degree from an accredited school. Visit <u>Career Colleges and Technical Schools - Special Considerations</u> to learn more about diploma mills and how to avoid them.

For more information about accreditation, click here.

Federal Student Aid ©2015

Optimize Your Health and Happiness



Staying healthy mentally and physically isn't simply a matter of good genes. It's a proactive project that lasts your entire life.

Charles Inlander, author of "Family Health for Dummies", offers the following suggestions to help you keep your body and mind running like a well-oiled machine.

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Make the Most of Leadership Opportunities



Leadership opportunities at work can crop up unexpectedly. They're unpredictable and sometimes blend in with the surroundings so they can easily get overlooked.

Author Roxanne Emmerich, C.S.P., C.M.C. offers the following suggestions on how to make the most of your leadership opportunities.

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