

Choosing a College

With over 4,000¹ colleges, universities and professional schools offering post-high school education in the United States, choosing the right school can be confusing. Although the final choice is an individual one, careful (and early) planning is essential. The following list of key points can help in the decision making process.



Admission

One of the first questions a student faces is whether or not he or she will be accepted for admission to a particular school.

- **Qualifications:** Does the student have the necessary academic and personal qualifications?
- **Ability to pay:** Does the school consider ability to pay as a factor in considering an application?
- **Popular schools:** Certain, popular big-name schools may be extremely difficult to enter simply because an overwhelming number of students apply. Less well-known schools may provide an equal education and have admission standards less difficult to meet.

Cost

With the continually rising cost of a college education, paying for school is often a major concern.

- **Affordability:** How affordable is a school? In general public schools, supported in some part by tax dollars, tend to be less expensive than private institutions.
- **Living expenses:** A family may want to weigh the cost of dormitories or off-campus housing versus the cost of having the student live at home and commute to a local school.
- **Cash flow or savings?** Can the education be paid for from current cash flow? If not, has enough money been saved to pay for the entire education or are additional funds needed?
- **Student debt:** Is the student or family willing and/or able to take on the financial burden of student loans?
- **Financial aid:** How much and what type of financial aid can a school make available? Some forms of aid are based on need; others on merit.
- **Scholarships:** Are there scholarships available for which student may qualify?

¹ Source: Statistical Abstract of the United States: 2002. See Table No. 257 - Higher Education – Summary: 1970 to 1999.