

I've chosen a private school/college:  
**How Do I Know** what I'll  
 get for my money?

You've gone through the processes of choosing a career goal and determined that you need more education. You've chosen a school or at least narrowed down your choices. If one of your choices is a private postsecondary school, make certain you get and read the following materials before you sign anything.



## Welcome!

Choosing a career is one of the most important decisions you will ever make. Getting the information you need before making the best choice for you is just as important. And while continuing your education is always a wonderful endeavor, be certain that you don't take on any more debt than you can reasonably pay back once you land that first job!

This series of brochures is intended to provide you with information and resources each step along the way. From finding the career and school that fits you, to starting your job search, it's my hope you will find these brochures a guide to help you realize your dreams. Make certain to also get a copy of the *Student Bill of Rights*, which lists your rights as a student in California.

On behalf of the California Department of Consumer Affairs, I wish you success in the next step of your education and in attaining your goals.

CARRIE LOPEZ, DIRECTOR  
 Department of Consumer Affairs



STATE OF CALIFORNIA  
**dca**  
 DEPARTMENT OF CONSUMER AFFAIRS

## PRIVATE POSTSECONDARY EDUCATION

For more information, contact the  
 California Department of Consumer Affairs'  
 Consumer Information Center:

1625 North Market Blvd.  
 Suite N-112  
 Sacramento, CA 95834

(800) 952-5210  
 (916) 322-1700 (TDD only)

[www.bppve.ca.gov](http://www.bppve.ca.gov)



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**A School Catalog** – The school catalog contains a lot of information. It can answer many questions you have about the school's policies and procedures and the courses you are considering. Read it and save it. If you are ever in dispute with the institution later, you have written documentation of the school's policies and procedures.

Some of the things a school catalog should contain:

- A list of all programs the school offers. It should include all classes or modules, the length of the program, and the cost of the program including any costs that are not refundable.
- A list of all faculty and their qualifications.
- Information on job placement assistance.
- The attendance policy, including information about making up missed assignments or hours.
- The leave of absence policy.
- The withdrawal policy, including information about refunds. Withdrawal is leaving school after school has started often referred to as “dropping out.”
- The cancellation policy, including information about refunds. Cancellation is deciding not to attend school before school starts.
- The satisfactory academic progress policy. Most schools have a requirement that you maintain grades at a certain level or have a certain amount of time to complete your program of study.

- Disclosures about transfer of credit. No school can guarantee that any other school will accept credits earned for courses or programs taken at their school. The decision to accept credits earned at another school is entirely that of the accepting school.
- Disclosures about licensing or certification if that is appropriate.
- Disclosures about locations of any required internships/externships.



**An Enrollment Agreement or Contract for Services** – Before you begin at any private school, you should receive and read a contract. A contract is just that, an agreement between you and the school. Read the contract carefully, and don't be embarrassed to ask questions if something is unclear or doesn't make sense to you. Know what you are agreeing to before you sign. Both you and a school representative should sign the contract but be sure to read the contract carefully before you sign.

A contract should contain the following:

- The name of the program you are entering.
- The total cost of the program. Any fee or charge that is not refundable should be identified as non-refundable.
- The length of the program.
- The name and address of the school.
- The refund policy.
- Whom to contact if you decide not to attend the school along with when and how to cancel the contract.
- Whom to contact if you have a complaint.

**Financial Aid Information** – If you are receiving or plan to receive financial aid from the school make sure you ask or know the following:

- Was the process explained to you?
- Is the money a grant (*don't have to pay it back*) or a loan (*must repay the money*)?
- If the money is a loan, is it a guaranteed student loan or a private loan?

- If the money is a loan, who is the lender?
- What is the interest rate? How long do you have to pay it back?
- If the money is a loan, what is the payment going to be? When do you have to start making the payments?
- Can you afford to make the payments if you don't get a job right away after school?
- What happens if you can't make the payments?
- How much money are you going to need when you complete school to make the loan payment and maintain your quality of life? Is that reasonable for the occupation you are pursuing?
- Do you have an alternative to borrowing money? (*Scholarships, a gift from a relative, job, grant, or work study*)

Once you have signed your enrollment agreement and financial aid documents and have a copy of the catalog, make sure you keep these documents in a safe place. You never know when you might need the information.

Keep your eyes on your goal. You've done a lot of work to get to this point, so do the work you need to do, attend classes, and maintain your grades. If you have to be absent for any reason, be sure to contact the school. Know whom to contact and how to reach them in case of an emergency. Document all of your absences for your records. If you fall behind in class or don't understand something ask for help.

**See you at graduation!**