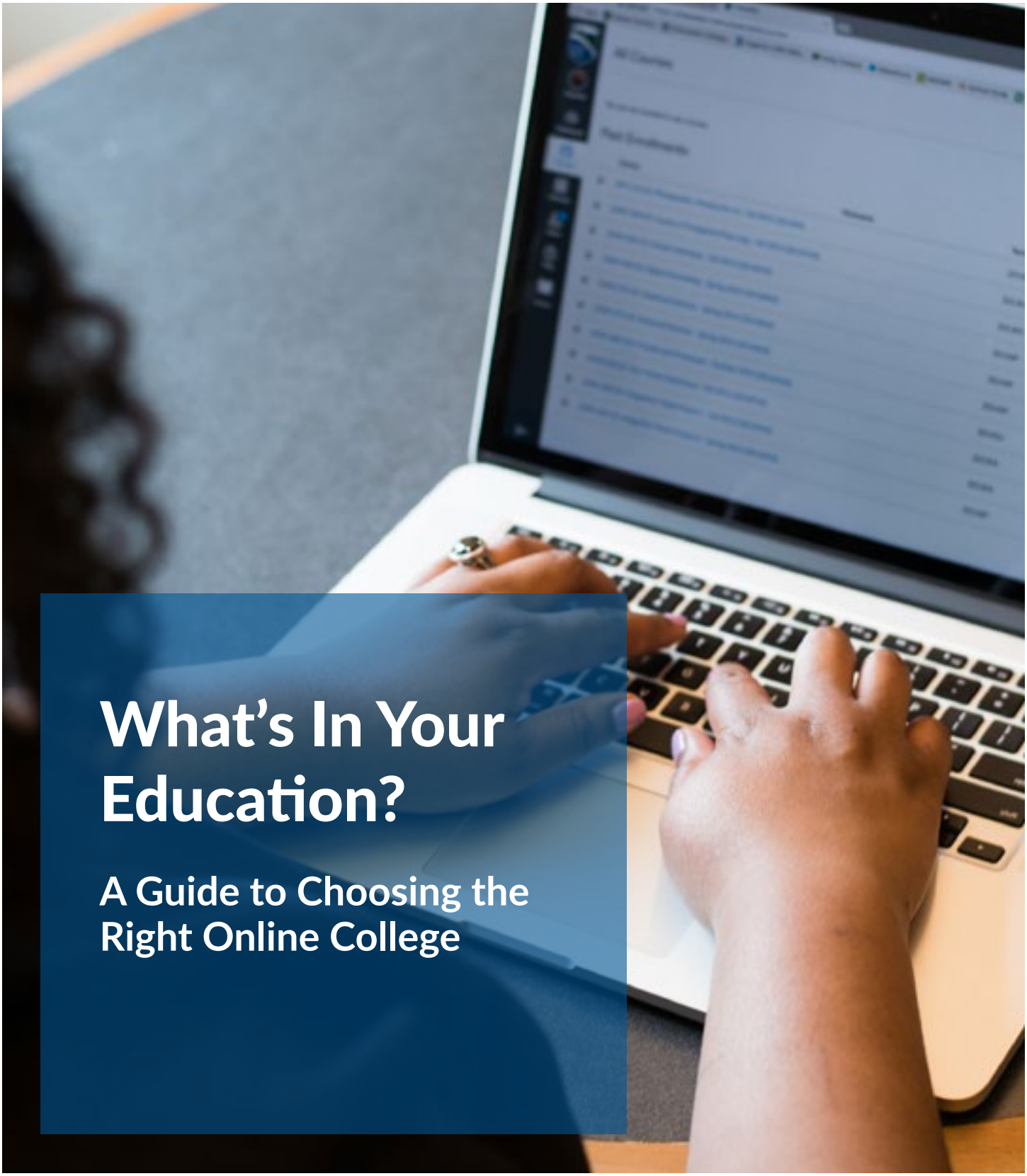
CHOOSING THE RIGHT SCHOOL



What's In Your Education?

A Guide to Choosing the Right Online College

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If you're like other American adults, chances are you've thought about going back to school at some point in your life. Studies show that a majority of Americans over the age of 23 have entertained the thought of going back to school in order to increase their earning potential, to advance in their careers, to find more interesting work, to get a new job, and, in general, to demonstrate their knowledge and find fulfillment.

This has been especially true in recent years, with an uncertain economy and looming unemployment prospects in many industries forcing many people to think about their futures, their families, and their financial stability in a new light. Higher education is an excellent way for adults worried about their job prospects to retrain, build new skills, and become more marketable as potential employees.

For adults with full-time jobs, families to support, and busy schedules, the benefits offered by an online education are clear: it's more flexible, more affordable, and gives students more opportunities to apply their knowledge and experience to reach completion faster. Many adults look to online learning first when they're beginning their back-to-school journeys.

However, once prospective students begin looking into their higher education options, they often become overwhelmed by the number of choices available to them. In recent years, the online learning industry has grown immensely, with hundreds of schools now offering programs either fully or partially online. The benefit of this is choice: students can have their pick of institution size, location, and program selection. The downside is that the market is now crowded with programs (some of them of much lower-quality, and offered by poorly-regarded institutions) that can be difficult to differentiate from one another, with a lack of guidance on which path to take.

The reality is that not all online higher education providers are created equal - far from it. In fact, some online degree programs are actually harmful to students, providing them with lower-quality courses, putting them into tremendous debt, and allowing them to graduate with degrees that employers do not look favorably upon. The problem is that many individuals don't know how to distinguish between a reputable institution and the notorious degree mills that dominate many of the national conversations about online learning.

So if you find yourself in this position, how do you ensure that you're selecting a program that will set you up for success? The trick is to learn what's in your education, and follow some simple guidelines to assess the quality and integrity of any given institution.

What's In Your Education?

The first place most people start when trying to find an online college is with a simple internet search. The majority of the time, that search will be based either on your location (for example, "online degrees near me" or "online degrees in New York") or on the program you're interested in (like "online bachelor's degrees" or "online business degrees"). You type in your search term, and up pops page after page of seemingly endless listings for online programs, most of which you've never heard of - and most of which are hard to tell apart. You may not know where to start - with so many options, how can you weed out the good institutions from the bad and make a smart decision?

There are some key things to look for that will help you get started.

ACCREDITATION

One of the first things you should look for is a school's accreditation, or lack thereof. This information is usually found on a school's "About Us" page, but most schools will emphasize their accreditation credentials throughout their sites, because this information is so important to a prospective student. Typically, you'll see a school refer to itself as either regionally accredited or nationally accredited. These two designations are not at all equivalent, so it's important to distinguish which form of accreditation the institution actually has.

Regional accreditation is the most prestigious form of accreditation available to a college or university, and is the gold standard for validating the quality of a higher education institution. Regional accreditation is an extremely rigorous process which requires schools to self-evaluate their institutional practices and analyze how well they meet a number of high standards. There are seven regional accreditation bodies in the United States, based on an institution's location in the country, so you may see different names referred to, but the key is to look for the phrase "regionally accredited." Schools that have obtained this accreditation are academically-focused and tend to be non-profit (though not always). Regional accreditation, from any of the seven accrediting institutions, indicates a high level of quality, integrity, and rigor on the part of the institution, so you should consider this a "stamp of approval" that will let you move on to looking at the school in greater depth.

LOOK FOR THESE INSTITUTIONS WHEN YOU'RE CONSIDERING REGIONAL ACCREDITATION:

Contrary to what you might think, "national accreditation" is actually a much less prestigious designation than regional accreditation. National accrediting bodies have much less rigorous standards for their institutions, and as a result, schools with national accreditation don't have the same levels of accountability that regionally-accredited institutions do when it comes to maintaining academic quality. Because of this, these schools are generally seen as offering an inferior academic experience. Nationally-accredited schools are often for-profit institutions (a designation we will explore further below).

When doing research into accreditation, it's important to do your due diligence, because some schools will list accreditation from accrediting bodies that either don't exist or don't have good reputations. There are hundreds of these unrecognized higher education accreditation organizations; you can find many of them by searching for "unrecognized accreditation organizations." If it's unclear which designation a school has, or if you simply want to double check before proceeding, you can use the Department of Education's College Navigator tool to search for the credentials of any school.

Accreditation matters more than you might think: most regionally accredited institutions won't accept transfer credits from nationally-accredited institutions. So if you attend a nationally-accredited school and have to withdraw, your options will likely be limited as you seek to enroll at a new institution. Additionally, many employers view a degree from a regionally-accredited school (which often has a brick and mortar campus as well) as a sign that the student is prepared for the workforce; a degree from a non-accredited or nationally-accredited school is much less valuable when it comes to securing employment.

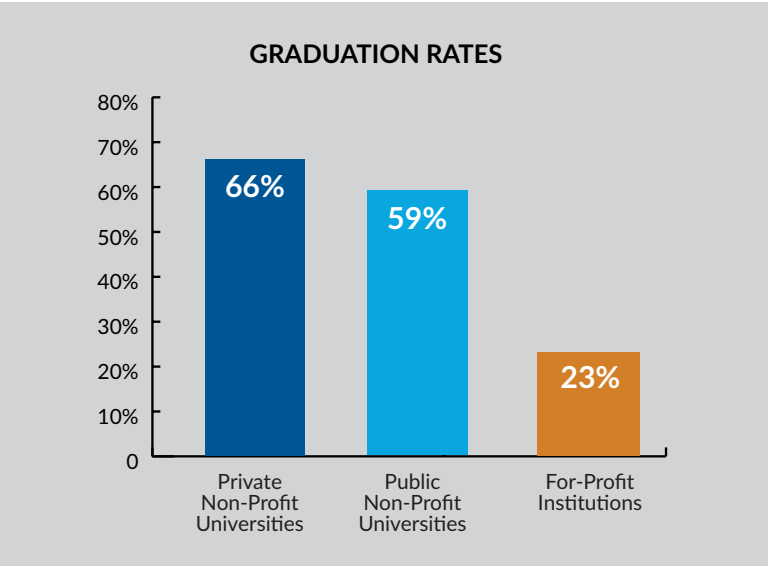
NON-PROFIT STATUS

Once you've determined an institution's accreditation credentials, you'll want to research its status as either a for-profit institution or a non-profit institution. While this might seem like a distinction that doesn't carry much weight, it's actually one of the biggest distinguishing factors that determines overall quality in a college.

What's the difference between these two designations? If an institution is non-profit, it usually means that the school makes all of its decisions based on academic quality and student success. Further, a non-profit institution will use all

revenue generated to ensure a positive, high-quality student experience. For-profit institutions, on the other hand, are run like businesses, with the goal of creating profits for shareholders and executives. This often translates into lower quality in terms of the student experience and the educational offerings, and, along with that, higher tuition.

Because revenue generation is the primary goal of for-profit institutions, many of them tend to be much less focused on the classroom experience, the quality of the coursework being offered, and the experience and performance of the faculty. As a result, students at for-profit institutions often struggle to complete their degrees, and in many cases end up dropping out part-way through their programs with significant debt. To put some context around this, think about these numbers: the graduation rate at public non-profit universities is 59%. At private non-profit institutions, the graduation rate is 66%. And at for-profit institutions, the graduation rate is 23%. This number should give you pause as you think about your investment.



Importantly, for-profit institutions are much more likely to have significantly higher student loan default rates, which means that students at these institutions are struggling to make payments on their student loans after they leave school. In fact, while only around a quarter of students attend for-profit colleges, they account for nearly half of student loan defaults. Adding to their struggle, because most of these for-profit institutions also lack regional accreditation, these students are left with limited options for transferring any credits they've earned to a new institution.

Even if you do obtain a degree from a for-profit institution, with few exceptions, it is likely that it will not hold as much regard in the eyes of employers as a degree from a non-profit institution. Most for-profits have a negative reputation, and there are many for-profits that are known as "diploma mills," meaning they'll enroll and give a degree to anyone who's willing to pay tuition. Employers often perceive this type of education as being of a much lower-quality, so listing it on a resume can sometimes do more harm than good in an application process.

There are also serious ethical issues associated with for-profit institutions - in recent years, many for-profit colleges have been caught committing federal financial aid fraud. These schools have knowingly engaged in fraudulent activities and failed to meet requirements that would qualify them to receive federal aid; these practices have included encouraging applicants to falsify loan documents and making misleading claims in student recruiting.

What this means is that enrolling in a for-profit institution can be risky for multiple reasons: your degree will likely be much less respected from an employer's perspective; you could be more likely to end up with financial challenges; and the quality of your education will likely not be as high. In general, students find they are much better off pursuing a degree at a non-profit college or university.

In terms of the actual education delivered, many non-profit institutions develop their own curricula, and have highly experienced faculty (with advanced degrees or industry experience) teaching classes. At the best schools, faculty performance and pay is based on meaningful engagement in the classroom and high levels of interaction with students, and they are provided with intensive training and continued professional development and monitoring to ensure teaching excellence. Classes also tend to be smaller, allowing for a more intensive, individualized environment.

However, it is important to note that there is a growing population of non-profit online colleges, both big and small, that have partnered with for-profit institutions to offer what is often referred to as a "curriculum in a can" or "white label curriculum." That is to say, these institutions are offering online programs that have been developed by third-party ven-

dors who sell identical courses to other institutions around the country, greatly diminishing the value of the education being offered. In some cases, for-profit third parties known as "online enablers" or "online program managers" manage the entire online branch of an institution, from admissions to advising to course content. Essentially, in these cases, while you might think you're benefiting from the reputation and quality of a non-profit college, you're actually paying for a for-profit education. Can you imagine earning a degree from a school and not a single person you interacted with - not your advisor, financial aid, program directors, or a single instructor - is actually employed by the institution?

To make sure that you're getting the best return on your investment, and the best education possible, it's important to ask smart questions during the admissions process to determine how a school operates its online division. Some key things you'll want to know include:

- Who designs the individual classes?
- How is the overall curriculum for a degree programs designed and how is it kept up to date?
- What kind of credentials do course instructors have?
- Does the school have an academic dean, and how closely involved in the day-to-day operations of the school is this person?
- Are academic advisors employed by the college itself, or are they contracted by an outside vendor?
- What kind of online learning platform does the school use?
- Who hires and trains instructors, and who monitors the quality of instruction and the level of interaction with students?

Ideally, a school will do most of this work in-house, with credentialed, education-focused instructors, program directors, and deans creating well-rounded programs based on specific learning outcomes and job market needs. While many schools, especially smaller ones with limited budgets, might outsource certain components of their operations to third parties (like an admissions call center, for example), ensuring that a school has its own staff to manage, teach and develop academics is essential. Most schools will be forthright with this kind of information; if they're not, you may want to reconsider applying there.

LEGACY AND REPUTATION

Once you've done your research on a school's credentials, you'll want to do some deeper digging into who they are and what they're all about. Take a look at their website: how long have they been around? Do they have a physical "brick and mortar" campus, or are they online-only? Do they have recognition from respected educational third-party organizations, such as the U.S. News & World Report? Are they featured in news stories related to the higher education industry or specific program areas? Do they highlight outcomes (such as as graduation rates, retention rates, and rates of alumni who are employed post-graduation) on their website? All of these are indicators of an institution with the strong legacy and reputation you should be looking for.

You'll also want to get some insight from folks who graduated from the program. A good place to start would be online reviews of the school (for example, on Facebook, Niche, or Grad Reports), though you should always take these with a grain of salt. You could also read or watch testimonials on a school's website, as these can help you see what kind of students have been enrolled in various programs in the past, and offer some validation as to the quality of the experience. Your best option would be to have a conversation with an

alum - reach out to your network to find out if anyone you know has taken classes at the school, or knows someone who has. Many schools will also happily connect you with a satisfied graduate who can talk to you about their experience.

What you're looking for in this research is a sense that people genuinely liked the school, enjoyed their program, and feel that the time spent working towards their degree was ultimately worth it.

EDUCATIONAL PHILOSOPHY

Because this decision is all about selecting a degree program, one of the most important factors to consider is the quality of the educational experience. Although we've touched on some of the things to look and listen for to assess this, one of the biggest pieces to research is the school's educational philosophy. This, in a nutshell, encompasses how the school approaches student learning, support, and success. The best place to find this out is on the school's website and through conversations with admissions representatives. Start by looking for a school's mission or values statement. How does the school see itself, and what role does it see itself playing in the lives of its students?

Next, you'll want to look into the kinds of programs they offer. While some adult learners do want to pursue degrees that are not directly tied to their career paths, the vast majority are seeking programs that will set them up for future financial success and career advancement. Take a look through the school's program portfolio. Are the kinds of programs they offer career-oriented? And, most importantly, do they offer programs that interest you?

You should also ask questions about how they approach course content. As mentioned above, pre-purchased, "canned" academic content from third-party vendors has become more common than many realize, even at some otherwise reputable nonprofit institutions. These academic offerings often rely on standardized and automated testing instead of the more time- and cost-intensive model of professors dedicated to great teaching who are engaging online with students as they think their way to new learning goals.

Finally, try to assess the level of support the school offers its students. Most schools will have dedicated web pages describing the types of support they offer to their students, from academic advising to online tutoring to technical services. Do they openly share information about the cost of online learning and ways to help pay for it? Are they clear on the expectations of each program, in terms of academic rigor and the time you'll need to dedicate to your studies, and do they offer you strategies for effective time management? Going back to school, particularly as a busy working adult, is a

massive undertaking, and most of us can't do it alone. The goal of the school should be to get you to graduation, and all of these factors will play a role in helping you get there.

A RIGOROUS ADMISSIONS PROCESS

Once you've read up on some schools, eliminated any that show major red flags, and identified one or more you're interested in learning more about, you'll want to reach out to their admissions teams. One of the benefits of getting in touch with admissions to start your application process (rather than relying on your own research and submitting your application on your own) is that you can use your interactions with them to further assess the quality of the school, while learning more about the institution at the same time.

Although the admissions process might seem lengthy and time-intensive, it's an important indicator of the rigor of the institution: if a school is willing to accept just about anyone who submits an application, that's a sign that it might not be a reputable institution. A good school will have certain standards for admission, such as a minimum GPA, and will

require you to send in proof of your work and academic experience in the form of a resume and an official transcript from prior institutions. Most will also require you to submit a personal essay, responses to long-form questions about your interest in the program, and one or more letters of recommendation. They'll also want to have conversations with you to help you decide on a program, answer questions about the application process and the academic experience at the school and, most importantly, assess both your fit for the institution and its fit for your needs.

Fit is an overlooked, but important, aspect of online college admissions: if the objective is to get you to degree completion (which it should be), determining if the institution matches your educational needs, goals, and interests is essential in setting you on the right path. Although it's easy to think of online learning institutions as variations on the same model, just with different course offerings and pricing models, there are actually significant differences between schools in terms of how they operate, what their classrooms look like, and what the overall experience feels like for the student. For example, some schools might rely more heavily on video content, while others will have major discussion components. Some might emphasize test-taking as their core form of assessment, while others might focus on project-based learning. Some might be largely student-led, while others require students to follow a clear, faculty-led schedule. There's no one-size-fits all model of online learning, just like there's no one-size-fits-all style of learning, and so it's important to really use your conversations with the admissions representatives at a given school to get a sense of how you would fit within the structure of the college, and how the college could fit into your life.

You also want to make sure you're enrolling in a program that actually meets your expectations. Often, prospective students apply to a specific program and realize through their conversations with admissions that it's not what they thought it would be, or that another program might be more in line with their interests and career goals.

Another quality an admissions team will assess is your readiness. A college doing its due diligence will be asking some tough questions about your lifestyle, your schedule, your responsibilities, and your commitment to your education. Again, a good college wants you to complete a degree, not just start one, and so a rigorous admissions process will involve a representative striving to understand your individual circumstances and life challenges and helping you come up with a unique plan for academic success.

They'll be honest about the challenges that come with going back to school as an adult and will make sure you're enrolling with a clear sense of what it's going to take to get you to graduation. If they're downplaying the time and effort it will take, or are promising the world, proceed with caution. A good rule of thumb is: if it sounds too good to be true, it probably is.

CONCLUSION

Making the back-to-school decision can be a daunting process. But if you approach your search with a critical mindset and a clear sense of what you're looking for - and the red flags you should avoid - you'll be able to sort through your options and find an online degree program that's truly right for you.