

Look for Seven Red Flags When Applying to a For-Profit College

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Enrollment at for-profit schools—including trade schools and online universities—has skyrocketed in recent years. Unfortunately, not all schools offer a quality education and enrolling in a sub-par program can be a waste of time and money. When checking out for-profit schools, the Better Business Bureau recommends doing your research and looking for five red flags.

For-profit colleges enroll 1.8 million students—a number that has increased significantly in the last decade, according to the US Department of Education. While for-profit schools are becoming a more popular option for students, a recent investigation by the US Government Accountability Office (GAO) found that some are misleading students about the cost and quality of the education they will receive.

“If you’re looking to expand your horizons and get a better education, take the time to explore all of your options and do your research,” said Alison Southwick, BBB spokesperson. “Not all post secondary schools offer the same level of education and you can waste tens of thousands of dollars and years of your life if you sign up with an institution that doesn’t meet standards.”

When applying to a for-profit school, the BBB recommends looking out for the following red flags:

The recruiter uses high-pressure sales tactics.

If a sales rep is subjecting you to high pressure sales tactics—including bullying you or claiming you have to sign up immediately, just walk away. A reputable school will take the time to answer your questions, allow you to talk to a financial aid advisor and not push you into making a hasty decision.

The recruiter exaggerates potential income or guarantees a job.

Beware of any school that guarantees you will get a job after completing their program. Landing a job is never a sure thing, especially in this economy. If the representative tells you how much money you’ll make after completing their program, confirm it with a third party—don’t just take their word for it.

The prices are inflated when compared to other options.

A recent GAO investigation alleged price gouging at some for-profit schools. As an example, one school charged \$14,000 for a certification in massage therapy while a similar certification at a local public college would have cost only \$520. Before signing up with any for-profit school, do your research and compare costs against other for-profit schools and public colleges.

The school is not accredited.

Accreditation is extremely important, but not always easy to confirm. Ask the school’s representative about national and regional accreditation and then confirm with the accrediting organization. You can check with the US Department of Education at <http://ope.ed.gov/accreditation/> to learn which post secondary schools are accredited by approved agencies. More information on the importance of accreditation is available through the [Council for Higher Education Accreditation’s website](#).

The degree or program seems too easy to obtain.

Diploma mills pose as online schools and often promise to give you a cheap and easy degree. Unfortunately, such diplomas aren’t worth the paper they’re printed on and won’t be recognized by the military, employers or other colleges. If the degree seems too easy to earn—this includes simply taking a test online or earning your degree based largely on life experience—it probably isn’t legitimate.

The school does not disclose information as required.

Some of the for-profit schools the GAO investigated “failed to provide clear information about the college’s program duration, costs, or graduation rate despite federal regulations requiring them to do so.” Don’t be afraid to ask plenty of questions when talking to recruiters and if you get the runaround instead of clear, concise answers, it’s a bad sign.

The recruiter encourages you to lie on financial aid forms.

The GAO report also found that some recruiters encouraged students to lie on their financial aid applications in order to get

more money from the government to pay for tuition. If you get caught lying on your financial aid forms, not only will you have to pay the government back the money you borrowed, you could be fined and sent to prison.

For more advice on managing your personal finances and finding trustworthy businesses, visit www.bbb.org/us/Consumer-Tips/

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