

Brandman University

Guide to Choosing a University:
Ten Questions You MUST Ask Before You Enroll



Guide to Choosing a University:
10 Questions You MUST Ask
Before You Enroll



CHAPMAN UNIVERSITY SYSTEM

More and more working adults are going back to school to complete a degree that was started years ago, repurpose their career or continue their education to stay current with the technology and changes in their profession. In fact, the [Association for Nontraditional Students in Higher Education \(ANTSHE\)](#)¹ reports that students who are over age 25 make up 47 % of the student population on college campuses today. This trend is fueled by a lagging economy and the fundamental fact that education is a tangible accomplishment that is globally respected.

If you are thinking about returning to college, congratulations. Higher education is a very worthy goal, but how do you choose the university that is right for you?

But returning to school can be overwhelming. It is a significant investment of time, talent and treasure. Technology may have advanced to the point where almost anyone, anywhere can attend college, but with

all the choices available, how do you know which school is best for you? Furthermore, if you are returning to school as an adult, you have needs that students coming straight from high school do not.

Not all institutions that serve non-traditional students are the same. They are organized differently (for-profit, non-profit, public, private), have different graduation rates, different loan default rates, and their reputations differ. Most importantly, the students who will be your classmates differ and your learning experience will also differ. Your selection of a university will determine the quality of your education and have a significant effect on your future.

Take your time and ask the right questions. Choosing wisely should be your primary goal.

To help in your search, we have put together a checklist of ten important factors to know before making a decision. These will help you decide which college will provide the best fit for you.

1. Accreditation

[Accreditation](#)² is a good starting point. If the school you graduate from is not accredited you may run into problems if you wish to pursue a higher degree or apply for licensing or a job.

There are two basic forms of accreditation, national and regional accreditation. National accreditation is typically used by for-profit, vocational schools and religious institutions. Regional accreditation is used by all accredited state and private, non-profit universities as well as some for profit universities.

The key difference between national and regional accreditation is simple, but very telling: In general, regionally accredited schools will NOT accept credits from nationally accredited schools.

¹ <https://sites.google.com/site/antsheontheweb/home>

² http://www2.ed.gov/admins/finaid/accred/accreditation_pg6.html#RegionalInstitutional

That's why it is recommended that you limit your search to schools accredited by one of the six major regional accrediting bodies:

- New England Association of Schools and Colleges, Commission on Institutions of Higher Education (NEASC-CIHE)
- Middle States Association of Schools and Colleges (MSA)
- Northwest Commission on Colleges and Universities (NWCCU)
- North Central Association of Colleges and Schools, the Higher Learning Commission (NCA-HLC)
- Western Association of Schools and Colleges, Accrediting Commission for Senior Colleges and Universities (WASC-ACSCU)
- Southern Association of Colleges and Schools (SACS)

Brandman University is a good choice because it is regionally accredited by the Western Association of Schools and Colleges (WASC).

It's also important to realize that accreditation is only a standard measure of quality and does not differentiate among the vast range of accredited schools. For example, Harvard University, the United States Coast Guard Academy and the Rhode Island School of Design are all accredited by the same agency (NEASC-CIHE) but their mission and the education they offer differ enormously. The U.S. Department of Education (USDE) states that the goal of accreditation is to ensure that education provided by institutions of higher education meets acceptable levels of quality. The U.S. Department of Education maintains a database of accredited postsecondary institutions and programs, which can be found [here](#)³. While this database does not constitute an endorsement by the U.S. Department of Education, it is useful to show you which colleges and universities are legitimately accredited and which are not.

2. Graduation Rates

There has been a great deal of attention on the graduation or completion rates reported by universities. It is a long road from application to graduation and you will want to attend a school that reports a favorable graduation rate. A strong graduation rate generally indicates that students are satisfied with their education and the school offers adequate support services to help their students succeed. Another way to look at it is that a high graduation rate can be a reflection of an ambitious and dedicated student body.

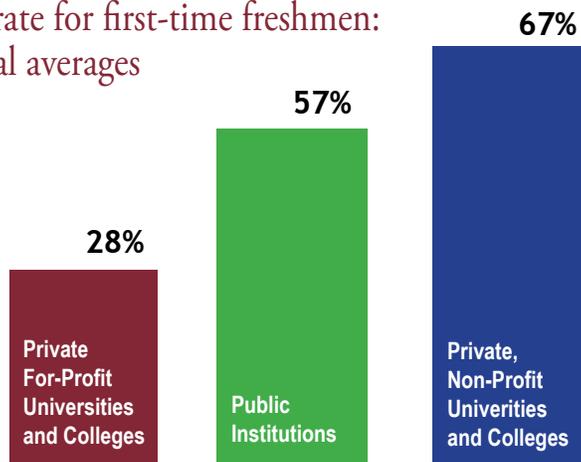
When inquiring about a college's graduation or completion rate, it is important to ask how the rate is calculated as this can vary greatly from school to school and may represent many complex factors. [The Integrated Postsecondary Education Data System \(IPEDS\)](#)⁴ publishes the completion rates of public institutions and provides an accurate assessment of traditional, four-year colleges and universities, but measures only "first-time" college students. Some universities that serve non-traditional students, for example Brandman

³ <http://ope.ed.gov/accreditation/>

⁴ <http://nces.ed.gov/ipeds/datacenter/Default.aspx>

The IPEDS national graduation rate average establishes a good benchmark for any school worth your consideration.

Graduation rate for first-time freshmen: 2008 national averages

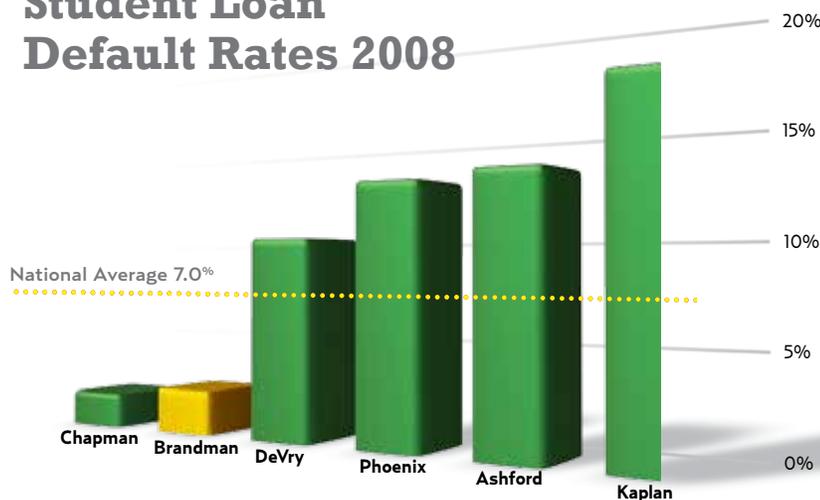


Source: The Integrated Postsecondary Education Data System (IPEDS)⁴, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>

University, require prior college experience for admission and IPEDS does not report graduation data for transfer students. However, such universities have recently come together to examine transfer-to-graduation rates through data-sharing consortia. Brandman University and other similar institutions that do not accept first-time freshmen participate in the [Consortium for Student Retention Data Exchange \(CSRDE\)](#)⁵ which looks at transfer-to-graduation rates of students entering college with 30 or more units.

This allows you to compare “apples to apples” when looking at graduation rates. For example, **Brandman University’s 68% graduation rate** is a four year average of transfer students who began their first class at Brandman in 1999, 2000, 2001, or 2002, and completed their program within six years. In comparison, the University of Phoenix reports a 2010 completion rate of 24% for first-time and transfer students who went on to be degree complete within 150% of normal degree completion time.

Student Loan Default Rates 2008



The most recent rate reported by the [USDE is the 2008 national cohort default rate of 7.0%](#)⁶. This is broken down to 6 % for public institutions; 4% for private institutions; and 11.6% for for-profit institutions.

3. Student Loan Default Rates

A surprisingly accurate gauge of alumni success, a school’s student loan default, measures the percentage of graduates who fail to pay back their student loans. Look for schools with a low default rate because it may indicate that alumni are employed, have put their

⁵ <http://csrde.ou.edu/web/index.html>

⁶ <http://www2.ed.gov/offices/OSFAP/defaultmanagement/2008staterates.pdf>

⁷ <http://www.ed.gov/news/press-releases/student-loan-default-rates-increase-0>

⁸ Brandman University, a member of the Chapman University System, reports a 2008 calculated loan default rate of 2.3% that includes both Brandman and Chapman. The 2.3% rate is accurate within Chapman University’s calculations, and is comparable to other schools, but an independent search for Brandman University will not yield any results.

degree to work, and are able to pay back their student loans. High default rates could be a sign of a high drop-out rate, student dissatisfaction or low post-graduate employment rates.

What is an acceptable student loan default rate?

The national average is 7 %. Schools at or below 7 % are worth exploring.

4. Faculty

The majority of traditional schools offer a **research** faculty model. The primary job of the professors is to conduct research and publish findings. At many research institutions, classes are lead by teaching assistants and graduate students to allow professors more time to pursue research activities. These professors generally do not have real-world work experience in the field in which they are experts, as academia is a full-time profession unto itself. They may or may not be able to help you get a job after graduating. While this arrangement is excellent for the pursuit of knowledge, your future employment may not be their first priority.

The faculty at most non-traditional and online schools is generally made up of **practitioners**. These instructors are working professionals in the field they teach. Most work full time in addition to teaching college classes and they tend to be well-networked in their field. Some will be willing to make recommendations or introductions that can help you find employment after you graduate. However, keep in mind that not all practitioner faculty members will hold a doctoral degree, unlike research faculty, who are in most cases required to have a Ph.D.

At Brandman University, the faculty members are practitioners. Many are renowned subject experts in their field who ground their teaching in real-world scenarios and applications.

It is important to ask about the type of faculty that is teaching at the school you are considering and what are their credentials. Whether the faculty suits you depends on what you want to study and your future plans beyond graduation. Regardless of whether a school has a research or practitioner faculty, a top-notch professor will stimulate discussion and discovery, welcome inquiry, inspire imagination and help you develop critical thinking skills that can bolster your success. The best way to determine faculty talent is to visit a classroom and talk to the students.

5. Student Services

Perhaps the most critical area that prospective students tend to overlook when deciding on a college is what the school offers in terms of student services. What happens once you've moved past the admissions process? Will you be left on your own to navigate the next few years by yourself, or are you transitioned to a higher level of services customized to meet your needs as you advance through your program?

Student satisfaction usually boils down to whether or not the student feels supported in his or her educational quest. There is a wide variety of university services ranging from a self-serve model to concierge-style assistance and every school is different. It is important to ask what will be available to you before you realize that you need it and it isn't an option. At the very least the school should offer comprehensive academic counseling.

Brandman University offers all of the services listed below. If you feel that a similar full-service environment will help you succeed then ask your admissions counselor if their school offers any of the following services:

- Enrollment coaches
- Academic advisors
- Financial aid advising
- Education planning
- Special orientation sessions
- One-stop student services
- Writing center (including a virtual center)
- Tutoring assistance
- Computer and learning labs
- Mentoring
- Networking opportunities
- Career coaching

6. Transfer Credits

As a student with previous college experience, you need to know exactly which credits will transfer and which will not before you make a decision. Do not assume that all of your credits will be accepted and never underestimate the importance of this step. You may need to meet with a university specialist who can determine which credits are eligible for transfer. This will help you prepare your education plan both academically and financially.

At Brandman University, an Academic Program Specialist will be assigned to evaluate your transcripts and determine your educational path.

If you are transferring from a California community college, visit the [ASSIST website](http://www.assist.org/web-assist/welcome.html)⁹ for online student transfer information.

⁹ <http://www.assist.org/web-assist/welcome.html>

7. Student Satisfaction

One great way to learn about a university is to ask students and alumni about their experience. These people have vested opinions that, good or bad, they are usually willing to share. But how do you find them?

Social media has made it possible to connect with just about anyone from anywhere. Visit the university's Facebook page and write a post introducing yourself as a prospective student. You can also send private messages asking students for their candid opinions and recommendations. Also, be sure to visit the campus while classes are in session. Talk to students and faculty one-on-one. Ask them how they like their school and why.

For a more quantitative review, you can request the school's latest student satisfaction survey from your admissions counselor. Most universities regularly conduct student satisfaction surveys and use the results to implement change and improvements. Categories of satisfaction will differ but may include curriculum effectiveness, student services, academic services, faculty effectiveness and whether the students' experience at the university was a positive one. Some schools will also survey alumni as to whether their educational expectations were met and their degree was useful in their profession.

Look for positive results and an upward trend. For example, in Spring 2010, more than 91% of Brandman University students said they would recommend Brandman to others.

8. Affordability and Return on Investment (ROI)

The number one reason adults cite for not completing a college program is lack of finances. To prevent financial surprises midway through your program, it is absolutely critical that you calculate the cost of your education long before you register for your first class.

In general, public schools offer the lowest rate of tuition, but classes can be overcrowded requiring more time to earn your degree. Private institutions cost more than public institutions, and for-profits cost more than non-profits. Brandman University, a private non-profit institution, has a tuition rate that is far less than its for-profit competitors and less than most private, non-profit universities.

Learn more about the true cost of college at the [U.S. Department of Education College Affordability and Transparency Center](http://collegecost.ed.gov/catc/Default.aspx).¹⁰ This website compares tuition and fees at universities and singles out those with the highest and lowest tuition.

When you are confident that you can estimate total cost of your education, and have established a personal budget, schedule a meeting with a financial aid advisor. All schools are bound to the same rules regarding federal and state aid, so this is not a differentiator when choosing a university, but quality, value and cost are. Bring a calculator. Ask them for a complete review

¹⁰ <http://collegecost.ed.gov/catc/Default.aspx>

of your transcripts so you will know exactly what classes you'll need and how much they will cost. Knowing what to expect to pay for tuition, fees, tuition increases and expenses (books, commuting, parking etc.), will allow you to budget accordingly and set you up for success. Once cost is determined, discuss how best to finance your education. Federal and state financial aid is typically the exclusive source for student aid.

College is an expensive endeavor, and you should seek evidence that shows it can be a good investment. Along with cost, you should also consider value, which takes into account the reputation of the school and quality of the student body, faculty and student services.

While it is impossible to measure an exact return on your investment, you can get a rough calculation from the [Bureau of Labor Statistics](http://www.bls.gov).¹¹ Their site discusses degree requirements for employment and licensure, a general description of the variety of jobs available to those in the field, employment outlooks, average salaries, and contact information for organizations and accrediting bodies specific to that profession. This will give you an idea of what kind of salary you might hope to achieve in your field upon graduation.

9. For Profit vs. Non-Profit and Public vs. Private

There is a lot of talk in the media about for profit and non-profit schools, but the differences aren't clear to most people and what are the advantages and disadvantages of each?

In US higher education, there are 3 basic types of colleges and universities:

Public, non-profit schools. These are the dominant public research institutions, state universities and community colleges that are the backbone of our nation's higher education system. Nearly 80% of the nation's students attend public non-profit institutions. These schools earn their revenue from tuition, fees, taxpayer funds, and research grants from both the government and the private sector. As non-profits, they are also charitable organizations that raise funds from donors to support operations and provide scholarships. Tuition tends to be lower and financial aid includes scholarships, grants and Federal student loans. Admissions can range from highly competitive schools like UCLA or UC Berkeley, to the open enrollment policies of most community colleges.

Private, non-profit schools. These are oldest universities in the United States, including schools like Yale and Harvard that were founded as early as the mid-1600s. Today, more than two-thirds of America's colleges and universities are private, non-profit institutions, including Brandman University. Like public schools, private, non-profit institutions earn their revenue from tuition, fees, and research grants from both the government and the private sector. While they benefit from taxpayer-funded, Federal Student Financial Aid, private schools DO NOT receive direct taxpayer funds. They are charitable organizations that depend on funds from donors to support operations and provide scholarships. Tuition tends to be higher, which is sometimes offset by grants and scholarships. Admissions tend to be competitive.

¹¹ <http://www.bls.gov>

Private, for profit schools. For profit schools are businesses that exist, as the name implies, to create profit for their shareholders. The most well known for profit schools, the University of Phoenix, DeVry, Corinthian and Kaplan, are subsidiaries of publicly-traded conglomerates that get their operating capital from Wall Street and pay annual dividends. The curriculum is often, but not always, technically or vocationally focused with programs that teach job-specific skills. Tuition tends to be far higher than state schools and significantly more than even the most expensive private, non-profit schools. Financial aid is generally limited to federal financial aid (loans and grants), although students can access private scholarship funds. Admissions tend to be open enrollment.

The for profit controversy

There is nothing inherently wrong with making a profit from education. In fact, most viable universities apply business practices to ensure efficient operations and cost-effective delivery. The current controversy surrounding for profits has more to do with their aggressive sales tactics and the value of the degrees they provide.

For profit colleges have existed since the early twentieth century, primarily as trade schools. The largest, University of Phoenix, began as answer to the inflexible course schedules of traditional schools. They built their business by providing evening classes for working adults—a worthy audience that Brandman University, a private, **non-profit** institution, has been serving since 1958.

For profits saw their businesses boom in 1972 when they became eligible for Federal student aid under Title IV of the Higher Education Act. Today, about 1.6 million of America's 20 million college students attend for profit institutions. Relaxation of key student loan regulations over the last decade allowed all colleges to generate more revenue from federal student loans, and some for profit institutions exploited the changes, generating controversy.

Unlike public and private, non-profit institutions, which devote their revenues to expenses related to education (like student services, faculty salaries, administration, scholarships, research and infrastructure), for-profits have invested large parts of their revenue in advertising and marketing.

For profit schools tend to be more expensive, suffer from higher student loan defaults and lower graduation rates. Recent legislation was passed as a result of several scandals in the industry, and new regulations will require all colleges demonstrate higher graduation rates and better learning outcomes. Some for profit schools have already changed their curricula and business practices to improve their image and the quality of the education they provide. Still, when considering a for profit school, you must do your homework. Some for profits are legitimate, others simply aren't. Know the difference.

Non-profit schools offer a vast selection for your education from state and community colleges to the most elite private schools. Even if you can't attend a traditional school, you can still find a non-profit to serve your needs. Brandman University, National University, and Redlands University are just a few of your local options. Online, you can earn graduate degrees from schools like Harvard and the University of Pennsylvania, if you can gain admission. In short, the notion that for profits are the only choice for working students is an advertising claim, not reality.

10. Flexibility and Convenience

It seems obvious, but being able to attend class is a key consideration that many people don't take into account. Traditional schools have traditional schedules, usually in classrooms at a single campus. If a program demands you take off time from work—or leave full-time employment—to attend class, finishing will be a significant challenge.

Of course, if a traditional campus experience, with its dorm life, sports and student organizations, is important to you, then a four year, residential college would be ideal. But if you're focused on getting your degree quickly, or going to school while you're working, you may feel out of place at a traditional school.

Schools designed for working adults provide evening classes so you can attend after work. For students who live remotely, travel, or whose lives will not allow weekly campus visits, online schools allow you to finish an entire degree program without ever having step foot in a classroom. Other schools may offer multiple campuses to bring the classroom closer to where you live and work. Many schools, Brandman University for example, combine brick and mortar campuses blended with online learning. If you are unsure whether on-campus or online is better for you, Brandman offers students the choice to attend on-campus or online from course to course. Brandman's blended curriculum allows you to meet in class once a week with an online component or you can choose a class that is offered 100% online.

Finally, and perhaps most importantly, do some serious self reflection to decide if the school is right for you. Convenience won't matter if the school does not offer the program in which you are interested. Research whether their program will help you achieve your specific goals. Take time to visit the campus, or find online students on social media sites to speak with before you apply.

Review the ten must-ask questions for your admissions counselor:

- Is your school regionally accredited?
- What is your graduation rate? How do you calculate it?
- What are your student loan default rates?
- Is your faculty made up of academics or working practitioners?
- What student services do you provide? What resources?
- What is your policy on transfer credits? Will my specific credits transfer?
- Do you track student satisfaction? What are your scores?
- What is the total cost (tuition, fees, expenses) of your program?
- Is your school public or private? Non-profit or for profit?
- Can I complete my program in the evenings or online?

For sources and links, visit <http://www.brandman.edu/sources>
For more information about Brandman University visit <http://www.brandman.edu>



CHAPMAN UNIVERSITY SYSTEM