

Factors to Consider When Choosing a School

A guide before using the GI Bill®

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Choosing a School that is Right for You


As an eligible Servicemember, Veteran, dependent, Guard member or Reservist planning to use the GI Bill, you are a consumer about to make one of the most important decisions of your life. Where you begin your post-secondary education is critical.

Making informed decisions about how to make the most of your benefits and how a school can best meet your needs means doing a little homework before classes start. This guide presents eight important factors you should consider towards becoming an informed consumer first and a GI Bill user second.

Can I Really Do This?

Going back to school after the military can be a challenge. Break down some of your nagging questions about the future with some answers!

- While many students may be younger than you, there are bound to be other Veterans or already in the workforce returning to school. Younger definitely doesn't make you smarter and you have a wealth of life experience to draw on to get you through. You'll find it will serve you well in class. It's likely you have many things competing for your attention - work, family, home, health, and financial issues. A few suggestions- help you through: Pace yourself. -It's ok to start off with a course or two to get the feel of being in school. Feeling overwhelmed will make it tougher to focus, so ease into it if you can. You can pick up the pace later. If your school has a Veterans Center (you can check that [here](#)), take advantage of those resources. Centers vary, but they can offer a dedicated place to study, assistance with benefits, and the support network you may be missing from your time on active duty. If your school doesn't have one, you can help start one. [Student Veterans of America](#) has chapters nationwide and can help out. Find a suitable place to study. If noise or other people distract you, choose the library over a coffee shop or home as a study spot
- Find or start a study group...maybe with other Veterans...to help you stay focused and motivated.
- Take breaks. At least once per hour stand up, move around, get something to drink or get a few minutes of fresh air
- If you have a health issue that may be affecting your learning, colleges and universities may have accommodations to help you learn. If the issue is service related, take



advantage of the *VA's Vet Centers* and *Vocational Rehabilitation* services. They are there to help!

Keep in mind skills that made you a good Servicemember will make you a good student. Being able to stick to a schedule, listening, problem-solving, maintaining discipline, being responsible and keeping commitments gives you a leg up on the fresh from high school bunch. It's likely you have more responsibility than they do, but you have experience on your side, so feel free to wield it!

What are your interests? How do you want to make a living?


You'll need to find a school that paves the path towards a career, so take some time to think about what you want your education to do for you. Explore your vocational interests in-depth; the self-assessment tool *CareerScope*® on the GI Bill website is designed to help you determine your vocational aptitudes as well as academic readiness. *CareerScope*® is free to you and self-administered. It will provide an assessment of your interests and aptitudes, give recommendations about which careers you may enjoy, and help you decide which courses or training programs you should focus on to pursue those careers.

The Department of Labor's (DOL) career search tool *My Next Move for Vets* is the nation's primary source of occupational information. You can review information about careers for hundreds of standardized and industry-specific descriptors; "Retail," "Government," "Health and Counseling," and "Self-Employed" are a few examples. DOL updates the tool by surveying a broad range of workers from each occupation. There is also a search engine to find careers similar to your military job and it has assessment instruments for workers and students who want to find or change careers.

You might also want to research the projected demand for career fields. The *Bureau of Labor Statistics Occupational Outlook Handbook* provides information on the expected job prospects for different types of jobs, the education needed, earnings, what workers do on the job, and working conditions.

Types of Degrees

There are different types of post-secondary degrees you can obtain when you choose to pursue higher education. These include Associate's, Bachelor's, Master's, and Doctoral degrees.



An Associate's degree program is typically two years, and is usually completed at a community college; some four-year universities also offer Associate's degree programs. Traditional degrees offered are Associate's of Arts (A.A.) or Associate's of Science (A.S.). If a student is enrolled in an Associate's program in fine arts, he or she will earn an Associate's of Fine Arts degree after completing the program. An Associate's degree generally requires 60 credit hours of training and takes two years of full-time attendance to earn. A student with an Associate's can seek employment afterwards or can transfer into a four-year program at a college or university and work towards earning a Bachelor's degree.

A Bachelor's degree program is obtained at a college or university, with degree programs that usually last four years; the two primary degrees are Bachelor's of Arts (B.A.) or a Bachelor's of Science (B.S.). A Bachelor's degree is a required academic credential you will need if you plan to earn a graduate or professional degree. If a student declares a major in environmental science, he or she will earn a B.S. in Environmental Science. A Bachelor's degree generally requires 120 credit hours of training and takes four years of full-time attendance to earn. After receiving this degree, a student can seek employment or increase their knowledge and skills by enrolling in a graduate program.


Universities offer intensive two-year graduate programs for students seeking their Master's degrees. Graduate school course study is demanding. The programs are designed to provide a more in-depth and analytical approach to your desired discipline. Most programs will have full- and part-time options available.

A Doctoral degree is the highest academic degree in a field of study. Though not required, many choose to earn these degrees to further their knowledge in their discipline or to increase their earnings. Doctoral programs are strategic and require a student's full attention; completing these programs can take three to six years. Typically, a student must already have received his or her Bachelor's and Master's degrees before obtaining a Doctoral degree. Types of Doctoral degrees include: Ph.D., law degrees (J.D.), and medical degrees (M.D.). Whether you want to earn a Bachelor's in English or a Ph.D. in Higher Education, the GI Bill will help you reach your goals.

Types of Schools

Post-secondary schools are typically one of three types: public, private non-profit or private for-profit. The type of school you attend is critical because it will affect everything from how much you'll receive in GI Bill benefits to the type and quality of training.

Public schools in the U.S. are generally state-funded institutions of higher education that include community colleges and universities. They are founded, operated, and accountable to state government entities. Public schools charge reduced tuition and fees to in-state residents and a higher rate for out-of-state students. Generally, public schools cost less to attend than



private non-profit or private for-profit schools and rely on funding received by their respective state government, private donations, and charged tuition and fees. Public schools are typically administered by a state higher education board or similar. Under the Post-9/11 GI Bill students are eligible to have all charged tuition and fees for in-state students paid to the school. Students charged out-of-state tuition and fee rates may be eligible to participate in VA's *Yellow Ribbon* program.

Private non-profit schools in the U.S. are primarily funded through a combination of tuition and fee charges and funding raised and invested tax-free in large endowments. Tuition and fee charges are usually higher than their public school counterparts. As such, private non-profit schools do not have state residency requirements, allowing them the ability to be more selective in whom they choose to enroll. Private non-profit schools are typically administered by a board whose members are appointed by alumni. Under the Post-9/11 GI Bill students are eligible to receive up to a national maximum dollar amount paid to the school for tuition and fees and may be eligible to participate in VA's *Yellow Ribbon* program.

Private for-profit schools in the U.S. are primarily funded through tuition and fee charges. They are operated by private, profit-seeking companies, usually accountable to a board of directors that represent their respective investors' interests. Private for-profit schools do not have state residency requirements and are more inclusive in whom they choose to enroll. Under the Post-9/11 GI Bill students are eligible to receive up to a national maximum dollar amount paid to the school for tuition and fees and may be eligible to participate in VA's *Yellow Ribbon* program.


Feeder Schools

Some students will complete undergraduate studies by attending a community college then transferring to a local public university. We call this the “feeder school trend.”

Instead of completing all four years of undergraduate study at a university or college, a student will spend his or her first two years at a community college, then transfer to a college or university to complete the final two years.

Community colleges and state universities have developed “articulation agreements,” agreements between community colleges and four-year colleges and universities that recognize the credits earned toward degree programs at a four-year institution. The Associate's degree you earn will essentially cover your freshman and sophomore credits. Institutions in 28 states including Maryland, California, and Arizona have adopted these academic policies. Take a look at the *College Partnerships and Articulation Agreement* chart to see if schools in your state have these beneficial agreements.

Many students are choosing this route because they can earn credits at a significantly lower cost while preparing academically to attend a four-year program. Increasing percentages of



transfer students are students from community colleges. We encourage you to explore this option.

More than a degree: Benefits of having a college education

Earning a degree yields many beneficial opportunities; not only does it make you more competitive in the work force, it also leads to higher salaries, job stability and satisfaction, and greater employer-provided benefits. With your degree, you are more valuable to your employer; you are also less likely to be terminated during an economic downturn.

You've considered a career and major, now which school is best for you?

Choosing the right school involves more than just completing the school's application process. Start by researching schools using the Department of Education's (ED) [College Scorecard](#). Next, attend an Open House or take a school tour. Envision yourself being a part of the school community. Can you see yourself there for the next several years? Make sure the school you attend meets *your* standards and expectations. In the military you demonstrated the commitment, discipline, and desire to succeed. These qualities are highly sought after by colleges and universities. Leverage those qualities and attend the school that best provides what you need and maximizes your investment. Choosing the right school is one of the biggest decisions you will make.

For more information on what your GI Bill benefits will cover, visit our [GI Bill Comparison Tool](#) to start researching schools. The GI Bill Comparison Tool shows key measures of affordability and value for each school including graduation rates, median borrowing amounts, and student loan default rates. You should carefully consider potential pitfalls of attending a school with a low graduation rate or high median borrowing amount. And remember, schools that are not listed in the Comparison Tool are not approved for GI Bill benefits and cannot be paid unless a school obtains approval.

The Federal Trade Commission also has some helpful information to help you decide. Their ["Choosing a College"](#) guide has eight questions to ask yourself and your potential school before making any decisions.

Would my intended professional field accept and respect a degree from the university or college I'm considering?

What's the point of a degree if it doesn't lead to employment? Employers have a good idea about which colleges and universities have good standing in their professional field and which don't. Choosing the right school for your particular discipline is crucial. Accreditation matters if you plan to start school at one institution and transfer to another to complete your degree. Be sure to ask any potential school about their credit transfer policy.


ED maintains a *database* of accredited postsecondary institutions and programs. Accreditation is a recognized credential for schools and some programs. If a college or university is not accredited, your degree may be of low quality. As stated by ED, the goal of accreditation is to ensure the education provided by institutions of higher education meets acceptable levels of quality.

Be mindful of accredited schools that offer non-accredited programs and degrees as well. There are three types of accreditation that every student should be familiar with: regional, national, and programmatic.

Regional is the most common accreditation. It requires schools to be reviewed by agencies in the school's home state. According to ED more than 85% of all colleges in the US are regionally accredited. Research universities, community colleges, liberal arts institutions, and public universities are the types of schools that are regionally accredited. Credits from one regionally accredited institution will usually transfer to other regionally accredited institutions provided the courses fit into your program. Some professions may require that you graduate from a regionally accredited school

National accreditation is not limited to one geographic area. It reviews career, vocational, and trade schools all across the US and online. Nationally accredited schools offer credits that regional accredited schools do not, therefore making their credits difficult to transfer. While ED does not say whether regional or national accreditation is better, an *ED study* revealed that, "Nearly 90 percent of all student credit transfer opportunities occurred between institutions that were regionally, rather than nationally, accredited."

Professional associations also have separate accrediting bodies for programs of education at schools. It's even possible for an accredited school to offer a non-accredited degree so pay careful attention to whether or not your degree program is accredited.



To learn if a degree program is accredited, search for a school in the GI Bill Comparison Tool and click on “See Accreditors” under the “School Summary” box. This link will take you to ED’s College Navigator where you can see all the professional accrediting bodies that have approved programs of education at the school.

This is important because it can impact your future employment opportunities. To use an example, the Veterans Health Administration can only hire those who complete a nursing degree accredited by either the National League for Nursing Accrediting Commission (NLNAC) or the Commission on Collegiate Nursing Education (CCNE).

Job Placement Promises v. Reality

Any school that helps you earn a degree but not find a job is a diploma mill. What that process looks like could indicate the quality of the institution. Check to see if the school has a career resource center that provides services like resume writing workshops and interview skill development. Does the school promise to place you in a job if you earn a degree from them? If so, then be cautious, because no organization can rightfully guarantee you a job unless that job was set aside for you from the beginning.

How well does the school support Veterans? Does it have a dedicated program?

Be careful about schools that claim to be “Military/Veteran Friendly.” Make sure your prospective school is friendly to your needs. There are objective sources to help you determine those needs.

The American Council on Education (ACE) has developed a [toolkit](#) for how schools can create or enhance policies and programs to better serve Veterans. It has examples of many successful programs that are available to you.

Other things to check for:

- *Transfer of credits from other schools or for military training* - Your school should recognize your past coursework/training and accept your transferred credit. Be vigilant in understanding whether your coursework will transfer to a new school. Not all credit will be accepted, but finding an institution where this credit is best utilized towards degree requirements will help you make the most of your benefits. Check out the [ACE Military Guide](#) to find out what kind of credit you may receive for your military experience.


- *Campus and community support* - Look for access to mental health and medical support, disability services, academic accommodations, and available career services.
- *A strong Veteran voice* - Find an administration that listens to and involves Veterans in Veteran programs such as a school with a *Student Veterans of America* organization. We want you to be a face, not just a number at your institution.
- *Central point of contact* - Hands-on, in-person assistance with navigating the educational process makes the academic journey much more manageable. Schools that agree to the President's *Principles of Excellence* are obligated to have such a person for Veterans.
- *Veteran specific space* - A designated location for student Veterans offers a dependable and supportive environment where trust, support, and camaraderie can be found and fostered in an academic environment.
- *Principles of Excellence participant* – Be sure to review VA's list of schools that agree to participate in the President's Principles of Excellence Program by searching for schools using the *GI Bill Comparison Tool*.
- *Expanded housing options* - Student Veterans sometimes have unique housing preferences and needs; options differ by institution.

Financing Your Education

Given your GI Bill education benefit level and choice of school, you may not need student loans. Depending upon your *time in service*, your tuition and fees charges could be completely or mostly covered. This also depends upon your choice of a school or program. It is essential to research other options such as grants before considering taking out a loan. If you do take out loans, make sure you understand capitalized interest and the repayment terms or you may become heavily indebted. Other questions to ask yourself:

- What is a reasonable amount to pay for my degree?
- What is my interest rate and when do I have to start paying the loan back?
- Will I make enough money to repay my student loan debt?

According to the Consumer Financial Protection Bureau (CFPB) and ED, there are currently more than 40 million student loan borrowers with over \$1.1 trillion in outstanding debt, surpassing credit card debt. If you assume a large amount of student loan debt you may not qualify for home or auto loans and may have to delay saving for retirement, starting a family, or starting a business. The authoritative tool to help you determine how much tuition and fees your benefits will cover and how much you will need to pay is VA's *GI Bill Comparison Tool*.



If you must take out loans to help pay for school, consider a *Federal Direct Loan* from ED as repayment terms are generally more flexible and there are greater consumer protections. Check the online tools available through ED at studentaid.ed.gov and the Department of Education's *Financial Aid Shopping Sheet*.

If you decrease your training time (i.e. drop one or more classes, leave school, etc.) and we have already processed a payment for tuition and fees, an overpayment will occur. When the School Certifying Official (SCO) notifies us of a change, a debt will be created against your account. Depending upon the circumstances, a debt may also be created for the monthly housing allowance and the book and supply stipend.

You are responsible for keeping track of your tuition and fee account balance and payments. Visit your school's financial office regularly to review your account, ensure that the charges are correct and that payments and refunds are processed correctly, and contact your SCO to ensure the certification information they send to us matches your schedule.

Please contact the Debt Management Center if you receive a debt notification from the VA. The Debt Management Center is the authoritative source of debt collection information. You can reach them at 800 827-0648 or e-mail them at dmc.ops@va.gov.

So what if the best school...isn't a "school"?


Most of us equate using the GI Bill with attending some sort of college or university. That's been the standard for at least the last century. However, before college was the norm, there was apprenticeship. Considering the cost of school, time spent taking required classes that you can't fathom having anything to do with helping you find employment, there is an alternative.

What about an education that leads to an actual job? Specific training for a specific job you will have once you finish?

Apprentices are productive members of the workforce who have chosen to master their craft as they train on the job and in the classroom.

VA's *On-the-Job Training/Apprenticeship program* allows Veterans to learn a trade or skill through structured training and close supervision on the job rather than attending formal classroom instruction. The program is available through both, non-Federal and Federal agencies/entities.

At the beginning of the program, employers generally pay a reduced wage (must be at least 50% of journeyman wage). Unless the training establishment is operated by a federal, state, or local government, periodic wage increases must be given, and by the last full month of training the wage must be at least 85% of the wage for a fully trained employee. Veterans in an approved program can use their Post 9/11 GI Bill benefit and receive a tax-free housing stipend which is the equivalent of the Monthly Housing Allowance (MHA) of an E-5 with dependents. The stipend starts at 100% and decreases by 20% every six months as wages increase. Stipend payments for other GI Bill programs are found [here](#).



fighter), the monetary and time investment isn't nearly as much, the demand is high, and the *median pay* is higher than the average desk job.

Make it count and good luck!

Choosing the right school is the first step in not only readjusting to civilian life, but most importantly succeeding in civilian life. The GI Bill is a great program and you've already earned it. Use your benefits wisely, finish school, and become the leader in the civilian world you have already demonstrated you can be in the military.

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Resources

1. Department of Labor's My Next Move for Vets
<http://www.mynextmove.org/vets/>
2. Bureau of Labor Statistics Occupational Outlook Handbook
<http://www.bls.gov/ooh/>
3. VA's CareerScope® Interest Inventory
<http://benefits.va.gov/gibill/careerscope.asp>
4. VA's GI Bill Comparison Tool
<http://www.benefits.va.gov/gibill/comparison>
5. FTC's "Choosing a College" Guide
<http://www.consumer.ftc.gov/articles/0395-choosing-college-questions-ask>
6. Department of Education's database of accredited institutions and programs
<http://ope.ed.gov/accreditation/>
7. ACE's Toolkit for Veteran Friendly Institutions
<https://vetfriendlytoolkit.acenet.edu/Pages/default.aspx>
8. ACE's Military Guide for College Credit
<http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx>
9. Student Veterans of America Organization Directory
<http://studentveterans.org/index.php/chapter/directory>
10. Overview of the President's Principles of Excellence
http://www.benefits.va.gov/gibill/principles_of_excellence.asp
11. Consumer Financial Protection Bureau's Paying for College Tool
<http://www.consumerfinance.gov/paying-for-college/>
12. Department of Education's Federal Direct Loan Program
<http://www.direct.ed.gov/>
13. Department of Education's Federal Student Aid Overview
<https://www.studentaid.ed.gov/>

14. Department of Education's Financial Aid Shopping Sheet
<http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>

15. FinancialAid.org's "College Partnerships and Articulation Agreements"
<http://www.finaid.org/otheraid/partnerships.phtml>

16. US Department of Labor Occupational Employment Statistics
<http://www.bls.gov/oes/>



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