

Choose Wisely

*A Guide to Evaluating if a School is Right for You
and Avoiding Diploma Mills*



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Selecting a School



Some key questions to ask

Is the school accredited?

Proper accreditation helps ensure that standards are met. Many accrediting agencies exist so make sure the accreditor for the school that you are interested in is federally recognized. Employers may also dismiss your degree from an unaccredited institution. Unfortunately some institutions will attempt to deceive prospective students by advertising accreditation from an agency with a professional and legitimate sounding name. The U.S. Department of Education's Office of Post-Secondary Education provides a list of recognized accreditors online at: ope.ed.gov/accreditation

The list of schools authorized by HPEAP in Hawaii are all accredited by federally recognized agencies.

Will this school get me to where I want to go?

If you already have an idea of the field you want to work in, get details about required courses, including when they are offered, how long they take to complete, and other requirements for the degree. Ask the school if degree or program requirements changed in the past. If so, ask them how often and why. Schools may not be forthcoming with information on how many classes and how long it will take to complete the program, and may even change course requirements after you enroll. If your planned profession requires a license, remember to check with the respective state licensing organization to ensure you will receive the proper training and credentials from the school. Remember different states may have different requirements. Ask to be sure that the program meets the licensing requirements!

Will I be able to transfer my credits earned to another school?

Be aware that transferring credits may not always be seamless. Credits and course work earned from one school may not have a comparative or equable credit or program in the same state or even anywhere at all. Look through a course equivalency guide to see if the school's offerings transfer to other schools. If you are looking to transfer to a new school check with prospective schools what credits you will be able to transfer beforehand so you do not end up in a situation where previous work completed is wasted.

What are the school's success rates?

Ask what percent of the school's students graduate. Get information in writing from the school about job placement and average salaries for graduates from the program you plan to pursue. You may want to do your own research on average salary information in case the school presents misleading information. Check on the school's student loan default rates. If default rates are high, that could be a red flag that graduates are possibly finding it difficult to obtain jobs in their field. The U.S. Department of Education's College Navigator (<https://nces.ed.gov/collegenavigator/>) provides loan default rates and other useful school information.

How much will it cost?

Look at the total cost of everything. Paying by the course? Semester? Program? How much will books cost you? Any lab fees, equipment or other expenses? Once you figure out a general estimate, how will you pay for it? For more information on education funding, please read the back page of this guide.

Spotting Diploma Mills

Why you should avoid them



Signs of a Diploma Mill

Is the company or “school” offering a degree for a flat fee with minimal or no course work? It sounds too good to be true. Legitimate colleges or universities, whether at a physical campus or online, will require students to complete substantial course work and interact with professors. A proctoring system will be in place to ensure students enrolled in the school are the ones completing the coursework and exams. Diploma mills typically charge a flat fee for each degree, whereas legitimate schools will charge by the credit/class or semester. Some diploma mills may attract customers by advertising that their personal work or life experiences qualify for degrees, but a legitimate school at most may award credits, never an entire degree. Lack of accreditation may not necessarily mean it is a diploma mill, as some decide not to pursue accreditation for particular reasons, but checking to see if the institution is properly accredited (as explained in the previous section) will greatly help in avoiding unscrupulous schools.

Looks can be deceiving

Do not determine a school’s legitimacy off a professionally designed website or catalog. Diploma mills looking to cash in on convenience may spare no expense to convince the public to buy in. They will use professional sounding school names and maybe even sound strikingly similar to prestigious schools. Even if the school has a “.edu” in their website, it does not guarantee that it is a legitimate school. Again, checking the accreditation status goes a long way.

Accreditation deception

In addition to creating professional looking websites, diploma mills may take extra steps to mislead by advertising accreditation from a legitimate sounding agency. Similar to checking if a school is accredited, ensure the accrediting agency is recognized by the U.S. Department of Education’s Office of Post-Secondary Education (as discussed on the previous page). Bogus accrediting agencies can be created just like bogus schools.

Waste of money

Accredited schools and most employers will not recognize a degree from a diploma mill, rendering that paid piece of paper useless! You will also find that unaccredited schools are not eligible for federal financial aid or military benefits.

Diploma mills will cost you more than just money

If educational institutions or employers discover that a person listed academic credentials illegitimately earned through a diploma mill, it would not be surprising for them to consider it lying and grounds for termination. Using a “degree” obtained through a diploma mill to obtain a job or pursue higher education may even result in criminal charges.



Other online resources to visit:

<https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools>

<https://www.consumer.ftc.gov/education>

How Do I Pay for it?

Don't let lack of cash discourage you from continuing education!



The FAFSA

It goes without saying that students should first apply for scholarships, but if that effort falls short one should also file a Free Application for Federal Student Aid (FAFSA). The FAFSA is used to determine a person's eligibility for financial aid and is the key to unlocking grants, loans and other student aid. A lot of the grants, which do not need to be repaid, are awarded based on financial need determined from your FAFSA. Colleges offer grants in addition to Federal Pell Grants. Federal loans made accessible through the FAFSA may offer benefits such as lower interest rates and flexible repayment options. The U.S. Department of Education will even pay the interest on subsidized loans while the student is in school at least half-time.

When should I file my FAFSA?

Students should try to file their FAFSA as soon as possible, but ample time is provided to submit it. The FAFSA recently changed to become available three months earlier, on October 1 for the upcoming year, instead of January 1. So for the FAFSA made available on October 1, 2016, a student would file it between October 1, 2016 and June 30, 2018. Deadlines may vary for different colleges, and some funds may be distributed on a first-come first-served basis so that is why it is in the student's best interest to submit earlier rather than later.

Remember to file every year!

visit: www.fafsa.gov

Students must fill out a new FAFSA every year as the income and tax information may change. As mentioned above, beginning with the 2017-2018 academic year, the FAFSA is made available on October 1. So if you will be attending college between July 2018 and June 2019, the FAFSA you need will become available on October 1, 2017.

Work-Study programs

The federal work-study program provides the student with part-time employment while enrolled in school to help pay for education expenses. The employment may even be available on-campus and related to the student's course of study.

Other scholarships?

Even if the school did not award you with a scholarship you might be eligible for a wide-range of scholarships that may be offered by an employer, community organization, charity, etc. Look and ask around for what might be available to you no matter how small the award may be as every little bit helps. Just remember to do your due diligence and ensure it is not a scam. Needing to pay a fee to gain access to scholarships is a red flag.



Remember that the submitting the FAFSA is FREE. Be leery of anyone asking for payment in exchange for access to grants or scholarships.