

## SO HOW DO THEY COMPARE IN GENERAL?

While it's best to research each school you are interested in detail and compare it to other specific schools, studies do show that certain *types* of schools tend to produce better outcomes than others. A Center for Responsible Lending study of U.S. Department of Education data from California colleges from September 2018 found the following:

Graduation rates at public and non-profit private universities (63.3% and 64.5% respectively) were much higher than those at for-profit colleges (only 36.6%)

The percentage of students taking out student loans was higher at for-profits (64.8%), than at public and non-profit private schools (38.7% and 53.7% respectively)

The amount of debt owed at graduation was lower at public universities (\$16,136) than at non-profit (\$23,565) and for-profit (\$31,345) colleges.

Students at for-profit schools have a higher rate of default (10.1%) than those at public (4.2%) and non-profit private universities (4.5%).

(Source: <https://www.responsiblelending.org/map/pdf/ca.pdf>)



If you would like further advice about choosing a school, applying for financial aid, or dealing with your student loan debt, you can also contact us.

Housing & Economic Rights Advocates (HERA) P.O. Box 29435 Oakland, CA 94604 Phone: 510-271-8443 ext. 300 Fax: 510-868-4521 E-mail: [inquiries@heraca.org](mailto:inquiries@heraca.org)

## RESEARCH AND COMPARISON TOOLS

Researching a school before committing is critical. There are various tools that can help you learn key metrics about schools you are considering, such as cost of attendance, graduation rates, average debt of graduates, and salaries.

**College Scorecard** ([www.collegescorecard.ed.gov](http://www.collegescorecard.ed.gov)) shows graduation rates, costs, salary after attending, and allows easy comparison between schools.

**School Performance Fact Sheet** (search in school's **website**) has graduation and salary info for schools NOT in college scorecard. For-profit schools regulated by the California Bureau of Private Postsecondary Education must make their school performance fact sheet for each academic program available on their [website](#).

Fact sheets must show the following for the prior two years:

Graduation rates, job placement rates, part time vs. full time employment, number of graduates in self-employed/freelance positions, number of graduates in institutional employment, license exam passage rates (if applicable), salary and wage information, cost of educational program, and average amount of student loan debt.

**ProPublica Debt By Degrees** ([www.projects.propublica.org/colleges/](http://www.projects.propublica.org/colleges/)) gives more detailed/relevant information about the financial situation of graduates. For example, it can show average spending on instruction per student, and payment rates for student loans after graduation

**CFPB Paying for College** ([www.consumerfinance.gov/paying-for-college/](http://www.consumerfinance.gov/paying-for-college/)) allows direct comparison of financial aid packages and calculates likely loan payments

**TICAS (The Institute for College Access and Success)** has a number of extensive studies and data, particularly about problems at predatory colleges (<https://ticas.org/our-work/accountability/>)

# CHOOSING A COLLEGE: RESEARCH YOUR OPTIONS

Colleges generally fall into three categories: public, private for-profit, and private non-profit schools. There are advantages and disadvantages to each type, and differences in cost and quality. There are online tools available for researching and comparing colleges.

# HERA

housing and economic rights advocates

P.O. Box 29435 Oakland, CA 94604

Phone: 510-271-8443 ext. 300

Fax: 510-868-4521

E-mail: [inquiries@heraca.org](mailto:inquiries@heraca.org)

[www.heraca.org](http://www.heraca.org)

## PUBLIC COLLEGES IN CALIFORNIA

The California higher education system is comprised of three different types of colleges:

1. **COMMUNITY COLLEGES** are two-year public colleges that offer Associate degrees and a path to transfer to California universities.

**REQUIREMENTS:** No minimum GPA; no tests or essays required to be admitted.

**ENROLLMENT FEE & TUITION:** Enrollment fee is \$46 per unit (can add up to over \$1,100 per year for a full time California resident). Enrollment fee (tuition) waiver is available to California residents based on financial need under the California Promise Grant (See <https://www.cccapply.org/en/money/california-college-promise-grant/>)

2. **CALIFORNIA STATE UNIVERSITY** is a four-year public university that offers Bachelor's degrees and post-graduate degrees at 23 campuses throughout the state, including Chico, San Diego, San Jose, and San Luis Obispo.

**MISSION:** Undergraduate education and graduate education through the master's degree, including professional and teacher education.

**REQUIREMENTS:** Must meet eligibility requirements to be admitted, including required high school coursework and certain grade point average thresholds:

See: [https://www2.calstate.edu/apply/freshman/getting\\_into\\_the\\_csu/Pages/admission-requirements.aspx](https://www2.calstate.edu/apply/freshman/getting_into_the_csu/Pages/admission-requirements.aspx); [https://www2.calstate.edu/apply/freshman/getting\\_into\\_the\\_csu/Pages/testing-requirements.aspx](https://www2.calstate.edu/apply/freshman/getting_into_the_csu/Pages/testing-requirements.aspx)

**ENROLLMENT FEE & TUITION:** Tuition and enrollment fees vary by campus but are generally around \$7,000 per year for California residents (does not include books, supplies, housing, or transportation)

Source: <https://www2.calstate.edu/attend/paying-for-college/Documents/20-21-coa.pdf>

3. **UNIVERSITY OF CALIFORNIA** is a four-year public university that offers Bachelor's degrees and post-graduate degrees at 10 campuses, including Berkeley, Davis, Los Angeles, Santa Barbara, and Santa Cruz.

**MISSION:** To serve as California's primary academic research institution and is to provide undergraduate, graduate and professional education.

**REQUIREMENTS:** Must meet eligibility requirements to be admitted, , including required high school coursework and certain grade point average thresholds:

See: <https://admission.universityofcalifornia.edu/admission-requirements/international-applicants/applying-for-admission/>

**ENROLLMENT FEE & TUITION:** Tuition and enrollment fees vary by campus but are generally around \$14,000 per year for California residents (does not include books, supplies, health insurance, housing, or transportation)

Source: <https://admission.universityofcalifornia.edu/tuition-financial-aid/tuition-cost-of-attendance/>



HERA is a not-for-profit legal services organization dedicated to economic justice. For additional information or to request assistance, please contact us at [inquiries@heraca.org](mailto:inquiries@heraca.org) or (510) 271-8443 ext. 300

## PRIVATE COLLEGES IN CALIFORNIA

**NON-PROFIT PRIVATE SCHOOLS** operate with an educational mission, and funding is put back into the curriculum, instruction, and other college operations (examples: University of San Francisco, University of Santa Clara, Stanford University). They are focused on improving the student's experience and increasing student success, rather than generating revenue

**ENROLLMENT FEE & TUITION:** Costs vary between schools, but can be \$30,000 - \$50,000 per year (does not include books, supplies, housing, or transportation)

**POTENTIAL ISSUE(S):** Some non-profit schools may be "covert" for-profits - check accreditation with the WASC Senior College and University Commission, which evaluates and assures quality of educational programs: <https://www.wscuc.org/>

**FOR-PROFIT PRIVATE SCHOOLS** are owned and operated by independent businesses that are focused on making profit (examples: University of Phoenix, Ashford University, DeVry University and the closed ITT Technical Institute and Corinthian schools). Their business model is often designed to get maximum federal student grant and loan funding with less emphasis on quality of education than public or private non-profit colleges.

**ENROLLMENT FEE & TUITION:** Costs vary between schools, can be \$10,000 - \$20,000 per year, not including books, supplies, housing, or transportation

**POTENTIAL ISSUES:** Problems with misrepresentation of cost and benefits of programs, graduation rates, post-graduation salaries, career placement services. Many for-profit campuses have shut down in recent years due to predatory practices. Credits may not transfer to other schools. Students often have trouble finding employment in their field of study. Student loan borrowers who attend for-profit schools default at a higher rate.