

CONSUMER'S EDGE

CONSUMER PROTECTION DIVISION, MARYLAND OFFICE OF THE ATTORNEY GENERAL

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CAREER SCHOOLS: DO YOUR HOMEWORK BEFORE YOU ENROLL

If you are considering enrolling in a career school, also known as a trade or vocational school, choose carefully. While some of these schools can prepare you for a new career, others may just put you in debt.

In some cases, career schools promise they'll train and find jobs for all students who enroll. They help students secure federal education loans to cover tuition. The schools then provide worthless training and fail to find the student a job. But the student still must repay the loan.



What to Look for

Before you choose a school, take the time to research your options. First, talk to people employed in the field you're interested in and find out what type of training you need and what type of equipment you should be trained on. Ask how long a program should be to cover the material fully. For example, some training providers offer computer certification courses that are as short as five days. For many people, a five-day training course will not prepare them to pass a certification exam or qualify for employment. Ask someone in the field what they think.

Then, evaluate schools by finding out the following items. If a school is unwilling or claims it's unable to provide the information, it may be a scam.

1. Has the school and the program you are interested in been licensed to operate by the Maryland Higher Education Commission? Certain schools known as "private career schools" must be approved by the Maryland Higher Education Commission to operate in Maryland. You can call the Commission at 410-767-3301 for the list of all approved private career schools in Maryland, or visit the Commission's website at www.mhec.state.md.us. Choosing an approved school may give you some recourse if you need to have your money refunded. If an organization is advertising itself as a "career school," but has not been approved by the Maryland Higher Education Commission, it's operating illegally. If a training organization is providing continuing education or exam preparation (e.g., computer certification preparation), it might have some value to you, but it will NOT, standing alone, prepare you for employment.

2. What percentage of students graduate from the program that you are entering? If the school only tells you the number of students who graduate from the entire school, ask for more specific information about the graduation percentage from your program. Is the percentage above or below the national or state average? The state average can be found on the Maryland Higher Education Commission's website. Remember, whether you graduate or not, you'll still have to repay federal and private loans. If you don't graduate, you might have to pay back some grants and you won't have the added benefit of your degree to help earn more money to put toward paying off student loans.

3. What is the school's job placement rate? What percentage of students obtain a job after completing the program in which they were studying? Is that above or below the national average? Is a license required to get a job in your field? If so, what is the licensure/



certification rate for the school's graduates? Don't believe claims that 100% of a school's students obtain jobs related to their program. Ask for names of companies with which the school has placed graduates. Call those companies to confirm the hirings and to see what they think of the training those students received. The Maryland Higher Education Commission keeps information on completion and placement rates as reported by each licensed school. Also, find out if the school offers placement assistance. Information on schools' completion and placement rates is available at www.mhec.state.md.us/career/pcs/searchfor.asp.

4. Talk to current students and past graduates. Contact them outside of the school so you can have a confidential conversation about their opinion of the school.

5. What is the average salary for graduates of the program? Do your own research to see what jobs are available today in the field and what those jobs are paying.

6. Ask to observe classes and instructors and try to stay for the entire class, not just a few minutes. How large are the classes? Are they taught by people with relevant work experience in the field? Try to talk to some of the students after class to get their opinions on the teacher and the program. Is the school's equipment the type that is used in the industry? Will you have access to equipment during and after classes?

7. How much does the program cost? Get full detail on all of the program costs, which will include the tuition, fees, and charges for books, supplies, special equipment, and any extras like tools, clothing, or electronics that you would need to buy. By law, the enrollment agreement must include all of these costs. Don't forget to factor in the costs of transportation to the school and any housing, meals, childcare, laundry, and any other monthly expenses that must be paid.

8. Think about how you are going to pay for the total cost of going to the school. First, find out if you qualify for grants and scholarships that you don't have to pay back, like Federal Pell Grants, grants from the State of Maryland, grants or scholarships from the school, military tuition assistance, or the GI Bill. Then, think about how much you and your family can pay for the tuition without going into debt, which includes money that you will earn during the school year. Finally, think about how much you would have to borrow in loans to cover the cost of going to the school. Make sure you know the interest rate for each of those loans and that you know the total amount of loans for the entire length of the program, if it's more than one year. If you know your total amount of loans, the school should help you estimate the monthly payment after you graduate. Remember, you have to pay the loans back even if you don't graduate. Is that monthly payment something you will be able to afford based on the average starting salary of jobs in the field? Is going into debt to attend the school a good investment in your future?

9. Ask about the school's refund policy. By law, certain schools known as "private career schools" in Maryland must refund tuition to students who leave the school based on the amount of time that the student was enrolled and must include their refund policy on the enrollment agreement. The later you withdraw, the less money you get back. If you withdraw after the half-way point, the school doesn't have to refund any of your money.



Take Your Time Before Enrolling

Don't sign anything on your first visit. And don't make a hasty decision because someone tells you there is limited space in the next class - this is a common sales ploy. Even if it's true, you'd be better off researching the school and waiting for the next class than paying for the last seat in a class where you won't learn any real skills.

Review the enrollment contract carefully before signing. It's a legally binding contract. Ask someone whose advice you trust to review it with you. Make sure the contract specifically explains how much the program will cost, how long it will last, and what the school's refund policy is. Get a receipt for all payments and keep a copy of the contract and any other application or enrollment documents. Keep copies of all promissory notes, loan documents, and financing agreements.

If you have selected your school carefully, you should receive the training for which you paid. If you do have a dispute with a school, the Maryland Higher Education Commission will take complaints after you have attempted to resolve the problem with the school. If the school has been accredited, you may also make a complaint to the accrediting organization.

For more information, the Maryland Higher Education Commission has a Consumer Guide on Selecting a Private Career School, available at mhec.maryland.gov/institutions_training/Pages/career/pcs/Selecting%20a%20Private%20Career%20School.aspx.



HOW TO CONTACT US

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- **General Consumer Complaints:** 410-528-8662
Toll-free: 1-888-743-0023 TDD: 410-576-6372
En español: 410-230-1712
9 a.m. to 3 p.m. Monday-Friday
www.marylandattorneygeneral.gov/Pages/CPD/
- **Health Consumer Complaints:** 410-528-1840
Toll-free: 1-877-261-8807 TDD: 410-576-6372
9 a.m. to 4:30 p.m. Monday-Friday
www.marylandcares.org
- **For information on branch offices** in Largo, Salisbury, Hagerstown, and a full list of offices across Maryland, visit: www.marylandattorneygeneral.gov/Pages/contactus.aspx

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