



## Is College Right for You? Questions to Ask Before You Decide

By Kate Rogers

As the college tuition prices continue to outpace inflation and student debt rates climb to unprecedented heights, now is more important than ever for students and families to weigh whether college is a worthwhile investment.

Jeannie Borin, president of college consulting firm College Connections says parents and potential students are really drilling down to determine what matters to them regarding higher education, and that an emphasis on career trajectory has become more important than ever.

“The focus on a potential career and income has become key,” Borin says. “There are hoards of stories in regard to the ‘Stanford grad flipping burgers.’ I feel colleges are also developing more specialized majors with that in mind.”

That being said, Rob Franek, Princeton Review president, says those with college degrees are overwhelmingly more employable over their lifetime than those with simply a high school degree.

“You also will earn a million dollars more, on average, with an undergraduate degree compared to those with a high-school diploma,” Franek says. “You will be more nimble for careers that will be open to you than a student who doesn’t have an undergrad degree.”

For students considering going to college, but unsure if it’s worth the cost, time and energy, experts recommend asking the following questions:

**What are you working towards?** Elizabeth Heaton, senior director at College Coach, says it’s important for students to identify their career goals. “Do they have a chance now to do what they want to do? Should they get an apprenticeship where they will teach you what you need to know?” Knowing what you want to do will help identify if a higher education degree is necessary to fulfill the goals.

**What is the cost?** The best advice Borin can give is try and determine if the cost of college will be returned in the long run in terms of earnings potential.

When evaluating potential colleges, she suggests asking about retention rates, what kind of funding options are available, and the average debt load of graduates.

**Are you socially prepared?** Borin says not everyone high school grad is ready to move out of their parent's house.

"I have counseled students who went to less- prestigious schools, even though they were accepted to more prestigious schools, because of the distance," she says.

Heaton adds that for some, local community schools, or two- year colleges may be a better fit. "It's a two-fold thing, maybe you start at the community college level," she says, before making the jump to a longer distance school.

**Is there a work study program?** With more emphasis on career advancement, Borin suggests considering if you will be able to work or have an internship while away at school.

"We see many people are more career-driven, because of the cost of college," she says.

**Does the school offer a specific major or program for your career?** "Students want direction, so they don't change majors a bunch of times," Borin says. "They should be looking for the correct programs at the schools they are attending."