

NORTH CAROLINA VETERANS - KNOW BEFORE YOU ENROLL

Preventing Proprietary School Scams

North Carolina Justice Center
www.ncjustice.org



Get the Most out of Your Education Benefits

- High Quality
- Low Cost
- Meaningful Career Training
- Job Placement Rates
- Graduation Rates



What is a Proprietary School?

- Privately owned
- “For-profit”
 - Profits benefit individual or shareholders
- Range from small vocational and technical schools to large accredited colleges and universities
- Many offer online programs
- Majority of students will get certificate or diploma, not bachelor degree
- Heavily subsidized by government funds



Issues to Watch Out For Regarding Proprietary Schools:

- Usually Cost More
- Require More Student Debt
- Higher Default Rates
- Deceptive / High Pressure Marketing



Don't Get Scammed

Beware of promises—ask for documentation.

- Job guarantees
- High salaries
- Accreditation and licensing

Research. Research. Research.

Lots of VA, DOD, and USDOE info available on internet.

- GI Bill College Comparison
- School Locators
- Student Debt Calculators



Avoid Pressure of Deceptive Marketing:

Take your time

Don't sign up the same day.

Reputable schools don't harass you to enroll.

Explore other options

UNC schools

NC community colleges

Compare costs, quality, and graduation rates.

Don't Take Their Word For It--

Get concrete information:

- Get job placement rates.
- Ask for student loan default rates.
- Find out what percent of students graduate.
- Ask to sit in on a class.



Find out for Yourself!

Don't Take Their Word For It--

Talk to Others:

- Potential employers in your field
- Current students
- Graduates
- Teachers
- Career Counselors



Find out for Yourself!

Google Can Be Your Friend

Do a simple web search—

- Accusations of fraud?
- Actions taken against school by government entities?
- Pending lawsuits?
- Target of federal law enforcement?
- Read online reviews.

Find out for Yourself!

Will Your Credits Transfer?

Will you want to finish up at a public university or community college?

Or different college if you move?

Make sure this school's credits can transfer to a public university or community college (and ask the public university if that's really true).

- **Don't find out too late!**

Don't sign anything you don't understand

- Beware “routine paperwork”
 - Take papers home to review.
 - Get help if you don't understand.
- Watch for:
 - hidden fees
 - high interest rates

Understand the Cost of Student Loans

Find out how much your degree will actually cost

Other expenses besides tuition?

Added fees for materials or technology?

Charge for changing classes or switching majors?

Transcript fees

Withdrawal fees

Get withdrawal policy in writing.



- **Be careful of taking on a lot of debt!**

Got Scammed?

Report deception or unfair treatment to:

- Department of Veterans Affairs
- Department of Defense
- North Carolina Attorney General's Office



Got Scammed?

File an administrative complaint:

- NC Office of Proprietary Schools/Community Colleges
- Consumer Financial Protection Bureau



Protect other Veterans by letting government officials know who the bad actors are.

Got Scammed?

Free legal help may be available—

NC Justice Center

Legal Aid of North Carolina



QUESTIONS?

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