

FOR-PROFIT SCHOOLS:

KNOW BEFORE YOU ENROLL

For-profit schools have catchy ads and slick recruiters who make it seem that their school is your ticket to the American dream. But the ads and recruiters don't tell you that far too many students who enroll in for-profit schools never graduate or end up with worthless degrees. And they don't tell you that you will be stuck with loads of student loan debt.

What is a for-profit school?

For-profit schools are privately owned colleges, universities, and vocational/technical programs that operate as a business. Many for-profit schools have engaged in deceptive tactics—and skimmed on the educational services they provide—in order to increase their profits.

Before you decide to enroll in a for-profit school, research your options:

- Don't enroll the same day you talk with a recruiter. Do your research first.
- Talk with your high school career counselor and do your own web search regarding the school (Any accusations of fraud? Actions taken against the for-profit school by gov't agencies? Pending lawsuits? Read online reviews).
- Can you transfer your credits to another college if you move? Get it in writing.
- Check out College Navigator and other online tools for job placement rates, student loan default rates and percent of students who actually graduate from the school.
- Don't take their word for it. Find out for yourself by asking current students, graduates, teachers and potential employers about the school's reputation.
- Don't sign anything you don't understand. Take applications and loan papers home to review. Get help if you don't understand.



The NC Justice Center may be able to help!

We provide free or low-cost legal assistance to eligible students. Contact us if you feel you have had a problem with a for-profit school:

PREDATORY FOR-PROFIT SCHOOLS PROJECT

WEBSITE: www.ncjustice.org/forprofitschools

EMAIL: ForProfitScam@ncjustice.org

MAILING ADDRESS: NC Justice Center
PO Box 28068
Raleigh, NC 27611

The NC Justice Center is a nonprofit organization working to eliminate poverty in North Carolina and protect consumers. We seek to ensure expanded access to quality and affordable higher education, free from unfair treatment and fraud.