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# Choosing a College

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This MontGuide is designed to help students who are thinking about higher education to base their decision on the entire package that a college or university offers. It discusses factors to consider in choosing a school and includes a timeline of tasks for college preparation.

In the American work force, wages earned by a college graduate differ substantially from those earned by a high school graduate. On average, college graduates earn \$13,000 to \$15,000 more per year. Multiply this difference by a lifetime of employment and it's clear that the benefits of seeking a college degree far outweigh the cost of tuition. The first step toward receiving an advanced degree is choosing a college that's right for you.

High school students face many choices when the time comes to select a college. Some may not even realize the number of options available. When comparing the benefits of each institution, consider personal goals, academics, distance from home, climate, the size of the student body, athletic activities, housing, student employment possibilities, cost and available financial aid. This MontGuide is designed to help students who are thinking about higher education to base their decision on the entire package that a college or university offers.

## Different types of schools:

Two-year colleges and four-year colleges and universities are the basic types of institutions. The decision on which to attend usually depends on the course of study you choose.

Two-year colleges are usually known as junior colleges, technical schools or community colleges. Most offer a well defined curriculum in sharply focused areas; often at the expense of liberal arts, such as history and the humanities. But some two-year schools provide a broad brush of courses that allow the student to transfer to a four-year college as a junior. This can be a more financially practical way to gain a four-year degree, since only the final two years need to be spent at university tuition levels.

While four-year colleges and universities can focus on specific areas and some even offer two-year programs, most allow access to a wide range of disciplines. Graduates with a four-year degree are often qualified for a wider latitude of employment possibilities and may find enjoyable work outside their chosen major. Successfully completing a four-year degree can open doors for graduates to seek employment across the country or even overseas. This is not impossible with a two-year degree, but the opportunities are more limited.

Other two- or four-year institutions may include military schools and religious colleges that follow a specific doctrine. All institutions of higher education can be either public or private and this can greatly affect the cost of tuition.

## Important factors to consider in choosing a school:

### *Academics:*

When choosing a college it may be important to select one that focuses on many diverse subject areas. Because many college students change their major several times throughout their college experience, it is good to consider a few alternative majors in case the first selection doesn't work out.

Another factor to consider is the structure of the academic program you choose and the time needed to complete it. For example, an architecture program may require six or more years of study, while a landscape design program may require only four. Consider your own level of determination and your financial position.

Some colleges and universities have high dropout rates. If the dropout rate for a certain school seems high, it may be wise to look into the reason. Consider the drop out rate of the school as a whole, and the individual department you are interested in. There may be a variety of reasons, including high standards, poor student/teacher ratio, or even a poor learning environment.

Standards that are set above a student's academic ability could dis-

courage them from continuing their education. Likewise, if a struggling student is unable to contact their professor due to a high student to teacher ratio, they may become frustrated and leave the university. There may also be distractions in the learning environment that cause the student to spend less time with their schoolwork and eventually fail.

Look into proof of accreditation for any school you consider. Finding a job after graduation might be more difficult if your degree is not from an accredited college or university.

A school's overall reputation is also an important factor. Talk to the guidance counselor at your high school to find current or past students of the college you are researching and seek their opinions. It might be wise to give deeper consideration to the views of good students. Poor students may blame the college for their own personal failure.

#### ***Tutoring/Counseling Services:***

The transition from the high school to the college classroom can leave some students behind. Most colleges offer some sort of tutoring service to assist students academically. Ask the admissions office about the services provided. Taking advantage of these resources could turn out to be key in your success at college.

Personal counseling is also available on most campuses. Students who are having a hard time being away from home, who have trouble fitting in, or who are suffering from stress should seek help before dropping out. If there is a cost for either tutorial or personal counseling, factor this into your decision to attend.

#### ***Location and Environment:***

The location of the college or university is often of interest to students. Many students want to stay close to home, while others want to further their education in new surroundings. Some wish to attend college in a rural community with a lower popula-

tion, while others seek the adventure of the big city. Try to visit the community before making a final decision and get a sense of the population you will be living among during your college experience.

Students should also research the environment in and around each college they consider. A student expecting balmy weather year round would not be happy attending school in Montana. On the other hand, students who enjoy winter sports may want to consider an academic environment with mountains close at hand and plenty of snow.

#### ***Housing:***

Most schools require that students purchase a meal plan and live in the residence halls or dormitories on campus for at least their first year. Students can usually choose between co-ed and same sex dorms. After the first year, many schools allow students to move off campus. However, this may not be true for some smaller colleges where students must live on campus throughout their academic career.

Remember to include fees such as parking permits in your total estimate of college costs. Most schools require students to purchase a parking permit valid for one semester or up to the entire year. If not planned for, this could put a real dent in your budget.

#### ***Size:***

Many high school students are concerned about the size of the campus they will attend. Some are accustomed to large lectures, while others have always had small class sizes. In a large college, many classes are taught by graduate teaching assistants and professors may be less accessible. In a small college, a student may be more likely to get individual help from the professor. A student who needs individual help in certain areas may do better in a college with a lower student/teacher ratio that can allow for more questions during and outside of class.

#### ***Athletics:***

Athletics can be the deciding factor when a young athlete is considering college. For other students, sports can not only be an enjoyable pastime, but can improve their overall health and well-being. Weight gain is often a problem among college students, especially when living in residence halls and eating from the meal plan. Exercise is a good way to control weight, reduce stress, become healthier and interact with other students.

When an athlete is searching for a college it is important for them to make sure that the college offers their sport of interest. If they want to compete at the college level, they should also ask about the scholarship programs available to them. For students who just want to stay active, intramural sports are usually available. Intramural sports are a great way to meet new friends and maintain a healthy lifestyle.

#### ***Costs:***

The cost of college is one of the most frequently asked questions by both parents and prospective students. Tuition can vary greatly between public and private schools. In-state colleges are usually cheaper than out-of-state schools due to in-state tax support. Many private schools are able to provide tuition support through scholarships and financial aid packages. Students should be aware that their tuition may increase while they are attending college. Schools may increase tuition from one year to the next to pay for improvements and new programs.

Many incoming students only research the tuition costs, but there are many other costs involved in attending college. Housing costs can vary from area to area and you must also consider the expense of food, books, supplies and travel.

A college education doesn't come cheap. But Table 1 (right) depicts the rewards of a college student's financial investment.

**Table 1: Median Annual Income of Year-Round Full-Time Workers 25 Years Old and Over, by Level of Education Completed and Sex: 1989 to 1998 (in constant 1998 dollars)**

<b>Men</b>			
<b>Year</b>	<b>All Education Levels</b>	<b>High School Graduate</b>	<b>Bachelor's Degree</b>
1989	\$40,047	\$34,978	\$50,694
1990	38,328	33,240	48,935
1991	37,833	32,048	48,955
1992	37,244	31,694	48,046
1993	36,502	30,874	48,231
1994	36,779	30,837	48,023
1995	36,954	31,563	48,414
1996	37,007	31,903	47,628
1997	37,249	31,701	49,373
1998	37,906	31,477	51,405
<b>Women</b>			
<b>Year</b>	<b>All Education Levels</b>	<b>High School Graduate</b>	<b>Bachelor's Degree</b>
1989	\$27,040	\$23,041	\$35,109
1990	26,654	22,846	34,941
1991	26,380	22,542	34,801
1992	26,883	22,570	35,233
1993	26,654	22,519	35,191
1994	26,836	22,408	34,911
1995	26,605	21,886	34,280
1996	26,811	21,998	34,828
1997	27,394	22,411	35,930
1998	27,956	22,780	36,559

Source: U. S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 2000, Table 379.

## Covering Costs

College costs and financial aid are important topics for families when their student is starting to research schools. Many students are not able to afford the costs of higher education even with parental help. Financial aid traditionally comes from the U.S. government in the form of grants and loans. Work-study programs that allow students to work for the university within their field of study are also available at most colleges.

### *Financial Aid Eligibility*

Families usually have many questions regarding the application process and student eligibility. Here are a few examples:

**Q.** I probably don't qualify for financial aid. Should I apply anyway?

**Yes.** Many families don't think they qualify for financial aid and prevent themselves from receiving any by failing to apply. There are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. The FAFSA form is free, so there is no reason not to apply.

**Q.** Do I need to be admitted before I can apply for financial aid at a particular university?

**No.** You can apply for financial aid any time after January 1. To receive funds, however, you must be admitted and enrolled at the university.

**Q.** Where can I get information about Federal student financial aid?

Call the Federal Student Financial Aid Information Center at 1-800-4-FED-AID and ask for a free copy of *The Student Guide: Financial Aid for the US Department of Education*. Or write to:

Federal Student Aid Information Center  
PO Box 84  
Washington, DC 20044

For further information regarding financial visit: <http://www.finaid.org/questions/faq.html>

### *Scholarships:*

Scholarships can contribute greatly toward the cost of higher education and not all are related to academic or athletic ability. Scholarships can be awarded based on activities, disabilities, community service and many other criteria. They are usually applied directly to tuition costs through an arrangement between the college and the organization sponsoring the scholarship.

Unfortunately, too many students don't know where to look for scholarships. Ask your high school counselor or 4-H agent and search the Internet to seek out appropriate scholarships.

When applying for scholarships, it is important to completely fill out the application. This often requires reporting standardized test results, memberships to clubs or organizations and participation in volunteer, church or civic activities. Most scholarships also require the student's current GPA and rank in class. Many applications call for an essay to describe your academic goals and career plans. Keeping copies of these materials as you collect them will simplify the process for future applications.

It is not too early to begin looking for available scholarships as a high school junior. Beginning early can relieve stress later on and gives the student more time for research. Ask about scholarships available through each college of interest, as well as looking for scholarships that will transfer to whichever college you choose.

### *Student Employment:*

Time management and prioritization skills play a big part in budgeting time between a job and classes. Although it is often difficult, many students do find it necessary to have a part time income. Students may seek work in their chosen field in order to gain practical experience before graduation. Any career requires an efficient use of time, and a college job can help students gain a balance between academic and work responsibilities. Nonetheless, a student's

main focus in college should be academics, and a job is a second priority.

Finding a part time job related to your major is not always easy. Work study opportunities may provide a way to learn job skills and gain experience within your field. This program allows students to work for departments on campus: the department pays for a portion of their wage and the rest is paid by financial aid. Most schools offer student employment to non-workstudy students as well. Working on campus is usually convenient for students and can fit within your class schedule. If you expect to work off campus, research local job opportunities in the area before banking on the income.

## How to find the best school for you:

### *Campus Visits:*

Campus visits are a crucial part of selecting a college. These are usually done during your junior or senior year in high school. Try to visit each school you are interested in.

It may help to visit each campus with a parent or a good friend. Since parents may help support you emotionally and financially throughout college, it is important that they feel comfortable with the choice as well.

Try to visit only one campus per day. If the you are tired or stressed out, you will not give the same amount of attention to each school and may not be happy with any of them. Appointments can usually be arranged with the college recruitment office on campus. While planning a visit, most students focus on academic programs and costs, but they should also remember to ask about other areas including housing, cafeterias, classrooms, gyms, libraries and religious facilities.

### *Admission requirements:*

Admission requirements vary from school to school, but are mostly based on academic performance. Some schools have very competitive standards and others have a more open admission policy. Before applying to any school, look at their

minimum requirements to make certain you qualify for admission. Apply for admissions early in the fall of your senior year in high school. This should allow enough time to receive the results and decide on your future college.

Beyond the specific entrance requirements of a college, most schools require that you take the ACT and/or the SAT test. They will most likely also ask for your GPA and rank in class. Some schools will ask prospective students to take standardized

admission tests specific to their university, and may even require essays and/or teacher recommendations. Again, keep copies of the application materials you gather to save time on future applications. Make sure that all required materials are complete and submitted on time to the admissions office at each college.

### Post-secondary Education Institutions in Montana

<i>Montana State University System and Admission Offices</i> .....	<i>(local number)</i>	<i>(toll free)</i>
• Montana State University- Bozeman .....	(406)994-2452	or (888)678-2287 (MSU-CATS)
• The University of Montana-Missoula .....	(406)243-6266	or (800)462-8636
• Montana Tech of the University of Montana-Butte .....	(406)496-4178	or (800)445-8324 (445-TECH)
• Western College of University of Montana-Dillon .....	(406)683-7331	or (866)869-6668 (UMW-MONT)
• Montana State University-Billings .....	(406)657-2158	or (800)565-6782 (MSUB)
• Montana State University-Northern-Havre .....	(800)662-6132	
• College of Technology of University of Montana-Missoula .....	(406)243-7882	or (800) 542-6882 (in state)
• Montana State University College of Technology-Great Falls .....	(406)771-4300	
• Montana State University College of Technology-Billings .....	(406)656-4445	or (800)565-6782 (MSUB)
• Helena College of Technology of the University of Montana .....	(406)444-6800	or (800)241-4882

#### *Community Colleges and Admission Office Phone Numbers*

• Dawson Community College-Glendive .....	(800)821-8320	
• Miles Community College-Miles City .....	(800)541-9281	
• Flathead Valley Community College-Kalispell .....	(406)756-3846	or (800)313-3822

#### *Independent Colleges and Admission Office Phone Numbers*

• Carroll College-Helena .....	(406)447-4384	or (800)992-3648
• Rocky Mountain College-Billings .....	(406)657-1000	
• University of Great Falls .....	(406)791-5200	or (800)856-9544
• Montana Bible College-Bozeman .....	(406)586-3585	
• Yellowstone Baptist College-Billings .....	(800)487-9950	
• Mountain States Baptist College-Great Falls .....	(406)761-0308	

#### *Tribally Controlled Colleges and Contact Phone Numbers*

• Salish-Kootenai College-Pablo .....	(406)275-4800	
• Blackfeet Community College-Browning .....	(406)338-5411	
• Fort Peck Community College .....	(406)768-5551	
• Fort Belknap Community College-Harlem .....	(406)353-2607	
• Little Big Horn Community College-Crow Agency .....	(406)638-3100	
• Stone Child Community College-Box Elder .....	(406)395-4875	
• Chief Dull Knife College-Lame Deer .....	(406)477-6215	

## College Preparation Timeline

<i><b>Freshman Year</b></i>	
	Start planning and fulfilling academic requirements
	Improve study habits
	Take part in extracurricular activities
	Explore potential career fields
<i><b>Sophomore Year</b></i>	
	Continue to work hard in all courses
	You may want to take the PSAT or PLAN in the fall (you may wait until the fall of Junior year) -PSAT is offered on fixed dates -PLAN may be taken at any time
	Register for SAT II tests in April if desired
	Take SAT II subject tests in June
<i><b>Junior Year</b></i>	
	Take PSAT in fall
	Register for SAT and ACT tests in December if you wish to take them in the spring
	Talk to teachers, counselors, friends, and family about colleges
	Decide what is important to you in college (size, location, and majors)
	Take SAT or ACT in spring
	Take Advanced Placement tests in May
	Visit colleges
	Research college scholarships and request college applications
<i><b>Senior Year</b></i>	
	Take any remaining tests in the fall (SAT or ACT)
	Meet with high school guidance counselor to discuss what colleges to apply to
	Contact schools for college brochures and applications
	Ask teachers for recommendations
	Notify counselor of what colleges to send transcripts
	Have test scores sent to colleges where you are applying
	Write application essays, complete college forms and financial aid applications
	College applications are due in December or January
	Submit financial aid forms in January
	Schools will notify you of their admission decision in April
	Visit schools, when feasible, to help you make your final decision

## College comparison checklist

You may want to use some form of checklist to jot down the pros and cons of each school you consider. You can copy this one, or create your own.

<i>COLLEGE NAME</i>	<i>PROS</i> (+)	<i>CONS</i> (-)
<b><i>Academics:</i></b>		
alternate majors		
years to complete program		
drop out rate		
academic standards		
student/teacher ratio		
accreditation		
views of current or past students		
<b><i>Tutoring/Counseling Services:</i></b>		
tutoring service (cost?)		
personal counseling (cost?)		
<b><i>Location/Environment:</i></b>		
rural/urban		
population/community		
climate		
recreational opportunities		
cultural opportunities		
other		
<b><i>Housing:</i></b>		
meal plan required (cost?)		
residence on campus required (cost?)		
<b><i>Size:</i></b>		
class sizes		
professors accessible		
<b><i>Athletics:</i></b>		
sport of interest		
scholarship programs available		
intramural sports		
fitness facilities		
<b><i>Costs:</i></b>		
tuition		
housing		
books		
supplies		
travel		
food		
parking		
other		

## Further Resources

For further information about college preparation, talk to your high school guidance counselor or to your local Extension agent, who may be able to tell you about scholarships available to 4-H members.



<http://www.montana.edu/wwwpb/pubs/mt200302.html>

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