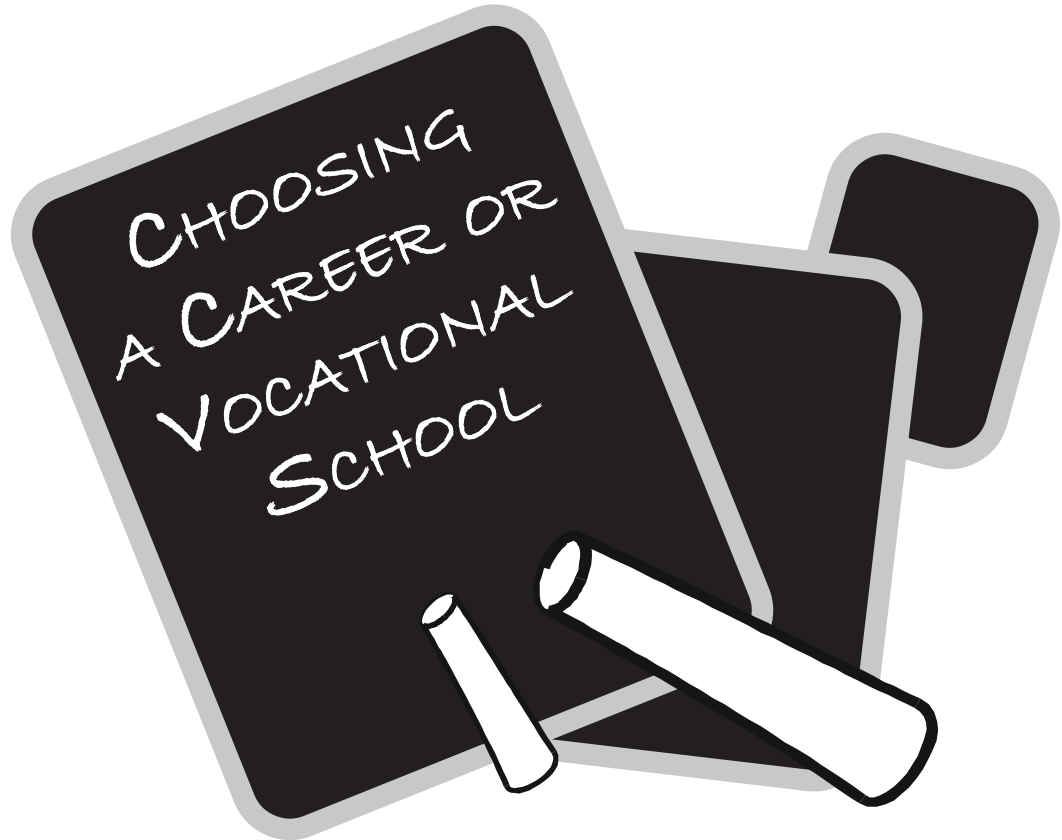


FTC FACTS for Consumers

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Whether you're new to the job market or looking to enhance your skills, a private vocational or correspondence school can be an excellent starting point for furthering your career. These schools train students for a variety of skilled jobs, including automotive technician, medical assistant, hair stylist, interior designer, electronics technician, paralegal and truck driver. Some schools also help students identify prospective employers and apply for jobs.

While many private vocational and correspondence schools are reputable and teach the skills necessary to get a good job, others may not be as trustworthy. Their main objective may be to increase profits by increasing enrollment. They do this by promising more than they can deliver.

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For example, they may mislead prospective students about the salary potential of certain jobs or the availability of jobs in certain fields. They also may overstate the extent of their job training programs, the qualifications of their teachers, the nature of their facilities and equipment, and their connections to certain businesses and industries.

It's not always easy to spot the false claims that some schools may make, but there are steps consumers can take to make sure that the school they enroll in is reputable and trustworthy.

Do Some Homework

Before enrolling in a vocational or correspondence school, do some homework. Here's how:

- Consider whether you need additional training or education to get the job you want. It's possible that the skills you'll need can be learned "on the job." Look at employment ads for positions that you're interested in and call the employer to learn what kind of experience is important for those positions.
- Investigate training alternatives, like community colleges. The tuition may be less than at private schools. Also, some businesses offer education programs through apprenticeships or on-the-job training.
- Compare programs. Study the information from various schools to learn what is required to graduate. Ask what you'll get when you graduate — a certificate in your chosen field or eligibility for a clinical or other externship? Are licensing credits you earn at the school transferable? If you decide to pursue additional training and education, find out whether two- or four-year colleges accept credits from any vocational or correspondence school you're considering. If reputable schools and colleges say they don't, it may be a sign that the vocational school is not well regarded.
- Find out as much as you can about the school's facilities. Ask about the types of equipment — computers and tools, for example — that students use for training and supplies and tools that you, as a student, must provide. Visit the school; ask to see the classrooms and workshops.
- Ask about the instructors' qualifications and the size of classes. Sit in on a class. Are the students engaged? Is the teacher interesting?
- Get some idea of the program's success rate. Ask what percentage of students complete the program. A high dropout rate could mean that students don't like the program. How many graduates find jobs in their chosen field? What is the average starting salary?
- Ask for a list of recent graduates. Ask some about their experiences with the school.
- Find out how much the program is going to cost. Are books, equipment, uniforms and lab fees included in the overall fee or are they extra?
- If you need financial assistance, find out whether the school provides it, and if so, what it offers. The U.S. Department of Education administers several major student aid programs in the forms of grants, loans and work-study programs. About two-thirds of all student financial aid comes from these programs. Call the Federal Student Aid Information Center at 1-800-4 FED AID (1-800-433-3243) for a free copy of *The Student Guide*. It's also available at www.ed.gov/prog_info/SFA/StudentGuide.
- Ask for the names and phone numbers of the school's licensing and accrediting organizations. Check with these organizations to

learn whether the school is up-to-date on its license and accreditation. Licensing is handled by state agencies. In many states, private vocational schools are licensed through the state Department of Education. Truck driver training schools, on the other hand, may be licensed by the state transportation department. Ask the school which state agency handles its licensing. Accreditation is usually through a private education agency or association, which has evaluated the school and verified that it meets certain requirements. Accreditation can be an important clue to a school's ability to provide appropriate training and education — if the accrediting body is reputable. Your high-school guidance counselor, principal or teachers can tell you which accrediting bodies have worthy standards.

- Check with the Attorney General's office and the Better Business Bureau in the state where you live and in the state where the school is based, and with your county or state consumer protection agency to see whether complaints have been filed against the school. A record of complaints may indicate questionable practices, but a lack of complaints doesn't necessarily mean that the school is without problems. Unscrupulous businesses or business people often change names and locations to hide complaint histories.

Taking Care of Business

Once you decide on a school, review the materials the school gives you, including the contract. Avoid signing up until you've read the documents carefully. Check the contract to see whether you can cancel within a few days of signing up and if so, how to go about it. If the school refuses to give you documents to review beforehand, take your business to another

school. Its refusal may be a sign that the school isn't trustworthy. If a school official tells you something other than what is in their documents, ask the school to put it in writing. If the promises aren't in writing, the school can deny ever having made them.

To finance your vocational training program, you may apply for financial aid through the school's financial aid program. If you take out a loan, be sure you read the agreement and understand the terms of repayment before you sign. Know when repayment begins and how much each payment will be.

Also realize that you're responsible for paying off the loan whether or not you complete the training program. If you don't pay off the loan, you may run into some serious problems. For example:

- You may not be able to get credit later on to buy a house or car, or to receive a credit card.
- If you decide to go to another school, you may not be able to get a loan or grant.
- Your employer may deduct payments from your paycheck automatically to repay the loan.
- The IRS can confiscate your federal tax refunds.
- You could be sued for the money you owe.

Filing a Complaint

If you are not satisfied with the quality of the instruction or training you receive from a vocational or correspondence school, talk to faculty members or the school administration. If your dissatisfaction relates to your contract with the school, try to resolve your dispute with the school. If that doesn't work, report the problem

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to your local Better Business Bureau, your local or state consumer protection office, your state Attorney General's office and the Federal Trade Commission (FTC). The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

You also may file a complaint with the:

- school's accrediting organizations;
- state licensing agency, state board of education and the state's education department. Check the blue pages of the telephone book under "State Government."
- U.S. Department of Education, if you are receiving federal financial aid to pay for the school training. To file a complaint, call toll-free 1-800-MIS-USED (1-800-647-8733). In the Washington, DC, area, call 202-205-5770.



Federal Trade Commission
Bureau of Consumer Protection
Office of Consumer and Business Education