

Something to Think About When Choosing a College

(NAPSA)—Investing in a college education is always worthwhile; in this economy, it is even more crucial.

Over a working life, the typical worker with a four-year college degree earns in excess of 60 percent more than a worker with only a high school diploma. When you invest in something this important, you want to be sure it's worth your time and money. One way to do that is to make sure the college and the program you choose are "accredited."

Unlike some other countries, the U.S. Department of Education does not accredit colleges or universities or specific programs within them. Instead, the government recognizes private educational associations—either regional or national—that evaluate institutions and accredit those that offer sound educational programs.

"When you invest in a college degree, you want to be sure that it will be recognized by potential employers. Accreditation is your assurance of quality. It lets you and others know that a college meets recognized standards," says Jim Montoya, vice president of higher education at the College Board.

Accrediting agencies evaluate a college's academic programs, financial condition, facilities and administrative procedures.

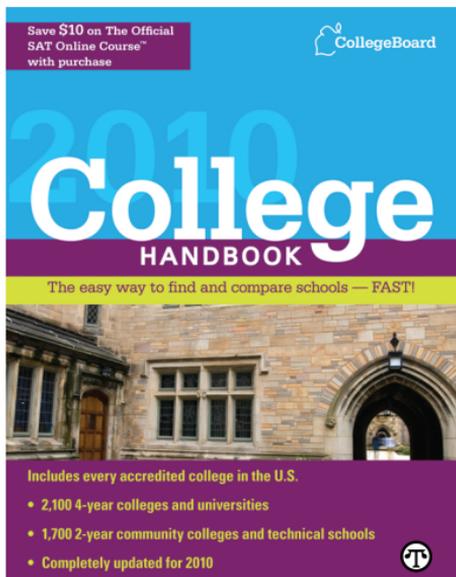
College accreditation means:

- The degree you earn will be recognized as a worthwhile academic credential by employers, graduate schools and professional licensing boards.

- You may apply for federal financial aid. Only accredited colleges may distribute federal financial aid to their students.

- Your tuition will qualify for federal income tax deductions and/or credits, if you meet other conditions.

- The academic credits you



earn will be eligible for transfer to another accredited college.

- The college is financially sound and will likely still be in business when it's time to grant you a degree.

There are more than 2,100 accredited four-year colleges and universities and more than 1,600 two-year colleges in the United States.

The bottom line is this: One of the first things you should verify when you look at a college is its accreditation—especially if it has been operating for only a few years. If you can't be completely confident that the degree you earn will be accepted as a bona fide credential (or that the college will still be in business when you graduate), look elsewhere.

It's not hard to find accredited colleges. Every college appearing in the College Board's "College Handbook" or in the College Search feature on collegeboard.com has been accredited by either a national or regional accrediting agency recognized by the U.S. Department of Education.

Make sure the college you are applying to is a legitimate institution of higher learning.