

# Know Before You Enroll

Before you take on debt or pay to enroll in a school or training program, do your homework first. Here are 10 important tips to help you protect your money.

- 1. Free and low-cost adult education and training options are available.** Visit [nyc.gov](http://nyc.gov) or call **311** and ask about free and low-cost adult education and job training options. You can attend classes at the Department of Education, City University of New York (CUNY), public libraries, community-based organizations, Workforce1 Career Centers, and more.
- 2. If a school or training program sounds too good to be true, it probably is.**
- 3. Research, research, research.** Consider multiple schools before deciding which one is right for you. Ask for information on graduation and completion rates, student loan debt, and whether or not the credits you get will transfer to other schools. Sit in on a class, ask to speak to former students who have completed the program, and visit [nyc.gov](http://nyc.gov) to read reviews from real students in the NYC Training Guide. Ask to see a list of employers that hire graduates, and call those businesses to ask their opinion of the school. You should also research the general field you're interested in to make sure it's the right fit and there's potential for job availability and growth.
- 4. Avoid unlicensed schools.** Some schools are operating illegally. If you go to an unlicensed school, you can't take exams to become licensed in many fields such as nursing. Visit [nyc.gov](http://nyc.gov) or call the New York State Education Department at (212) 643-4760 or (518) 474-3969 to check if a vocational or trade school is licensed. Remember, even if a school has a license, it might not be well run, so research the school before you sign up. **Call 311** or visit [nyc.gov](http://nyc.gov) to file a complaint about an unlicensed school.
- 5. Don't sign up the day you visit a school.** Before you sign up, you need to understand how much the program will cost and how you will pay for it. Do not make such an important decision on the spot! Take your time, and research the school. Visit [nyc.gov](http://nyc.gov) for the NYC Training Guide to learn more about specific schools and programs.

6. **Never sign anything you don't understand.** If a school pressures you to sign a contract or agreement on the spot, walk away. You have the right to bring home important forms so you can read them more carefully and review them with people you trust.
7. **Ask for the school's tuition cancellation policy in writing.** The policy should describe how you can get a refund if you need to cancel or withdraw. However, once you have signed up, it can be tough to get your money back.
8. **Be careful of taking on a lot of debt.** Some schools charge tens of thousands of dollars. Often, the "financial aid" that is available isn't free money, but rather loans you have to pay back—with interest. School loans last a long time, and there's a limit on how much money you can borrow. Loans can also lower your credit score if you don't pay them back on time. Make sure you understand the terms and will be able to make the payments. Remember that free and low-cost education and training options are available. See tip #1!
9. **Avoid schools that "guarantee employment" after you graduate.** A school can't guarantee that you'll get a job when you graduate. Many times, the schools that make these types of promises don't actually place you in a job.
10. **You have the right to file a complaint.** Did you enroll in a school or training program but didn't get what you were promised? **Call 311** or visit **nyc.gov** to file a complaint.

## Are you in debt from school?

Visit **nyc.gov** or **call 311** and ask for an NYC Financial Empowerment Center, where you can get free one-on-one professional financial counseling.



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"Protect your Money"