FREE GUIDE · FOR STUDENTS AND PARENTS

Before you pay for a degree: 10 questions to ask.

Ask these about every option on the table, whether it's a four-year degree, a two-year program, or an apprenticeship. Every number comes from public U.S. government data and is current as of this guide's printing.

01

What would we actually pay each year, after grants?

The published price is not the price most families pay. The typical student at a public four-year college pays $15,142 a year after grants, against a published price of $27,914. At private nonprofit colleges: $26,295 against $57,150.

Where to check: Each college's net price calculator, on its own website.

02

How much would we borrow in total, and what is the monthly payment?

A common rule of thumb: keep total student debt below what you expect to earn in your first year. Ask for the monthly payment, not just the total.

Where to check: Every degree page shows typical federal debt. Psychology graduates, for example, typically owe $21,725.

03

What do graduates of this program, at this college, earn?

Majors differ more than people expect. Four years after graduating, typical nursing graduates earn $86,392; typical psychology graduates earn $49,910. The same major also varies by college.

Where to check: Any degree page: “Check a specific college.”

04

How long does it really take to finish?

Every extra semester costs another semester of tuition, plus a semester of pay you are not earning. Ask how many students finish on time.

Where to check: The college's graduation rate, on College Scorecard.

05

Is there a shorter road to the same work?

Some well-paid careers start with two years or less. Dental hygienists typically start with an associate's degree and earn a median of $98,100.

Where to check: Trades & 2-year paths, and Compare my options.

06

Does the career need more than a bachelor's?

Some careers need graduate school. Clinical and counseling psychologists typically need a doctoral or professional degree. Count those years and that cost too.

Where to check: Any career page: “To start.”

07

Is the work growing?

242 careers are projected to grow faster than average, pay above the U.S. median, and are not expected to shrink because of AI.

Where to check: Careers with a strong outlook.

08

What happens if the major changes?

Many students change majors. Ask how easy it is to switch at this college, and what it costs in time.

Where to check: Compare my options: put your major next to the switch.

09

Where will real experience come from?

Internships, co-ops, part-time work in the field, a project you can show. Employers ask about it first. Ask the college what share of students get one.

Where to check: The college's career office, before you commit.

10

Why this path, for this person?

The numbers can tell you what a path pays. They cannot tell you who it will ask you to become. Talk about that too: what this person enjoys, what they're good at, and what they want their work to be for.

Where to check: Find careers that fit you.

Sources: College Scorecard (U.S. Department of Education): program earnings four years after graduating and typical federal debt, for graduates who received federal aid; average net price. U.S. Bureau of Labor Statistics: median pay (May 2025), projections 2025–35, typical education to start. This guide is information, not financial advice.