



EDUCATE TO CAREER

The Leader in Educational Attainment to Career Outcomes Data

High School Counselors College Planning Program

Developed with high school counselors to support the process of selecting colleges. Counselors can enter values quickly, which generates a list of colleges to consider, enabling you to discuss various college options with students.

A college planning program designed for High School Counselors:

- Enter individual students' values in less than 1 minute. A personalized list of colleges is presented instantly in a clear format.
- The list is filtered by our program logic. You'll see schools that offer the selected academic major, and which are an academic fit based on test scores.
- Easily toggle between schools to explore different college tracks.
- View occupational outcomes from specific colleges, including salary data.
- Create a budget for college – this program is revolutionary as it factors in household income and GPA to aid in the selection of colleges that are a match academically and financially.
- The program is free. No registration is required. This program is an easy, effective, time saving college planner – built for you and your students.

This program leverages powerful data – *the right tool for selecting the right college*

ETC's deep data expertise will help you build realistic college tracks for your students. The same logic that is applied by student lenders to minimize student loan defaults is applied throughout this program to maximize the likelihood of college success for the students.

- The program leverages extensive data to create a college track that is compatible with the student's grades, academic interests, and the family's finances.
- The program filters the combinations of colleges to present a listing of colleges which:
 - Offer the academic major expressed by the student

- The student would have the highest probability of graduating from
- Will be affordable to the student
- Will enable the student to live at home, which is a significant cost savings
- Public state colleges offer the best value in higher education. Academically, they are amongst the best in the country. Tuitions are taxpayer subsidized, providing a tremendous value. Private colleges are shown in some results; primarily when the household income is in the highest quintile. However, as this program does aid users in developing cost conscious college plans, public state colleges are shown more prominently because of their educational value.
- Household income – when values are entered that represent lower income strata, the program will filter out higher cost public and private schools from the initial results list.
- 2 year colleges – are an excellent way for a student to complete general studies while managing costs. In most cases, course credits are transferable to 4 year colleges.

Educators and families should know the facts regarding borrowing for college

71% of persons graduating in 2019 with a bachelors' degree will carry an average of student loan burden of \$38,000. Persons entering college today will graduate in 2023 (5.3 years to graduate) with an estimated debt burden of over \$45,000.

Consider the following paths through college, and the average costs:

- Start at a 2 year college, transfer and graduate from a public 4 year college - \$17,000
- Start at, and graduate from a public 4 year college - \$26,000
- Start at a 2 year college, transfer and graduate from a private 4 year college - \$68,000
- Start at, and graduate from a private 4 year college - \$84,000

Note- these are in-state tuitions, with the student living at home. For out of state tuitions, multiply by 2.4. For living on campus, add approximately \$15,000 per year.

This program incorporates the realities of costs and outcomes in generating results:

- The average number of years to complete a 4-year degree are 5.3 years.
- 40% of students do not graduate from a 4 year institution in 6 years.
- 15% of students graduate in 4 years.

Notes regarding the program methodology, as well as the underlying data

To begin, this program is not oriented to just getting kids into college. This program has been engineered to help you select the most appropriate college(s) that will enable the student to graduate, and transition successfully into the labor market, at the lowest cost possible. At ETC, we are the leaders in student lending data and the analysis of risk factors that can cause

students to drop out of college, or graduate but then struggle in the job market, and consequently, with student loans. We define successful college planning as – getting in, getting out with a good degree and low debt, and attaining a satisfying career.

Frequently Asked Questions

Why is it that the more expensive private colleges only appear in the results when I enter higher grade scores and upper income values? The logic for this program has been derived from the analysis of student loan repayment histories, which factor in grade scores and household income. The results are consistent with common sense – a student should not borrow money to attend an expensive private college if a less expensive state college is available to them.

What is the tuition value that is shown on the program? This program shows the net average price, in-state tuition that each college charges. In simple terms, full price tuition – grant monies = net tuition. Household income, test scores and other factors will determine the tuition and fees that each college charges. To determine a reliable estimate of what to expect a specific college admissions office to charge a particular student, see our [College Admissions Probability Program](#).

Why does this program assume that 5 years are required to graduate from college? Because that is the norm. When planning and budgeting, base your estimates on reality, not hopes. The average years for a new college entrant to graduate is 5.3 years. If the student graduates in 5 years or less, congratulations! They gave themselves a bonus.

Why are 2 year colleges showing up as an option in some scenarios? This can be due to academics, financial factors, or both. Our program logic will determine that students who are at risk of failure at a 4 year college, or those whose projected income does not justify starting college at a 4 year institution, should consider starting college at a 2 year institution, and then transferring to a 4 year institution.

What should I tell a student to budget for living expenses if they choose to attend a college away from home? Room and board generally runs \$10,000 to \$12,000 per year. They should add at least another \$3,000 to \$5,000 for incidental expenses. \$15,000 per year is a good ballpark figure to enter in to a spreadsheet.

If a student wants a more comprehensive financial college plan, what resources are available? The [ETC College Business Plan](#) is ideal for developing a detailed financial plan for your students.

Does your program factor in the instances where a student can study in a state other than their state of residency, and qualify for in-state tuition? No, it does not. There are numerous scenarios where a student can attend college in a state other than where they reside and qualify for in-state tuition; the most common being the [Academic Common Market](#) which is a consortium of colleges in 15 states in the Southeastern US. However, typically, the student must apply for study in an academic major which is not offered in their home state.

What is Educate To Career? Glad you asked! Educate To Career (ETC) is the leading nonprofit for providing facts and data to the higher education ecosystem. We enable our clients to make fact based decisions regarding college and careers. As evidence of the veracity of our data, student lenders build their risk models from our data.

Do you have any other programs or data that can help my students? We have an extensive portfolio of programs at [EducateToCareer.org](#)