



There are several terms for college that you may hear -- university, postsecondary, higher education, etc. Some of these terms mean the same thing and are used interchangeably, but some terms indicate slight differences. This resource will explain the different types of higher education institutions and programs and offer important factors to consider when you are choosing a college.

THE LANDSCAPE

Postsecondary is the umbrella term for all higher education after high school. There are two major types of postsecondary institutions: colleges and universities. You may also encounter the term “institute” as a third type.

College is a term used as a generalization for postsecondary education broadly, but it also specifically refers to smaller schools that offer certificate, associate, or bachelor’s degree programs. As indicated in their names, technical colleges, community colleges, and liberal arts colleges are all types of colleges. Typically, colleges offer **undergraduate degree** programs, but they don’t usually offer **graduate programs** and often do not prioritize research as much as larger universities do.

University refers to postsecondary institutions that are often larger than colleges and typically offer a wider range of degree programs. Some universities actually house different colleges inside of them, like a College of Teaching, or a College of Arts and Sciences, for example. Universities will usually offer both **undergraduate** and **graduate** degree programs and also typically prioritize research.

Institute typically describes a small institution focused on one industry or a specific focus area. It’s common for institutes to have direct ties to employers and industry professionals in a given specialty. Institutes vary in terms of types of degrees that they offer, ranging from vocational certificates to graduate degrees, and they may also focus on research in a very specific area.

KEY TERMS

Key terms in **blue** can be found in the *Navigating Forward Glossary* if you’d like more information.

LEARN MORE

Use the tables later in this resource to see examples of each kind of institution.

TWO-YEAR COLLEGES:

Two-Year Colleges, sometimes called “junior colleges,” offer associate degree programs and certificate programs that can be completed in under two years. Many two-year colleges help prepare students to transfer to four-year colleges after completing an associate degree.

Community Colleges are public two-year colleges offering certificate programs and associate programs, and they support students preparing for the workforce or transferring to a four-year college. Community colleges are often the least expensive and most accessible postsecondary option for local residents.

FOUR-YEAR COLLEGES:

Four-Year Colleges include universities and colleges offering bachelor’s degree programs, which typically take four years of full-time enrollment to complete in traditional settings.

Liberal Arts Colleges are small, four-year institutions that offer bachelor’s degrees in areas of study like humanities, social science, history, math, and other arts and sciences. Liberal arts colleges prioritize offering a well-rounded education and preparing students for graduate studies.





A CLOSER LOOK AT TYPES OF COLLEGES

The governance and funding source of your college or university can also have an impact on your college experience and what options are available to you. Use the following table to learn some of the key differences between public, private, and for-profit colleges.

	Public	Private Non-Profit	For-Profit
Mission	The primary mission is typically to educate members of a certain state, region, or population.	The primary mission is typically to benefit society through education and research.	The mission is to provide educational opportunities to students in a manner that is profitable for the institution.
Oversight & Funding	<ul style="list-style-type: none"> Owned and regulated by states. Many are linked to other state schools under one governing body. Funded primarily through the state budget, using taxpayer dollars. 	<ul style="list-style-type: none"> Governed by independent, private boards that set their own tuition rates and policies. Funded primarily through private endowments, donations, and tuition. Can also receive some government funding, which typically comes with regulations. 	<ul style="list-style-type: none"> Owned and controlled by private shareholders and owners. Funded through tuition and fees from students. Investors may contribute to funding in exchange for future profit returns. May not be accredited or fully accredited.
Differences	<ul style="list-style-type: none"> Typically will give local residents lower tuition, compared to non-residents -- called "in-state tuition." Some public colleges may have open enrollment, meaning anyone who applies will be accepted. Some have admissions benchmarks for GPA or placement tests. Others may be highly selective and only admit the top percentage of applicants. 	<ul style="list-style-type: none"> May have higher tuition rates than some public schools because they rely more on private funding, but some may also have more scholarship opportunities due to larger endowments and more flexibility. Typically set their own admissions standards and accept the "best" applicants that apply, based on their own criteria and may also consider how many spaces they have available. 	<ul style="list-style-type: none"> Generate profits from students' tuition and fees. May offer financial aid packages that make the cost seem low or free but actually include loans that must be paid back. Typically make admissions as open as possible to increase profits. Some also use ads to attract students, like businesses attract customers.
Examples	<ul style="list-style-type: none"> Nashville State Community College State University of NY University of Utah University of Memphis Tennessee College of Applied Technology 	<ul style="list-style-type: none"> Tulane University Belmont University Howard University Cornell College Lane College Fisk University New York University 	<ul style="list-style-type: none"> Strayer University DeVry University University of Phoenix You may also hear them referred to as proprietary schools.

Last Revised: 1/31/2025





ACCREDITATION

WHAT IS ACCREDITATION?

Accreditation is a process where schools and programs are evaluated to make sure they meet certain standards and their **credits** and degrees are valid. In the U.S., accreditors are private regulatory organizations that set the standards that schools have to meet.

Even after they are accredited, all colleges have to go through a reevaluation process (or the renewal of their accreditation) on a regular basis to show they continue to comply with the accreditation standards.

Accreditors evaluate the stability of the college, the quality of the faculty and curriculum, the resources provided to students, employment outcomes and completion rates, and more.

IMPORTANT NOTE:

You should know that there isn't one single accrediting organization that all schools follow, and some accreditors are more respected and legitimate than others. Accreditors are private organizations, so their standards may vary. Some accrediting bodies have not been officially recognized by the US Department of Education, which may impact how the program is valued by other colleges and in the workforce.

Even if your program says it has been accredited, you will want to make sure it has been accredited by an organization officially recognized by the Council for Higher Education Accreditation (CHEA) or the U.S. Department of Education (USDE). There are too many accreditors to list here, but talk to your college advisors if you aren't sure about their accreditation.

Accreditation is now a requirement for any Prison Education Program (PEP) using federal financial aid for its students. If your PEP uses **Pell Grants**, it must be accredited and approved by the Department of Education.

WHY DOES ACCREDITATION MATTER?

College is a big investment of time and money, and you want to make sure your degree will be valued by other academic institutions and future employers. Whether or not your school is accredited may impact the following:

- **Financial Aid:** You will not be able to use federal financial aid, like the **Pell Grant**, to pay for unaccredited programs. Financial aid can only be used for programs approved by the Department of Education.
- **Value of Your Degree:** You may find that employers or other academic institutions won't recognize a course or a degree as valid if it was completed at an unaccredited program. This may also happen if your program is accredited only by non-recognized accreditors (see the **Important Note** section above). This can be true even if you paid for the coursework and received a degree, diploma, or some other certificate of completion.
- **Ability to Transfer:** If you have attended an unaccredited college, you will likely have a hard time transferring those credits to another college in the future. Students who enroll in non-accredited colleges often have to start over if they transfer to another school, which can be confusing and expensive. Prevent this setback by asking about accreditation prior to enrolling.
- **Consumer Protection:** Accreditation is one way to safeguard against exploitation. Accrediting organizations are trying, in large part, to protect students. If your college hasn't been accredited, you are more vulnerable to being taken advantage of financially.





DID YOU KNOW...

- ✓ The most affordable colleges are typically public colleges, although not all public colleges and universities are less expensive. There is a wide range of costs when it comes to all types of colleges and universities.
- ✓ When determining if a student is eligible for **“in-state” tuition**, some states do not count incarceration as residency. If this is the case where you live, colleges may want to see proof of where you lived before your incarceration. Talk to your college representatives to understand your local residency rules and how they may impact your tuition rates.
- ✓ You can’t always tell if an institution is private or public from the name alone. For example, Washington University in St. Louis is private, but University of Washington is public.
- ✓ Don’t evaluate the quality of a program on the cost of tuition alone. Community colleges are often the most affordable, but may offer a better quality education than a local for-profit or private institution would. The more expensive choice may not always be the best fit for your goals. If you have the opportunity to speak to a neutral party, like a college **navigator**, you may be able to make a more informed choice. See our list to the right for some questions you may want to explore.

KEY QUESTIONS TO ASK:

- ? Is this program accredited and is it for-profit?
- ? Is this program offered at my local community college for a lower cost?
- ? What are the actual employment rates for this program, and how does the school support job placement?
- ? What is the average completion rate for this program, and what support is available for adult learners?
- ? Am I eligible for in-state tuition at this college, and how will that impact the cost?
- ? What financial aid programs does this college offer?
- ? How much of my financial aid package is made up of loans that I will need to repay?

LEARN MORE

For more information about financial aid and how to make informed choices about paying for college, see the Navigating Forward Resource called **Financial Aid Overview**.

