Build a College List That Fits You

Start with your goals, not a ranking. Use this guide to compare learning, cost and daily life, then turn unknowns into questions. U.S. college planning for high school and transfer students.

MY STARTING POINT

I want to explore

_____

I need a college that

_____

FIT

Question
Could I learn and live well here?

Evidence
Programs, cost, support and daily life.

Remember
A strong fit is not a promise of entry.

ADMISSION

Question
What does this college require?

Evidence
Current entry rules and my record.

Remember
Verify the entry policy and your eligibility.

Choose your priorities

In your notes, name **two must-haves**, one preference and one deal-breaker. Consider your interests, budget, location, work and family responsibilities.

PROGRAM RESEARCH

Look Beyond the Major Name

Open each college's current catalog and program page. Save the link and the date. Look for evidence that matches what you want to learn.

Read the details

- **Courses you would actually want to take**
- **How you enter and stay in the major**
- **Practice beyond class: research or placements**
- **Transfer credits and time left to graduate**

PRACTICE CATALOG EXCERPT

Fictional example - not a real college

1 **Courses**
Writing for Public Life; Community Research

2 **Prerequisite**
Complete Intro to Research before Fieldwork.

3 **Placement**
Fieldwork application required; spaces limited.

4 **Transfer**
Credit evaluation required. Contact program advisor.

Use your interests to ask better questions

Education: How do field placements, teacher preparation and licensure requirements connect?

Law or public service: Where can I practice writing, research, debate and community work?

Changing interests is normal. Ask how easily you can explore classes or switch programs without adding time or cost.

Make the Cost Comparison Clear

STEP 01

Estimate the whole year

Use the college's net price calculator. Check which tuition, fees and living costs it includes. Add only missing costs, such as travel or books.

Before you have an offer

An estimate is not an aid offer. Ask whether the calculator applies to transfer, part-time or other circumstances like yours.

STEP 02

Separate the types of aid

Compare the same year and living arrangement. Net price is total cost minus grants and scholarships. Loans and work-study are not discounts.

Read the conditions

Loans must be repaid. Work-study must be earned in a job and is not guaranteed. Ask which grants renew, and what you must do to keep them.

STEP 03

Check what remains uncertain

Ask financial aid staff about missing costs, renewal rules, separate aid forms and deadlines. For transfer, ask how credits affect semesters and total cost.

Use averages carefully

College Scorecard helps you compare colleges. Its average costs and outcomes are context, not your personal price or a promise of future earnings.

Sources: Federal Student Aid [1], College Scorecard [2], Net Price Calculator Center [3]. See page 6.

Check How Daily Life Would Work for You

A support service on a website is a starting point. Ask how you would use it, when it is available and what it costs.

Learning

Ask about tutoring, advising and help when a class gets difficult.

ASK AN ADVISOR

TUTORING APPOINTMENT

Subject	**Writing**
Time	**After class**

Access

Check access needs, accommodations and how to request support.

ASK THE ACCESS OFFICE

1 Ask office — 2 Check process — 3 Plan support

Living

Compare housing, transport, food and the real commute with your schedule.

MAP A TYPICAL DAY

CHECK TIMES AND TRAVEL

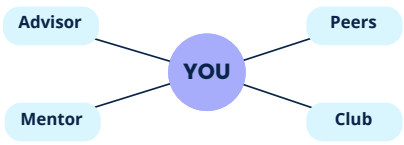
Class | Commute | Work

Leave room for rest and family.

Belonging

Look for people, communities and spaces where you can ask for help.

ASK A CURRENT STUDENT



Turn Your Research Into a Shortlist

Choose three colleges to investigate. Copy the headings below into your notes and write a full answer for each. Mark unknowns rather than guessing.

COLLEGE 1 → _____

Program fit / Support and living fit
Estimated net price + year / Biggest unknown
Official source link + date checked

COLLEGE 2 → _____

Program fit / Support and living fit
Estimated net price + year / Biggest unknown
Official source link + date checked

COLLEGE 3 → _____

Program fit / Support and living fit
Estimated net price + year / Biggest unknown
Official source link + date checked

Fit and admission are different.

Do not assume admission. Check the current entry policy and your eligibility.

MY LIST CHECK

- [x] A reason to keep each college
- [x] Cost questions still to resolve
- [x] One next question per college

Ask the Next Question Then Set a Check In

Use real college and aid deadlines. This is a research plan, not an application timeline. Adjust it with a counselor or trusted adult.

Choose

Pick the biggest unknown on your shortlist. Find the office that owns it.

Ask

Send one clear question. Include your entry route: first year or transfer. Save the reply.

Review

Set a follow-up date. Update your evidence. Keep, pause or remove each college for a reason.

My research check in

- [ ] Question chosen
- [ ] Message sent
- [ ] Reply saved
- [ ] List updated

My date: _____

A QUESTION TO ADAPT

"As a transfer student, who can confirm how my credits apply to this program and how many terms remain?"

CHECK THE OFFICIAL SOURCES

[1] Federal Student Aid: How To Evaluate Your Aid Offers | [2] U.S. Department of Education: College Scorecard
[3] U.S. Department of Education: Net Price Calculator Center. Guidance checked Oct. 25, 2026; verify with colleges.