

How to Know if College Is Worth It

Two sets of questions to work through before you commit — the honest ones to ask around your own kitchen table, and the ones worth putting to every college on the list.

SECTION ONE

Questions families should ask themselves

These are about getting honest before you start shopping.

1 What is this student actually ready for?

Not "are they smart enough" but are they emotionally ready to live away from home, manage their own time, and ask for help when they need it? A student who isn't ready yet can waste the first year — or more — regardless of the school's quality.

2 What does success look like for us in four years — and are we aligned on that?

Students and parents often have different answers. The student may be thinking about identity and exploration; the parents may be thinking about employment and debt repayment. Surfacing that difference before choosing a school prevents a lot of conflict later.

3 How much debt are we actually willing to carry — and who's carrying it?

Not the abstract number, but the real monthly payment relative to realistic expected income. A family that hasn't run this math concretely is making the decision blind. The question isn't just "can we afford it" but "what will we have to give up to pay for it, and are we okay with that?"

4 Does this student know why they're going — or are they going because it's the next thing?

This is uncomfortable but important. A student with no real answer to "why college, why now" is a high dropout risk regardless of where they enroll. The answer doesn't have to be a career plan — but it has to be something more than inertia.

5 Are we considering the right range of options?

Most families anchor too early on a narrow set of schools — often driven by name recognition or what their friends' kids are doing. Community college to four-year transfer, in-state flagships, smaller schools with strong merit aid, dual enrollment, gap year — are these genuinely on the table or have they been ruled out without real examination?

6 What environment does this student actually thrive in?

Not what sounds impressive, but what's actually true. Some students need a big campus with anonymity to find themselves. Others will disappear in that environment and need to be known. Honest self-knowledge here is worth more than any ranking.

7 What's our plan if this doesn't work?

Most families treat this as bad-luck thinking. It's actually responsible planning. If the student struggles academically, or has a mental health crisis, or hates the school — what happens? Families who've thought about this once in advance handle it much better than families for whom it's unthinkable.

Questions families should ask colleges

These should be asked of every school being seriously considered — and the quality of the answer is itself informative.

1 What does a typical graduate actually do — and can you show us the data?

Not the best-case outcomes, not the famous alumni. What does the median graduate do, one year out and five years out? Schools with serious outcome tracking will have real answers. Schools that pivot to anecdotes are telling you something.

2 What does career support look like, and when does it start?

Is career services something that happens senior year, or is it integrated from day one? Are there required touchpoints or is it entirely self-directed? How many employers recruit on campus, and in what fields? For a student in this specific major, what's the actual track record?

3 What is your four-year graduation rate — and what happens to students who don't finish?

The six-year graduation rate schools often cite is flattering compared to four-year. Ask for both. Then ask what the most common reasons are that students leave. The answer tells you a lot about whether the institution takes responsibility for student success or puts it entirely on the student.

4 What does the first year actually look like?

Concretely: How are roommates assigned? Is there an advising structure with real teeth? What are the early warning systems if a student is struggling academically or personally? First year is where outcomes are often determined — a school that has thought hard about this will have specific, confident answers.

5 How are you integrating AI into what students learn and how they work?

Vague answers about "preparing students for the future" don't count. Ask what's actually changed in the curriculum in the last two years. Ask whether faculty are being trained. Ask how they're thinking about the difference between using AI and being displaced by it. A school that's still figuring this out should say so honestly.

6 What does financial aid look like in years two, three, and four?

Many schools offer strong aid packages freshman year and quietly reduce them later. Ask explicitly whether the aid is locked in for four years, what conditions could change it, and what the average aid package looks like for continuing students versus incoming ones. This question makes admissions officers visibly uncomfortable at schools where the answer is unfavorable — which is itself useful information.

7 What percentage of students do undergraduate research, internships, or co-ops — and is that built in or left to the student to find?

The difference between a school that has a relationship with employers and one that posts a job board is enormous. Ask for specifics: which employers, in which fields, and how did those relationships get built?

8 What's the student-to-advisor ratio, and how does academic advising actually work?

A 300:1 ratio with a generalist advisor is a very different experience than a 40:1 ratio with faculty advisors in the major. Ask what a student does when they're struggling academically and need to change direction. The logistics of that answer matter as much as the philosophy.

9 What does your typical struggling student look like — and what do you do for them?

Every school has students who are not thriving. Ask who that student typically is and what the institution's response looks like. Schools that have genuinely grappled with this will give you a specific, somewhat candid answer. Schools that say "we support every student" without specifics are telling you they haven't really solved it.

10 Why would a student be wrong to choose your school?

This is the most revealing question on the list. A school that can answer it honestly — "we're probably not right for students who need X or want Y" — is a school that knows itself and is probably being straight with you throughout. A school that can't answer it at all is still in sales mode.