

What Kinds of Colleges Are Out There?

by [Matt Rubinoff](#) | Dec 29, 2012

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What type of college works best for you? That's one of the critical questions you should ask yourself as you begin your hunt for the college of your dreams.

Where to begin? How about with a case-by-case breakdown of the different types of colleges and universities.

Basic four-year college: Most four-year schools have some uniform qualities. They offer bachelor's degrees in specific fields of study to undergraduates on a four-year timetable. Some colleges specialize in a specific area of study, like liberal arts or technology. Typically, the academic quality is higher at four-year colleges than at two-year colleges.

Basic university: A university offers bachelor's, master's, and doctorate degrees. Universities are often larger than colleges and have better reputations—but there are exceptions. The academic quality at universities also may be exceedingly high. "Most U.S. colleges and universities act as nonprofit schools, meaning they don't seek to make a profit."

Community or junior college: Traditionally, community colleges either act as a two-year "gateway" to earning a bachelor's degree from a college or university or offer a two-year associate degree. Nowadays, it is becoming common for community colleges to offer four-year bachelor's degrees. Price-wise, community colleges are a value play for students—typically costing less than half the tuition being charged at a four-year college. Most community colleges don't offer on-campus housing to their students; this is part of the cost-savings.

Nonprofit: By and large, most U.S. colleges and universities act as nonprofit schools of higher education, meaning they don't seek to make a profit. Nonprofit colleges usually have a lower dropout rate than for-profit colleges. Nonprofit schools usually cost more than for-profit colleges, but both have roughly equal financial aid options.

For-profit: For-profit colleges are a relatively recent trend that primarily cater to older students (who tend to have established careers, and who are seeking specialized training). The business model is different from a traditional college or university, as for-profits are in business to make money and can be publicly traded on domestic stock exchanges. Examples of for-profit colleges include University of Phoenix and Strayer Education.

Online colleges and universities: Online universities are becoming more common these days. Online schools are often cheaper, and students can take courses in the comfort of their own homes. But they do not offer the traditional campus-life experience and require a discipline for self-motivation that isn't suitable for everyone.

Trade schools: Trade schools, also known as vocational schools, offer specific training, like in carpentry or nursing, and carry a high employment rate after graduation. Trade schools usually offer graduates either an associate degree or certificate of training. Knowing what type of college or university you want to attend is crucial to narrowing your choices down to the right higher education experience for you. Start with the options above and get your college selection process off on the right foot.