

Trade School Versus College Comparison

Time Commitment:

- **Trade School:** Trade schools typically require a shorter time commitment. Students can complete their programs in **two years or less**. This efficiency allows them to enter the workforce more quickly.
- **College:** A bachelor's degree program at a traditional college usually takes **four years**. College students spend the first one to two years on general education courses before focusing on specialized coursework related to their major.

Curriculum and Focus:

- **Trade School:** Trade schools, also known as vocational schools, offer career-focused training in specific fields. Students receive hands-on experience and practical skills related to their chosen profession. These schools do not typically provide general education or liberal arts classes.
- **College:** Colleges and universities offer a broader range of subjects. Students choose a major or concentration from various academic fields.

Degrees and Credentials:

- **Trade School:** Trade school graduates receive career diplomas, certifications, or licenses. These credentials are directly applicable to specific jobs. Many trade students can enter the workforce immediately after graduation.
- **College:** College graduates earn academic degrees (e.g., bachelor's or associate).

Career Goals:

- **Trade School:** Trade schools are ideal for individuals who want to quickly acquire practical skills and enter specific professions. Examples include careers in health care, manufacturing, technology, construction, automotive repair, and welding.
- **College:** A college education prepares students for a wide range of careers or graduate school.

Admission Requirements for Trade School:

1. **High School Diploma or GED:**
 - Most trade schools require applicants to have a **high school diploma** or a **GED certificate**.
2. **Age Requirements:**
 - Typically, candidates must be at least **17 years old** to apply for trade school as long as they have earned a high school diploma or GED. Some specific programs may have minimum age requirements. Check with your intended school or program of interest.
3. **Testing Requirements:**
 - Unlike four-year colleges, trade schools generally **do not require SAT or ACT scores**. You may need to take a placement exam if you have not yet completed high school.

*****Each trade school will have specific admission requirements and deadlines. Be sure to reach out to schools you're interested in to learn more.**

How to Pay for Trade School

SCHOLARSHIPS: See the “Where to Find Scholarships” handout. Individual trade associations also offer scholarships, for example the American Welding Society (AWS) offers a wide variety of scholarships for students pursuing a career in welding. Trade schools themselves also offer scholarships. Check with the Financial Aid department of schools where you plan to apply.

FEDERAL STUDENT GRANTS/FAFSA: Grants are monetary awards that do not have to be repaid. They are based on financial need. You should always explore this financial option first to see if you qualify. Trade schools are eligible for federal financial aid programs as long as they are fully accredited. Check with your intended school’s financial aid office to confirm accreditation and financial aid eligibility. A FAFSA (free application for federal student aid) form will need to be completed to apply for this type of aid. [Apply here after October 1st.](#)

FEDERAL STUDENT LOANS: These are loans available to students with relatively low, fixed interest rates. Direct Subsidized Loans are available to students who have a demonstrated financial need. These loans do not accrue interest while you are in school, and you begin re-paying them once you are no longer enrolled. Unsubsidized Loans are not based on financial need, and you start accruing interest right away. Federal Student loans will require you to start making payments once you graduate, drop below half-time enrollment, or leave school (there is a 6-month grace period for repayment). A FAFSA form is required to apply for a Federal Student Loan, and there are annual limits to how much you can borrow.

FEDERAL PARENT LOANS: Called Direct Plus Loans. These loans are available for trade school costs not covered by other types of financial aid. These loans must be repaid with interest. PLUS loans have a fixed interest rate for the life of the loan.

PRIVATE STUDENT LOANS: These are loans from private lenders like banks, credit unions, or state agencies. You will not need to fill out a FAFSA for private loans. You should apply for any private loans after you’ve decided on a school and know exactly how much you need to borrow. Interest rates are typically higher with private loans, and the interest rate might be variable, which can result in higher payments.

TUITION REIMBURSEMENT INCENTIVE PROGRAMS: (TRIPs) These are a form of financial aid providing unique benefits to students. With TRIPs, when you agree to work for a certain employer after graduation, that employer will help pay off your student’s loans. Other components of TRIPs may include relocation assistance, hiring incentive packages, sign-on bonuses, and tool purchase assistance. Many companies that employ workers in “the trades” offer tuition-assistance or tuition-reimbursement. Be sure to check with any companies you may have an interest in working for to see if they offer any of these tuition benefits. Many companies also offer paid internships which can include college credits or industry certification while employing you full-time. These internships would potentially allow you to earn the credentials needed to work in your desired field without incurring any student debt and should not be overlooked.

SOME LOCAL TRADE SCHOOLS:

[Lincoln Tech](#) (Denver): Automotive, Diesel, Electrical, Welding, HVAC.

[PIMA Medical Institute](#) (Denver, Aurora): Dental Assistant, Phlebotomy, Medical Assistant, Medical Billing & Coding, Veterinary Technician, Pharmacy Technician (any many more).

[Wyo Tech](#) (Laramie, WY): Welding, Diesel, Automotive, Collision & Repair.

