



A Consumer's Guide to Going to School

Higher education or going back to school is a BIG decision that has the potential to change your life.

A bachelor's degree will cost somewhere between \$15,000 and \$40,000 and take a working adult from 3 to 12 years to complete. It's a little like buying a car – a car that you get to build yourself!

Just as you'd do when you buy a car, take your time. Do some research. Ask questions.

- There's no doubt that it affects you, but it also has a huge impact on your family and your work.
- Then there is the question of how to pay for it.
- Finally, you need to decide "which program?" and "which school?"

This is a tool to help you make good decisions as you consider attending a college or other educational program. **It's organized by:**

Questions to ask yourself

How to pay for this?

What school?

What program?

A "returning to school" dictionary

Questions to ask yourself

Here are some questions to ask yourself. And for fun, after you answer the questions for yourself, test things out by asking someone who knows you well to answer the same questions about you. Then compare your answers.

Do I have basic computer skills?

You should have a basic level of comfort with a computer and be comfortable with such things as word processing, spreadsheets, Power Point, creating and sending email, and internet research.

If you're considering an online education program, these skills and computer access are even more important.

Do I have time to take courses? Do I have good time management skills?

You'll need to spend at least 8 hours a week on school work to succeed in a three-credit hour course, whether it's an online or a classroom-based course. Online courses offer more flexibility, which is a good thing if you have good time management skills, but may be a problem if your skills aren't quite where you'd like them to be. In the case of both online and classroom-based education, you'll have assignments on a weekly basis.

Am I self-motivated? Self-disciplined?

This is an important question. Remember adult students have many responsibilities besides school – families and work, for example. Like time management, self discipline is important for all students, but even more so for students who decide to take their courses online.

What about writing?

You'll be asked to read and write – a lot. Assignments, reports, emails, research, discussions. Writing is an important skill and one that is sure to improve the longer you're in school.

What about my support system?

We've all heard the saying that "it takes a village," and this is definitely true for adults in school. Your "village" can include significant others, children, parents, work colleagues and supervisors. **Maybe you could even enroll with a "buddy"** to create your own support team. What does your system look like?

Do I have a place to work?

Doing homework on your lap in front of a television is generally not the best idea.

Do you have a place to do school work? A space for your books and files? You'll need some way to access a computer and way to download and save documents. **If you want to take online courses, you'll probably need to have your own computer** and broadband connectivity.

Even if it's small and perhaps shared with someone else, having a dedicated "school space" is important.



What are your goals?

It helps to be clear about your goal and to keep it in mind along the way – some of the common ones are:

- "I want to get ahead in my job or career."*
- "I want to understand more about my business."*
- "I want to land a job in this industry."*
- "I've always wanted to get my degree."*
- "I want my kids to know how important school is – if I do it, they'll do it."*
- "I want to take advantage of tuition assistance."*

What's your goal?

How to pay for this?

Employee-sponsored tuition assistance

If you're employed, check to see if your employer offers a tuition assistance benefit. Begin with your Human Resources Department.

Some questions you might ask are:

- How much will the company pay towards tuition?
- Which costs will your company cover (tuition only, books, labs, fees, prior learning assessment, etc.)?
- Will your grades affect your reimbursement amount?
- When will the company pay (at the beginning of the semester, once grades are received, etc)?
- How long must you be employed to be eligible?
- Is there an employment obligation after the education is received?
- Can I access my class during work time?
- Is it possible to arrange a flexible work schedule to accommodate my school schedule?

Financial Aid

Student Financial Aid is another way to pay for your education, including tuition, fees, books, and supplies. It is managed by colleges and universities through their Student Services. Financial aid can include:

- Loans, both from the federal government and from private lenders
- Grants
- Scholarships
- Work-study programs for full time students

After you've identified the schools or colleges you're interested in, ask about Financial Aid options.

You can also look at the Free Application for Federal Student Aid (FAFSA) website:
www.fafsa.ed.gov/

Remember that you need to take be enrolled for at least 9 credits or you will be required to begin paying your student loan back.

Shop around!

Often similar programs that are offered by different providers have very different price tags. **Don't assume that the first "price" you see is your only option.** As a rule, the best educational bargains are generally found in community colleges – **it's best to start shopping there.**

What school?

Choosing the right school is a critical decision!

- Ask lots of questions
 - Look for online reviews
 - Ask friends or co-workers about their experiences
1. **If you're considering a college or university, find out if it's *regionally accredited*.**
Take a look at www2.ed.gov/admins/finaid/accred/index.html. And be careful to avoid:
 - A **"diploma mill"** which is an organization that claims to be a college, but exists only for profit and to distribute degrees.
 2. **Then look at the school's reputation and experience with adult students**
 - What student services are available?
 - Are they available at times when adults can access them or only during traditional business hours?
 - What about **the school's bookstore, library and technical assistance?**
 - Is tutoring available?
 - Are advisors trained to work with adult students?
 - What is the estimated time required to complete a certificate or a degree?
 - Are the courses accelerated?
 - Are course evaluations available to the public?
 - Can I learn more about the faculty **member's background and teaching experience?**
 - May I review a course syllabus?
 - Is there a career center? Does the career center have a relationship with the employers **I'm** interested in?
 - What are the steps associated with enrollment?
 3. Be sure to ask about **Prior Learning Assessment (PLA)**; if the school you're considering has a system of assessing your prior learning, you could save a time, money and earn your degree much more quickly. Ask these questions:
 - Is a Prior Learning Assessment available?
 - What are the costs associated with Prior Learning Assessment?
 - Will the school accept my previous college credits?
 - How much can I transfer into this program?
 - **Is there a way for me to "test out" of courses if I think I already know the content for?**
 - **Is there a way for me to create a "portfolio" to demonstrate what I have learned in other areas of my life?**

Take a look at www.learningcounts.org to turn what you already know into college credit.

4. **If it's an online school, look at the school's experience and reputation in online education**

- Can I preview a course?
- Are the courses interactive or am I just reading screens?
- Do courses include lectures, chat rooms, streaming video, practice quizzes, etc?
- How many students are in each class?
- How quickly do faculty members respond to questions?
- Are faculty, advisors and other student services available during the evening and on weekends?
- Is there an orientation to online learning?
- Is this orientation instructor-led?
- What are the specific hardware and software requirements for your courses?
- Are your online courses synchronous or asynchronous?
- Are they instructor-led?
- Do your courses include any hands-on experiences?
- How do students access the library and bookstore?

What program?

The question of what to study can be a very broad one; the process of answering it might involve working with a professional career counselor and using a broad range of self assessments and personal inventories.

Check with your employer to see if they offer Career or Learning and Development Advising. Many local Workforce Centers can also help.

Dictionary for Adults Returning to College

*Adults returning to school face an unfamiliar world.
It's almost like traveling to a foreign country.*

Below are some of the terms you are likely to hear. We're focusing on what you might need BEFORE becoming a student.

Hopefully, this will help you to be "bilingual" as you enter the world of higher education.

Credit terms	
Credit	A value that is assigned to a class and/or degree that is often related to how often the course meets, how much content is covered, and the number of student outcomes
Credit hours	The number of hours (value) a course is determined to have
Semester hours	A unit of academic credit fulfilled by completing one hour of class instruction each week for one semester (15 weeks)
Quarter hours	A unit of academic credit fulfilled by completing one hour of class instruction each week for one quarter (10 weeks)
Non-credit	The term applies to courses that don't meet the requirements for academic credit and that are taken solely for educational purposes
CEU's	Continuing Education Unit; a unit of credit equal to ten hours of participation in an accredited program designed for professionals with certificates or licenses to practice various professions
Full time student	Full-time status is determined by the number of credit hours a student has registered for, generally 12 credit hours
Part time student	Part-time status is determined by the number of credit hours a student has registered for, generally less than 10 credit hours
Transfer credit	Credit from college coursework completion that a student's current institution will accept into a degree or certificate program
Credit for Prior Learning	Credit from previous documented learning that a student's current institution will accept into a degree or certificate program; can include transfer credit, credit achieved from national or institutional exams, credit recommended from the American Council on Education (ACE), or credit gained from creating and evaluating a learning portfolio

Accreditation Terms	
	Accreditation is important and can be confusing for someone new to higher education. In general: <ol style="list-style-type: none"> 1. Tuition assistance is available for regionally accredited colleges and universities 2. Coursework taken from regionally accredited colleges and universities is more readily transferrable than that taken from schools that are not regionally accredited
Accredited	Officially recognized as meeting specific academic requirements
Nationally accredited	The determination by one of several national accrediting bodies that a college or university meets a set of quality standards. See the Council for Higher Education Accreditation (CHEA) www.chea.org for more information
Regionally accredited	The determination by one of six regional accrediting bodies in the United States that a college or university meets a set of quality standards; the six regional agencies include: <ul style="list-style-type: none"> • Middle States Association of Colleges and Schools • New England Association of Schools and Colleges • North Central Association of Colleges and Schools • Northwest Commission on Colleges and universities

	<ul style="list-style-type: none"> • Southern Association of Colleges and Schools • Western Association of Schools and Colleges See the Council for Higher Education Accreditation (CHEA) www.chea.org for more information.
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<u>School terms</u>	
<i>College</i>	An institution of higher education, particularly one that provides a general or liberal arts education rather than technical or professional training; sometimes called "four-year institution"
<i>Community College</i>	A public institution that is funded by local, regional or state tax dollars, providing both general and vocational/technical education and granting both certificates and associate's degrees . Sometimes called a "two-year college" or a "junior college."
<i>Diploma Mill</i>	an organization that claims to be a college, but exists only for profit and to distribute degrees
<i>For-profit university</i>	A college or university that is owned and managed by a private, profit-seeking entity and that has not achieved a not-for-profit tax status. Some of the larger for-profit colleges which are regionally accredited include Capella University, University of Phoenix, DeVry University, Strayer University, Kaplan University, Walden University, American InterContinental University, New England College of Business and Finance, and Jones International University, among others.
<i>Junior College</i>	An older term that refers to "community college;" a public institution that is funded by local, regional or state tax dollars, providing both general and vocational/technical education and granting both certificates and associate's degrees. Sometimes called a "two-year college."
<i>Liberal arts college</i>	A liberal arts college is one with a primary emphasis on undergraduate study aimed at imparting general knowledge and developing general intellectual capacities, in contrast to a professional, vocational, or technical curriculum
<i>Post-secondary</i>	Also called "higher education;" refers to any education following the completion of a high school diploma.
<i>Private university</i>	A college or university that is not operated by a government entity, though many receive public subsidies and are subject to government regulation. Tuition and fees at private universities tend to be higher than at public universities.
<i>Public university</i>	A college or university that is predominantly funded by public (local, state, or regional) tax dollars. Tuition at public universities for "in-state" or "in-region" students tends to be lower than at private institutions.
<i>Proprietary school</i>	A school organized as a profit-making venture primarily to teach vocational skills or self-improvement techniques.
<i>University</i>	An institution of higher education that has several colleges within it, particularly a college of liberal arts and a program of graduate studies together with several professional schools, as of theology, law, medicine, and engineering, and authorized to confer both undergraduate and graduate degrees; sometimes called four-year institution
<i>Vocational school</i>	Generally a post-secondary school, sometimes the final year(s) of high school, providing preparation for specific jobs and/or technical education. Can be public or private, non-profit, or for-profit.

Degrees and Credentials

Academic Certificate	A document issued by an institution or other entity that attests to the fact that a person educational course or series of courses <u>for credit</u> , but not a degree.
Advanced degree	A degree that follows the bachelor's degree (i.e. master's or doctorate).
Associate's Degree	A degree primarily granted by community or junior colleges after completion of two years of study or the first half of a bachelor's degree .
Bachelor's degree	A degree awarded by a college or university to a person who has completed undergraduate studies; also called a baccalaureate .
Bachelor of Science	A bachelor's degree awarded for studies in natural science, pure science, or technology.
Bachelor of Arts	A bachelor's degree usually awarded for studies in the social sciences or humanities, also called a baccalaureate or liberal arts degree .
Certification	A process that confirms professional or technical status, usually after the completion of some sort of external review, education and/or formal assessment.
Certificate	This term is used in many ways. It can mean a Certificate of Completion (meaning attendance in a class), an Academic Certificate (meaning courses that carry academic credit). Certification or License are the terms usually used in passing a professional test is required.
Certificate of Completion	A document that indicates attendance in a class or program.
Doctor of Philosophy	This degree, abbreviated PhD (also Ph.D.), is the highest academic degree granted in a wide range of disciplines by a college or university.
Graduate	A student who holds the bachelor's or the first professional degree and is studying for an advanced degree.
Master's degree	A degree awarded by a graduate school or department, following the bachelor's degree , to a person who has completed at least one year of graduate study.
Undergraduate	A student in a university or college who has not received a first degree, i.e. a bachelor's degree.

Academic terms	
Academic calendar	A list of dates and deadlines that is created by each college or university that outlines student activity throughout the year; typical entries will indicate when to register, when classes start, the final drop/add date, and when a student may withdraw without penalty.
Advising	Academic advising is a collaborative process between a student and an advisor in which a student's background, educational experience, transcripts, placement tests, etc. are reviewed for placement within a school or program.
Application	A written (or online) request made to become a student at a particular college or university.
Admission	An decision made by a college or university to accept an individual as a student in that school.
Drop/Add	The period of time in the academic calendar when a student may drop and add courses without penalty.
Elective	Courses which the student can choose that meet overall degree or certificate guidelines or requirements.
Financial Aid	Funding which is accessed through a college or university to help students pay educational expenses including tuition and fees and books and supplies; scholarship is sometimes used as a synonym for a financial aid, although grants and student loans are also included.
General education ("Gen ed")	Course requirements that are part of every degree program at every College and universities that are intended to provide exposure to a variety of subject areas (math, sciences, humanities, communication) with the

	goal of graduating a well-rounded, educated person.
Incomplete	A temporary grade given to a student who does not complete the required assignments in a particular course; typically an incomplete will become a failing grade after a pre-determined period of time.
Placement exams	If you're asked to take one, it's a tool to help adults who have been out of school for a while to know where to start in such subjects as math and reading; even though many adults get nervous at the thought of an "exam," a placement exam will make it more likely that new students will do well in the first classes that they take.
Portfolio	An learning product that a student develops intended to demonstrate previous learning which is then evaluated for potential academic credit.
Pre-requisite	Coursework or conditions that are required before a student enrolls in a particular course or program.
Prior Learning Assessment	PLA; the process by which a student's former learning, both formal and informal is tested evaluated for possible academic credit. Prior Learning Assessment can include: <ol style="list-style-type: none"> 1. Transfer credit 2. School-sponsored challenge exams 3. Standardized national exams developed by CLEP and DANTES 4. ACE (American Council on Education) recommended credit 5. Portfolio
Registration	The act of signing up / entering academic classes.
Requirement	Courses which must be taken as part of a degree or certificate program
Student Services	The array of non-classroom support services provided to students at a college or university; typical services for part-time and adult students will include the bookstore, library, advising, financial aid, and accounting . . .
Transcript	an official report supplied by a school on the record of an individual student, listing subjects studied, grades received, etc; colleges and universities will request an official transcript which comes directly from the previous school and carries a school seal.
Transcript evaluation	The advising process by which all previous transcripts are assessed to determine which previous coursework can be accepted by the current institution as part of a student's current academic program.
Transfer	The process of accepting and bringing in earlier academic credits to the students current and/or future program of study.
Withdrawal	The formal process of removing oneself from a course, aligned with academic calendar.

<u>Learning Formats</u>	
Accelerated learning	Credit- bearing courses which are condensed to be shorter than the traditional academic semester, which is 15 weeks in length, or the traditional academic quarter, which is 10 weeks in length; "accelerated" can refer to either a course or to a degree program.
Classroom	Term used to describe the traditional learning format of students and a teacher together at a specific time in a specific place; also called " face-to-face ".
Computer-based Training "CBT"	A learning format in which all learning material is on a person's desktop; CBT is generally not offered for academic credit.
Correspondence	A learning format in which materials (books, tapes, videos, assignments, etc) are sent back and forth between teacher and student.
Distance learning	An older term used to describe a wide array of learning formats that are not classroom-based, including internet classes, correspondence courses, satellite or closed-circuit television learning.
Hybrid/blended	A relatively new term that refers to the combination of classroom and online learning.

learning	
Online learning	A learning format in which learning material is delivered via the internet.
Satellite / TV	A learning format that relies on a closed circuit system that generally provides a real-time connection between a teacher and student(s); this closed system can be created within organization, within geographic regions, or offered by specific television networks.

Online Learning Terms	
Asynchronous	An online learning format in which students access learning materials and/or participate in a class on their own schedule; there is no particular, pre-set time for a class to meet, even though a faculty member may have "office hours" or other synchronous events.
Bandwidth	The transmission capacity of an electronic communications device or system; the speed of data transfer.
Broadband	A type of high-speed data transmission.
Instructor-led	An online learning format in which students are in a virtual class with an instructor who is responsible for leading and supporting students in that class.
"Just in time" learning	A learning format, most often online, which offers a wide choice of learning materials, in which students access these materials as often and for as long as they choose.
Open-entry / open exit	A learning format, most often online, in which students access materials on their own individual schedules, for as often or as long they want or need to.
Self-paced	A learning format in which students proceed through the class at their own pace, as opposed to a more structured, instructor-led format in which activities and deliverables have a particularly time table.
Synchronous	An online learning format in which students meet at a particular, pre-set time.

Computer terms	
Byte	Adjacent bits, usually eight, processed by a computer as a unit.
Gigabyte GB or "gig"	A measure of storage capacity equal to 1 billion (10^9) bytes.
Megabyte MB	A measure of storage capacity of approximately one million bytes.
Multimedia computer	A computer with the following basic features: <ul style="list-style-type: none"> • CD drive to play CD-ROMs • sound card • processor chip to enable access to the multimedia content • color monitor
RAM Random Access Memory	A form of computer data storage; computer memory available to the user.