

College for Adult Learners



Are you over 24?
Are you planning to go to college?
Are you concerned about paying for it?

Considering College?

It's never too late in life to begin your college education, to return to college to complete your degree or gain new skills and knowledge. If you're a college-bound adult over the age of 24, you're not alone. You are but one in a group often referred to as non-traditional students or adult learners, which currently makes up about 40% of all undergraduate college enrollments in the United States.

There are several reasons for this trend. The average adult changes careers seven to ten times during his or her lifetime. These changes require new capabilities, insights, and experience, which can be attained through higher education. If you're looking for reasons of a more tangible nature, statistics show that college graduates earn an average of nearly \$25,000 more per year than those with only a high school education. Continuing your education can be a means to increasing your earning power and becoming more successful in today's job market. Getting your degree is possible and the Illinois Student Assistance Commission (ISAC) is the ideal resource to help with your academic and financial planning.

Some Things to Think About

If you've been working for awhile and are a little nervous about returning to the world of classes and studying, think about the skills and experience you're bringing to this new phase of your life. Having a career taught you focus and organizational and time management skills, as well as how to interact with many different types of people.

You may even be able to make some of those experiences pay off for you. Consider checking into the College Level Examination Program or CLEP®, which could give you credit for life skills. By taking a CLEP exam to gain credit in some courses, you can save money and reduce the hours you need to meet your degree requirements. If you had previous college credits, follow up with the Admission Office to make sure those credits transfer from the college you attended before and/or to your new field of study.

College counselors can help you decide on a career path that matches your interests, strengths and past experiences, and will also map out the best course of study to complete your degree. How long you will need to attend will depend on the type of certificate or degree you've decided to pursue and if you enroll on a part- or full-time basis. Certificate and associate programs won't take as long as attaining a bachelor's or master's degree.

Balancing College and Other Responsibilities

As an adult returning to college, there are different ways to accomplish earning your degree. For instance, in times of recession and layoffs, some students decide to take full-time classes in order to have more education to add to their resumes. Others choose to change careers, or continue in school to earn a master's degree.

One way to maintain balance is to work full time and attend school part time. This approach further develops education and career paths, and may provide the opportunity to take advantage of any available employee tuition reimbursement benefits. Another common way to earn a degree is to work part time and attend school part time. This way you are working to pay for school and your other bills while receiving your education at the same time. For convenience, many colleges offer night and weekend programs and online courses to accommodate working schedules.

As you look to balance all of your life responsibilities with college, you need to consider any child or other family care needs, transportation needs and other commitments on your time. You may also want to explore who might be able to assist you in managing all of the things going on in your life.

Making the Right College Choice

When choosing the college that fits your needs, refer to information available at ISAC's website and Student Portal, both accessible through isac.org, to help research the differences in types of colleges, programs, affordability and degrees or majors offered. You can also find links to the websites of most Illinois colleges and universities, with contact information for the different offices on campus.

As an adult learner who's fitting college into your already full life, your college search may lead you to look for a campus that's close to home. You will probably also need to look for flexible course offerings, both in terms of fields of study and times of day. Would morning classes work better for your schedule, or are afternoon, evening or even weekend hours more convenient?

Maybe your best option is to take online courses that don't "meet" on a set schedule and also don't require in-person attendance. If you decide online classes are the right fit for you, make sure to check the program's accreditation so you'll know your degree will be valid. You will need to look for courses and/or institutions recognized by the U.S. Department of Education or the Council for Higher Education Accreditation. Unlike during the early days of distance learning, many traditional colleges now offer online courses.

Once you decide where to attend, you'll need to contact the college directly for information about the admission process and for any academic requirements that are unique to your college.

On-Campus Assistance

Looking for an ally on campus? Make friends with the staff of the Adult Student Services Office. They can offer assistance and support that's specifically tailored to adult students, including family orientation sessions and information about things like on-campus child care and transportation options. Organizations and associations in the community where you live may also have programs that can help with these needs. And if you are a veteran, contact the Veterans' Services Office to find out about veteran-specific assistance.

Financing College

ISAC's website at isac.org can help you determine how to fund your education with federal, state and private grants, scholarships or loans. You can learn when and how to apply for financial aid using the Free Application for Federal Student Aid (FAFSA®), link directly to FAFSA on the Web, and locate private scholarships through online searches. Some available scholarships are designed specifically for older students, so be sure to modify the search criteria to meet your own personal information and experience.

If you are working toward your first undergraduate degree, the Federal Pell Grant and the State of Illinois Monetary Award Program (MAP) grant may be available to you, depending on your financial circumstances.

Another way to pay for your education is through a payment plan at the college. Some offer lump sum payment plans while others allow partial or monthly payments. Check with the Financial Aid or Business Office at your college to see if payment plans are available. Also, research and apply for grants, assistantships, internships or fellowships at the college to gain experience related to your field of study while getting paid. These are a great way to network with colleagues within your field to line up a job after you earn your degree.

One of the best ways to pay for college or an advanced degree is through an employee tuition reimbursement program. Your employer can tell you if it is offered where you work.

You and your family may be able to receive some tax benefits for attending college if you qualify for the tuition and fee deduction, or the American opportunity tax credit (up to \$2,500) and the lifetime learning credit (up to \$2,000). A tax professional can provide guidance on these benefits.

Borrowing to Pay for College

Many students borrow money to help pay for college and then pay it back when they finish their studies. The isac.org website explains the different federal loan programs that are available to eligible students, such as the Direct Student Loan program. The Financial Aid Office at your college may be able to suggest lenders that offer private loan programs that suit your financial needs. Before you decide to take out a loan, learn more about borrowing, entrance and exit counseling, default prevention, loan forgiveness, and the availability of a student loan interest deduction when you file your taxes.

Money Management Tools

Establishing a budget is key to creating a sound financial game plan that you you'll want to have both during and after your college years. There are several things to consider when setting up a budget; a major challenge for adult college students is the competing demands on your financial resources. You probably have family expenses, such as child care, mortgage or rent payments and other debt obligations.

Luckily, there are resources available to help. One source of information is Claim Your Future, accessible through the ISAC Student Portal at isac.org. Claim Your Future promotes exploration of education beyond high school, future careers and money management. Through the online process, students are encouraged to link today's educational and spending choices to future job options and financial stability. You will also have access to a printable budget worksheet, and learn about the benefits of saving and the impact of long-term student debt.

We Can Help

ISAC is here to help you navigate the college planning process. For one-on-one, in-person assistance, the ISACorps has members assigned to each local community college district. They can help with career and college exploration; college admission and applications; completing the FAFSA; and reviewing and understanding financial aid options. Find your ISACorps member at isac.org/studentportal/isacorps. You can also call one of our Call Center Representatives at 800.899.ISAC (4722) or visit our website, including the Student Portal, for comprehensive college planning information and guidance. The Student Portal provides access to online tools and resources to help you make smart decisions about college and financial aid. However you choose to contact us, we have the information you need to plan for college, find and apply to the college that's right for you, and most importantly, help pay for your education.