



**ABOUND**  
*degrees of opportunity*



**Finish College**

# Going Back to College

The advice you need to navigate financial aid, prepare for success, and build the career you want.

made with

*Beacon*

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# Introduction

Are you dreaming of a college degree? The cap? The gown? Your proud family? The new job with better pay? If you're one of the 9.6 million adults that will go back to school by 2020, you're probably thinking about that right now. But you might also be thinking about the things that stand in the way: your current job, the need for childcare, your finances. Maybe you weren't the best student in high school, or maybe all the forms and applications to fill out make you anxious. We call those kinds of concerns the "Confidence Gap," and we're here to help you overcome it.



# What is the Confidence Gap?

Generally, students who start college immediately after high school are more confident about their ability to graduate than those who return as adults. When you think about it, it's easy to understand why. Adults tend to have more responsibilities (work life and family life), and fewer resources (time, money, support networks), than students who go straight to college from high school.

But you are not alone! Many adult degree seekers also feel this lack of confidence. Abound is here to provide college students like you with the resources and advice you'll need. Together, we'll help you find your unique way to academic success and career advancement.



## Addressing the Confidence Gap

Abound helps adult learners in two main ways. First, we provide a pre-screened database of colleges that have earned our endorsement. Second, we offer practical, easy-to-understand, expert advice on our blog and social channels. We only endorse high-quality, accredited, non-profit schools with programs specifically tailored for adult students. For each school, Abound looks for the four A's: affordability, accessibility, acceleration, and advancement.

## Affordability

Financial affordability is one of the biggest obstacles adult learners face when returning to school. As an adult, you may have a lot of financial obligations, like rent or a mortgage, a car payment, or raising your children. Abound helps you by listing affordable programs that offer significant financial aid. This saves you time and effort as you search for the right program. We also offer articles, videos, and other media to help you navigate the financial aid process.

## Accessibility

When Abound evaluates a school for accessibility, we examine several factors. First are the campus' practical resources like parking, and childcare. Academic services such as tutoring, libraries, and writing centers are also included in our analysis. Finally, we ensure the school is engaging students in the learning process. This means that students are invited to be a part of the campus culture and the student community. When you have access to the resources you need to succeed and are made to feel at home on campus, getting to graduation is much easier.

## Acceleration

Like the old saying goes: "Time is money." When it comes to earning your degree, you may want to do so quickly. That's why Abound assesses the tools a school offers to help you complete your degree at your own pace. Whether it's through flexible scheduling or intensive, accelerated courses, Abound's guide helps you determine how quickly you'll be able to earn your degree.

## Advancement

You're going to school to advance your career, so you'll want to make sure you'll be ready for whatever the job market throws your way. In addition to the basic skills and competencies of your major, you'll gain a breadth of knowledge that will keep your mind flexible and able to adjust to changes in the job market. Our schools also feature great career services to help you find a job once you graduate.

At Abound we're with you, supporting you every step of the way. We have resources to help you push past the Confidence Gap, navigate the maze of financial aid, and find the right for school for you.



# Why Get a Degree?

Stuck at an unfulfilling job? Want to earn more money than you currently do? If so, earning your bachelor's degree is one of the best steps you can take to change that.

# Three Reasons Why

## 1) A Changing Job Market

The current job market needs an educated workforce more than ever before. **A study by the Lumina Foundation** found that four out of five jobs lost during the recession required only a high-school education or less.

Yet, employers still lack the qualified job applicants. The jobs they offer require the special skills and knowledge a postsecondary education provides. For the 140 million Americans over 25 without bachelor's degrees, earning one is a sure way to change their career prospects.

## 2) An Ill-Prepared Labor Force

A major factor affecting employment rates is that Americans are still entering the workforce underprepared. Only 42% of all youth and 40% of all adults are college-educated. That puts the U.S. at 13th in the world for college attainment. In fact, experts expect that by the year 2020, two out of every three jobs will require a bachelor's degree.

Current trends suggest the job market will continue to demand workers with college degrees. Simply having one gives you a leg up on workers with only a high school diploma. Considering the demands of the labor market, earning yours is **an excellent investment**.



### 3) The Impact of a College Degree

Most people look to earn their degree so they can make more money. Others go to expand their mind and challenge themselves to grow. But did you know that your education can also improve the lives of your family and the people around you? **Studies find that people with degrees are more likely to engage in civic and social issues.** They are also more likely to vote and volunteer their time to charitable or social causes.

Finally, graduates tend to live healthier lifestyles and depend less on public assistance. Imagine the impact you could have on your family, friends, children, and community. What civic or social issues would you get involved in if you had the time and resources? Who could you help in your community? How would your children benefit from a healthier, more economically independent parent? How would your improved status help give the ones you love a better future? These are all things you should consider when deciding to return to school.

### Where Things Stand Today

The job market is changing drastically, and the demand for educated workers is likely to increase. If you want to improve your standard of living and career prospects, earning a degree is your best bet. Studies show that post-secondary degrees are the key factor in finding a meaningful and fruitful career.

Earning a degree benefits you, your family, and your community. It can potentially improve your salary, your health, and the wellbeing of those around you. If you can manage it, now is an excellent time to go back to school, earn your degree, and get a better career.



# What's Your Learning Style?

There are many different options for adult students looking to earn a degree. To help you choose the best one, we've defined some of the confusing terms you might find in your search.

# Let's Decode the Terms

The number of available degree plans can appear daunting, and it can be difficult to determine which one is the right fit for you. Rest assured, however you like to learn, there is a program for you.

## On-Campus (Traditional) Classes

On-campus programs require weekly attendance at classes held on a college campus. Think of a typical school setting with an instructor, a classroom, a whiteboard, and other students. It's normal for classes like these to meet once a week for a few hours at a time. Some schools offer accelerated programs where you don't have to go as often, but the classes you do attend are longer and more intensive.



# Online Classes

As an alternative to traditional programs, online classes take place over the internet, so you don't have to commute to and from campus. These classes involve readings, quizzes, lecture recordings, and student forums.

Professors might live-stream their lectures, too. Sometimes, an online class might require you to go to campus to take a proctored exam; be sure to find out about that before you sign up.

There are two types of online classes, based on how they handle their learning schedule.

## **1. Asynchronous classes**

Some online classes can happen whenever and wherever you want. This is called asynchronous learning — you do the work on your own time.

There may be due dates, tests, or other deadlines to keep you on track, though. If you're in an asynchronous class and those details aren't in the class description, ask an advisor.

## **2. Synchronous classes**

In these courses, instruction happens in real time through interactive live lectures. This makes them more open to discussion, questions, and feedback.

## Accelerated Classes (a.k.a Accelerated Semester)

Some schools offer accelerated classes that meet once a week for several hours. Instead of showing up to classes many times a week, an accelerated class is often longer and more intensive. If you live near the main campus or one of the school's satellite campuses, this may be an appealing option. Some online courses are also accelerated. Every school has slightly different offerings, so be sure to ask for more details on individual programs.

## Hybrid Classes

Hybrid classes combine some online instruction with some on-campus instruction. The ratio of online to on-campus will vary by institution. SUNY Buffalo, for instance, offers “Hybrid-Plus” learning: 80% online, 20% on campus. A hybrid approach could be really useful depending on what you're studying. For example, a science student could complete experiment requirements in a lab on campus while completing the rest of their coursework from somewhere else, on their own time.

## Competency-based education (CBE)

CBE prioritizes competency over theory. These courses measure and advance your individual skill level — giving you credit for what you can do rather than just the theory you know. Compare that to a typical course, where the syllabus lays out the information you're going to learn, the class surveys the topic, periodic tests measure your progress toward those learning goals, and your grade is the percentage of the survey you've retained. For example, a grade of 80% means you've retained 80% of the course's material.

CBE classes take a different approach. Students learn one foundational skill at a time, then move on. Each skill builds towards a larger, more complex goal of competency in a certain area. Learning to drive a car with a manual transmission is a good example. Changing lanes and navigating traffic safely are fundamental driving skills, so you might want to get these skills down in an automatic first. Afterward, you could practice on a manual, adding the skill of shifting gears to the skills you've already mastered. With this approach, CBE can even help you finish your degree sooner.

## Bachelor's Degree

Colleges and universities award bachelor's degrees to students who successfully complete an undergraduate program. Most of the course types listed here at Abound Finish College are for bachelor's programs. The Bachelor of Arts (B.A.) and Bachelor of Science (B.S.) are the most common degrees of this type.

## Graduate Degree

If you're interested in further education, a master's degree is the next step after getting your bachelor's. Only students who have completed an undergraduate program can enter such a program, also called a graduate degree.

## Dual Degree

Many schools offer programs where you can work on two different degrees simultaneously. Usually, the degrees offered are in similar subjects, but not always. Students spend 2–3 years in each program before earning two degrees.

Here are a few of the most common combinations:

- Associate's and bachelor's
- Dual bachelor's degree
- Dual bachelor's with master's degree
- Dual graduate degree programs (a combination of D.D.S., D.O., M.A., M.D., M.P.P., M.S., J.D., M.B.A., M.P.H., or Ph.D.)

# What is Accreditation?

With all that students and universities put into them, how can we trust that the degrees earned are worth anything?

The answer is: accreditation.



# Accreditation Defined

## What is Accreditation?

Accreditation is how employers, institutions, and others can trust that you have been sufficiently educated without having to test you themselves. It creates standards that allow students to transfer between schools and companies to trust that you know what you are doing when they hire you. It's one of those things that doesn't seem like a big deal until you don't have it.

Basically, it's a quality check. An accredited school has gone through a rigorous vetting process by an authority on education to make sure the school meets their standards and is qualified to teach students the programs they are offering. As a result, a degree from an accredited school is valuable, and one from an unaccredited school or program is worthless. That's why it's so important to check the accreditation status of your school and make sure it fits your needs and expectations before spending your time and money.

Accreditation by these governing bodies gives everyone - students, schools, and all those interested in the diploma earned from that school - the peace of mind that the program is legitimate and that they're not being scammed or taken advantage of. It also ensures that the credits you receive from that school are transferable to another school. If your program doesn't qualify or is not recognized by the school you transfer to, your credits might not count towards your degree!

Before giving money to an institution, your first step should always be to make sure that it is properly accredited.



# Who Decides Which Schools are Accredited?

The top level of accreditation is done by the U.S. Department of Education (USDE). The USDE uses a rigorous process to assess national and regional accreditors. These accreditation associations then go out and assess colleges for quality and legitimacy. Each college or university must do this at least **once every five years**. The USDE only keeps records of accredited schools. It does not perform the accreditation checks on, or award credentials to, individual schools. In addition to the USDE, the Council for Higher Education Accreditation (CHEA) also accredits accreditors. Their site is also a great resource for checking the legitimacy of schools.

## Regional vs. National Accreditation

Accreditation comes in two main forms: regional and national level. Knowing the difference between them is extremely important for students to understand. The reason has to do with the credit transfers. Credits from nationally accredited schools are (generally) not accepted by regionally accredited ones. Also, while credits earned at regionally accredited schools will definitely transfer within their region, they don't always transfer between different regions. This is very important to know if you have any intention of transferring credits between schools. Be sure to investigate the particulars of your situation! Talk to the schools you've attended and wish to attend to find out what kind of accreditation they have. Make sure the accreditor is legitimate and appropriate for your academic goals. Otherwise, you could waste valuable time and money.



# Regional Accreditation

Regional accreditation is split into six geographic regions across the U.S. Those include:

- MSA (Middle States Association of Colleges and Schools)
- NEASC (New England Association of Schools and Colleges)
- NCA (North Central Association of Colleges and Schools)
- NAC (Northwest Accreditation Commission)
- SACS (Southern Association of Colleges and Schools)
- WASC (Western Association of Schools and Colleges)

Each of these regional accreditation organizations is recognized by the USDE and CHEA. Regional accreditation is a highly regarded and recognized type of accreditation.

It's a higher-tier accreditation than national accreditation. Because of this, credits from a regionally accredited school typically transfer to nationally accredited schools, but not vice versa.

According to the USDE, 85% of schools in the U.S. are regionally accredited. That should provide plenty of options! Degrees and credits from regionally accredited schools are highly transferable and respected by employers.



# National Accreditation

National accreditation agencies recognized by the USDE and CHEA include:

- Distance Education & Training Council (DETC)
- Accrediting Council for Independent Colleges & Schools (ACICS)
- Accrediting Commission of Career Schools and Colleges (ACCSC)

National accreditation is most often associated with trade, vocational, and career schools. Some Nursing programs will fall under this type as well.

Checking to make sure a school is accredited is the most important way you can protect yourself from scams. It takes an extra step or two to make sure a school is accredited and accredited by a legitimate accreditor, but it can save you a lot of pain and financial loss.

We'll be coming back to this topic in future articles, so be sure to continue to check out our blog or sign up for our email list to get great resources. You can also keep in mind that **all Abound schools are regionally accredited and meet our standards of excellence.**





# Financial Aid

According to the National Center for Education Statistics (NCES), 9.6 million adult students are expected to enroll in a college course by 2020. If you're considering a return to school, you're probably wondering how you'll be able to pay for it. Luckily, financial aid resources are plentiful. No matter your age, education level, or background, you can find the money you need to complete a degree.

# FAFSA

If you've been to college before, it's likely you're familiar with FAFSA, the Free Application for Student Aid. Over 22 million American students apply for this aid every year. The Office of Federal Student Aid hands out more than \$150 billion in federal grants, loans, and work-study funds each year. More than 13 million students pay for college or career school through FAFSA!

This is the place to start if you are thinking about how you will pay for college. FAFSA's basic eligibility requirements are quite broad and need-based. Certain non-citizens, like those with a Green Card, may also be eligible. You can find more details on FAFSA's eligibility requirements [here](#).

**FAFSA offers three types of aid: grants, work-study, and loans.**

- **Grants** are funds awarded to students based on financial need. Grant money does not have to be repaid.
- **Work-study** is money earned through a job on or near campus. If you qualify for work-study, the school you attend will give you a job in a university office or department. The money you earn can go towards tuition, living expenses, or other school-related necessities.
- **Loans** are amounts of money given to you under the condition that you will repay the loan with interest. The repayment options can be flexible. Some are income-based, meaning that the monthly payment amount is dependent on how much money you make. This ensures that payments are relatively manageable, no matter your income. Also, those who work for a nonprofit organization may qualify for loan forgiveness after ten years.

### Here are some other important FAFSA facts:

- There is no age limit for federal assistance. Just about everyone is eligible for at least some type of federal student aid.
- You won't need a credit check to receive federal student aid. This includes most federal student loans.
- As the name implies, applying for aid is free. Avoid companies charging a fee to complete the application.



## Final Thoughts on FAFSA

No matter the school you're attending, you should apply for financial aid. Even if you think you won't qualify, the application is free, so you've got nothing to lose! Though it may not cover all your costs, FAFSA is a great first stop when exploring your financial aid options.

Next, you may want to explore the many [scholarship opportunities](#) available. We will explore those in more depth in the next article in our financial aid series.

# Scholarships

If you think scholarships are not meant for students like you, think again. With a bit of digging, you'll find plenty of them for nontraditional students. In this section of our series, we'll guide you through the world of scholarships so you can find the funds to go to school.

## What is a Scholarship?

A scholarship is a grant (see definition on previous page) awarded to students that meet the criteria of the awarding institution, which could be a corporation, organization, school, or other entity. Generally, recipients do not need to pay back the scholarship so long as the funds go towards tuition costs. Good grades are the most common consideration, but sometimes the criteria are more concerned with demographic factors such as gender or ethnicity. In order to apply, applicants must often submit essays, but not always. Each awarding institution will post their individual criteria, which will vary from one to the other.

## Important Scholarship Facts

Many people view scholarships as lofty awards given to young adults with exceptional talents, but this is only partially true. Here is the truth behind some common scholarships misconceptions:

### 1) Scholarships Exist for Nearly Every Kind of Student

You might think scholarships are only for young adult students, but this is not actually the case. Scholarships are for nearly ALL students! In many cases, single parents, **women**, and corporate employees are the target recipients.

## 2) Adult Students are Eligible for Most Scholarships

In fact, some scholarships are **specifically aimed at those returning to complete their degree**. Be sure to check the eligibility details before you write them off. Your eligibility will often depend on the amount of time that has passed since you left school.

When looking at your application, refer to the term: "Apply Year." This term describes the year of school you wish to fund (First - Freshman, Second - Sophomore, Third - Junior, Fourth - Senior). This means if you completed your junior year, you are eligible for scholarships whose "Apply Year" is "College seniors."

## 3) High GPA's are not the Only Qualifier

Though good grades are one common criterion for scholarships, they are not the only one. Adult students can find many opportunities specifically designed for them no matter their education level, marital status, ethnicity, or other factors. Now, one can find scholarships for a variety of needs, through multiple sources. Military veterans may also qualify for certain scholarships (see 'Funds For Veterans' section for more).

## Final Thoughts

Scholarships are a great way to fund your school experience. It's well worth your time to look into them. The options available may surprise you! We will explore some of those particular options in more depth in the next part of our financial aid series.



# Funds for Adult Students

There are many types of scholarships that are tailored to the needs of adult students. Corporations, professional associations, and universities are just some of the sources of this aid. The government also provides funds, especially for military veterans. Here is a small sampling of the types of aid available to adult learners:

## Employer Tuition Assistance

To start your search, try asking your human resources office about employer tuition assistance. Seven out of eight **large employers** provide some form of tuition aid. **You can receive up to \$5,250 in such assistance every year, tax-free (in some cases more)**. In exchange, some employers may need you to agree to work for a set number of years after graduation. You might also need to maintain a minimum GPA to get the help. Often this aid is a reimbursement after the fact, so you'll need to budget for your cash flow needs.



# State Programs

Depending on your state of residence, [you may be able to receive help to go back to school](#). Take [Arkansas' Career Pathways Initiative](#).

This program helps low-income parents overcome hurdles that can disrupt their education. It provides up to \$1,500 a year for qualifying students. This money can go toward tuition, books, child care, or transportation costs.

A parent of four making about \$46,000 a year is eligible regardless of whether they are on any form of public assistance. While in the program, students get a tutor and a case manager. The case manager provides mentoring, career coaching, and can even arrange child care. After school, case managers help students find careers that best suit their abilities. Also, résumé writing and interview help are provided after leaving the program.



# Going Back to School as a Military Veteran

Making the transition from life in the military to life as a civilian isn't easy. But there are many advantages to earning your degree after finishing your military service, such as improving your job opportunities and easing the transition to a civilian lifestyle.

# Funds for Veterans

## Veteran Programs

There is a long tradition of financial aid resources for Military Veterans. Here is a sample of some active programs:

### Yellow Ribbon Program

This program is for **veterans of Afghanistan and Iraq**. It covers all resident tuition and fees for a public school.

See [http://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp) for details.

### Wisconsin GI Bill

This bill covers full tuition and fees for veterans from Wisconsin. The program applies to any UW System or Wisconsin Technical College School.

See <http://dva.state.wi.us/Pages/educationEmployment/Wisconsin-GI-Bill.aspx> for more details.

### Montgomery GI Bill

The Montgomery GI program is for members of the Army Reserves and National Guard. Eligibility for this program is determined by the Selected Reserve components. See [http://www.benefits.va.gov/gibill/mgib\\_sr.asp](http://www.benefits.va.gov/gibill/mgib_sr.asp) for more details.

## In Summary

There's no need to go it alone! Plenty of resources are available for those looking to advance their education. No matter your income level or

background, those willing to take the time to look can find the money to go to school.



Your college education doesn't have to be as expensive as it may seem. It's worth your time to explore all the funding options out there!



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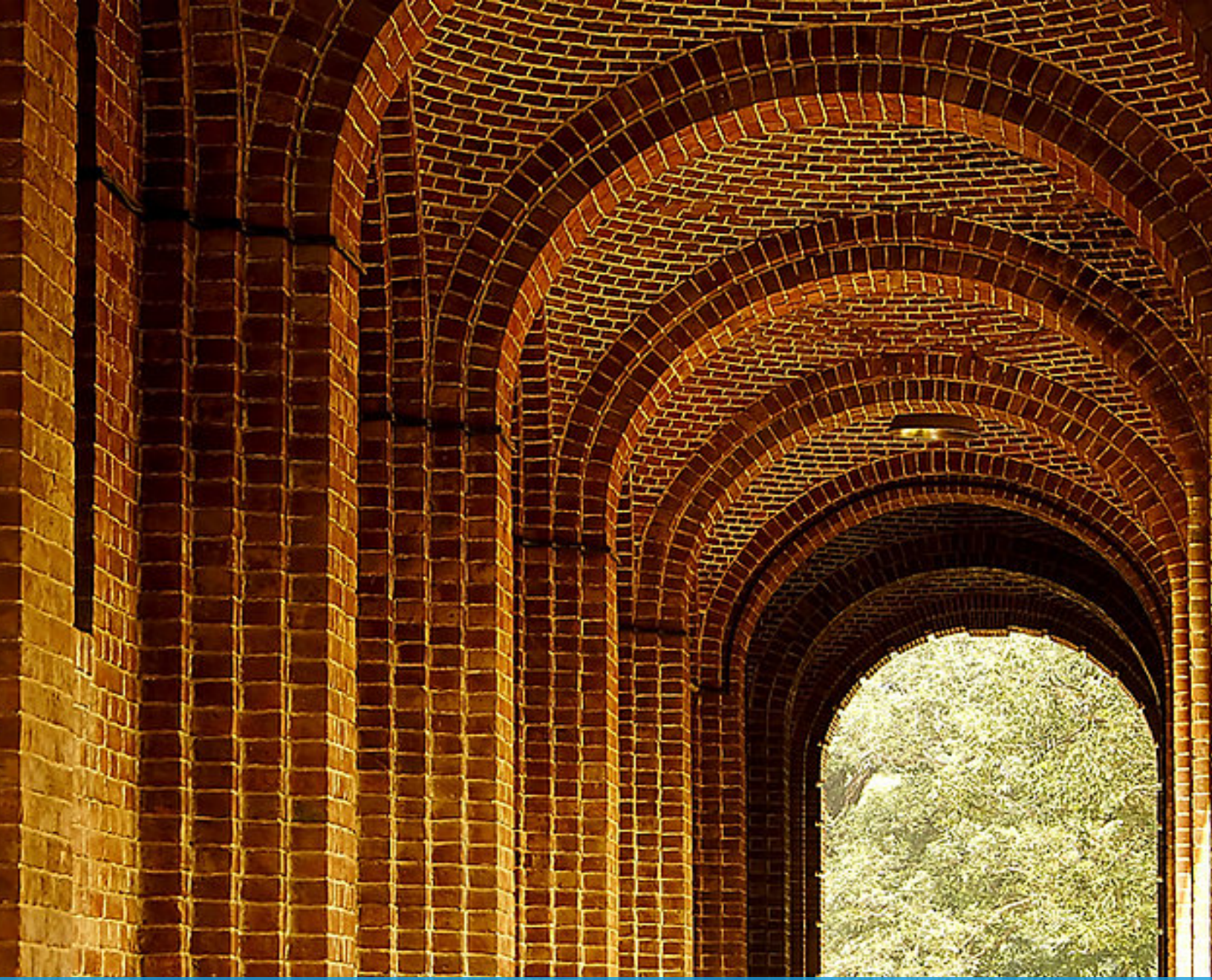
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# Ready to Find the School for You?

Visit us at [Abound.College](https://Abound.College) today and find great adult  
undergraduate programs in your area!

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