The Complete Guide to
FINISHING YOUR DEGREE

What you need to know about selecting a school and
going back to college as an adult

An eBook from:

Thomas Edison State University
Introduction

This eBook is designed to help you consider some of the key issues involved with selecting an institution and answer some important questions you may have about coming back to a college or university as an adult or nontraditional student. We hope you find this resource helpful.

About Thomas Edison State University

Thomas Edison State University provides flexible, high-quality, collegiate learning opportunities for self-directed adults. One of New Jersey’s 11 senior public institutions of higher education, the University offers associate, bachelor’s and master’s degrees in more than 100 areas of study. Students earn degrees through a wide variety of rigorous and high-quality academic methods that can be customized to meet their individual needs. The University is a national leader in the assessment of adult learning and a pioneer in the use of educational technologies. The University is home to The John S. Watson Institute for Public Policy. The New Jersey State Library is an affiliate of Thomas Edison State University. Learn more at www.tesu.edu.
CHAPTER ONE

Considering Your Needs
It is never too late to go back to college.

We all have different reasons for wanting to go back to school. For some, it is personal fulfillment or setting an example for your children or co-workers. For others, it is for professional advancement or to acquire new skills and knowledge.

Regardless of why you choose to come back, it is important to think about your needs before you select a college or university.

The Unique Needs of Adult Learners

Most colleges and universities are designed to meet the needs of students who attend college full time directly after graduating from high school. Naturally, adults face a completely different set of challenges than younger college students who do not yet have a spouse, children or a full-time job.

In addition, most institutions of higher learning were established around serving a specific geographic region or a specific academic discipline – not a specific type of student.

Very few institutions of higher learning have been established specifically around the unique needs of adults who are interested in completing an undergraduate or graduate degree. An adult who returns to college is not just an older version of a traditional-age college student. Adults have a variety of needs that most people under the age of 22 cannot imagine, such as mortgages, careers, children and elderly or frail parents.

When considering a college or university, start with your needs and your goals.”

Most adults face real barriers when it comes to completing a college degree because they cannot easily put their lives on hold to sit in a classroom at a specific time and place.

So, when it comes to finding a college or university, where should you start?

The answer to this question is easy. Start with you.

To begin, let’s consider the following:

Flexibility

If your schedule is demanding, you will need convenience and flexibility.

- Is the school you are interested in willing to work around your schedule?
- How does the school define flexibility and work around your needs?
- Can you transfer credit earned at other institutions that will be accepted by the school?
Academic Integrity

You will be investing your time and money into completing your degree, so academic integrity and the school’s reputation should be an important factor when selecting a college or university.

- What kind of accreditation does the school you are considering have?
- How successful are baccalaureate graduates who seek acceptance into graduate programs?
- How do its graduates perform on professional assessments required by specific industries?

Learning Options

As an adult, you have likely developed expertise in specific areas and may have acquired college-level knowledge through your job, previous collegiate study or through other experiences.

- Is the school you are interested in willing to assess any college-level knowledge you have acquired outside the classroom?
- Can the degree be earned without the need to attend classes at a specific time and location?
- If the school offers online programs, do you need to log in at a specific time during the week?

Cost

Most adults have multiple fiscal responsibilities, which may include saving or paying for college for their children.

- Does the school you are interested in have different tuition plans based on your budget and availability to complete courses?
- How does the school’s tuition compare to other institutions that offer similar programs?
- Does the school offer scholarships for adults who return to college?

Thinking carefully about your needs can help you determine whether those needs are aligned with how an institution operates and, ultimately, whether that school is a good match for you.
CHAPTER TWO

Role and Importance of Accreditation
What is Accreditation?

Accreditation is an important assessment of institutional quality.

It is about quality assurance and quality improvement. Accreditation is a standards-based, evidence-based and peer-based review of the quality of higher education institutions and programs. Accreditation is autonomous of federal or state government.

An institution’s accreditation determines the school’s eligibility for participation in federal and state financial aid programs and plays a critical role in the acceptance and transfer of college credit.

In addition, the federal government requires colleges and universities in the United States to be accredited in order to be eligible for federal grants and many employers often examine an institution’s accreditation before deciding to provide tuition assistance to current employees and when evaluating the credentials of prospective employees.

In addition to institutional accrediting organizations, programmatic accrediting organizations accredit more than 22,000 specific programs and academic disciplines, such as nursing, education, engineering, law and medicine.

Types of Accreditations

There are several types of accrediting organizations that accredit educational institutions in the United States and they typically fall into one of two categories: Institutional and Programmatic. Institutional accreditation focuses on the entire college or university and its programs. Programmatic accreditation focuses only on a specific program or academic discipline offered by an institution.

The three main types of institutional accrediting organizations include:

- **Regional Accrediting Organizations**: these agencies accredit more than 3,000 degree-granting two- and four-year institutions, including most public and private, nonprofit colleges and universities and some for-profit institutions

- **National Career-Related Accrediting Organizations**: these agencies accredit more than 4,000 single-purpose and career-based institutions, including many for-profit schools that offer distance learning programs

- **National Faith-Based Accrediting Organizations**: these agencies accredit more than 450 religiously-affiliated or doctrinally-based institutions

In addition to institutional accrediting organizations, programmatic accrediting organizations accredit more than 22,000 specific programs and academic disciplines, such as nursing, education, engineering, law and medicine.
What Type of Accreditation Should You Look For?

The type of accreditation you should look for in a college or university depends on your goals and the academic program you plan to enter.

The most recognized and accepted type of accreditation for colleges and universities in the United States is regional accreditation.

If you plan to someday continue your education at the graduate or postgraduate level, earning an undergraduate degree from a regionally accredited institution is a common prerequisite for acceptance into many graduate programs.

If you plan to select a specific academic discipline, like nursing, engineering, medicine or law, you should determine which programmatic accreditations are important to those professions.

Regional accreditation and some programmatic accreditations are key elements used by students, employers, government officials and the general public to know an institution and its programs are independently evaluated to ensure the school meets or exceeds established standards of quality determined by the accrediting body.

To determine whether the school you are considering is regionally accredited, you need to check with the appropriate accrediting body. There are six geographic regions in the U.S. with an agency that regionally accredits colleges and universities:

- If the institution is located in Delaware, the District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Puerto Rico or the U.S. Virgin Islands, visit the Middle States Commission on Higher Education website at [www.msche.org](http://www.msche.org).
- If the institution is located in Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island or Vermont, visit the New England Association of Schools and Colleges, Commission on Institutions of Higher Education website at [cihe.neasc.org](http://cihe.neasc.org).

“An institution's accreditation determines the school's eligibility for participation in federal and state financial aid programs and plays a critical role in the acceptance and transfer of college credit.”
If the institution is located in Arizona, Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Mexico, North Dakota, Ohio, Oklahoma, South Dakota, West Virginia, Wisconsin or Wyoming, visit the North Central Association of Colleges and Schools, Higher Learning Commission website at www.hlcommission.org.

If the institution is located in Alaska, Idaho, Montana, Nevada, Oregon, Utah or Washington, visit the Northwest Accreditation Commission website at www.nwccu.org.

If the institution is located in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas or Virginia, visit the Southern Association of Colleges and Schools, Commission on Colleges website at www.sacscoc.org.

If the institution is based in California, Hawaii or territories of the Pacific, visit the Western Association of Schools and Colleges, Senior College and University Commission website at www.wasc senior.org.

Many regionally accredited institutions also possess programmatic accreditations for specific academic disciplines.

To learn more about accreditation, visit the following websites:


U.S. Department of Education Database on Accredited Postsecondary Institutions ope.ed.gov/accreditation/agencies.aspx

U.S. Department of Education webpage on Accreditation and Quality Assurance www2.ed.gov/about/offices/list/ous/international/usnei/us/edlite-accreditation.html
CHAPTER THREE

Transferring Credit
Transferring Your Previous Credit

Most adults who are considering a return to school to complete their college degree have earned college credits earlier in their lives. Does this sound like you?

If so, then one of the most important things to determine from the school you are considering is the institution’s transfer credit policy. The school’s transfer credit policy will dictate how many previously earned college credits you can transfer into your new program and apply toward your degree.

Typically, this includes credits earned at two-year community or junior colleges as well as four-year senior institutions of higher learning.

Transfer credit policies vary greatly from institution to institution. Some colleges and universities have strict requirements on courses students must take regardless of how many transfer credits they have. Other schools, especially those who specialize in serving adults, may offer more flexibility with transfer credits.

The number of transfer credits an institution will accept and apply to your new degree is important because it affects how many courses you need to take, how long it will take and how much tuition will be required to complete your degree. The more previously earned credits you can apply toward your degree can help save you both time and money. Understanding an institution’s transfer credit policy will help you determine if you have to retake any courses you have successfully completed earlier in your academic career.

The number of transfer credits an institution will apply to your new degree affects how many credits you need to complete to finish your degree.

In the area of transfer credit, it is also important to note that accreditation matters. For example, most regionally accredited institutions only accept credits earned at other regionally accredited institutions.

In addition to transferring college credit, you should also ask if the institution you are considering enables students to earn credit via transfer for courses that have been evaluated and recommended for credit by the American Council on Education’s College Credit Recommendation Service or the National College Credit Recommendation Service. (Learn more on Page 17)

How Do I Actually Transfer My Credits?

To officially transfer credit to a college or university, you must provide your official academic transcripts to that institution. The official transcript must be sent from the school you had previously attended directly to the new school you plan to attend. Your academic transcripts list the courses you took, the grades you earned in those courses and other factors that help determine if the courses you have taken can satisfy the curriculum requirements of your new institution.
At most colleges and universities, the requirements for undergraduate degree programs are organized by three main areas:

- **General Education requirements**, which typically include subjects like English composition, humanities, social sciences, mathematics and natural sciences.

- **Area of Study requirements**, which relate specifically to the specialization or major a student selects.

- **Free Elective requirements**, which include courses that cannot be applied as general education requirements or area of study requirements.

When you have your academic transcripts sent to a new college or university, the new institution reviews the courses and the grades you received and determines – based on its own transfer credit policies – which courses can be applied to the requirements of the degree you plan to earn. Essentially, the institution will determine which courses you have completed are equivalent to its own requirements.

This process is commonly known as an academic evaluation. In addition to credits earned at other institutions, an evaluation can include other potential sources of transfer credit, such as examination program scores, professional training, professional certifications and licenses and military training. (Learn more on Page 17.)

Transfer credit is not official until an academic officer of the new college or university provides written verification and transfer credit is not guaranteed when a student transfers from one institution to another.

Some institutions maintain articulation agreements that can streamline the transfer credit process. This is common among two-year community or junior colleges and certain four-year institutions.

Depending on the institution you are considering, certain academic disciplines place age limits on transfer credits for certain courses. This may be done in areas where technology, techniques and curriculum rapidly change, so what was valid and current 15 years ago is no longer valid and current today. Many institutions will not accept credits earned past a specific number of years. However, some institutions will enable students to demonstrate their currency in the area by working closely with a professor or academic officer of the institution.

In addition to age limits on specific courses, most colleges and universities have standards on grades earned for previously earned credits. Typically, if you did not pass a course, you cannot transfer the credit. In addition, most institutions require a minimum grade point average for the courses you completed to be considered as transfer credit.

When you are considering a college or university, remember to think about how your past collegiate work could potentially be accepted by another institution.
CHAPTER FOUR

Determining Your Learning Style
How Do You Like to Learn?

Have you ever thought about how you like to learn? Knowing how you prefer to learn can help you determine your learning style. Many adults have different learning styles than younger college students, especially those who are recent high school graduates. Adult learners should have access to academic programs that are designed around their busy lifestyles and their unique needs as college students.

Before you select a college or university, here are some questions to consider that may help you determine how you like to learn:

- Do you prefer contact and interaction with your classmates and professors?
- Are you an independent learner who would rather work in solitude?
- Do you prefer studying for a midterm and a final rather than participating in a formal course?

Today, there are many colleges and universities that offer a variety of methods for earning credit that are geared to a student’s particular learning style.

Online courses: If you prefer a structured schedule and interaction with your professor and classmates, you might like an online course. Most online courses feature vibrant discussion boards and robust participation from students, which is typically a significant part of a course grade. These courses typically include a midterm and/or final exam.

Classroom-based courses: If you prefer a more traditional experience and a formal face-to-face experience, you might like a classroom-based course. Most adults who attended a college or university in the past have taken classroom-based courses, which typically offer a structured schedule and interaction with others. These courses typically include a midterm and/or final exam.

Independent Study courses: If you are an independent learner who prefers to work alone within a structured schedule and without any interaction with your fellow classmates, you might like an independent study course. Most independent study courses include course materials and assignments that students complete on their own with little interaction with their professors. These courses typically include a midterm and/or final exam.

Examination programs: If you are an independent learner who likes to take exams, you might like examination programs, which are also called credit-by-exam programs. These are pass/fail exams where students schedule the exam when they think they are ready for it. (Learn more on Page 15.)
Portfolio Assessment: If you enjoy writing, storytelling and like the challenge of using evidence to prove a point, you might be a candidate for portfolio assessment. Portfolio assessment is a process that enables students to earn credit for knowledge they acquired outside of the classroom that is equal to what would have been learned in a college course. (Learn more on Page 16.)

Thinking about how you like to learn is another way to make sure the institution you select offers programs that meet your needs, which can make a difference in your collegiate experience.
CHAPTER FIVE

Earning Credit for What You Already Know
Earning Credit for Your Prior Knowledge

Does being able to earn credit for what you already know sound too good to be true?

The good news is that it is not too good to be true.

In fact, it is a concept any adult who is thinking about coming to back to college should be familiar with because most adults acquire at least some college-level knowledge during the course of their careers and lives. This is knowledge that was not acquired in a traditional classroom. It may have been developed through years of work, professional training or other experiences.

The concept of earning credit for the college-level knowledge you possess is known as prior learning assessment (PLA). It enables students to earn credit for knowledge gained through learning experiences that can be equated to what would have been learned in a college course.

This is not awarding credit for life experience. Rather, it utilizes an assessment to demonstrate a student’s college-level knowledge that has been gained through their experience.

For example, take a student who is a manager and who has to take a management course to complete their bachelor’s degree.

Using prior learning assessment, the student cannot earn credit for the course just because they are employed as a manager. The student may be able to earn credit for the course if they are able to demonstrate their knowledge of management concepts and how that knowledge is equivalent to what would have been learned in the course.

So, how would an adult student do that?

Two popular assessments used in prior learning assessment are examination programs and portfolio assessments.

Examination Programs

Examination programs are essentially the final exam version of a course. Students who pass the exam earn the credit. These programs tend to be a good fit for independent learners, students who possess college-level knowledge and students who are good at taking tests.

Students looking for a more efficient model to earn a college degree should consider examination programs, which have become popular among those who want to accelerate their pace and contain costs. Nearly 3,000 colleges and universities in the U.S. accept credit-by-exams as transfer credit.

It is important to note that examination programs are not for everyone, especially students who prefer a structured environment and interacting with a professor and fellow students. Deciding to earn college credit by preparing for an exam that covers a semester’s worth of content means you have to be self-motivated and disciplined. This approach appeals to many busy adult students who have competing demands and who prefer to work independently.
Examination programs have been used for decades and continue to grow today because they offer value to students and enable them to complete degree requirements more efficiently than taking traditional courses. Two of the most common examination programs are the College-Level Examination Program (CLEP®) and the DSST exams (formerly known as DANTES exams). In addition, some colleges and universities offer their own examination programs.

It is important for students considering a credit-by-exam program to first check with an institution to make sure credits from the exam they are planning to take can be transferred to satisfy a requirement in their degree program. It is also important to note that these are pass/fail exams, where students are required to pay for the exam regardless of whether they pass or fail.

**Portfolio Assessment**

Portfolio assessment was pioneered by a small group of colleges in the early 1970s that formed the Cooperative Assessment of Experiential Learning. This group developed improved methods in the assessment of experiential learning, which eventually became the standards that govern many of today’s prior learning assessment programs.

Portfolio assessment is not necessarily about book knowledge. Being well read on a topic may not be enough for you to earn credit via this method. Portfolio assessment also involves a student reflecting on the learning experiences they have and being able to discuss how their knowledge has been applied or will be applied. With portfolio assessment, you are challenging a course and using your prior knowledge to prove you possess the knowledge that is equal to what you would have learned by taking the course.

There are many types of experiences that are typically applicable to portfolio assessment. Some examples include growing up in an ethnically diverse culture, being fluent in a foreign language, being proficient at playing a musical instrument or other type of performing art, or possessing in-depth knowledge of a particular subject that has been developed through your career or a hobby.

The process of portfolio assessment includes:

- identifying a course that you want to earn credit for using the knowledge you already have; this includes identifying an actual college course, course description and the course’s outcomes and objectives;
- developing a narrative, which is fine-tuned to address the course objectives; and
- assembling a body of appropriate evidence that proves you possess the college-level knowledge that you would have acquired by taking the actual course.

With portfolio assessment, your responsibility is to demonstrate how your knowledge satisfies the learning objectives within the course. Typically, this may be done by working closely with an expert in the subject, who is affiliated with the institution.
Professional Training, Licenses and Certifications

Adults may also earn credit for professional training and military training they have completed as well as professional licenses and certifications they may possess.

Many colleges and universities award credit for professional training and military training programs that have been evaluated and recommended for credit by the American Council on Education’s College Credit Recommendation Service.

For military training, this may include training listed on a Joint Service Transcript, a transcript from the Community College of the Air Force or a transcript from the Coast Guard Institute.

In addition, adults may be able to earn credit for professional training that has been reviewed by the National College Credit Recommendation Service.

For more information, visit the following websites:

- American Council on Education College Credit Recommendation Service: [www.acenet.edu/news-room/Pages/College-Credit-Recommendation-Service-CREDIT.aspx](http://www.acenet.edu/news-room/Pages/College-Credit-Recommendation-Service-CREDIT.aspx)
- National College Credit Recommendation Service: [www.nationalccrs.org](http://www.nationalccrs.org)
- College Level Exam Program: [clep.collegeboard.org](http://clep.collegeboard.org)
- DSST Exams: [www.getcollegecredit.com](http://www.getcollegecredit.com)
- Council for Adult and Experiential Learning: [www.cael.org](http://www.cael.org)
CHAPTER SIX

Online Courses
What is it Like Taking an Online Course?

Have you ever taken an online college course?

If not, do you worry that you would not be able to succeed in an online course?

For many adults who completed classroom-based college courses earlier in their lives, the thought of taking an online college course can seem intimidating. Some worry that they need to have an advanced understanding of computers while others feel that they will be isolated by not sitting in a classroom with other students and a professor.

These are two of the most common misunderstandings about online learning.

Fortunately, you do not need a degree in computer science to succeed in an online course. You only need the desire to complete your degree. Most online courses employ tools that are commonly seen on many well-known programs that you probably encounter regularly.

Many online courses are designed with architecture that is easy to navigate and have features that make completing and submitting assignments simple. Most institutions that offer online courses also provide tutorials and demonstrations for students, so they can become familiar with the learning platform before starting the course.

Many adults who complete their first online course say that the interaction they have with fellow classmates and the professor is richer and deeper than what they experienced in classroom-based courses.

"Fortunately, you do not need a degree in computer science to succeed in an online course. You only need the desire to complete your degree."

This is largely due to the fact that with most online courses, a high percentage of the grade is based on the quality of the students’ interactions with each other in the course discussion board. In most online courses, a discussion board is like a “chat” feature within the course that connects the students and the professor with each other.

This interaction often leads to students sharing information about their careers that link directly to the discussions and assignments in the course. In addition to sharing and providing feedback, many online students learn lessons that can be applied to their daily jobs and benefit from the perspective of their peers in the class, who represent a diverse group of people from different places and backgrounds.

Many adults who have not taken an online course have questions about the professors who teach these courses.
The professors who guide students in online courses typically hold office hours (as they do for brick-and-mortar classroom students) and are available for private discussions and additional assistance in a class. The discussions can take place over the phone, via online video or through email. It is also important to note that most online courses enable students to confidentially contact their professors if they wish to post something that they do not want the rest of the class to see.

One of the biggest benefits of online courses is the ability to complete the course without having to be at a specific place at a specific time. While most of us are familiar with classroom-based courses, many adults simply cannot make the time to sit in a classroom, even if it is on a weekend or during the evening.

Online courses remove that barrier because they can be accessed wherever a student has an Internet connection. Many adult learners find that accessing their courses from home during their down time works best, while others prefer to access courses at a public library or in their offices (pending the approval of their employer).

Asynchronous online courses remove another barrier for adults: the need to log in at a specific time. These courses typically have a weekly schedule that enables students to log in and complete assignments and participate in discussion anytime during the week.

Synchronous online courses typically require students to log in at a specific time to participate in a live event of some kind, such as an online lecture or live group discussion.

As you consider the possibility of taking online courses to complete your degree, here are some key questions to ask the college or university you are considering:

- Can the program be completed entirely online or would I have to take any classroom-based courses?
- Are your online courses delivered asynchronously or will there be set times I need to log in to attend online lectures or live discussions?
- Will I be able to take my midterms and finals online or do I need to travel to a physical location for a proctored exam?
CHAPTER SEVEN

Importance of Time Management
Managing Your Time as an Adult Student

Do you ever think that because you are so busy, there is no way you could possibly make the time to complete your college degree?

If so, you are not alone.

Technology has increased flexibility and accessibility to courses at many colleges and universities and with good planning, it is possible to achieve your goals without sacrificing your career or the responsibilities you have to your family, friends and community.

So, what is the secret?

It all comes down to time management and creating a plan. Finding a plan that helps you balance your life, your career and school is the key to success for most adults who come back to complete their degree.

Successful students develop a routine in a structured environment by setting up certain dates and times to accomplish the course-related tasks that they need to do. For some, it may be an hour after the kids are in bed. For others, it might be a few hours early on Sunday morning. Every student is different, but they all find the time that works best for them.

One of the biggest mistakes adult learners can make is underestimating the importance of time management. Poor time management affects productivity, organization, self-control and, ultimately, grades. Studying and completing your course work should be a top priority, so your planning should reflect that.

If you are a procrastinator, you may tell yourself that you will get to it later. But putting off course readings and assignments, even for a little while, can affect your grades and overall grade point average (GPA). To avoid this trap, study regularly to increase information retention and eliminate the need to cram for an exam.

Again, it gets back to creating a schedule and sticking to a routine.

If you select an online program, you should plan to log in to your course several times a week and plan to spend four-to-six hours per week on the course. Due to importance of participating in class discussions, online learning can require better time management than classroom-based learning.

You can do this, but it will require careful planning and your best efforts.
CHAPTER EIGHT

Cost Factors
What are the Cost Factors with Going Back to College?

Most adults who come back to college have many financial obligations, from paying the mortgage and monthly expenses to paying for their children’s education.

Does this sound like you? If so, you are not alone.

Adults can use a variety of resources to help finance the cost of their own education, including federal financial aid, bank loans, employer tuition assistance, military tuition assistance, veteran benefits and scholarships.

Regardless of how you finance your education, it is important to understand the key cost factors related to completing your degree. Below are common costs at most colleges and universities.

- **Application**: Most institutions charge an application fee to apply for admission; application fees typically range from $40 – $90.

- **Academic Evaluation**: An academic evaluation is a review of a student’s past college credits; some institutions perform an evaluation only after an applicant enrolls, while others cover the evaluation under the application fee; if you are planning to transfer credit from an institution outside of the United States, you may be responsible for separate costs to complete an international credit evaluation.

- **Transcripts**: Most institutions charge former students and graduates to send their academic transcripts to a new institution; they typically charge a nominal fee around $5 – $10 per transcript.

- **Enrollment**: Many colleges and universities charge students an enrollment deposit to save their space in an incoming class, which is usually around $200 – $250; some schools charge an enrollment fee that transforms an applicant into an enrolled student who then gains access to student services.

- **Tuition**: Tuition is typically considered payment for courses a student takes; most schools offer a per-credit tuition rate for part-time students and most list their tuition options on the institution’s website.

- **Books and Course Materials**: The cost of books and other course materials are usually not included in tuition and can become costly, depending on the course and textbook. Some institutions do include electronic books and course materials with their tuition costs. Be sure to check carefully.

- **Fees**: Fees are typically considered payment for administrative services conducted by the institution in support of students taking courses; common student costs include fees for course registration, course extensions, late registration, parking and graduation.
CHAPTER NINE
Frequently Asked Questions
Frequently Asked Questions

I have earned college credits in the past. Do I have to start over?

Not necessarily. Many regionally accredited colleges and universities accept transfer credits from other regionally accredited institutions, including community colleges.

I have a really busy life. How much time will I have to commit to earn my degree?

It depends on the programs and degree requirements of the college or university you choose. Many schools require you to attend classes on campus several evenings a week or on weekends and then prepare for projects and tests outside class hours. Some schools offer more flexible options, geared to adult learners, such as online or independent self-study, which lets you work at your own pace. And yet other schools offer a combination of both on-campus and online learning. The length of time also varies according to the number of credits you may be able to transfer to your new school. The more transfer credit you can apply to your new degree, the fewer courses you need to complete.

I have been working in my field for 12 years. Can I get credit for what I have learned?

That is a possibility. Many colleges and universities have prior learning assessment programs that enable students to demonstrate college-level knowledge acquired outside the classroom, through professional and military training and other life experiences. You may even be able to earn credit for licenses and certificates you possess or courses you may have taken at work.

Do I have to take an entrance exam?

This depends on the institution. Along with a completed application, application fee, and high school or college transcripts, many colleges require prospective students to submit scores from a standardized entrance examination, such as the SAT or ACT (undergraduate) or the GMAT or MAT (graduate). Schools that work primarily with adult learners may be a little more flexible in their admission requirements.

Summer is a light time for me at work. Do I have to wait until September to begin?

Courses at most traditional colleges are offered at the start of the fall and spring semesters. Most also offer a limited number of courses over the summer. However, if you choose a college that offers online programs, you may be able to start classes at any time during the year.
I like the idea of learning online, but I also like interacting with a professor and other students. Is it possible to have both?

Yes, it is possible to have both. Certain schools give you the option of taking courses online or attending classes on campus or at a regionally accredited college or university of your choice, and then transferring credits back to your home school. Some schools also offer blended courses that combine online and classroom experiences within the course.

It is hard to predict the demands of work and family life. What if I have to take a hiatus?

You might do well at a college that recognizes your commitment to family and career, and offers flexibility for motivated adult learners. These schools typically let you resume your degree program at any time, without any loss of earned credits, after you take a break for personal or professional reasons.

There are so many demands on my financial resources. Can I afford to go back to college for my degree?

Finishing your degree is an important investment. Tuition and fees vary whether you decide to attend classes on campus or complete an online program. You will also need to allow for the costs of books and school supplies. Many colleges will help you determine if you qualify for financial assistance and some will even guide you through the application process for grants, scholarships, student loans, and state and federal financial aid programs. You also may wish to ask your employer if you qualify for tuition reimbursement.

Will completing my degree really help me increase my earnings or get a promotion?

According to the U.S. Bureau of Labor Statistics, earnings are higher and the unemployment rate is lower for people who have high levels of education. The reverse is true for less educated American workers.

The weekly median personal income of workers 25 and older with a bachelor’s degree is more than $630 higher than Americans who only have a high school education*, which is an annual difference of more than $33,000. Earning a college degree does not automatically mean you will command a higher salary or get a promotion; however, in both the private and public sectors, education does play a factor in certain bonuses and promotions. In some cases, a degree is required to ascend to the next level.

How can I ensure a college or university is reputable and respected?

The academic quality of any institution is directly tied to its accreditation, which is an independent review of a school’s educational programs to determine the education provided is of uniform and sound quality. An institution that has earned accreditation ensures that it has met established standards of quality determined by the organization granting the accreditation. Accreditation determines a school’s eligibility for participation in federal and state financial aid programs, it is important for the acceptance and transfer of college credit and is a prerequisite for many graduate programs. The most recognized and accepted type of accreditation in the United States is regional accreditation.
Thank you for your interest in this eBook. We hope it provided you with helpful information about finishing your degree.

Interested in speaking with an Admissions Counselor? Make an appointment today.

For more information about going back to college as an adult student, please contact the Office of Admissions at (888) 442-8372 or admissions@tesu.edu.