



STEP BY STEP

GUIDE TO YOUR ONLINE EDUCATION

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GOING BACK TO SCHOOL? YOU'RE IN GOOD COMPANY

The **traditional** stereotype of a college student is a wide-eyed teenager still clutching their high school diploma. Every year, colleges welcome millions of these students, most of whom will live near campus and attend classes full-time until they graduate. If this profile describes you, then you're in good company – and you're in the majority. Most schools are designed to help students like you succeed, and there are limitless resources to help you obtain your degree.

But there are other kinds of students as well. Many institutions refer to these students as **non-traditional** students. These are students who don't fit the stereotype. These students come to school as adults, and many already have families and careers. As such, they cannot live on campus and cannot attend classes in a traditional fashion, yet they still want the benefits of a college degree. Here a few examples.

Pam is thirty-four-years old, divorced, and a mother of two children. Currently, she works full-time at a retail store to support her family. Pam never had a chance to go to college, but she is anxious to get a degree so that she can provide a better living for herself and more opportunities for her children. The problem is that Pam must continue to work, and so if she wants to complete her education, she will need something more flexible.

Daniel is twenty-eight-years old and married to his high school sweetheart, who is expecting their third child. After graduating from high school, Daniel started working as a mechanic. At the time, he felt like he was making "big bucks." But now, with a growing family and a relentless mortgage payment, Daniel realizes he needs to make more money to provide for his family. The problem is that without a college degree, Daniel's options are limited.

Isabel is a stay-at-home mother who lives in a small rural community where her husband works as a physician. When she was younger, Isabel went to college and got an associate degree. She always wanted to get a bachelor's degree, but her family obligations made it impossible. Now that her children are all in school, however, Isabel finally has the time to pursue her degree. The problem is that there are no colleges in her community.

Raul is a middle-aged man with a good as a real estate agent. Although he likes helping find their "dream home," Raul's own dream is to work with computers. Currently, he spends his evenings and weekends dabbling with programming and fixing computers for his friends and neighbors. Sometimes Raul wonders how he could take his hobby and turn it into a career.

Although different in many respects, what each of these non-traditional students have in common is an interest in getting – or finishing – their college degree. They also share a common problem: with traditional education, they would never be able to get their degrees.

Thankfully, there is another option for these students -- online education. With online education, non-traditional students have the opportunity to pursue their degrees while still meeting work and family obligations. Online education allows them to take classes when and where they want – all they need is a computer and an internet connection.



The main purpose of this Step-By-Step Guide is to help non-traditional students make an easy transition to college. This guide provides advice on how to select a major, choose a degree, prepare a college application, obtain financial aid, and develop those skills that will ensure their long-term academic success.

Though the process is involved and even complicated at times, the important thing to remember as a non-traditional student is that you are part of a community. Like Pam, Daniel, Isabel, Raul, and the other 3.2 million college students now involved in online education, you too are in good company.



HOW TO CHOOSE YOUR AREA OF STUDY

Once you've decided to go back to school, the next task is to select your area of study. Typically, potential students fall within three categories with respect to areas of study.

- You know the occupation you want, but you are unsure about what you should study in order to get that occupation;
- You know what you want to study, but you don't know what kind of occupation that will get you;
- You are unsure of both what you want to study and what occupation you want.

You know the occupation you want, but you are unsure of what to study to get that occupation.



If you fall into this group, the best thing to do is to consult the "Occupational Outlook Handbook" (OOC), a publication provided by the U.S. Department of Labor. The handbook can be found at <http://www.bls.gov/oco/>.

The "Occupational Outlook Handbook" provides descriptions on hundreds of different jobs, including information on what workers do on the job, earnings, expected job prospects, working conditions, and, most importantly, what kind of training and education you will need to be eligible for a given job.

Once you know the type of training and education you need for your chosen profession, you can make an informed decision about your area of study.

You know what you want to study, but you don't know what kind of occupation that will get you.

If you fall into this group, the best option is probably to contact an academic advisor at a local college or university and discuss the types of careers that students with certain degrees or degrees in certain subjects typically get. Bear in mind that for certain occupations, as well as for graduate school, your area of study is not as important as the level of your degree. In other words, whether you have a BA in Sociology or a BA in Communications is not important for some jobs; what is important is that you have a BA. The same goes for graduate school.

You are unsure of both what you want to study and what occupation you want.

If you fall into this group, you may want to consider taking a diagnostic test. A diagnostic test asks you a series of questions with the intent of ascertaining your personality type. Once it determines your personal strengths and preferences, it provides you with a list of careers that other people with similar strengths and preferences typically pursue.

There are various kinds of diagnostic tests available, but one of the most popular is called a “Holland Test,” which is named for its creator, Dr. John L. Holland, who argued that like-minded people like the same jobs – in other words, “birds of a feather, flock together.” Most Holland-type tests require a small fee (usually under \$10), but given what you will ultimately invest in your education, the fee is well worth it, especially if it gives you a list of careers that would be a good fit for your personality.



For more information, or to take a Holland test, visit The Career Key at <http://www.careerkey.org/>.



TYPES OF PROGRAMS OFFERED BY ONLINE EDUCATION

Once you know your area of study, you need to select the right program. There are a variety of options available, including degree, diploma, and certificate programs, as well as non-credit programs such as continuing education. The purpose of this section is to identify the basic differences among these programs and to examine their respective strengths and weaknesses.

Degrees

A degree is the traditional benchmark of a college education. A degree signifies that its recipient has a basic knowledge of the arts and sciences as well as specialty training in a specific area of emphasis.

There are several different degrees, including **associate, bachelors, masters, and doctorate**. Degrees vary based on the time needed to complete their respective requirements. Typically, a full-time student can complete an associate degree in two years and a bachelor's in four. Masters and doctoral degrees may take several years to complete depending on the area of study.

The primary strength of the degree is that it offers not only specialty training but also the kind of broad-based knowledge that is considered the hallmark of a liberal education. Furthermore,

degrees have a long tradition and therefore tend to carry more weight with potential employers.

Diplomas or Certificates

In comparison with degrees, diploma or certificate programs are not, strictly speaking, academic credentials. A diploma or certificate simply indicates that its recipient has completed a series of courses focusing on particular field, such as software testing.



The requirements of diploma or certificate programs vary by institution, and the terms “diploma” and “certificate” are often used interchangeably. Two universities could easily offer similar programs in content and duration, and one may award a diploma while the other awards a certificate. In other words, there is no generally accepted standard that distinguishes diplomas from certificates.

The strengths of diploma and certificate programs are that they tend to be significantly shorter than degree programs and they focus more on practical applications rather than theory. Diploma and certificate programs are less expensive and their entrance requirements are far more lenient than those of degree programs.

Continuing Education

Continuing education is an umbrella term used to describe the variety of classes that do not fulfill requirements for degree or diploma/certificate programs. Simply put, continuing education programs are designed for students who are interested in education for its own sake.

Continuing education includes an array of classes ranging from hobbies to software development and other specialized professional training.

Because continuing education does not operate within the strict parameters of degree or diploma/certificate programs, students are free to draw on numerous subjects and interests. Furthermore, continuing education courses are less expensive, very flexible, and open to everyone.

Choose a program should be based on your personal or professional goals. Some jobs will require a degree while others may be content with a diploma or certificate. That’s why it’s important to know the expectations of your intended occupation before you begin studying. Planning ahead will allow you to maximize your time and money.



HOW TO CHOOSE AN ONLINE SCHOOL

Once you know your area of study and the kind of program you want, you can find the college or university best suited to your goals. Traditionally, when students were looking for a school, they would consider its location, the climate, the diversity or make-up of the student body, the size of the campus, and the nature of student life. But for online education, most of those factors will not play a role. But there are other factors you will want to consider.

Diversity of Programs

The first question you want to ask when evaluating an online education provider is whether or not they offer programs you're interested in. This sounds obvious, but keep in mind that while some schools will offer virtually every online program available, others will specialize in certain fields, such as business. So before you become too enamored with a school's website and begin researching tuition costs and schedules, make sure they offer *your* program.



Two-Year or Four-Year Programs

The traditional distinctions between two-year and four-year schools also applies to online education.

Two-year schools, also called **junior colleges** or **community colleges**, offer diploma/certificate programs and associate degrees, which can be either terminal programs or transfer programs.

Terminal programs (also called **technical programs**) focus on training students so that can acquire jobs in established trades immediately after graduation. **Transfer programs**, by contrast, are designed to provide students a block of credit that can be transferred to a four-year school, where they will continue their education.

Typically, two-year schools are open enrollment and favor students who are not yet academically prepared for a four-year school or who are concerned about cost (two-year schools tend to be less expensive than four-year schools).

Four-year colleges or **universities** offer a much wider array of programs than two-year schools. Like two-year schools, four-year schools may offer diploma/certificate programs and associate degrees, but they also offer **bachelor's degrees**, **master's degrees**, **doctoral degrees**, and **professional degrees**. Four-year schools also tend to offer a much greater selection of majors.

As a whole, four-year schools tend to be more prestigious than two-year schools, which means a degree from a four-year school will tend to carry more weight with potential employers. On the other hand, four-year schools are also more competitive and challenging academically, and they usually cost more than two-year schools.



Public or Private

Colleges and universities can be either public or private, meaning that they are governed and subsidized primarily by public money (usually through state taxes) or private. Public schools operate like any public entity and are subject to many of the same laws and restrictions. Private schools, by contrast, have much more latitude in establishing and maintaining standards based on their own traditions and values.

In material terms, the difference between public and private schools is cost. Generally, private schools are much more expensive (often 3-4 times more) than public schools.

Accredited or Non-Accredited

Typically, if a school is accredited, it means it has been evaluated by a national agency and met the criteria for approval. Accreditation is voluntary, but most schools want to because accredited because it improves their reputation and prestige.

Some schools, whether by choice or because they are unable to meet the necessary criteria, remain non-accredited. Students should not eschew non-accredited programs out of hand – after all, non-accredited programs are cheaper and still provide students with occupational skills – however, students should be aware of the differences and be advised of these differences might become significant factors for potential employers.



Though accreditation agencies are independent entities, the most reliable and well-respected are authorized by the U.S. Department of Education, which ensures that the agencies and their criteria are legitimate. However, not all accreditation agencies operate under the aegis of the U.S. Department of Education, and many schools claim accreditation through these agencies. Be advised that schools accredited through these unrecognized agencies cannot guarantee that their degrees will be universally accepted.

Finding-out if your online education provider is accredited or non-accredited – and whether the accreditation agency is recognized by the U.S. Department of Education – is relatively easy but important step in your selection process. Look for the information on the “About Us” section of the website or ask an academic counselor or another school representative.

Transfer Credit

If you’ve completed any college-level classes and are now considering transferring to another school – say, an online university – you should contact an academic advisor and ask specific questions about the college credit you’ve already received. College credit may include credit earned through taking college classes or through national testing programs such as CLEP, DANTEs, or AP Tests.



Schools have varying policies about transfer credit. Many schools will allow you transfer the credit straight across; others may allow you to apply it as elective credit; some schools, however, may not accept the credit at all. Before making any final decisions about your online education provider, be sure you are clear about their policies on transfer credit, as this may profoundly affect the length of your program and its ultimate cost.



THE ADMISSIONS PROCESS

The admissions process for online education is similar to that of traditional education, especially with respect to degree programs, although there are some differences depending on the school. To apply for undergraduate programs, you will need:

- A high school diploma, GED, or foreign secondary school equivalent
- Proof of U.S. citizenship or a valid non-resident visa

You will also need to fill-out an application. The application will probably ask for the following information:

- General background, work experience, and contact details
- Test scores
- Official transcripts

In addition to the application, non-native speakers of English may also be required to pass the Test of English as a Foreign Language (TOEFL) or similar test.



Some programs also have further requirements. Certain undergraduate programs, such as nursing, may require that you already have an associate degree in that field and at least one year of work experience. Graduate programs may also require applicants to have already received an undergraduate degree from an accredited college university as well as three years' work experience. Most schools will also require students to verify that they can meet the financial obligations associated with college, which is the subject of our next section.



GETTING FINANCIAL AID

“You have to spend money to make money,” or so the old adage goes, and that is certainly true of education. That’s why education is referred to as an investment. The payoff is certain, not only in terms of your personal enrichment and intellectual growth, but also in terms of your increased earning potential. That being said, getting an education of any kind can be expensive.

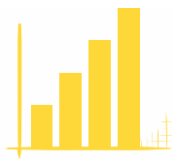
On average, the cost of one-year's worth of school, including tuition, housing, transportation, and other fees, amounts to about \$12,000 per year at a public school and \$32,000 at a private school. What this means is – and you may want to sit down – the cost of a four-year bachelor's degree is anywhere from \$50,000 to a staggering \$125,000. And that's not figuring the cost of lost wages.



Still, even with the rising cost of education, the potential return on the investment is enough to convince even the most fiscal conservative that the best long-term strategy for enhancing their career is through education. For instance, consider the expected annual salaries of persons with the following degrees.

- High school diploma: \$34,000
- Associate degree: \$46,000
- Bachelor's degree: \$65,000
- Master's degree: \$83,000
- Doctorate degree: \$103,000

These numbers, based on a report from the U.S. Census Bureau in 2004, show that despite the rising costs of education, the potential payoff is enormous. So if you have to go into debt to further your education, don't worry. The investment is worth it.



The good news is that there is financial aid available – lots of it. So one of the first things you should do as you are preparing to commence your online education is to investigate the various forms of financial aid. You will be surprised at just how much money is available to you, and just how much you can allay the cost of education with a little work and creativity.

Below is a list of various types of financial aid available to help subsidize the cost of your college education.

Federal Student Aid

Federal Student Aid, or Student Aid, is a series of financial aid programs provided by the U.S. Department of Education to help students pay for postsecondary education. These programs include **grants** and **student loans**. Students can apply for both of these programs by filling out a **Free Application for Federal Student Aid** or **FAFSA**.

Grants

Grants are monetary awards that do not have to be repaid. Some grants are awarded based on the student's field of study, such as engineering or law, while other grants correspond with certain degrees. Often grants may be earmarked for minorities, women, military personnel and their families, or underrepresented students. But one characteristic shared by nearly all grants is that they are awarded based on financial need.

One of the most popular grants is the Federal Pell Grants, which are provided by the U.S. Government to low-income college students. Pell Grants are worth anywhere from \$400 to \$4000 dollars per year, depending on need. To be eligible for a Pell Grant you must be a U.S. citizen or eligible non-citizen working toward your first undergraduate degree, you must attend an



approved school, and you cannot be incarcerated in a state or federal penitentiary. You will also need to fill-out and submit a Free Application for Federal Student Aid or FAFSA.

Once awarded, a Pell Grant is sent directly to the school on a student's behalf and is applied toward tuition and fees. In cases where tuition and fees have been paid through scholarships, waivers, or other forms of financial aid, a Pell Grant may be dispersed directly to the student to cover expenses such as books and housing.

Student Loans

Student loans are special loans given to students to help with the costs of a college education. Student loans typically offer lower interest rates than regular loans and may allow for deferred payments on principal and interest until after graduation.

Most student loans are funded by the federal government although they can also be financed through individual institutions and private lenders. One of the most popular types of federally funded loans is **Stafford Loans**. Almost all students are eligible for Stafford loans regardless of credit score or other financial consideration.

Stafford Loans can be either **subsidized** or **unsubsidized**. A "subsidized" loan is a loan in which the interest is paid by U.S. Government while the student is in school, which means the loan does not accrue interest until after graduation. An "unsubsidized" loan, by contrast, does accrue interest, albeit at a lower rate than regular loans. Whether a student receives a subsidized or unsubsidized loan (or a combination of both) is largely determined by the student's individual need.

To be considered for a Stafford Loans, students will first need to fill-out a Free Application for Federal Student Aid or FAFSA.

Free Application for Federal Student Aid or FAFSA

FAFSA is a general application required for you to obtain any from of Federal Student Aid. FAFSAs take about an hour to complete and can be obtained and submitted online.



In order to complete a FAFSA, you will need your Social Security Number, driver's license, income tax return, bank statements, and investment records. After your FAFSA is completed and evaluated, you will be notified regarding your eligibility for financial aid. The amount and nature of the award depends on your individual need.

The most important thing to remember about FAFSA is to **apply early**. Although you can apply for Federal Student Aid throughout the year, you will need to apply early if you want to secure funding before classes actually begin.

Scholarships

Scholarships are merit-based monetary gifts that can be used for college and do not have to be repaid. Traditionally, scholarships are awarded based on academic merit or some other form of achievement, such as community service or athletics. And while many scholarship programs continue to function this way, some



scholarships are now awarded based on need. The criteria for need-based scholarships vary but most are designated for underprivileged or underrepresented students, including women and minorities.

Scholarships vary in their amounts, ranging from tens of thousands of dollars to a hundred dollars, and students are strongly advised to consider the big and small alike. The virtues of larger scholarships are obvious. What is often overlooked, however, is that the scholarships offering more modest amounts tend to be less competitive and less time-consuming to apply. And because students can receive multiple scholarships, smaller scholarships can be combined so that their total can meet or exceed that of so-called larger scholarships.

The most important thing to remember is that there are literally thousands of scholarships available – need-based and merit-based, large and small. What this means is that nearly every student, including you, is probably eligible for some kind of scholarship. Scholarships can greatly reduce the need for loans and out-of-pocket expenses and thereby ease the financial burden of going to college. Thus, students are strongly encouraged to spend at least as much time seeking and applying for scholarships as they do seeking and applying for college.

Employers

One of the oft-overlooked avenues for financial aid is employers. Most companies – especially larger ones – want their employees to be educated and to obtain the best training in their profession. As such, employers will often compensate employees who choose to go back to school. This compensation can take the form of more flexible hours to accommodate class schedules but may also include tuition reimbursement for students who complete work-related training. As such, working students who are interested in furthering their education in a work-related field should first consult with their employers about possible financial aid.





PREPARING FOR SCHOOL

Going back to school can be stressful even under the best of circumstances. You want to avoid any unnecessary distractions so you can focus on your studies. With this in mind, here are some suggestions of things you can do before school begins that will make your first semester more manageable and enjoyable.

Review Basic Computer Skills

Inherent in the idea of online education is the fact that it is **online**, which means that you will need some basic computer skills in order to succeed. Most of these skills can be learned, but it would be easier if they were learned before classes begin. You don't want your lack of computer literacy to affect your performance in class or create any undue stress. In order to prepare for online education, you should consider learning – or honing – the following skills:



- Sending and receiving email
- Downloading attachments
- Navigating the internet
- Using search engines
- Downloading and installing plug-ins and software
- Using word-processing software (such as Microsoft Word) and being comfortable using basic formatting and editing functions
- Protecting your computer from viruses

Budget Your Time

Being able to work and study independently is one of the great strengths of online education. But for some, this is also one of its weaknesses.



Going to class online requires a greater measure of self-discipline than traditional classes precisely because it allows you to remain in a comfortable environment – namely, at home. And because you are at home, you have to deal with all the distractions of home.

One way you can block-out potential distractions to your education is to budget your time. Before you enroll for classes, do a careful analysis of how much time you have during the week to set aside for your studies. Don't enroll in more classes than you can reasonably complete. Consider your work responsibilities, your family, your social calendar, and even sleep. The nice thing about online education is that you can make it fit your existing schedule – so make it fit. If necessary, cut back on less important activities that can be sacrificed in order to further your education.

Once you've created your "time budget," stick to it. Try to keep your classes from encroaching on other priorities and vice versa. It may take a few weeks to get everything just right, and keep in mind that there are always exigencies (such as family emergencies or end-of-the-semester exams). Still, your online education will proceed much smoother if you will use your time effectively, even when it is tempting not to.

Form a Support Group

One of the basic tenets of effective goal setting is accountability. What this means is that if you set a goal, you need to follow-up and make sure the goal was reached. One way to do this is through writing them down and putting them where they can be seen. Having a visual reminder helps make you accountable for the goals you have set and encourages you to follow through.

The same principle can apply to online education. You are far more likely to succeed and to thrive if there are ways to make yourself accountable. One way to do this is by forming a support group. A support group consisting of your spouse, your children, and close friends can give you the encouragement you need to follow-through on your education even when the going gets rough.

All you have to do to create this support group is to inform them of your education goals and ask for their support. Maybe you can even include them on formulating your "time budget." Suggest to them things they can do to help, or invite them to contribute their own ideas. For some, it may mean simply asking you "How's school?" from time to time. For others, it may mean more of a commitment, such as doing something for themselves that they would normally expect from you. Making these expectations clear at the outset will increase the likelihood that you will reach your goals and that your online education will also be a positive experience for your support group.



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