



CAEL
Linking Learning and Work

A Consumer's Guide to Going to School

By the Council for Adult and Experiential Learning





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

A bachelor's degree will cost somewhere between \$25,000 and \$50,000 and take a working adult from 3 to 12 years to complete. It's a little like buying a car – a car that you get to build yourself!

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

- There's no doubt that going to school/ getting an education/furthering your education/adding school to your already busy schedule affects you, but it also has a huge impact on your family and your work.
- Then there is the question of how to pay for your education.
- Finally, you need to decide which program and which school are right for you.



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

- **Questions to ask yourself;**
- **How to pay for your education;**
- **What school is right for you; and**
- **What program best fits your needs?**
- **A dictionary for adults returning to college.**

Questions to ask yourself

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

Do I have basic computer skills?

You should have a basic level of comfort with a computer and be familiar with such things as word processing, spreadsheets, PowerPoint, creating and sending e-mail, and internet research.

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

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

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

Am I self-motivated? Self-disciplined?

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

What about writing?

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

What about my support system?

We've all heard the saying that "it takes a village," and this is definitely true for adults in school. Your "village" can include significant others, children, parents, work colleagues, and



supervisors. Maybe you could even enroll with a "buddy" to create your own support team. What does your system look like?

Do I have a place to work?

Doing homework on your lap in front of a television is generally not the best idea. Do you have a place to do school work? A space for your books and files? You'll need some way to access a computer and a way to download and save documents. If you want to take online courses, you'll probably need to have your own computer and broadband connectivity.

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

What are your goals?

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

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



How to pay for your education?

Employee-sponsored tuition assistance

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

Some questions you might ask are:

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

Remember that you need to be enrolled in 9 credit hours per semester or you will be required to pay loan back while attending school as opposed to after graduation.



Financial aid

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

- loans, both from the federal government and from private lenders;
- grants;
- scholarships; and
- work-study programs for full-time students

After you've identified the schools or colleges you're interested in, ask about financial aid options. You can also look at the Free Application for Federal Student Aid (FAFSA) website: www.fafsa.ed.gov/.

SHOP AROUND!

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



What school is right for you?

Choosing the right school is a critical decision!

Once again, as you begin researching schools, ask lots of questions. Do some Internet research, visit the school's website, and look for online reviews. Feel free to contact schools by phone or through e-mail with any questions you may have or to request printed materials. Ask friends or co-workers about their experiences looking for and attending schools. Here are some basic questions you may want to find answers to.

- Is the school regionally accredited?
Take a look at www2.ed.gov/admins/finaid/accred/index.html for information on school accreditation, including a database of accredited schools and programs. Be careful to avoid **diploma mills**, which are organizations that claim to be colleges but exist only for profit and to distribute degrees.
- What student services are available?
Specifically, look at the school's reputation and experience with adult students.
- Are student services available at times when adults can access them or only during traditional business hours?
- What about the school's bookstore, library, and technical assistance?
- Is tutoring available?
- Are advisors trained to work with adult students?
- What is the estimated time required to complete a certificate or a degree?
- Are the courses accelerated?
- Are course evaluations available to the public?
- Can I learn more about the faculty members' background and teaching experience?

Questions about PLA?

Visit www.learningcounts.org
to turn what you already know
into college credit.

- May I review a course syllabus?
- Is there a career center? Does the career center have a relationship with the employers I'm interested in?
- What are the steps associated with enrollment?

Prior Learning Assessment

Be sure to ask about Prior Learning Assessment (PLA). If the school you're considering has a system of assessing your prior learning, you could save time and money by earning your degree much more quickly. Ask these questions:

- Is Prior Learning Assessment available?
- What are the costs associated with Prior Learning Assessment?
- Will the school accept my previous college credits?
- How much can I transfer into this program?
- Is there a way for me to test out of courses if I think I already know the content?
- Is there a way for me to create a "portfolio" to demonstrate what I have learned in other areas of my life?

Online Schools, Programs, and Courses

If any or all of the school's courses are offered online, look at the school's experience and reputation in online education. Again, check the accreditation, keep your eyes open for diploma mills, and ask these questions:

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

What program best fits my needs?

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

Check with your employer to see if they offer career or learning and development advising. Many local workforce centers can also help.



Dictionary for adults returning to college

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

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

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

Credit terms

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

Accreditation terms

Accreditation is important and can be confusing for someone new to higher education. In general:

1. tuition assistance is available for regionally accredited colleges and universities; and
2. coursework taken from regionally accredited colleges and universities is more readily transferrable than that taken from schools that are not regionally accredited.

Accredited	Officially recognized as meeting specific academic requirements
Nationally accredited	The determination by one of several national accrediting bodies that a college or university meets a set of quality standards. See the Council for Higher Education Accreditation (CHEA) www.chea.org for more information
Regionally accredited	<p>The determination by one of six regional accrediting bodies in the United States that a college or university meets a set of quality standards; the six regional agencies include:</p> <ul style="list-style-type: none">• Middle States Association of Colleges and Schools• New England Association of Schools and Colleges• North Central Association of Colleges and Schools• Northwest Commission on Colleges and Universities• Southern Association of Colleges and Schools• Western Association of Schools and Colleges <p>See the Council for Higher Education Accreditation (CHEA) www.chea.org for more information</p>

Types of colleges and universities

College	An institution of higher education, particularly one that provides a general or liberal arts education rather than technical or professional training; sometimes called a four-year institution
Community college	A public institution that is funded by local, regional, or state tax dollars, providing both general and vocational/technical education and granting both certificates and associate degrees; sometimes called a two-year college or a junior college
Diploma mill	An organization that claims to be a college but exists only for profit and to distribute degrees
For-profit university	A college or university that is owned and managed by a private, profit-seeking entity and that has not achieved a not-for-profit tax status; some of the larger for-profit colleges that are regionally accredited include Capella University, University of Phoenix, DeVry University, Strayer University, Kaplan University, Walden University, American InterContinental University, New England College of Business and Finance, and Jones International University, among others
Junior college	An older term that refers to community colleges; a public institution that is funded by local, regional, or state tax dollars, providing both general and vocational/technical education and granting both certificates and associate degrees; sometimes called a two-year college.
Liberal arts college	A liberal arts college is one with a primary emphasis on undergraduate study aimed at imparting general knowledge and developing general intellectual capacities, in contrast to a professional, vocational, or technical curriculum
Post-secondary	Also called higher education; refers to any education following the completion of a high school diploma
Private university	A college or university that is not operated by a government entity; though, many receive public subsidies and are subject to government regulation; tuition and fees at private universities tend to be higher than at public universities
Public university	A college or university that is predominantly funded by public (local, state, or regional) tax dollars; tuition at public universities for in-state or in-region students tends to be lower than at private institutions
Proprietary school	A school organized as a profit-making venture primarily to teach vocational skills or self-improvement techniques
University	An institution of higher education that has several colleges within it, particularly a college of liberal arts and a program of graduate studies together with several professional schools, as of theology, law, medicine, and engineering, and authorized to confer both undergraduate and graduate degrees; sometimes called four-year institution
Vocational school	Generally a post-secondary school, sometimes the final year(s) of high school, providing preparation for specific jobs and/or technical education; can be public or private, non-profit, or for-profit.

Degrees and credentials

Academic Certificate	A document issued by an institution or other entity that attests to the fact that a person has completed an educational course or series of courses for credit but not a degree
Advanced degree	A degree that follows the bachelor's degree (i.e., master's or doctorate)
Associate Degree	A degree primarily granted by community or junior colleges after completion of two years of study, or the first half of a bachelor's degree
Bachelor's Degree	A degree awarded by a college or university to a person who has completed undergraduate studies; also called a baccalaureate

Degrees and credentials

Bachelor of Arts	A bachelor's degree usually awarded for studies in the social sciences or humanities, also called a baccalaureate or liberal arts degree
Bachelor of Science	A bachelor's degree awarded for studies in natural science, pure science, or technology
Certification	A process that confirms professional or technical status, usually after the completion of some sort of external review, education, and/or formal assessment
Certificate	This term is used in many ways; it can mean a Certificate of Completion (meaning attendance in a class), an Academic Certificate (meaning courses that carry academic credit); certification or license are the terms usually used when passing a professional test is required
Certificate of Completion	A document that indicates attendance in a class or program
Graduate	A student who holds the bachelor's or the first professional degree and is studying for an advanced degree
Master's Degree	A degree awarded by a graduate school or department, following the bachelor's degree, to a person who has completed at least one year of graduate study
Undergraduate	A student in a university or college who has not received a first degree, i.e., a bachelor's degree

Academic terms

Academic calendar	A calendar issued by a college or university, often found online, that shows registration dates, course start and end dates, and drop-add dates, all of which are important when students register for credit-bearing courses
Admission	A decision made by a college or university to accept an individual as a student in that school
Advising	Academic advising is a collaborative process between a student and an advisor in which a student's background, educational experience, transcripts, placement tests, etc. are reviewed for placement within a school or program
Application	A written (or online) request made to become a student at a particular college or university
Drop/Add	The period of time in the academic calendar when a student may drop and add courses without penalty
Elective	Courses the student can choose that meet overall degree or certificate guidelines or requirements.
Financial aid	Funding which is accessed through a college or university to help students pay educational expenses, including tuition, fees, books, and supplies; scholarship is sometimes used as a synonym for financial aid; although, grants and student loans are also included
General education	Course requirements that are part of every degree program at every college and university intended to provide exposure to a variety of subject areas (math, sciences, humanities, communication) with the goal of graduating a well-rounded, educated person; also called Gen ed
Incomplete	A temporary grade given to a student who does not complete the required assignments in a particular course; typically an incomplete will become a failing grade after a pre-determined period of time
Matriculation	The process of being formally accepted into a degree program
Placement exams	A tool to help adults who have been out of school for a while to know where to start in such subjects as math and reading; even though many adults get nervous at the thought of an exam, a placement exam will make it more likely that new students will do well in the first classes that they take
Portfolio	A set of documents that a student develops to demonstrate learning acquired outside the college classroom and that can be evaluated for college credit
Pre-requisite	Coursework or conditions that are required before a student enrolls in a particular course or program

Academic terms

Prior Learning Assessment	<p>PLA; the process by which a student's former learning, both formal and informal, is tested or evaluated for possible academic credit; Prior Learning Assessment can include:</p> <ol style="list-style-type: none"> Portfolio-based assessments American Council on Education (ACE) guides Advanced placement (AP) exams College Level Examination Program (CLEP) exams DSST Credit by Exam Program Excelsior College Examination Program UExcel Credit by Exam Program National College Credit Recommendation Service (NCCRS) Evaluation of local training Challenge exams
Registration	Signing up for academic classes
Requirement	Courses which must be taken as part of a degree or certificate program
Student services	The array of non-classroom support services provided to students at a college or university; typical services for part-time and adult students will include the bookstore, library, advising, financial aid, and accounting
Transcript	An official report supplied by a school on the record of an individual student listing subjects studied, grades received, etc. As part of the admissions process, colleges and universities will request an official transcript, which comes directly from previous schools attended and carries a school seal.
Transcript evaluation	The advising process by which all transcripts submitted during the admission process are assessed to determine what previous coursework can be accepted by the current institution as part of a student's current academic program
Transfer	The process of accepting and bringing in earlier academic credits to the student's current and/or future program of study
Withdrawal	The formal process of dropping, or removing oneself from, a course; withdrawal deadlines are set in the academic calendar

Learning formats

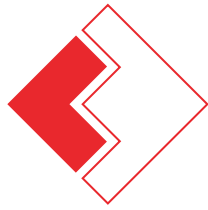
Accelerated learning	Credit-bearing courses that are condensed to be shorter than the traditional academic semester, which is 15 weeks in length, or the traditional academic quarter, which is 10 weeks in length; <i>accelerated</i> can refer to either a course or to a degree program
Classroom	Term used to describe the traditional learning format of students and a teacher together at a specific time in a specific place; also called face- to-face
Distance learning	An older term used to describe a wide array of learning formats that are not classroom based, including Internet classes, correspondence courses, satellite, or closed-circuit television learning
Hybrid/blended learning	A relatively new term that refers to the combination of classroom and online learning
Online learning	A learning format in which learning material is delivered via the Internet

Online learning terms

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

Computer terms

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



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We advocate and innovate on behalf of adult learners to increase access to education and economic security. We provide adults with career guidance and help them earn college credit for what they already know. We equip colleges and universities to attract, retain, and graduate more adult students. We provide employers with smart strategies for employee development. We build workforce organizations' capacity to connect worker skills to employer demands.

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