

Back to College Roadmap for Busy Adults

*Your step-by-step guide to selecting the right school,
going back to college and finishing your degree.*



An eBook from:



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Introduction

This eBook was developed to help you prepare to come back to college as a busy adult and reviews important factors that working adults should consider when selecting a college or university. We hope you find this publication helpful.

About Peirce College

Peirce College was established in 1865 to provide career-focused education for soldiers returning from the Civil War and is one of the country’s first schools to embrace women as students. Today, as one of Philadelphia’s senior private, nonprofit institutions of higher learning, Peirce continues its tradition of serving the unique needs of working adults through online and on-campus programs that provide students with academic excellence, flexibility and personalized support. Peirce offers associate, bachelor’s and master’s degree programs that are taught by faculty who are leaders in their respective fields. Learn more at www.peirce.edu.

You can do this!

The decision to go back to college is a significant one for most adults.

Whether you are going back to finish a degree you started earlier in life or to earn a master's degree or certificate, it is important to believe in yourself. ***You can do this.***

As a busy adult, you take care of your family, go to work every day and have many other responsibilities.

You can also advance your education, and remembering your motivations can help keep you on track.

Changing Careers

Every year, millions of Americans change their careers. If this is your primary reason for going back to school, you are in great company.

Career Advancement

Earning your degree can dramatically improve your job prospects. According to [Georgetown's Center on Education and the Workforce](#), 65% of U.S. jobs will require at least some college or postsecondary training by 2020.

Setting an Example

Many adults go back to school to set an example for their children. After all, it is hard to encourage your kids to advance their education when you have not yet done it.

Increased Earnings

Americans with a higher level of education generally earn more money than those with less education. Taking a look at average median earnings over a 40-year career helps visualize the difference in earnings potential.

Median Lifetime Earnings by Education Level

Master's
degree

\$2.914 million

Bachelor's
degree

\$2.439 million

Associates
degree

\$1.738 million

Some college,
no degree

\$1.609 million

Only high school
diploma

\$1.480 million

Source: "[Measuring the value of education](#)," *Career Outlook*, U.S. Bureau of Labor Statistics, April 2018.

For the above chart, weekly median earnings were used to calculate estimated lifetime earnings for a 40-year career.

STEP 1: Evaluate Your Needs

Before you select a college or university, consider what you need from the institution to be successful.

While many colleges and universities say they serve adults, most are designed for traditional students who have recently graduated from high school and are looking for campus life.

This means that the services offered by many schools may not be tailored to accommodate your unique needs as a busy adult.

Most adult students need an institution that maximizes their transfer credits and helps balance going back to school with their jobs, their families and their other responsibilities.

Also, adults often bring college-level knowledge that has been acquired through specialized training and years of work and professional experience.

Institutions focused on adult learners should offer programs that allow adult students to earn credit for this knowledge, which helps save time and money.

To find a school that was designed with you in mind, consider how important the following areas are to you.

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Flexibility

You have a job, a family and other adult responsibilities so a traditional schedule will probably not work for you. Ask yourself:

- Do I want to take online courses, go to class on campus, or a combination of both?
- For online courses, are there any specific times I need to log in for any live events or lectures?
- Do the times that work for me align with class schedules?
- Do I want to (or need to) take accelerated classes?

Student Support

You deserve the right resources to guide you to degree completion. Make sure the institution you choose has the following student services:

- Dedicated admissions counselors to estimate your transfer credits and tuition costs, and help you select the right program based on your goals
- Dedicated financial aid specialists to explain your financing options and guide you through the process
- Dedicated academic advisors to help plan your degree program, keep you on track and guide you to graduation
- Faculty who specialize in working with nontraditional students, like you, and have the time to get to know you

Career Services

If you are interested in professional advancement, look for a school that offers specialized career services, including:

- Career development specialists to help you enhance your resume, prepare for an interview and find new job opportunities
- Career services available to support you throughout your career, both as a student and an alum

Technical Support

If you think you may need assistance registering for courses and submitting assignments online, look for a school that:

- Provides technical support available either 24/7 or at regular hours during the day
- Offers tutorial videos that show you how to submit assignments and participate in online discussions
- Has an intuitive, easy-to-use student portal and online course space

Selecting a Degree

If you know exactly what degree you want, make sure to find a college that offers exactly what you need. If you are not sure about a program, consider the following:

- Is maximizing transfer credits and military and professional training more important to you than a specific type of degree?
- Do you prefer a program with a healthy amount of math or would you be more comfortable in a program that has fewer math requirements?
- Does your profession require a specific degree that has earned specialized accreditation beyond regional accreditation?

Transfer Credit

Schools that understand the needs of working adults have flexible, generous transfer credit policies that recognize prior learning. Look for a school that:

- Enables you to apply up to 90 transfer credits toward your bachelor's degree
- Will award credit for credit-by-exam scores and professional and military training, including licenses and certifications
- Will accept courses from online platforms, such as Straighterline, Sophia and Study.com, that have been evaluated for credit by the American Council on Education (ACE)

Submitting Your Transfer Credit

- For previously completed college courses, contact the schools you attended or order transcripts via the [National Student Clearinghouse](#), [Parchment](#) or [e-SCRIP-SAFE](#)
- For CLEP® Exams, order your official test scores via the [CLEP® website](#)
- For military training, submit official copies of your **Joint Service Transcript (JST)** or **Community College of the Air Force (CCAF) transcript**
- For professional training that has been evaluated by the American Council on Education, submit your official ACE transcripts via [ACE CREDIT](#)

About Transfer Credits

The most common form of transfer credits are credits earned at one college or university that are transferred to another institution.

There are other sources of transfer credit that are especially common for working adults. These include credit-by-exam scores, professional and military training, and professional licenses and certifications that have been evaluated and recommended for credit by a college or university or the American Council on Education's College Credit Recommendation Service (ACE CREDIT).

Transfer vs. Apply

It is important to recognize that not all transfer credit that has been accepted by a college or university may be applied as credit to a degree.

For transfer credit to be applied to a degree, it must be equivalent to the degree program's requirements. Ask your admissions counselor to provide you with a preliminary review of your transfer credits so you can get an idea of how your transfer credits will apply to your degree.

Academic Integrity:

A school's reputation can impact how future employers perceive you and your degree. Choose a school that:

- Is regionally accredited
- Has specialized accreditation for specific programs
- Is in good standing with State and Federal Departments of Education
- Has solid, long-term partnerships with companies, organizations and academic institutions in your area

Class Size:

If you are looking for a school that provides personalized attention and support, look for a college with smaller class sizes. Ask these questions:

- What is the average class size of online courses in relation to the classroom version?
- Can you meet one-on-one with your professors and advisors?
- How interactive is the course (discussions, projects, group work, etc.) and is that a good fit for your learning style?

What is Accreditation & Why Is It Important?

Accreditation is an independent review of a school's educational programs that provides external quality assurance of colleges and universities.

Accreditation is critical in higher education because it ensures the integrity and quality of academic programs at colleges and universities in the United States.

It also plays an important role in the acceptance and transfer of college credit and an institution's ability to participate in federal and state financial aid programs. In addition, it is often required for acceptance into most graduate programs.

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

Specific academic disciplines, such as legal studies, business, nursing and health information, often have specialized accreditations that are important to those professions.

For more information on accreditation, visit the Council for Higher Education Accreditation:

www.chea.org

STEP 2: Selecting a Course Format

This is an exciting time when it comes to the delivery of college courses and earning credit because there are so many options to choose from.

Think about your own learning style and how you like to learn. Ask yourself:

- Do I want to interact in person and on campus with my professors and peers?
- Do I want to take interactive, online courses that I can access from home and that work around my schedule?
- Am I interested in courses that combine both online and on-campus learning?
- Am I an independent learner who prefers little or no interaction with other students?
- Do I prefer to study hard for a final, rather than doing smaller assignments along the way?

Your answers to these questions can help you identify what type of learning experience you want.

The good news is that colleges and universities offer a lot of options for students. The important thing is to find the format that works best for you.

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Online Courses

- Generally offered completely online and do not require you to visit campus or log in at any specific times
- Courses typically include a course schedule with due dates for assignments and exams and require interaction via a course discussion board several times a week

Campus-based Courses

- Offered in a traditional classroom setting on campus with students attending at a set time every week and a professor leading the class
- Students discuss readings and assignments and listen to lectures; students often submit assignments online

Hybrid or Blended Courses

- These courses combine both an on-campus and an online experience
- Students typically follow a set schedule that includes the dates they are to attend class on campus and when they are to log into the online course
- **Peirce College** allows students to choose, on a week-to-week basis, whether to complete course work online or attend class on campus based on their weekly schedules

Credit-By-Exam

- These programs allow students to test out of a course by taking a comprehensive pass/fail exam that is equivalent to a traditional course at a fraction of the cost
- Independent learners who are good at taking tests tend to be good candidates for credit-by-exam

Portfolio Assessment

- For this credit-earning method, students develop a portfolio that contains evidence documenting they possess college-level knowledge that is equivalent to what they would have learned in a college course
- Students typically work with faculty or other subject matter experts to develop portfolios

Competency-based Education (CBE)

Competency-based education (CBE) is a learning format that focuses on a student's ability to demonstrate mastery of competencies or skills instead of completing a traditional online or classroom-based course.

Like portfolio assessment, students in competency-based education programs apply their existing knowledge to demonstrate mastery of a subject, which make these programs a good fit for adults with work experience who possess college-level knowledge.

At Peirce College, CBE students make progress by passing assessments that are essential to earning the degree and are not bound by a traditional course calendar or schedule.

Programs are usually self-paced and students control their schedules. Those who are motivated can earn their degree as fast as they can demonstrate mastery of the competencies.

Pricing is also different. Tuition for CBE programs is typically much less costly than tuition for course-based programs.

STEP 3: Paying for Your Education

Adult students can use a variety of resources to pay for their college education, including federal financial aid, private student loans, employer tuition reimbursement, military/veteran benefits, scholarships and payment plans offered by institutions.

Financial Aid

Most financial aid is provided by the federal or local government to help students meet educational expenses that cannot be met through their own resources. Financial aid can be either need-based or non-need-based.

The first step to seeing what you qualify for is completing a [Free Application for Federal Student Aid \(FAFSA\)](#).

You will be expected to contribute as much as you can from your own resources (income, savings, and assets) to help meet your college expenses. The results of your FAFSA and the cost of your education will determine whether you have financial need.

Most schools require you to complete the FAFSA before they tell you if you qualify for institutional scholarships.

Grants vs. Loans

Grants are considered “gift aid” because they do not have to be repaid. Loans and the Federal Work-Study Program are considered “self-help aid” because students must repay loans or

“The first step to seeing what you qualify for is completing a Free Application for Federal Student Aid (FAFSA).”

work to earn money for educational expenses. Loans are the largest source of financial aid for most students and families. Most grants, some loans, and Federal Work-Study are need-based financial aid programs.

The Unsubsidized Stafford Loan for undergraduate students is considered non-need-based. Scholarships can be based upon merit, financial need or both.

Private Loans

Some adult students decide to finance their education through private loans they secure through a bank or other lender. Depending on your credit and available rates, some lenders may be able to offer a lower interest rate than what is available via federal or local financial aid programs.

Employer Tuition

Assistance

Many employers place a high value on having educated and knowledgeable employees and offer tuition assistance or tuition reimbursement programs for employees interested in advancing their education at a college or university. Talk to your supervisor or human resources office about whether your employer offers this type of benefit.

Military & Veteran Benefits

Active duty members of the military and veterans earn education benefits that can be used to cover the cost of college education.

Military Tuition Assistance is a benefit paid to eligible members of the Army, Navy, Marines, Air Force, Coast Guard and National Guard. Each service has its own eligibility and application requirements. The Department of Veterans Affairs (VA) oversees veteran education benefits provided via the GI Bill and other programs. To learn more about veterans benefits, visit the [VA website](#).

Payment Plans

Many schools offer payment plans for students that break up tuition payments into segments due throughout a semester. If you do plan to pay for your education via your own resources, ask your institution if they offer a payment plan.

Scholarships

A scholarship is money awarded to a student to cover educational costs, typically through an application process. Scholarships often have requirements related to grade point average, an academic program, past academic accomplishments, athletics or other factors.

- ***Institutional Scholarships:*** most colleges and universities maintain scholarship programs for students. Check with the institution's financial aid office to see you qualify for any opportunities.
- ***Local Scholarships:*** many civic organizations in your area may offer scholarships for continuing education. In Philadelphia, organizations such as [Graduate!Philadelphia](#) and [PhillyGoes2College](#) can direct you to opportunities in the region.

Additional Ways to Find Scholarships

You can explore scholarships opportunities via the following search sites:

- [College Board](#)
- [Scholly](#)
- [FastWeb](#)
- [Brokescholar](#)
- [Scholarships.com](#)
- [Finaid.org](#)

Let's Do This!

Application

- 1 **Complete** the application for admission for the school you want to attend.
 - 2 **Submit** official transcripts for all potential sources of your transfer credit, including college courses you have already completed, military or professional training you have completed, including professional licenses and certifications, and credit-by-exam programs you have passed.
 - 3 **Complete** your Free Application for Federal Student Aid at **FAFSA.gov**.
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Course & Program Prep

- 1 **Think about how much time** you can dedicate to your course work and be successful. As a working adult, you may not be able to easily fit a full-time course load into your busy schedule. It is usually a good idea to start with one or two courses. You can always add more as you get adjusted.
- 2 **Sit down with your family** and discuss how going back to school might change things around the house. This will help your family understand that you are serious about advancing your education and how they can help you.
- 3 **Find the right balance** between courses that are a challenge for you and the subjects that come more naturally. For example, if you are not a math person, take a Humanities course after you complete a Statistics course.
- 4 **Stick to a schedule and create a routine.** Respect your designated study times, sit down and get to work. Find a place that works for you and turn off your phone, so you can focus on your work. Remember - ***you can do this!***

Thank you for your interest in this eBook.

We hope it provided you with helpful information about coming back to college as a busy adult.

For more information, please contact the Office of Admissions to speak with an enrollment specialist at 888.467.3472 or admissions@peirce.edu



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