

# Going Back to School: **2018 Guide to Getting Your College Degree**

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Congratulations! You are ready to begin your journey back to school. Going back to college is a big decision. StraighterLine can help!

#### MAKE THE RIGHT DECISIONS

To make the best decisions for your education, consider the journey to college as a series of steps. If you pay attention to each step along the way, you'll find yourself on an affordable and flexible path to your college degree.

#### **COLLEGE: A COST BENEFIT ANALYSIS**

If you are trying to figure out if the benefit of getting a college degree outweighs the cost, you're in luck. Grab a piece of paper and get started.

#### **BENEFITS OF COLLEGE**

The financial benefits of going back to school are considerable. *The average starting salary earned by 2017 graduates* with a bachelor's degree was \$51,022.

Additionally, the median earnings of a worker with a bachelor's degree is **\$27,300 higher** than a high school graduate (2014). Also, according to a report by the *College Board*, the typical four-year college graduate who enrolled at age 18 when compared to a high school graduate, has earned enough by age 36 to compensate for being out of the labor force for four years, and for borrowing the full amount required to pay tuition and fees without any grant assistance.





#### THE COST OF COLLEGE

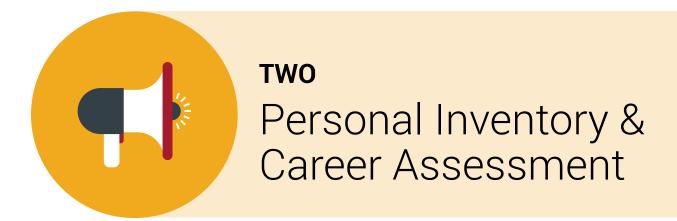
College costs vary considerably between institutions and type of program. As you review your college goals, here are some average *college tuition costs* to keep in mind:

- 1. Public four-year colleges charge, on average, \$9,970 per year in tuition and fees for in-state students.
- 2. Private nonprofit four-year colleges charge, on average, \$34,740 per year in tuition and fees
- 3. Competency-based degree programs charge, on average, between \$2,500 to \$6,000 per year.
- 4. Public two-year colleges charge, on average, \$3,570 per year in tuition and fees

Additionally, there are many high-quality, low-cost **online degree programs** available to students.

Students who need to work while going to college should consider looking into *competency-based programs* that can help you get a leg up without going into debt.

At Straighterline, you can quickly and affordably complete required general education courses, earn college credits, and then transfer these credits to over 130+ partner colleges. These accredited colleges include topranked programs for adult learners that guarantee acceptance of StraighterLine courses for transfer into their degree programs.



A personal inventory will help you make better decisions about what degree path you should take, including what types of schools, majors, and degrees.

Here are the key questions to ask:

#### WHAT SKILLS DO I HAVE?

When answering this question, make a list of your work experience. Make a list of tasks performed on each job. Ask yourself: what were you good at in that position? What did you like? What did you dislike?

Perhaps you worked at a restaurant and discovered you are a whiz at remembering orders. Perhaps you found out you loved talking with the customers, but maybe didn't like working in the evenings or handling food. This may shine a light on the fact you enjoy customer service, but may want to use that skill to help the public in more of an office setting. Or perhaps a degree in a technical field where attention to detail is critical would make more sense than pursuing a nursing degree where you may have to do late night shifts

Another way to look at skills is to make a list of your achievements in past academic environments as well as the community. What were you good at? What did you like or dislike about those activities?

Just because you are good at something, doesn't mean you like doing it. It's important to invest your time in pursuing a degree that will propel you to something you enjoy and have a natural affinity for. Finally, make a list of things you enjoy doing or are

good at doing unrelated to a job. Examples might include remembering directions, grooming animals, or even working with your hands. What are the aspects of these activities that you enjoy? What aspects don't you enjoy?

Pay attention to related likes and dislikes; these will give you good insight into activities you'd like to perform on the job and at school.

#### WHAT INTERESTS DO I HAVE?

As you assess your skills, consider the activities you enjoy. Which classes did you eagerly anticipate in school? Ones with a lot of group project work, or did you prefer solitary analysis?

When you list what you liked most in various activities and jobs, can you find a common theme? For example, do most of the activities you enjoy involve helping others or do you find more satisfaction figuring things out and completing a difficult project alone? Look for common themes.

#### WHAT WORK VALUES DO I HAVE?

A work value may sound like a simple thing, but it goes beyond making money and earning a paycheck.

Do you like working outside? Do you prefer to do your work within a group or do you prefer to perform more independently? Do you like the rush of quick decision-making or do you prefer to sit back and analyze a situation slowly to arrive at an outcome? Consider what kind of work environment and project situations you enjoy.

#### CAREER ASSESSMENT

After spending time learning about yourself and your needs, you may have a rough idea of the types of work you might enjoy and the skills you could bring to that field. Make a list of a few occupations or careers that seem to be a good fit.

Next, spend time learning more about these careers in depth. An excellent place to begin your research is the *US Department of Labor Occupational Outlook Handbook*. By learning more about different professions, you'll gain a good understanding of what skills are required, wages, how many people hold jobs in that profession, what the job growth outlook is, as well as typical educational requirements.

Finally, be sure to spend time talking with people in these professions. Find out what their typical day looks like – this will give you a more specific view into the profession. Find out what types of post secondary certificates and degrees they have earned or are required. Ask yourself whether or not these match your current interests and skills or whether there are gaps you still need to fill.

#### THE JOB CASE FOR A COLLEGE DEGREE

Currently, not enough students in the U.S. are completing college to fill the unfilled jobs which require a college education. According to a study by Georgetown University, the U.S. will be down 300,000 college graduates every year between 2008 and 2018. Jobs of today and tomorrow require the

high levels of education and training that often only a college degree, or advanced credentials, can provide.

# WHAT CAN I DO NOW BEFORE I DECIDE A CAREER AND COLLEGE PATH?

Review your educational background, if you are weak on math, but know advanced math skills are required for certain degrees and careers you have interest in, sign up for a math class now. If your writing skills need polishing, take a developmental writing course. Taking developmental or **self-paced online classes** can help ease you back into student mode with little risk.

The more you know about your end goal, the better able you'll be to design a college degree path without spending unnecessary time, money, or making illadvised career choices.



The more you know about your end goal, the better able you'll be to design a college degree path without spending unnecessary time or money.



#### Let's recap. You want to go back to college.

You have determined the benefits outweigh the costs. You have gone through the steps to look at your skills, interests, and work values. You remain determined.

If you've come this far, you've already performed the tasks necessary to conduct an effective personal inventory. This inventory gave you greater insight into possible careers in fields that suit your particular set of interests, values and skills. Now it's time to steer your path towards the overall job market and see where your areas of interest fit best.

#### **CAREER FOCUS**

The more informed you are about your career goals, the better you'll be able to pursue a degree program that's right for you – and your dreams.

Plus, when you know which career paths you are considering, you'll be better able to realistically estimate your expected college costs versus financial payoffs – and avoid any unwelcome surprises.

# WILL THERE BE A JOB OPENING WHEN I GRADUATE?

According the US Department of Labor (https://www.bls.gov/ooh/fastest-growing.htm), the predicted areas of highest job growth between 2014-24 are in the fields of business, healthcare,

technology, and education. Many – though not all – of these high growth jobs require some type of higher education credential, including a college degree.

A college degree can help fuel job opportunities in these growing professions.

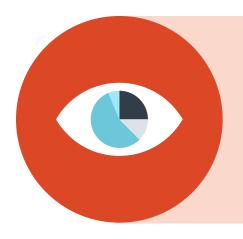
#### FILLING AN EDUCATION/CREDENTIAL GAP

Taking developmental classes or enrolling in low-cost online courses, can help you move beyond your high school classes of long ago onto a college degree path without the pressure of financial risk. Research on prior learning assessment conducted by the *Council for Adult and Experiential Learning (CAEL)*, has shown that students receiving credit for prior learning are 2.5 times more likely to persist to graduation.

#### TRY COLLEGE BEFORE COLLEGE

Taking *online courses for credit* before enrolling in your degree program is a smart move and is an extremely cost effective (and low risk) way to ease back into higher education.

As you begin to fill any educational gaps and get your general education courses out of the way, your confidence will grow. And when it's time to apply to degree programs, you'll have no doubt that you are ready and prepared for success.



## **FOUR**

# Online Education: Program Assessment

When you decide you want to go back to college, and have a good idea of what you want to study, you may think you are done – that all that's left to do now is find the closest college, sign up and enroll. True, geography is one way to choose a college. For many students, it's not necessarily the best way to find the best program.

If you don't enroll in the program that's right for you, your budget, and your career goals, it just isn't right.

Planning appropriately can help you avoid becoming saddled with thousands of dollars in student loan debt with no degree to show for your efforts. You do have affordable options when it comes to college.



StraighterLine has over 130+ partner colleges that guarantee acceptance of StraighterLine courses for transfer into their degree programs.

#### ONLINE COLLEGE COURSES - FOR CREDIT

Nationally, general education courses – the introductory courses that college students take in their freshman and sophomore years – represent about 1/3 of all course enrollments. For adult learners and colleges, the successful completion of one or more general education courses prior to enrolling in a degree program is a strong signal that you will persist to a degree.

Students who complete their general education courses online pay significantly less for their courses, save thousands on their degree and avoid student debt.

StraighterLine is a leading *low-cost online college course provider*. StraighterLine has over 130+ partner colleges that guarantee acceptance of StraighterLine courses for transfer into their degree programs. Students can also receive college credit for their StraighterLine courses at over 2,000 colleges and universities through the ACE College Credit Recommendation Service.

#### **GRADUATION MATTERS**

There are many students who don't graduate – and yet have taken on a significant amount of student loan debt. Plain and simple – not graduating with lots of student debt is the worst possible outcome.

Getting your college degree matters. *Unemployment rates (in 2014)* were triple the rates for millenials with just a high school diploma (12.2%) compared to those with a bachelor's degree or higher (3.8%).

#### YOUR DUE DILIGENCE

The time you put in now to investigate your college options will help you find a degree program that best fits your schedule, your goals, and your finances. The right degree program will give you a much better chance of graduating on time – and on budget.

#### WHERE IS ONLINE EDUCATION TODAY?

Students who graduate from high school and immediately attend an on-campus, full-time college are in the minority. Thanks to its flexibility and affordability, online education has been embraced by all students, including adult learners.

In fact, according to a *Babson Survey of Online Learning*:

- Over 7.1 million students were taking at least one online course during the fall 2012 term, an increase of 411,000 students over the previous year.
- Online enrollments have grown 6.1%.
- 32% of higher education students now take at least one course online.
- 77% of academic leaders believe the learning outcomes in online education are equivalent or superior to face-toface courses.

#### **CHOOSING THE RIGHT ONLINE PROGRAM**

Online degree programs often can offer working adults the flexibility they need. Choosing the right one, however, requires knowing where you are academically and how you learn best, being able to maximize existing transfer credits, and determining which degree will serve your career goals best.

Some programs have semesters and grades; others let you move as quickly as you are able to master the material and having learning outcomes. Plus, online institutions can often offer a higher level of one-on-one teacher-student interaction because technology provides a clear channel for students to reach out for assistance.

#### **ACCREDITED ONLINE DEGREE PROGRAMS**

Accreditation does not ensure an online program's overall quality, but degrees from accredited schools tend to be more highly regarded by other schools and employers. If you have any questions about the reputation of the accreditation of the online colleges you are considering, you should check out the college's accreditation status on the searchable



Many students who have taken online courses have found them to be equally rigorous, more satisfying and of comparable or higher quality to traditional college courses.

database provided by the U.S. Department of Education: *http://ope.ed.gov/accreditation/.* 

There are thousands of accredited online degree programs available through colleges and universities throughout the United States, from state schools, to career schools, nonprofits to for-profits, from competency-based education programs to semester-based.

For many students, the affordability and flexibility of online programs is the most compelling reason to enroll. However, some potential students have concerns about course quality, online college reputations with employers, and doubts about whether they can pursue a specialized degree. Though there is some variability between programs, over two-thirds of academic leaders believe the learning outcomes in online education are equivalent or superior to face-to-face courses. Plus, with online competency-based programs, many employers are starting to work directly with schools to develop degree programs that best meet their business needs.

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#### **HYBRID PROGRAMS**

A hybrid or "blended" program is one in which there is a blend of online and face-to-face delivery of class material. Generally, a substantial portion of the content is delivered online; it typically uses online discussions; and has a reduced number of face-to-face meetings. Alternatively, some colleges may promote a mix of online-only classes combined with some courses that must be completed on campus.

The advantage to a hybrid program is the higher degree of flexibility for a student; however, many of these programs are tied to traditional institutions, therefore the cost savings can be minimal. Often, traditional tuition rates apply and, if there is a synchronous portion to the class, a student still needs to adjust their schedule to fit to the course's timetable.

Most public universities offer some type of hybrid program. You can check out what your state colleges and universities offer by going to their websites and looking at their online courses and programs.

# WHO ARE YOU AND WHAT DO YOU NEED FROM AN ONLINE COLLEGE PROGRAM?

An online program is a great option for students who need flexibility and affordability. As your academic needs shift and confidence as a student grows, you can also adapt your degree path — and your degree program.

Make smart college choices now; it's the best way for you to achieve educational success down the road.



#### **OPEN ENROLLMENT INSTITUTIONS**

Open enrollment institutions are what they sound like - open. This means you can register to take classes, and as long as you continue to pay the tuition and fees, you can take classes as you need them.

Online programs, career colleges and community colleges commonly offer open enrollment, and also provide a variety of developmental classes and support for those students who need to brush up on their academics.

Some online institutions, in addition to open enrollment, offer rolling start dates. This allows you to start and finish your courses at your own pace. You can receive your associate degree through a variety of programs. Typically, online colleges or community and technical colleges fill this niche. For many, an associate degree can lead to a bachelor's degree through credit transfer

#### **BACHELOR DEGREE PROGRAMS**

It may come as a surprise, but traditional campuses are not the largest system for students pursuing a degree.

Some schools offering bachelor's degree programs are more selective in admitting students than others. Many more, however, are not overly selective and admit a high percentage of students who apply.

The flexibility and affordability of online degree programs has helped fuel the growth of students pursuing their bachelor's degree online.

#### **CHOOSE THE RIGHT PROGRAM FOR YOU**

Some students may think college is college. However, college is an investment, and an investment in you – and your future. Be clear with your needs and invest wisely.





Returning to college? Starting college for the first time? You may be surprised, but you might not have to start from scratch — as long as you understand how to transfer college credits.

The *American Council on Education (ACE)* uses the following to describe the transfer of credits:

"Transfer refers to the movement of students from one college, university or other educational provider to another, and the process by which credits representing educational experiences, courses, degrees, or credentials are accepted or not accepted by a receiving institution."

The better you understand how transfer credit works, the more you can use alternative credit options to save on your degree.

# HERE ARE THE LEADING WAYS TO EARN AND USE TRANSFER CREDITS: PREVIOUS COLLEGE EXPERIENCE

It is not uncommon for students to have acquired previous college credits at past educational institutions. Be sure to contact and obtain transcripts from past colleges and have that information sent, per their transfer process, to the institution you are considering. If you intend on going to the same school you attended previously, stepping back where you left off should be a fairly easy process.

Not all schools accept all credits earned at other institutions. Before you begin a new program, be

sure to speak to the school's transfer office and understand your transfer credit status.

# 2-YEAR DEGREE TRANSFER TO A 4-YEAR PROGRAM

Many community colleges have special "articulation agreements" with their state's 4-year college system that describe which courses will be accepted for transfer and for which majors.

Before you start taking classes at your local community college, be sure to find out if the 4-year college you'd like to transfer into accepts the credits from that community college. Not all will.

# COLLEGE CREDIT FOR ONLINE GENERAL EDUCATION COURSES

For those looking to earn college credits at a low-cost, completing your general education courses online is a modern student's way to save money on a college degree.

Online courses, like the ones offered by StraighterLine, are extremely affordable. Also, StraighterLine's low-cost online college courses are guaranteed to transfer into accredited colleges in our partner savings network. And if the courses you take are reviewed and

recommended by the American Council on Education College Credit *Recommendation Service (ACE CREDIT)* - as StraighterLine's are - then your credits may also be accepted at over 2000 colleges and universities that are members of the ACE CREDIT network

# PAST WORK EXPERIENCE AND CONTINUING EDUCATION

You can earn college credit equivalences by passing tests through the College-Level Examination Program (CLEP). These 90-minute exams, which can help you earn a qualifying score on introductory-level college subject exams, are administered at a variety of test centers and at various colleges. You can also earn college credit through other credit-by-exams like the Excelsior College Exams or a Prior Learning Assessment (PLA). A PLA can evaluate your level of learning from activities like military service, community service, work experience, and independent studies and make appropriate credit recommendations.

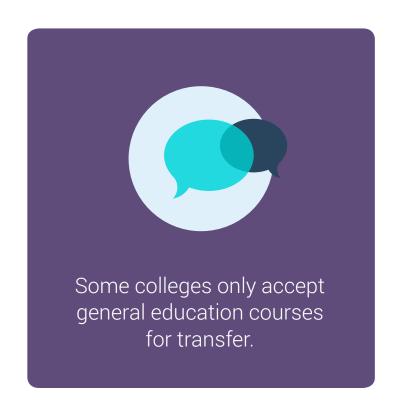
#### **MILITARY TRAINING**

The American Council on Education (ACE) provides a reference guide entitled, "A Transfer Guide: Understanding Your Military Transcript and ACE Credit Recommendations" which helps military personnel and veterans understand the credit transfer process step-by-step. The ability for military training to earn college credits will vary with a college's transfer policy as well as the type of program and major a student is looking to pursue.

#### TRANSFER CREDIT ALERT

Unless you take courses at StraighterLine (which does guarantee credit transfer to its accredited partner colleges), or at a community college with an established articulation agreement with another school, there is no guarantee your previously earned credits will be accepted at your school.

Some colleges also impose grade restrictions. Others have a maximum number of college credits they accept in transfer.



# TAKE TIME TO UNDERSTAND THE CREDIT TRANSFER PROCESS

The transfer process can seem ambiguous – and sometimes it is. Some institutions will help guide you through the transfer process, particularly if they have partnership relationships with another school or prior transfer credit experience with another institution. Contact the transfer office of the college which you plan on attending.

You'll need your previous transcripts and course descriptions to start the process. Be sure to check out **StraighterLine's Credit Transfer Checklist** to learn more about how credit transfer works, what accreditation is, which schools belong to the ACE Credit Network, and more.

Transferring your college credits is worth your effort. With the rising cost of college, don't waste your money and time relearning something you've already mastered.



Going back to college as an adult is a big commitment. You'll need to plan for success both academically and financially prior to enrolling. After all, the day you start taking classes, you'll need to focus your attention on academics – not finances

#### **COSTS OF COLLEGE - WHAT WILL I PAY?**

#### **Tuition and Fees**

Though there is a *huge variation in tuition rates* for colleges and universities, 50% of full-time students at public and private nonprofit 4-year colleges are enrolled in degree programs that charge tuition and fees of \$10,300 or less. At the other end of the spectrum, the average cost of a private 4-year college was \$34,740 (2017). For students looking to get credit for what they already know, *competency-based degree programs* cost between about \$2,500 and \$6,000 per year.

#### **Books and Supplies**

College costs include those beyond tuition – and can add up. The national average for books and supplies alone at 4-year public colleges in 2017-2018 was **\$1,250**.

#### **Room and Board**

The cost of room and board varies with the location and established rates by the college you are considering attending. You will need to research each school individually. Alternatively, online schools or community colleges allow students living at home the opportunity to reduce the overall cost of college and/ or have some more control over their living expenses.

#### **Transportation**

The average transportation costs for 4-year public college students who live on campus was \$1,170 for 2017-21018. Online students are able to bypass the costs, and hassles, associated with transportation.

#### **Personal Expenses**

These miscellaneous, "hidden costs of college," from cell phones to pizza to laundry, can add up. In 2017-2018, for 4-year public college students living on campus, the national average was \$2,100.

# HERE ARE SOME WAYS TO REDUCE YOUR OVERALL COST OF COLLEGE:

#### Attend a Lower Cost School

It is obvious, but worth emphasizing: some schools are significantly less expensive than others. Look seriously at all schools that meet your academic and financial needs.

Don't assume that one type of degree program is cheaper than another: some online degree programs charge a higher tuition than those on-campus.

#### **Pay Less For Your General Education Courses**

If you start your college experience at a community college or complete your general education courses online through a low-cost course provider like StraighterLine, you'll pay significantly less per credit hour. When you transfer your low-cost courses to a degree program, you can save thousands of dollars.

#### **Earn Advanced Credit**

Students who earn college credit prior to enrolling in college can have a much lower overall cost of college. When you come in with advanced standing at a school, it reduces your cost of college by decreasing the number of semesters it takes to graduate or by reducing the number of credit hours you need to take (and pay) per semester.

#### **Use Current Income**

Nearly 80% of college students work while in school. You should plan on paying some of your college costs out of your current year income. How much? That depends on your financial situation. Colleges assess financial need based on the information provided by you on the Free Application for Federal Student Aid (FAFSA). Financial aid decisions are made independently by each college. Get your information in on time so you can be considered for financial aid funds.

#### **Tuition Reimbursement**

Many companies offer tuition reimbursement benefits to employees. *Tuition reimbursement programs* allow you to work towards a degree or take relevant classes with some or all of the money spent on tuition and fees reimbursed by your employer. Check if your employer offers this benefit – don't leave money on the table.



If you start college at a community college or complete your general education courses online through a low- cost course provider like StraighterLine, you'll pay significantly less per credit hour.

When you transfer your lowcost courses to a higherpriced degree program, you save thousands towards your degree.

#### **GRANTS AND SCHOLARSHIPS**

Some students, after filling out the FAFSA, may become eligible for a Federal Pell Grant. Your eligibility and grant amount awarded depends on your financial situation, your costs to attend college, and whether you are going full or part-time. Other grants and scholarships may be issued by the school to which you have applied and will be included in your overall financial aid package from that school.

There are many resources for adults interested in scholarships. From community scholarships, to professional organization grants, to specific college scholarships, or the various *Partner College Scholarships* available through StraighterLine – it's well worth your time to explore your "free money" options. Financial aid awarded as a grant or scholarship is particularly attractive because it does not have to be paid back.

#### **FEDERAL LOANS**

Federal loans are divided into two major types: subsidized and unsubsidized. Eligible students borrow directly from the U.S. Department of Education through participating schools.

- **Direct Subsidized Loans:** Direct subsidized loans are based on financial need determined from the results of your FAFSA. A subsidized loan does not charge you interest while you are in school at least half-time and during grace and deferment periods, saving you serious money. When available, you should use funds from this type of loan before using those from an unsubsidized loan.
- **Direct Unsubsidized Loan:** You are not required to demonstrate financial need to receive unsubsidized loans. Interest, however, will accrue from the moment the money is paid out.

#### **PRIVATE LOANS**

Some students may also consider taking out a private loan through a bank or other financial institution. Typically, these loans are more expensive and carry higher interest rates. You will need to explore these loans independently of the school you plan to attend.

#### YOU CAN AFFORD COLLEGE

Paying for college means having a plan. An effective college financial plan allows you to anticipate how much you will be required to pay out-of-pocket and how much you will need to borrow.

Know that you do have options when it comes to college choice and college cost. It is possible to achieve your educational goals and have a positive financial future without the burden of too much student loan debt.



#### What You Should Know About Student Loan Interest

One strategy to save on the cost of interest over the life of the loan is to pay the interest while you are still in school. If you don't pay the interest while you are in school, you will pay a higher monthly rate when you graduate. Interest accumulated during school is added to the initial principal. When you graduate, the overall principal will be higher than the initial loan amount.

Note: The information contained in this report is for educational purposes only. StraighterLine is in no way liable for any factual errors that may be contained herein, nor are we providing any specific legal or financial advice. As with any financial aid issue, please consult your professional financial aid advisor.



#### **EIGHT**

# Planning a Successful First College Semester as an Adult Student

Stepping into the role of a student can be challenging as an adult. Adult learners typically don't live on campus, work (often full-time), and are more than likely to already have a family and many commitments outside of school. Adult students need to incorporate a college education into an already busy life.

#### HERE ARE SOME TIPS TO HELP YOU SUCCEED IN YOUR FIRST SEMESTER:

#### **Review Your College's Course Catalog**

Many students returning to college at a later stage in life are doing so for professional reasons. Be sure to review your course catalog. Generally available online, this catalog will provide a listing of courses available in given areas of study and what prerequisite classes are required to advance. Find out if you can take any of your *general education courses* online.

#### Use an Advisor

Most colleges provide an academic advisor to help you succeed. They can help you navigate class choice given your academic background and degree goals. The time to speak with an advisor is before you register for classes. The earlier you know what classes are recommended, the easier it will be for you to get the classes you need.

#### **Register in a Timely Manner**

If you aren't enrolled in an online degree program, class availability can be limited. If you are late registering, there's a good chance the most popular classes and/or the best class times are no longer available. Be sure to give yourself the best opportunity to take the classes you need when you need to take them - and that means registering on time or early.

#### **Schedule as Strategy**

Choosing a class schedule is a bit like chess. The first moves you make are the most critical. Picking the right classes at the right times can make a huge difference.

For every one credit hour enrolled in school, you should expect to spend approximately two to three hours outside of class studying. For example, a 3-credit hour class (one college course) will equal 3 hours of class time per week plus 6-9 hours of study time per week.



1

#### Choose Your Courses

Together we'll develop a degree plan that shows you what courses to take with us and how much you can save.

2

#### Earn College Credit

StraighterLine courses are guaranteed to transfer to schools in our network of over 130+ accredited colleges. 3

#### Transfer & Get Your Degree

Graduate with the degree you want, from the school you want for a fraction of the price.

### **GET STARTED**



When you enroll at one of our over 130 Partner Colleges, we guarantee that you will receive full course credit for StraighterLine courses within your degree plan. Our Partner Colleges are selected for their high-quality degree programs and commitment to your educational success.

Need help deciding what courses to take? Together we'll develop a personalized degree plan that shows you what courses to take with us and how much you can save.

Give us a call to get started on your degree plan! (877) 787-8375



This checklist makes it easy for you to make smart decisions and to save money on your degree.

#### **EXPLORE**

- Determine if going back to college is worth it, including weighing the benefits and costs of college, comparing college tuition costs, and evaluating low-cost college course alternatives.
- Develop clear career goals by evaluating your skills, interests, work values and assessing different career paths.
- Map out academic development needs and take self-paced online classes prior to enrolling in a degree program to save money and increase your chance of success.

#### **COMPARE**

- Compare career opportunities, including new job growth and openings.
- Assess any academic gaps and get your general education courses out of the way.
- Evaluate your degree options and determine which degree program is right for you, including schedule flexibility, student loan debt, graduation rates, credit transfer, career placement, time to degree, and online education.

#### **PLAN**

- Get a degree plan to determine which general education courses and prerequisites you can complete prior to enrolling.
- Speak with an enrollment counselor to discuss tuition rates, financial aid, scholarships, and the credit transfer process.
- Pay less for your degree by completing your eligible general education courses online, getting a scholarship, and maximizing credit transfer.
- Look at your current income and apply for financial aid, if necessary, including scholarships.
- Submit college admission application(s).

#### **ENROLL & SUCCEED**

- Speak with an academic advisor to determine which classes you need and when to sign up.
- Review your technology needs and trouble shoot any issues prior to starting class.
- Develop a class schedule, including creating a calendar that maps out the time necessary for studying, for work, for errands, and your family.
- Brush up on your time management skills.
- Celebrate your successes, big and small.