

Going Back to College? Ask These Questions First

A Returning Student's Guide
to Choosing a College



NATIONAL
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Welcome

The decision to pursue higher education as an adult is challenging and brings up many questions.

- Is this the right move to make in your life right now?
- Are there schools that cater to your needs as a returning student?
- How will you fit classes into your busy life?
- How will you pay for it?
- Will you succeed in reaching your goals?

If you have these questions and more, you're not alone. Many returning and older students view the decision to pursue additional education as an overwhelming one, but it doesn't have to be that way. Today there are far more non-traditional college options that cater to adult learners; chances are good that you will meet others very much like you if you do decide to return to school.

*Find
Answers!*

You're in good company

According to Eduventures, a research and consulting group for higher education, the typical adult learner is 38.8 years of age, has an average annual household income of approximately \$76,800, and is employed full time.

A majority are married and one-third have dependent children younger than 18 living at home. Most adult learners are employed as professionals, with almost a third in management, business and financial operations or in education, training, and library services.¹

Eduventures' study also suggests the primary motivations for adult learners enrolling in college and university programs are personal enrichment and improving performance or pay in their current job or field. In fact, improving performance or pay is the overriding motivation of approximately 30 percent of adult learners.

In recent years, the increase in the number of students age 25 and over has been larger than the number of younger students, and this pattern is expected to continue according to the National Center for Educational Statistics (NCES), the same body that projects this number to rise by 20 percent by 2020. The percentage of American college students who are Hispanic, Asian/Pacific Islander, and Black has also been increasing.²

The modern, knowledge-based economy is all about steady growth and lightning-fast innovation. To stay competitive, companies need an increasingly educated workforce to draw on. Unfortunately, traditional education was never designed for today's fast-changing market where skills depreciate quickly. Because of this, we're facing a looming skills gap, and those employees who are eager and willing to learn new skills, participate in training and even change fields are in good stead.

So how are educational institutions catering to the needs of all these adult students? Will the degree earned be relevant to employers? Is financial aid available for adult learners? Will earned credits and future credits transfer? Are the class schedules flexible enough to suit an adult lifestyle?

As with traditional schools, not all universities are the same. The importance of choosing the right one is as important as ever. This guide will help you ask the right questions of a college to determine if they are the best choice for you.

HOW TO USE THIS GUIDE

The decision to go back to school is a big one, and can bring up all sorts of questions. This guide was designed to provide answers as well as planning tools for choosing the right school for your needs.

You'll find it easy to navigate

Use this table of contents as a starting point and jump directly to the sections that matter most to you.



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AFFORDABILITY

Financial aid is available for returning students just like it is for those fresh out of high school. Read on to learn about available private and government grants, scholarships, and loans. You'll also discover how a school's public, private, for-profit, or nonprofit status can affect the total cost to attend college.

How will I pay for college?

This is often one of the first questions potential students ask. Most college students fund their education with grants, scholarships, loans, or any combination of the three. Here is an overview.

Grants are a great way to fund your education, because, unlike loans, they never have to be paid back. Grants are based on financial need:

- **Pell Grant**—Pell Grants are awarded to undergraduate students who are working toward their first bachelor's degree and have a high financial need.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grant**—TEACH provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. Students must maintain a 3.25 GPA.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)**—This is a grant for undergraduate students with exceptional financial need.
- **State Grants**—States offer grants to residents. A list of the various grants offered by each state can be found at ed.gov or grants.gov.
- **Cal Grant A, B, C**—Cal Grants provide aid to California residents who are undergraduates, vocational training students, and those in teacher certification programs. Grants are based on financial need and GPA competitiveness.

For a complete list, visit calgrants.org

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Scholarships are usually awarded based on merit or specific requirements. Sometimes those requirements may be based on minority status, athletic ability, or may even be awarded to students that win academic competitions. Scholarships are awarded to incoming freshmen and undergraduates, and like grants, do not need to be repaid.

You can learn about scholarships in many ways, starting with contacting the admissions office at the school you plan to attend. Remember that you do not have to pay any agency or individual to find scholarships or other financial aid opportunities. Another good place to find scholarship information is the U.S. Department of Labor's [scholarship search tool](#).

You do not have to pay any agency or individual to find scholarships or other financial aid.

Make it Happen!

Did You Know?

National University has a complete range of financial resources that include federal financial aid, grants, scholarships, and loans. Financial aid advisors are available to help you navigate the financial aid process from filling out the paperwork properly to helping you find the financial aid for which you are qualified. The University's Tuition Complete Undergrad Loan Program is a supplemental loan designed to bridge the gap between federal and state financial aid funding and National University tuition for an academic year.

21; 4%
53; 10%

Loans come in all sizes and varieties and differ from grants and scholarships in that they must be paid back. Some loans may be subsidized while others are offered unsubsidized. The difference is that the U.S. Department of Education pays the interest on a Direct Subsidized Loan when you are in school where you are responsible for paying the interest on a Direct Unsubsidized Loan.

Federal Subsidized William D. Ford (WDF) Stafford Loan

—A loan program to assist students with educational expenses. The interest rate is currently at 4.66 percent for loans issued after July 1, 2014 thru June 30, 2015. Stafford loans are subsidized, so recipients are not required to make payments or pay the interest during full-time attendance or the first six months after the student's last day of attendance.

- **Federal Unsubsidized William D. Ford (WDF) Stafford Loan**—This program is available to students who may not qualify for a subsidized Stafford Loan or for students who may qualify for only a partial subsidized Stafford loan. The terms and conditions are the same as the subsidized Stafford Loan, except that the borrower is responsible for the interest that accrues while the student is in school and during the grace period.
- **Federal PLUS Loans for Parents**—Plus loans assist parents of undergraduate dependent students with educational costs.

- **Federal Perkins Loan**—This is a low-interest (currently 5.0 percent) loan program that assists undergraduate students with tuition cost and is funded on a limited basis to students with exceptional financial need.
- **Grad Plus Loan**—This government-insured educational loan is designed for graduate and professional students.
- **Private Loans**—Available through various lenders, private student loans are credit based and can have a variable interest rate.

Understand that there are many questions to ask when considering financial aid. You don't have to pay any agency or individual to find scholarships or other financial aid; every college has financial aid specialists to help you. To learn more about financial aid, download our guide [**How to Finance Your College Education.**](#)

Did You Know?

National University is able to keep tuition within reach of its students by focusing its operational funds on learning resources rather than the costs associated with traditional campus infrastructure. According to Trends in College Pricing, the University's undergraduate tuition is 55 percent lower than the average private four-year college, placing National University among the most affordable, private, nonprofit institutions in California.

Does it matter if the school is private, non profit or for-profit?

The type of funding your college receives can make an enormous difference in the cost and in the quality of the education. These are the three basic types of colleges and universities you are likely to run across:

- **Public nonprofit schools** – These schools earn revenue from tuition, fees, and taxpayer funds. They may also receive research grants to fund specific projects. These schools usually offer the lowest tuition rates, but classes can be very large, admissions are competitive, and classes may be full or unavailable when you need to take them, requiring more time to earn your degree. Examples include University of California, Los Angeles and San Diego State University.
- **Private nonprofit schools** – These schools get revenue mainly from tuition, fees, and private contributions. They exist to provide a learning environment and to serve the interests of students and the general public. While their students benefit from taxpayer-funded Federal Student Financial Aid, private schools do not receive direct taxpayer funds. Because of the way they are funded and the fact that they typically have strong ties to their local communities, nonprofit colleges are sometimes able to offer classes that are in short supply in nearby public schools.
- **For-profit schools** – These are businesses that offer a variety of degree programs that typically prepare students for specific careers. They are in business to make money for shareholders and stakeholders. They may be nationally accredited versus regionally accredited and are more expensive than public schools. Recent studies suggest graduates from for-profit institutions are more likely to be unemployed and tend to make lower incomes upon leaving than do those from more traditional institutions, whether or not they have graduated.⁴ Sadly, many of these students may end up either defaulting on their loans or not graduating at all. Examples of for-profit schools include University of Phoenix, Ashford University, and Kaplan University.



TIME AND RESOURCE COMMITMENT

These days there are lots of options besides the traditional college format for earning your degree. Non-traditional colleges provide all the education and support you'd expect, plus they can accept credits you may have earned previously. They also offer flexible schedules and accelerated learning that can save you time and money.

Fewer than 40 percent of students who enter college each year graduate within four years.

How long will it take to get my degree?

It used to be that students who dedicated themselves to a full-time schedule and got into all of their required classes could expect to earn a bachelor's degree in four years. However, that is not the case today. According to the Department of Education, fewer than 40 percent of students who enter college each year graduate within four years, while almost 60 percent of students graduate in six years. At public schools, less than a third of students graduate on time. One reason cited is too many students want to attend a class and there is simply not room for everyone. If only one prerequisite course is not available, it can set a student back by as much as a year.

Another reason for the trend of a longer time to earn a degree is financial, with many students only able to maintain a part-time school schedule in order to work to fund the growing cost to attend college. Unfortunately, when a student prolongs starting a career in this way, the corresponding delay in paying down college loans may ultimately cost them even more.

How long your education takes depends in large part on what you are trying to accomplish. If you are attending on-campus classes in a traditional semester format, you can generally assume it will take two years for an associate's



degree and an additional two years for a bachelor's degree. From start to finish, students typically take a total of six years for a master's degree. If attending a traditional format college with a full-time schedule, plan on two additional years, for a total of eight years, for a doctorate degree. This can be done in shorter or longer periods depending on how many credits you take each semester and if you take summer classes.

All that changes when you attend a non-traditional college. Many have flexible, year-round schedules that provide accelerated learning or degree programs that can help you get the degree you want in a much shorter time frame. Evening classes, online classes, and intensive weekend courses can make it possible to earn a degree much faster than a traditional college. These programs are ideal for people who have full time jobs and families to care for.

Look for a school that fits your schedule and works the way you do, and be reasonable about how much time you have for learning and associated homework.

Will my credits transfer?

Nearly 30 percent of college students transfer schools at some point before earning their bachelor's degree. With college transfers becoming a reality for so many students, some schools and state governments are responding by implementing changes to make the transfer process easier.

If you are like most community college students, you plan to transfer to a four-year college at some time in your future. Since many community college students have a full class load and a family to look after—often while working full time⁵—a complicated transfer process can be frustrating. Fortunately, the transfer process has improved over the years, resulting in fewer students taking too many courses—or the wrong courses—to meet requirements. By planning ahead and following the steps outlined in this guide, you can make the most of your community college credits and transfer to a four-year school without wasting time or money.

No matter what degree you decide to pursue, note that a critical requirement for admission to the California State University (CSU) system is completion of classes known

Did You Know?

National University is a top choice of community college students looking to transfer to complete their degree. As the second-largest private, nonprofit institution of higher education in California and among the largest in the United States, we have articulation agreements with all 112 California Community Colleges. This means the credits you've earned at community college will more easily transfer to National University. We also offer scholarships to transferring students who qualify, including the Transfer to Success Scholarship. New courses begin each month, so you don't have to wait to enroll, and with our flexible scheduling options, obtaining the classes you need is relatively easy. If you're interested, your admissions advisor can set up a meeting with a faculty advisor that can explain all the options.

as the *Golden Four*. The Golden Four includes specific, transferable classes in math, English composition, critical thinking, and oral communication.

Many universities outside of the CSU system, including National University, have adopted this standard as well, so it is important for you to complete these Golden Four courses while in community college, no matter where you decide to transfer. Ask your college advisor how you can complete them as soon as possible; if you are weak in either math or English, you may need to take pre-requisites to these courses first.

College transfers in general remain a difficult process to plan for and navigate. If you want to take this path (or you already have previous college experience) here is what you should do, according to the nonprofit College Board:

- If you decide to attend a community college first, be sure the credits you earn from your classes will count at your

four-year college so you can start out there as a junior. This will save you time and money.

- Sign up for a transfer program at community college. These programs include the same kinds of courses that you would take the first two years at a four-year college. They are designed to help you succeed at making this transition.
- Be aware of two certifications while planning your community college schedule of classes:
 1. The GE Breadth is a series of courses that community college students can use to satisfy lower division general education requirements for many universities. An admissions advisor can help you determine which classes will count.
 2. The IGETC (Intersegmental General Education Transfer Curriculum) is also a series of courses that community college students can use to satisfy lower division general education requirements for other schools. Again, an admissions advisor can set you on the right path.

Keep in mind that not all regionally accredited colleges and universities accept credits from nationally accredited schools. For more information about transferring schools, download the guide **Make Your Credits Count: The Community College Transfer Guide** at nu.edu/transfer-ebook.

Did You Know?

National University offers an accelerated one-course-per-month format, so if a student needs four courses for a professional certificate, they can finish in four months. If they need 18 courses for an associate's degree, they can finish in 18 months. Our accelerated format, flexible year-round scheduling with day and evening classes, as well as online learning, means earning an associate's, bachelor's, or master's degree can be done without interfering with the student's personal or professional obligations.


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QUALITY

Choosing what school to attend is important. Fortunately, you can reliably determine the quality of education you'll receive by researching key points like the school's reputation, accreditation, faculty, student loan default rate, and rates of retention and graduation.

National University has excellent retention rates; 85 percent of first-time, full-time students returned to continue their studies.

How do I determine a school's reputation?

There are several well-regarded rankings for colleges and universities such as the *U.S. News & World Report College Ranking Report*. However, this report pertains more to traditional colleges. The criteria used to rate schools include acceptance rate, financial aid, graduation rate, and retention rate.

College retention rates can tell you a lot about a school, especially with research showing that as many as one in three first-year students won't make it back for sophomore year. The reasons run the gamut from family problems and loneliness to academic struggles and a lack of money.⁶ Colleges that take good care of their students and put dedicated resources towards their success show better retention rates than those that neglect this critical focus.

The goal of these rankings is three-fold. First, to hold all curriculums accountable to the same high standards. Second, to help you make informed decisions about your education. And finally, to help employers recognize which institutions' programs offer a valuable education. Ask your prospective school about their rates and ranking.

Visit the National Survey of Student Engagement at nsse.iub.edu as another source to learn more.

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What is the school's accreditation?

Accreditation is a process that institutions and programs voluntary undergo to prove that they meet acceptable levels of quality in higher education. There are two basic types of accreditation: national and regional. These accreditations apply to all colleges and universities, whether they offer on-campus classes or online courses or a combination of the two. The difference between these two accreditations is simple but crucial—especially if you want to pursue a higher degree. In general, regionally accredited institutions accept a lower percentage of credits from nationally accredited schools than from regionally accredited schools.⁷ National accrediting bodies are not limited to accrediting schools in a regional geographic area and historically focus on approving career, vocational, and trade schools.

It is important to find a school that has been properly accredited; if you attend one that is not, it may be difficult to get financial aid and you may have problems transferring credits and applying for certain licenses or jobs.

Types of Accreditation

National

Not limited to accrediting schools in a regional geographic area.

Historically focus on approving career, vocational, and trade schools.

Regional

Accept a lower percentage of credits from nationally accredited schools than from regionally accredited schools.

Did You Know?

National University is regionally accredited by the Accrediting Commission for Schools, Western Association of Schools and Colleges (WASC), one of six regional accrediting associations in the United States. WASC is the same body that accredits all the major universities and colleges in California, Hawaii, Guam and the Pacific Basin. This accreditation guarantees graduates the quality of their degree. It validates the integrity of the University's programs and transcripts to help facilitate the transfer of credits to and from other institutions.⁸



What does the student loan default rate reveal?

A school's student loan default rate measures the percentage of graduates who fail to pay back their federal student loans within a certain time frame. It is an important statistic for several reasons. First, schools with high default rates may not have access to all available federal and state financial aid programs. Secondly, it is a gauge of alumni success.

The current national average is 8.8 percent.⁹ Schools at or below 8.8 percent are worth exploring because this may indicate that more alumni are employed, have put their degrees to work, and are able to pay back their student loans. High default rates could be a sign of a high dropout rate, student dissatisfaction, or low post-graduate employment rates.

Did You Know?

National University's student loan default rate of 7.4 percent is below the national average. National University can accept all federal and state financial aid programs designated for higher education.





How can I be sure I will receive a quality education?

Ultimately, determining what constitutes quality in education is an arbitrary process that depends on what you decide is the aim of your education. However, there are statistics you can look at to help point you in the right direction before you commit your time and hard-earned money.

According to the U.S. Department of Education's Office of Federal Student Aid, two "statistics that count" include a school's graduation rate and retention rate.¹⁰ A strong graduation rate is a good indicator of students' success at a school, while high retention rates demonstrate student satisfaction with their experience at a school.

What are the qualifications of the faculty?


An important factor to consider is the school's faculty. Some traditional brick-and-mortar universities and colleges offer a research faculty model where the professors' primary job is to conduct research and publish findings; they may not have real-world experience in the field in which they teach. In other schools, including nontraditional and online schools, staff may be made up of professionals actually working

in their field of expertise. Whether the faculty suits you depends on what you want to study and what you want to do beyond graduation.

When you're researching schools, ask for information regarding the credentials of their professors. You can usually look up individual professor by name and gather additional information that way. There are also a number of independent websites that will let you see what students have to say about educators at the college. You can start with [RateMyProfessors.com](https://www.ratemyprofessors.com), but always keep in mind that while one student may really connect with a professor and will have an outstanding experience, another student may have an entirely different experience.

Did You Know?

National University enjoys good graduation rates with 69.45 percent of students completing their undergraduate degree and 55 percent finishing their graduate degree. Teachers at National University are actively engaged in the profession they are teaching, so you can be sure that the information they are sharing is relevant and current. More than 80 percent of full-time faculty hold the highest level of degree from significant institutions of higher education throughout the country.



FEASIBILITY

As a returning student, you may have work, family, military service or other responsibilities to balance with school. Among the benefits of online education are that it can be accomplished on your schedule, virtually anywhere you are. It's also a faster route to your degree than a traditional college. When choosing online schools, it's important to consider key factors like access, course design, and technical support.

does the school you are considering fit your life, or will you have to adapt your life to the school?

These are good questions to ask because not all institutions that serve working adults and nontraditional learners are the same. For example, can you finish your entire degree program without having to step a foot on campus? Are there multiple campuses so the classrooms are near to where you live and work? If you are working full time while earning your education, an online college can be a great option as it will allow the classroom to be wherever you are, and can offer condensed courses that allow you to get your education more quickly than a traditional on-campus format. If this format is appealing, remember that all online learning centers are not created equal.

Will the school be flexible and convenient enough for me?

You may already have a busy life, a career and maybe a family too. You may be in the military and at some point you may be stationed in another hemisphere. How well

Did You Know?

National University has been a pioneer as one of the first universities to establish an online learning platform to make higher education available to working professionals and other nontraditional learners. Our system and curriculum have been developed over decades to be challenging, comprehensive and intuitive. Online classes are structured to be similar to the classroom experience, with required attendance, etc., but offer more flexibility and freedom.



Most experts agree that the important things to look for in evaluating a potential school's virtual classrooms include:

Access

Consider the school's learning management system (LMS), the technology platform a school uses to deliver online courses. Some students prefer a Web-based program that does not require special software or plug-ins. You may want to know if the system works on both Mac and PC or if it is compatible with mobile devices, and if the school offers alternative access if you do not have a high-speed connection or have limited access.

Course Design

While a good online course has a lot in common with a good classroom course—solid learning objectives, clear course organization, transparent expectations—it should not be the same as a classroom course. Well-designed online courses make maximum use of technology to complement and extend the learning experience. Ask how the experiences may differ.

Technical Support

Most learning management systems do not require a lot of computer skills, but technical issues will still come up. When they do, you want answers right away so you can get back to learning. Does the school offer 24/7 technical support? An online knowledge base? Tutorials and demos?



COMMUNITY

When returning to college, there's an array of student services to enhance your learning experience and help in your success. Services to look for include admissions advisors, financial aid advisors, school counselors, student advocates and career counseling. Services like these help you make the best use of the time, money and effort you've dedicated to your education.

The right school will have a wide range of university services—from self-serve models to concierge-style assistance.

What services does the school provide to ensure my success?

Perhaps the most critical area potential students tend to overlook when deciding on a college is what the school offers in terms of student services and resources. Those supports are even more important if you are a nontraditional, adult learner who may be juggling a job, a family, and have some initial anxiety about going back to school. Starting with counselors that can help you decide what educational path you are more suited towards to advisors that keep you on track to graduate, it's important that there is a dedicated team available to ensure your success.

Having a go-to person is key, an advisor that can help you get through the admissions process, put you in touch with program counselors, help you formulate a class schedule, assist you with acquiring books and course materials, and introduce you to systems or locations to acquire services.

Some schools offer student advocates that can mentor you, help you join a peer study group, or engage a tutor. Understand what level of commitment you can expect from your professors to help you if you were to fall behind. Do they keep regular office hours? Do you have access to them via e-mail?



Ask if the school has dedicated financial aid advisors that can help you apply for tuition assistance you may be qualified to receive. A good advisor will remind you of important dates to maintain your financial aid, modify or defer payments if necessary, and maintain payment records to make sure you are on track to graduate. The last thing you want to have happen is find your degree is being held up due to a financial aid issue. Most colleges offer a wide range of financial aid services for free. Take advantage of them.

Look for a school that has accessible and cost-free student concierge services to help you get questions answered. It is always a good idea to ask about the college's library system; they should have a large number of print and e-books, periodicals, electronic databases, and extensive services for online users.

Last but not least, learn if the school offers a career center with career counseling and resources to develop your resume writing and interview skills so that you are prepared to put your degree to work.

The right school will have a wide range of university services—from self-serve models to concierge-style assistance. Ask what will be available to you *before* you realize that you need it and it is not an option.

Make Appt.

Did You Know?

National University has an extensive range of student services, with faculty members maintaining regular office hours (online too) for student interaction and counseling. Admissions, programs, and financial aid advisors are available to provide program-specific counseling and financial assistance from registration through graduation plus:

- **The Student Success Center** assists students in creating an individualized action plan for success in college with tools to support good study skills, test-taking skills, time management, and tutoring resources, and more.
- **Center of Excellence for Veteran Student Success** assists veterans' transition to college life and is a one-stop referral center to provide guidance and assistance in directing veterans to additional services needed.
- **National University has a Career Center, Writing Center, and Math Center** to tune your skills and a comprehensive library system that offers a wealth of knowledge, services, and guidance. Faculty advisors can often introduce you to current or former students in the department of your choice for first-hand experiences at the school.



SUMMARY:

Is college still relevant?

In summary, we should address the relevance of higher education today. College is harder to afford, even as it becomes more necessary. Over the last 30 years, college tuition has skyrocketed making it the largest source of personal debt. Despite this truth, research shows that education truly pays—and having a college degree pays even better. The U.S. Bureau of Labor Statistics reports that workers who graduate with a bachelor's degree, on average, earn about \$500 more per week, and are significantly more likely to be employed than someone with a high school diploma.¹¹ And according to The Georgetown University Center on Education and the Workforce, the need for higher education will continue as experts predict that by 2018 about two-thirds of all jobs will require at least some level of college education.¹²

Fortunately, there are more options for returning adults to make smart choices and manage the risk of taking on debt. Many nontraditional universities cater to adult learners by offering flexible classroom schedules and programs that can be taken completely online. Some even offer accelerated programs that allow students to work and take a full load in order to graduate on time, which is one of the most significant ways to decrease college costs.

National University At-A-Glance

- More than 145,000 alumni, and growing
- A top 15 institution, nationwide, for awarding master's degrees to women
- Approved participant in the Cal Grant Program for current and transfer students
- One of America's "Top Military-Friendly Colleges and Universities" by *Military Advanced Education* magazine

About Us

Founded in 1971, National University is the second-largest private, nonprofit higher education institution in California. With 30,000 students and more than 145,000 alumni, National University is dedicated to making a quality education accessible, challenging, and relevant for its diverse student population, including working adults. A total of 133 graduate and undergraduate degrees and 23 teacher credentials are available at more than 45 locations, military bases, or online. Known for its unique one-course-per-month format, the university's five schools and one college include: College of Letters and Sciences; the School of Business and Management; the School of Education; the School of Engineering and Computing; the School of Health and Human Services; and the School of Professional Studies. As part of its mission to serve the public good, National University has established the Sanford Education Center to promote innovative training for nonprofit leaders, executives and teachers nationwide. A leader among online universities, National University, headquartered in La Jolla, California, is the flagship institution of The National University System. To learn more, visit nu.edu.

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**USE THE RETURNING STUDENT
GUIDE QUESTIONNAIRE TO
COMPARE COLLEGES**

**You can
do this!**