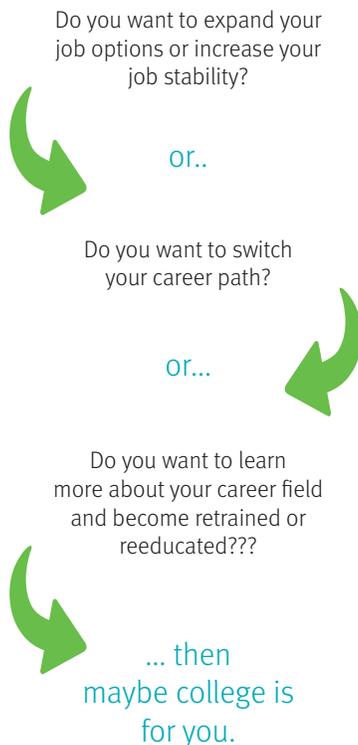


College for adults and returning students

Starting college or returning to school as an adult is becoming more common. Below are answers to common questions about college for nontraditional students. These answers can help you plan which steps to take to achieve your education goals.



Q: Am I too old for college?

No! There is no maximum age requirement for admissions.

Q: Will college be beneficial for someone my age?

Absolutely! In the new global economy, the need to retrain and reeducate at various points in life is necessary. The average age of college students has been increasing as more adults retrain for second and third careers.

Q: Should I go to college?

The answer to this question lies first in your motivation. Are you hoping to change careers, move into a higher paying job, widen your job prospects or update your skills? If so, going to college can help you achieve any of these goals. Rarely do people fail to complete a college degree because the classes were too hard. Of the students who do not finish their degrees, 85% chose to pursue some other priority.

College will require a serious investment of your time and money. Before making your final decision, evaluate the impact going to school will have on your life, family and personal finances. It may be worth it to make certain sacrifices now for the sake of better employment opportunities later. Keep in mind the support and resources you will need, as well as the drive to do what it takes to complete your college education.

Q: Can I afford college?

A college education can be affordable with proper planning and research. Below are steps to take to make college affordable for you.

1. Shop for an affordable college with the program(s) you desire. Be a smart consumer—look for the best deal for your dollar. Make a list of “must haves” in order of their importance to you. Compare programs at different schools. If the quality and reputation are comparable, choose the school that charges lower tuition.

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2. Apply for financial aid.
Undergraduate students of all ages can apply for financial aid, including scholarships, grants, work-study and loans. Of these, only loans have to be repaid. Financial aid can help pay tuition and books, as well as some of your living expenses while you attend college. Be aware that financial aid is different at different levels of education. If you are thinking of pursuing graduate studies later on, loans will be your only option for federal financial aid. In these cases, you may need to look elsewhere for scholarships and grants.
3. Explore options for earning income. The course load you plan to take will impact the kind of job you can have while you go to school. Some employers offer college tuition reimbursement and/or scholarships for employees who study in a field related to their job. Look for every opportunity to obtain free money for college.
4. Cut back on unnecessary expenses. Talk to family and friends about ways they can help you lower your living costs while you are in college. This could include assistance with anything from child care, transportation, housing, or even meal preparation while you are in school.

Q: How do I apply for federal financial aid?

You must complete and file a Free Application for Federal Student Aid (FAFSA) every year you attend college. This will determine the amount of federal, state, local and institutional aid you qualify to receive. There is no cost to submit a FAFSA. Completing a FAFSA does not obligate you to enroll at a particular college or accept any money. You can find and complete the FAFSA online at www.fafsa.gov. Be sure to read the FAFSA carefully—special circumstances could impact your eligibility for aid, such as a recent separation or divorce, a loss of job or income, etc.

Q: Where can I get more information?

Contact your school of choice with specific questions about admissions, financial aid and the degree programs available. Try to meet with an academic advisor or tour the campus to get a feel for what it's like to be there as an adult. Additional information regarding federal financial aid is available online at <http://studentaid.ed.gov>.

Need more information?

The College Place is here to help you with free college-planning resources and personal advice. Visit our website at www.ecmc.org.