

## College Education: Getting Your Degree

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So you quit school several years ago to raise a family. Or you simply grew tired of attending classes and dropped out of college after a semester or two. Maybe you decided to jump right into a full time job after high school. Whatever the circumstances, more than half of all adults in the United States do not have a college degree for one reason or another.

So how does a career-oriented, family-raising adult like yourself find themselves back behind a student desk? As colleges and universities around the country begin to focus on this large number of potential enrollees, it is now easier than ever for non-traditional students to obtain their college degrees.

There are several standard excuses - pardon me, *reasons* - adults use to justify why they have not returned to school. You may have even used one or two of them yourself! Let's take the next few minutes to examine and refute the top five.

*"It's just a piece of paper."* You've made it this far without that illustrious (although elusive) degree, so what's the big deal about getting one now? If you attended college in the distant past or have continued to take a class here or there, graduation would be the completion of a long-term objective. Obtaining your college degree emphasizes the importance of education to your children or for other young people who look to you as a role model. Receiving your degree shows an ability to complete a task, to stick with a goal to its fruition. It can increase your self-esteem as well as your paycheck; the average expected lifetime income for a college graduate with a 2-year associate's degree is over \$1 million, about \$250,000 more than an individual with only a high school diploma.

*"I'll be the oldest student in class."* Not necessarily. the average age of today's higher education student is 29 years, and about one-fourth of all college enrollees are non-traditional students 30 years of age or older. People of all ages are heading back to school, and it would not be uncommon to find a senior citizen taking notes in a university lecture hall or studying in the commons next to a 19 year old student.

*"I don't have time to take classes."* Most schools offer evening and weekend classes in order to accommodate the working student's busy schedule. More than 85% of post-secondary students normally work at some time while enrolled in school, and about 15% of those students are employed full time. It is also interesting to note that students who work are usually able to obtain a grade point average (GPA) of 3.25 or higher more often than students who do not hold jobs at all. Many

students find it beneficial to take only one or two classes at a time rather than a full load; over 60% of college students attend part time. Child care services are also offered on many campuses for parents who are unable to arrange for a sitter during class hours.

*"I've learned more on the job than I ever would have in a classroom."* Wouldn't it be nice to receive college credits for your life experiences? Oh, but you can! An additional option to attending introductory level classes is to enroll in a Life Experience Credit (LEC) program. Many colleges and universities offer this option, which will waive the requirement to complete certain courses based on the student's current knowledge of the topic. The student usually enrolls in a special course designed to aid in documenting learning experiences and relating this experience to the areas in which college credit is needed. A committee then assesses the student's current knowledge of the subject, based on the content of the documentation, and credit is applied accordingly.

The benefit of this type of program is measured more in shorter classroom time rather than in lower cost. Standard per-credit-hour tuition usually applies for the required course, as well as other regular student fees charged by the college or university. Additionally, many schools charge per credit hour for each LEC credit earned and an assessment fee may also apply.

*"I just can't afford to go back to school."* The cost of obtaining your college degree will vary depending on the amount of classes you have left to take and the school you choose. And then, don't forget the other costs of being a student - books, school supplies, parking fees, lab fees, miscellaneous student fees - you get the idea. The national annual average for tuition and fees at a community college runs about \$1500. Of course, grants and loans are available to help cover the cost of an education. Approximately 65% of students receive some sort of financial aid during their college years. But if you don't qualify for grants, or you don't want to worry about having to pay back a loan, there is another option.

As an additional perk to their benefits package, many employers now offer tuition reimbursement programs. Simply fill out a request form prior to taking the class, submit your report card with qualifying grades at the end of the term, and your employer may reimburse you for part or all of the costs associated with the course. Certain rules and restrictions usually apply; contact the Human Resources personnel in your organization for further information on your employer's tuition reimbursement benefits.

So, did you have to put down your magazine halfway through this article to call the local college or university to request a Fall class schedule? If not, what's stopping you? We have already determined that earning your degree is more than just receiving a piece of paper, you are never too old or too busy to go back to school, your life experiences are worth college credit, and there are manageable cost options available. Do you need another reason? Okay, this one is for you feminists out there: The cumulative GPA of women undergraduates tends to be higher than that of men. Now with that said, go forth and be studious!