

What to Think About When Choosing an Educational Program and Career

Introduction

This is a guide to help you understand the issues you may need to consider when thinking about going back to school as an adult.

More information on specific occupations can be found on this web site, by clicking on the occupation you are interested in.

Introduction

When choosing an educational program and ultimately a career, there are many things to think about.

Your interests, present skills, and likes and dislikes can all help you decide what job or career might be best for you.

Introduction

Your family, current job, or other commitments may limit the time you can spend on going back to school.

Things to Think About

- Can I afford it?
 - Cost of Education
 - Financial Aid
- Returning to School
 - Admission Requirements
 - Graduation Requirements
- Licensing/Other Work Requirements

Can I afford it?

For almost everyone, the cost of education is important.

With your current income, how much can you spend on your education? How will that spending affect your everyday lifestyle and your family?

Cost of Education

There are many costs to consider.

Education can come with many expected, as well as unexpected expenses.

- Tuition
- Books and required materials costs
- Fees, fees, and more fees!
- Parking on campus
- Living expenses – housing, food, transportation, misc.

Cost of Education

Tuition is the cost of teaching or instruction by a school.

- Some schools will allow you to make monthly payments on your tuition, others require full payment upfront. Deposits and payment can be nonrefundable, or become less refundable over time, so be sure to read the tuition responsibility policies of your school carefully.

Cost of Education

Most schools also charge other fees. Some of these fees all students pay, but there are other fees for certain programs or classes, such as uniforms, goggles, dissecting kits, or laboratory fees.

- Some fees may be optional – always check to make sure you're not paying more than you should!

Cost of Education

You will need to pay for books and other required materials for each class.

- You can rent textbooks, which is a cheaper option than buying them, but you have to return the books at the end of the term.
- You may also have to purchase other printed materials such as copies of articles, journal subscriptions, or workbooks.

Financial Aid

Many colleges and programs offer **financial aid** in the form of scholarships, grants, loans, and student work study to help with the cost of school.

Cost of Education

Privately-funded schools (Non-Profit or Proprietary) cost more, but there is usually better financial aid available.

- Buyer beware! Some diplomas or certificates are not valid or recognized- make sure the institution is accredited and the credits can be transferred if necessary.

Cost of Education

Publicly-funded schools (SUNY or CUNY) cost less, but there are usually fewer scholarships and other types of financial aid available.

Financial Aid

Financial aid comes in many forms. Most schools require that the student fills out the Free Application for Federal Student Aid (FAFSA) each year you are in school.

For more information, visit <https://fafsa.ed.gov/>.

Financial Aid

Scholarships and grants can be based on need or on previous grades and achievements. There are also scholarships available for specific groups of people, such as Veterans, Native Americans, women, and minorities, majoring in certain fields. Talk to your school's financial aid department for a complete list of available scholarships and grants.

- Scholarships and grants generally do not need to be paid back.

Financial Aid

Unlike most scholarships and grants, **loans** have to be **repaid** and with **interest**. Interest rates depend on where the loan comes from. Federal loans generally have a lower interest rate than loans from private institutions, like banks and Sallie Mae, making them cheaper overall.

- Federal loans also have options during repayment, such as income-based repayment plans and loan-forgiveness in certain circumstances, that are not usually available with private loans.
- All student loans, federal and private, are reported on your credit score.

Financial Aid

Student work study can assist in paying for college.

This generally helps full-time students, and is not for adult learners who are already working and attending college part-time.

Financial Aid

Some employers or unions can assist in funding.

- Ask your employer about tuition vouchers or fee repayment!
- Some employers or unions pay up front, while others reimburse in full or with a percentage of the cost, after you have satisfactorily completed the course.
- Check with your employer or union on how they pay for education.

Returning to School

If you are an adult learner with responsibilities such as a job, children, or elderly parents in your care, it will probably take you longer to finish your degree than a student fresh out of high school.

- Associate's: 3-5 Years
- Bachelor's: 6-10 Years

Returning to School

Some programs require a blend of in-class or online study, and clinical training.

- Programs that require clinical training are usually longer than in-class only programs.
- While some classes may be offered online, clinical training is almost always hands-on, which you may not have time to do while also working.

Returning to School

Online classes make going to school easier while working and taking care of your family.

Be aware, however, that these online classes require a lot of **self-study** and are heavy in reading and projects.

While you can study at your own pace, these classes are not for everyone.

Admission Requirements

All colleges and programs have admission requirements, and some are tougher than others. Most require at least a high school diploma or GED.

Admission Requirements

Others may require

- A minimum high school grade point average,
- Completion of previous education or classes,
- Standardized tests (SAT, ACT, etc.),
- Certain levels of math and reading, and/or
- Years of experience in certain professions.

Graduation Requirements

What you need to graduate or complete training varies from college to college and from program to program.

Graduation Requirements

For most degrees, you will need to take a certain number of classes or credit hours.

- All students may be required to take what is called general education classes.
- You will be required take classes that are specific to your program or major. Note that financial aid also only covers classes which are used for your degree.
- For many health care occupations, there is a clinical component to complete for graduation. This may take place in a learning laboratory at the school, or a health care institution such as a hospital or nursing home.

Graduation Requirements

For certificates, completion requirements may also include classwork and internships working in your chosen field.

Once you start your training, make sure you work with the school or program to understand what is needed to earn your certificate.

Licensing/Other Work Requirements

Once you have finished your education, you will need to understand if there are any next steps to work in your new job.

- For some health care occupations or professions, it is just a matter of graduating and getting the certificate or degree.
- You may need to be licensed by the state, which includes passing a licensing exam and paying a fee.
- There are some occupations or professions that require a certain number of logged clinical hours before you can become licensed.

Licensing/Other Work Requirements

Check with the appropriate licensing agency in your state to determine what is needed for licensure in your occupation or profession.

- For information about New York State's licensing requirements, go to the State Education Department, Office of Professions at <http://www.op.nysed.gov>.