

Oregon's Adult Learner College Line

A partnership between the state of Oregon and the U.S. Department of Education

Ask us about resources for your education by phone Monday through Friday 9 to 9 1-877-848-4669



Finding Your Path: Start at the Beginning

The best advice often comes in the simplest form. "Start at the beginning" is an example of something that sounds extremely easy,. But how can we be sure where the first step might be?

Today, college and career choices can resemble a

better for the future. If your industry is changing , perhaps you can see yourself needing to move to a different sector of the job market. You may wonder if a career helping people would be more rewarding than your current job.

sidering distance education or specialized training options. A college admissions office or official web site would be a good place to start, but they typically have advice about their own school's specific offerings. An in-person visit to a college can be very helpful, but

"...where does one start in the search for a new path in life?"

multi-dimensional puzzle, where it is difficult to see all the aspects of the figure unless it is observed from a number of angles. Often, initial answers just result in more questions!

That's why we created this issue of the Oregon Adult Learner College Line newsletter. It's for people like yourself, people with questions. For example, some of you might be thinking that a different profession would be

Maybe you want to learn some new skills—to be more competitive for that next promotion, to build a future with security for your family.

But just where does one start in the search for a new path in life?

You might begin at the local library, where there are great resources on careers. How about going online? There are endless resources there, but it's easy to get side tracked, especially if you are con-

then you may have even more questions right after you leave!

To be in a situation with so many unknowns can be overwhelming, and that's why the Adult Learner College Line is here. We have a grant from the U.S. Department of Education and we work with the Oregon University System's Chancellor's Office to serve as a resource for prospective college students who **(continued on page 5)**

State of Oregon
Oregon University System
www.ous.edu

- [Eastern Oregon University](#)
- [Oregon Institute of Technology](#)
- [Oregon State University](#)
- [OSU Cascades Campus](#)
- [Portland State University](#)
- [Southern Oregon University](#)
- [University of Oregon](#)
- [Western Oregon University](#)
- [Dr. Health & Science University](#)

17 Community Colleges

In Oregon

<http://www.odccwd.state.or.us/communitycolleges.aspx>

Oregon Independent Colleges Association (OICA)

Private Institutions of Higher Education

Links to OICA member schools:
www.oicanet.org

*Oregon Opportunity Grant (OOG)

The OOG is available for low income students who also qualify for federal Pell grants. It is for use at Oregon colleges and universities. Since more people than ever are going to college, the state of Oregon recently set earlier deadlines and reduced the amount of the OOG allowance for each recipient.

The grant money is assigned early each calendar year, so every year, file the FAFSA in January , even if you have not yet filed your federal income tax return; you may go back and update the FAFSA.

Obtaining funding for education.

Financial Aid web sites

For students at the beginning of the college financial aid process, file the Free Application for Federal Student Aid (FAFSA) online.

Go to www.fafsa.ed.gov
Obtain a PIN number at: www.pin.ed.gov.

Questions about college financial aid?

<http://studentaid.ed.gov>

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Choosing a College: What's the Difference?

How can a person know if a college or training program is a good choice for them? Why are there so many types of schools and how can one tell the difference? Here are definitions of a few common education terms.

Public or Private?

Public: What makes a college or university a public institution? If it derives a portion of its operating expenses from tax dollars, it is a public school. Public institutions of higher education in Oregon include the seven state universities, all 17 regional community colleges and their off-campus centers, plus public partner Oregon Health and Science University. Schools are listed or linked on [page 1](#).

Private: Private institutions consist of colleges or universities that are faith-based, those with a liberal arts or other specific focus or career training schools. Many private colleges and universities in Oregon belong to the Oregon Independent Colleges Association (OICA), whose members can be found at the web site www.oicanet.org.

For Profit or Not?

Private schools may be either not-for-profit (such as OICA schools) or for-profit, such as trade schools. Often, the for-profits are vocational or career schools, although some may be offering 4-year degrees. Vocational schools in Oregon are regulated by the Oregon Department of Education. For a complete list of approved schools, see the web site

www.ode.state.or.us/search/results/?id=83

Financial Aid

All types of colleges may be able to administer federal education funds. If a school is considered to be a Title IV school (the federal statute that addresses financial aid for education), then the school may distribute education funds to students from the U.S. Department of Education.

Public colleges and universities offer federal financial aid and also state and institution-based aid, as do private schools. In fact, students may be surprised to find that private, not-for-profit colleges and universities, which are typically quite expensive, sometimes have favorable financial aid packages to offer students.

The advantage of career schools is that courses are very focused, without additional classes not related to the vocation. Even though career and vocational schools offer short term training, they often come with a high cost of attendance. Some for-profit schools may encourage students to enroll by offering special "scholarships" which amount to tuition discounts. Two things a potential student should investigate about for-profit school is graduate job placement services and graduate education loan default rates. Ask to speak to successful graduates. If loan default rates are extremely high, it may indicate that graduates have had difficulty obtaining employment in the area for which they were trained.

Online Choices, Valid Degrees?

Online degrees from legitimate public or private, not-for-profit institutions provide

rigorous academics, solid curricula, standardized assessments and strong course outcomes. Out of state, for-profit online schools do not always meet these standards, and some actually are created with the intent to deceive the public. Students who are considering an online program of training or a degree program should do extensive research to be sure that the school is an Oregon public, OICA or Oregon Department of Education approved school, or that the degree will be accepted by the industry in which you are seeking work.

While researching any college that is owned by an out-of-state entity, one should check the validity of the school, the scope of the accreditations it holds ([see page 6](#)) and the status of the school's curricula with the state of Oregon. For example, some distance education programs' teacher licensure credentials are accepted by the [Oregon Department of Education](#) and some are not. Some online programs are considered to be "diploma mills" where students merely pay for credentials and complete no substantial coursework. Degrees from schools that are deemed to be diploma mills are not valid for employment in the public sector in Oregon.

One goal of the Oregon Student Assistance Commission (OSAC) is to investigate the validity of schools and expose diploma mills. The Office of Degree Authorization (ODA) maintains a list of unaccredited colleges: www.osac.state.or.us/oda.

Whatever your future goals, it pays to do some research before you head to college!

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www.oregonopportunities.gov

Are you a Non-Trad (Non-Traditional Student)?

Non-Trad is a general term for adults who return to college after an absence or attending for the first time later in life. Regardless of your educational experience, there are tons of resources to help determine the next step.

U.S. News and World Report article on college costs: www.usnews.com/

Checking up on a college? Use the National Center for Education Statistics (NCES): many statistics including student loan default rates, an indicator of whether graduates are now working and able to pay back their education loans. <http://nces.ed.gov/>

Legitimate government assistance programs of all types: www.govbenefits.gov/

Scholarships for any Degree Path or Career Focus

It really is true that there is a scholarship for nearly every pursuit and every student. Scholarships are funds that help students attend a college or university. The funds may come from a company or a foundation or they may be part of a school's endowed fund. Scholarships do not need to be repaid, and some are renewable annually.

Scholarships can be quite small in terms of dollar amounts, but each one can help; each one can be added to your resume as an award! . Some national organizations and universities give funding that amounts to a full ride. Scholarships are free money, but most involve a bit of work.

Scholarships can be **need-based** or **merit-based**. **Need-based** scholarships help low and moderate income students afford higher education. For example, need-based scholarships may allow schools to attract promising students who normally might not be able to afford college. Some large, prestigious universities have committed to scholarships for all academically qualified low income students—scholarships that eliminate any tuition costs that are above the need-based aid provided by the US Department of Education.

For **merit based** scholarships, an applicant's grades, volunteer and community service work and their potential for making a positive impact on the world are considered. Whether a person is the first in their family to ever attend college might be a factor. For example, civic organizations and fraternal

orders often award merit-based scholarships to students with excellent grades and college admissions tests scores.

Merit-based scholarships may also be awarded to students with athletic, musical or leadership talent. Those who serve in student government, honor societies and as student club officers may be awarded talent grants that cover partial tuition.

Criteria for scholarships may be set to select applicants with both need and merit. Others may focus on ethnic background, underserved students or on those who intend to pursue a specific career, such as teaching, nursing or the sciences. Some applications involve a quick sign up and a lottery-type prize and others require a thoughtful essay or even a competitive interview process.

The methods of application for scholarships vary. Increasingly, applications are completed online, allowing students to upload transcripts, activity sheets and essays.

Essays or short answer questions are popular with scholarship committees; an essay may be the only way that the committee has to get to know hundreds of applicants in a short amount of time.

In a scholarship essay, you may be asked about majoring in a subject when you haven't yet decided, or about a situation that doesn't apply directly to you, so don't panic: just do your best.

Don't worry if you haven't written in a while—the committee members know you will be taking

writing courses in college.

What they are looking for is your **passion**, and the reasons that you want to attend college.

Many schools offer short clinics on writing scholarship essays, and you can also find **examples** in books at the library and on web sites that are devoted to scholarships. Some books combine ideas on writing essays for scholarships and for college admissions, as they can be similar. Pay close attention to the **topic** on which you are asked to write, and jot down a few possible ideas for a response. Choose the best idea—the one on which you have the most to say. Remember, if it is an interesting topic to you, you will be more likely to want to write about it, so try to present your goals in your essay as you would to a stranger who asks about why you want to attend college.

After writing the first draft, take advantage of any resources that , including tutors, friends and family, to read your essays and give you **feedback**. Ask if your ideas are clear and if they felt that anything was missing.

You have done your best, so send it in, then look for another scholarship opportunity right away. It's ok to use the ideas from one essay in your next application, after all, they are your words. Just try improving each time by varying your language and by giving clear examples.

Best of luck to you!

Get ready to apply:

Over 400 scholarships with just one application!



The Oregon Student Assistance Commission and many private donors give out millions of dollars in scholarships!

Returning adult scholarships

www.getcollegefunds.org

Federal Student Aid: Why so many options?

Students who are just learning about student aid have many new terms to remember, especially when it comes to the different types of aid.

The major types of government-based student aid are **grants, work study jobs and loans**. Federal student aid is usually distributed through the local college. **

Grants: Grants are need-based money from the government that does not need to be repaid, as long as the student makes **Satisfactory Academic Progress**. To most people, the most familiar grant is the Pell grant, designed for low income students. The government also awards Talent Grants for high school students who have taken rigorous academic courses, and other opportunity grants. States, including Oregon, also distribute state-funded opportunity grants.

Work Study Jobs:

Another need-based form of aid is **work study**, a part time job on campus (and sometimes off campus). Work study is federal money that you are able to earn and you receive a small paycheck each month. When work study takes place at your school, it is usually in the library, a computer lab, or helping out in one of the academic offices or the student center; the school finds you the job and trains you. Work study jobs are generally 20 hour per week or less.

Loans: If a student needs to borrow money for a college education, federal education **loans** are preferable to traditional loans for a number of reasons: they have flexible repayment terms, there are programs in place for reduction or loan forgiveness and they carry low interest rates.

Federal education loans can be of two types: **subsidized and unsubsidized**. Subsidized loans are those on which the government pays the interest while the student is in school. With unsubsidized loans, the borrower is responsible for paying the interest that accrues on the loan. With both subsidized and unsubsidized federal loans, repayment can be delayed until after graduation. If you leave school before graduation, you will have to start repaying your loans. Parents of undergraduate dependent students, and also graduate and professional degree students themselves are eligible for fixed interest rate loans from the US Department of Education. Follow this link for an official glossary of loan types:

[Descriptions of student loan types](#)

Loan forgiveness:

Federal education loans have low interest rates and generous repayment terms. With public service careers, it may be possible to have the loans reduced or forgiven after working in public service or with a non-profit for a specific amount of time. More information:

[Forgiveness for government loans](#)

One way to **repay** federal loans or put aside funds for future college tuition costs is through AmeriCorps. Often called the domestic Peace Corps, AmeriCorps is service to your country. Members serve with non-profit organizations, schools and public agencies, helping recruit volunteers and building capacity for growth in communities. After each completed service year (up to 2 years total), the member may use their education award to pay off education loans or for tuition for additional education. See the web site at www.americorps.gov.

Loans outside the federal education system are called **alternative or private loans**. Usually from a bank and requiring credit checks, alternative loans often have less flexible terms of repayment and higher interest rates than federal student loans. Some alternative loans may be consolidated with federal loans into a more favorable package.

There are several innovative types of funding programs for education. An **Individual Development Account (IDA)**, is a matched savings account plan that is available in some areas to low income residents. An example of an IDA program with a 15 year record of providing education and home ownership is [Dreamsavers](#) in southern Oregon. Peer-to-peer loans, akin to micro-loans that are popular in developing nations, are another alternative way for people to finance higher education. Still considered to be a bit experimental, peer to peer loans may currently be of greater benefit to the borrower than to the lender.

Alternative loan information:

[Peer-to-Peer SallieMae and UPromise](#)

College Savings Plans: Parents who wish to start **saving** for their child's education may realize tax benefits by using direct deposit into 529 college savings plans.

www.oregoncollegesavings.com

Other tax free savings plans include Coverdell Education Savings Accounts (formerly an Education IRA), Individual Retirement Accounts (IRAs) and Series EE Savings Bonds. Here is a link to an overview: [College Savings](#)

Beware of internet sites or e-mails that promise government grants for education or other purposes. While some government grants are available for small businesses, the only legitimate web site for government education grants is www.fafsa.ed.gov.

** American Opportunity Tax Credit: if you were enrolled in college in **2009** or **2010**, file a federal income tax return to apply: [OSAC Tip Sheet](#)



Oregon's independent colleges and universities offer academic programs for any area of interest.

For details on Oregon Independent Colleges Association (OICA) institutions, please visit www.oicanet.org

Things People Say (cont'd from page 1)

(continued from page 1)

are wondering how to get started with the higher education process.

Our phone line and web site, funded by a College Access Challenge Grant (CACG), is geared toward reaching people in many situations, those who may not know that college is possible for them.


Some of our wonderful callers have been out of school and working for many years, some went to college for a time after high school, some have been homemakers, underemployed or out of work for an extended period of time.

Some callers finished college degrees earlier, and they are now considering obtaining more education, either in the same field or involving something completely new.

Our counselors on the phone lines also respond to chat and e-mail inquiries from people who contact us online. All our callers have one thing in common: they have terrific questions. Since May 2009, over 650 Oregonians have called in, chatted or e-mailed us!

The Oregon Adult Learner College Line web site is hosted by the [Oregon Student Assistance Commission](#) (OSAC), a state agency that oversees scholarships, Oregon Opportunity Grants, (*see box below) degree authorization and programs in the schools such as ASPIRE.

By producing a monthly e-mail newsletter, each with a special focus, we hope to provide current, useful information and keep in contact with our callers. Most issues contain general information, too, for potential students at the beginning of the process. People often have lots of basic questions about affording college, federal financial aid, how to find a legitimate school and which careers paths look promising for the future. That's why we decided to publish a College 101 issue, to help answer questions for potential returning adult college students.



FAFSA Phone Number Monday through Saturday:
1-800-4FED AID
1-800-433-3243
Information from a real person! [Free Application for Federal Student Aid](#)

We aim to address your concerns, provide a starting point for your research and give you encouragement along the path to your academic and career success.

Please call us weekdays from 9am to 9pm at 1-877-848-4669, e-mail us at adultlearnerline@OUS.edu or see our web site at www.oregonopportunities.gov

Debbie Porter, editor of this newsletter, is one of the college resource counselors on Oregon's Adult Learner College Line.

If you have a question, a college success story, or any input about the Oregon Adult Learner College Line newsletter, please share it with us by e-mailing:
AdultLearnerLine@OUS.edu

Private and Media Sites:
Back2College.com: resources and support for returning adult college students:
<http://www.back2college.com/>

Scholarships: FASTWEB:
<http://www.fastweb.com/>

Star scholarship winner and author Marianne Ragins' scholarship site:
www.scholarshipworkshop.com/

Ben Kaplan, author, columnist and scholarship coach:
www.cityofcollegedreams.org/

Quote:

"Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world."

Albert Einstein
1879-1955

German-born American physicist and **Nobel Prize winner**

Borrowing for College:

How much is too much?

A valuable piece of financial advice says that the total loans you borrow for a college education should not be more than what you expect your annual salary to be in your chosen profession.

For example, if you think you will earn \$25,000 a year when you graduate, try to keep your borrowing below that in order to best manage education loan repayment.



It's not too late!
You can go to college
It's Possible!

www.oregonopportunities.gov
Call, chat or e-mail us with a question!
1-877-848-4669

Accreditation Matters

by Kathleen Hamilton

Accreditation means the status of public recognition that an accrediting agency grants to an educational institution or program that meets the agency's standards and requirements.

Accrediting agency or **agency** means a legal entity, or that part of a legal entity, that conducts accrediting activities through voluntary, non-Federal peer review and makes decisions concerning the accreditation or preaccreditation status of institutions, programs, or both.

Why is it important to you?

When you spend your time and money on a degree, you want your degree to be recognized by current and future employers; you want to have a legitimate education. You do **not** want to fall victim to a school that would be considered a "diploma mill."

How do you know that the agency that is providing the accreditation for your school is valid?

All accrediting organizations must be approved by the U.S. Department of Education and the Council for Higher Education Accreditation (CHEA). The Council for Higher Education Accreditation has a directory of recognized accrediting organizations and maintains a database of institutions and programs that are accredited by recognized U.S. accrediting organizations. www.chea.org

There are several levels to the accreditation process for you to look at when deciding on a school or program within a school.

The highest level is the Regional Accreditation. The Northwest Commission on Colleges and Universities oversees 163 institutions in the seven-state Northwest region (Alaska, Idaho, Montana, Nevada, Oregon, Utah and Washington).

<http://www.nwccu.org>

The second level is national accreditation. According to the Council for Higher Education Accreditation, "National accrediting organizations operate throughout the country and review entire institutions. Many are single purpose institutions focused on a specific mission such as education in information technology or business. Some are faith based."

Next, after you have looked at a school's accreditation, you need to look to see if the program in which you are interested has received any specialized accreditation. Specialized accreditation looks at specific programs within an institution to make sure that the program meets the standards set by the organizations of that profession.

This is especially important if you will need a license to practice your future profession. (i.e., nursing, law, architecture, medicine, and engineering). Colleges and universities post their accreditation information on their web sites or in their catalogues and course schedules.

Ed. Note: Red flags about a college or university's credentials might take a few forms. Some examples are accreditation only by the parent company of a for-profit school; accreditation by a national organization for a career that is not subject to a state license in Oregon (i.e., veterinary assistant or animal trainer); or the school is not recognized by Oregon Student Assistance Commission [Office of Degree Authorization](#).

A database of accredited Post-Secondary Institutions and Programs can be found at: <http://ope.ed.gov/accreditation/>, which is considered to be reliable, but students should also do their own independent research on the chosen school. For more information on accreditation here are some links:

Accreditation: A Detailed Explanation of Why it Matters:

www.uceadirectory.org/accreditation.html

U.S. Department of Education
<http://www.ed.gov>

Council for Higher Education Accreditation
<http://www.chea.org>

Directories of vocational/career schools recognized by the state of Oregon, with individual school accreditations listed:
<http://www.ode.state.or.us>

Kathleen Hamilton is one of the college resource operators on Oregon's Adult Learner College Line.



Beware of scholarship scams
Never pay an agency to find scholarships or grants for you or pay an application fee.