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The Success Manual For Adult College Students

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CHAPTER 1

Should You Even Go To College?

"In the back of my mind was always that desire that someday I was going to get my college education because I deserved it."

Kathleen C., 56 and a grandmother, didn't start college until she was in her thirties. It took her over 20 years to earn her Associate's Degree and six more to earn her Bachelor's Degree.

Asking if you should even go to college may seem a strange way to begin this book

But it is a valid starting point. No matter how you do it - and there are any number of ways to earn college credit - getting a Bachelor's degree as an adult (and probably part time) is not an easy chore. It is going to cost you many thousands of dollars and years of your life. And although earning a degree has many positive benefits, going to college also has the potential to cause you a great deal of aggravation. View it as an investment: there is both risk and reward. Ask the same kind of questions you'd ask if you were going to buy a house.

Many people neither need nor want a house. Or, for that matter, a college education. They realize it, and decide to do something else with their time and money.

Many more <u>need</u> a house or a degree, but don't really <u>want</u> it. They understand that it is going to cost them a lot of time and money, but their situation is such that they really just can't do without it. So

they go ahead with the project, bite the bullet, and just do it, sacrificing other things.

The third category is the people who <u>want</u> a degree (or a house), but don't really need it. It's more a matter of personal pride than anything else. Under this set of circumstances it becomes purely a private choice - there is no outside pressure from an employment or social standpoint that forces that person into college.

And finally, there are those who both want and need a degree.

Let's examine these categories. If you are reading this book you are in one of them. Determining which one you are in will help you answer the question that starts this chapter: Should you even go to college?

Some people need a degree but don't want it

A lot of people <u>need</u> a degree but don't really want it. More accurately, they don't really want to make the investment in time, money and energy required to get the degree. If degrees were free, these folks would probably take the diploma if it came in the mail. But if it didn't show up they wouldn't much care.

Most of the people in this category are working for some corporation that places a high value on a college degree and the formal, structured education that goes with it. If you don't have the piece of paper you aren't considered qualified to do certain jobs or fill certain positions...and earn the salaries that go with those jobs. End of discussion. Actual performance and innate talent don't have much to do with it.

I once worked with an electronics technician who had originally been trained in the military. He could only be described as brilliant. He had an obvious and awesome talent for electronic circuit design. And he was a much better circuit designer than almost all of the degreed electronics engineers in the department. Everybody knew it. But this guy had no chance of ever being promoted to (and being paid to be) an electronic design engineer, simply because he didn't meet the hiring criteria for that position: a BS degree in electronic engineering.

If this sounds like your situation, you have several choices. You can find another company to work for that places more emphasis on performance and less on pieces of paper, or you can prepare yourself to go nowhere in your career at your current company.

Or you can get your degree.

Those are your choices.

Some people want a degree but don't need one

There are also a lot of people who want a degree but don't really need it. Almost everyone who's self-employed or who runs his or her own business is in this category. Most skilled trades people fit here too. Ditto for the creative types who are already making a living as a writer, artist, musician, etc. While the information and learning that goes with earning a degree might be interesting to them, lack of a degree has no material effect on their ability to make a living, and no one is ever going to demand that they have one. So earning a Bachelor's degree is strictly a matter of personal choice. Many of these people actually do get degrees eventually. But they decide to go to college only as a matter of personal pride.

"I was divorced when I was in my mid-40s and stayed home for a few years with the children. When my youngest was in kindergarten, I thought I would go back to the workforce and found out that the workforce was not ready for me. (So) I decided that I really needed to finish college so that I could support the children, regardless of child support."

Karen D., 46 and the single mother of four, started school when she was in her early twenties. She earned a Bachelor's degree more than 25 years later and went on for her Master's.

If you want and need a degree

And finally, there are those who both want and need a degree. These folks are probably working for the same companies as the people in the second category, except that they have decided that they are going to stay with that company and therefore have to have that piece of paper to move forward in their careers. Or, realizing that the days of lifetime employment with any employer are probably over, they decide to get a degree to enhance their employment and survival skills in the job market.

Should you get a degree?

Only you can answer that question. And it's a question that you need to truthfully answer to yourself before you decide to get that piece of paper.

But understand right up front that this college project is going to absorb staggering amounts of time, will disrupt your life as you currently know it, will probably take you years to complete, and may cost a ton of money.

Some of it - most of it, probably - will be great fun and very interesting. And the further you get into the process, the more you are likely to find it thoroughly rewarding. You'll meet a lot of very nice people and learn an enormous number of things...some of which you might even remember after the grade card comes in the mail. And your opinion of yourself will increase enormously.

But make no mistake:

- It ain't gonna be easy
- It ain't gonna be quick, and
- It ain't gonna be cheap.

This book will help you make it easier and quicker, and perhaps a bit less expensive. But even under ideal conditions you will wind up doing a lot of work.

It is a hell of a project.

But it can be done. And that is the main point of this entire book: it can be done.

And it can be done by you.

"I had wondered what it would be like to have a college degree but I hadn't really found a need for it. But the world has changed."

Patrick A., 46, married and the father of two small kids, finished his Bachelor's in five years while still working a part time job.

CHAPTER 2

Some Good Reasons To Go To College

"I knew that they were setting me up to lay me off so I decided that I would go. If they offered me that (severance) package then I would leave and go back to school full time."

Linda W., 41, started at a community college when she was nearly thirty, dropped out, returned to that community college more than 15 years later, earned her Associate's Degree in four years and transferred to a private 4 year school. She earned her Bachelor's Degree a few years later.

A changing workplace

It's no secret that the workplace in America is not the same as it used to be. In the 60s, 70s, even into the 80s, once you landed a job with a corporation - particularly a large, multinational blue chip company - you were pretty much assured of lifetime employment if you behaved yourself. And if you did your job reasonably well, you could generally count on periodic promotions and increases in pay.

At the end of maybe 30 or 40 years or so, they'd throw you a big party, give you a gold watch and send you a nice retirement check

every month. And they would probably continue to pay for those expensive benefits like medical insurance, life insurance, etc. And you'd still be young enough (and hopefully healthy enough) to enjoy a number of years without the need to work every day.

Those days are gone.

Corporations these days seem to be much more interested in the bottom line and producing dividends for shareholders than they are in keeping employees, even the good, faithful employees who worked their butts off. No one's job seems safe. Many believe that this new era calls into question the entire concept of loyalty to a corporation. A lot of people have come to the conclusion that being devoted to a particular company is at least silly and probably even dangerous. It's every man and woman for themselves.

Whether that blanket indictment applies to you or not only you can decide. But just to be on the safe side you should probably be as well equipped as possible to make your own way in the employment market. These days you just don't know whether you're going to have a job tomorrow. You probably can't trust your employer, at least not many of them. Many employers large and small have shown a rather complete disregard for the welfare of their employees. Your company might be different. But the odds don't appear good.

What is a good bet is that sometime during your 40+ year working career you will be out of a job: the company changes direction and no longer needs your skills and fires you, it goes bellyup, is absorbed by another corporation that lets you go, working conditions become just intolerable and you quit.

It doesn't matter how it happens. One day you are employed, the next day you aren't. Where do you go from there?

"I became disabled on my job working as a secretary in a law firm. ...My doctor told me to get into another line of work."

Evelyn S., 41, originally started college right out of high school and returned more than two decades later to work on her Bachelor's Degree. She eventually earned that and went on for her Master's.

College graduates just have more options

If you have a college education you have a lot more employment possibilities than the person who does not have that education. Why? Because college graduates are in a minority - there just aren't that many of them. In general it's the college graduates who run this country (and the rest of the world) and the companies and organizations in it. If you are a college graduate you have a high probability of winding up as a manager, while those without a college education have a good chance of reporting to those of us who do. That's just the way the world is: education produces benefits.

On average, only about one person in four over the age of 25 graduates from college, as Table I shows. You are a relatively rare individual if you have a Bachelor's degree. And even rarer if you have a graduate degree. And that education makes you more valuable to a prospective employer.

TABLE I

EDUCATIONAL ATTAINMENT OF PEOPLE
25 YEARS OLD AND OLDER, BY SEX:

MARCH, 2000 (Numbers in thousands)*

| | Both Sexes | | | Male | | Female | | | | |
|------------------------|-------------------|---------|--------|----------|--------|------------|--|--|--|--|
| | Number | Percent | Numbe | r Percen | t Numb | er Percent | | | | |
| Educational Attainment | | | | | | | | | | |
| Total population | | | | | | | | | | |
| 25+ | 175,230 | 100.0 | 83,611 | 100.0 | 91,620 | 100.00 | | | | |
| None | 851 | 0.48 | 396 | 0.47 | 455 | 0.51 | | | | |
| Elementary: 1-4 | 1,891 | 1.08 | 945 | 1.13 | 945 | 1.03 | | | | |
| Elementary: 5-6 | 3,542 | 2.02 | 1,738 | 2.08 | 1,804 | 1.97 | | | | |
| Elementary: 7-8 | 5,896 | 3.36 | 2,839 | 3.40 | 3,057 | 3.34 | | | | |
| High school: 1 | 3,680 | 2.10 | 1,761 | 2.11 | 1,919 | 2.09 | | | | |
| High school: 2 | 4,975 | 2.84 | 2,276 | 2.72 | 2,700 | 2.95 | | | | |
| High school: 3 | 7,019 | 4.00 | 3,261 | 3.90 | 3,759 | 4.10 | | | | |
| High school grad | 58,086 | 33.15 | 26,651 | 31.88 | 31,435 | 34.31 | | | | |
| Some college, | | | | | | | | | | |
| no degree | 30,753 | 17.55 | 14,540 | 17.39 | 16,213 | 17.70 | | | | |
| Associate degree: | | | | | | | | | | |
| occupational progra | ım 7,221 | 4.12 | 3,224 | 3.86 | 3,998 | 4.36 | | | | |
| Associate degree: | | | | | | | | | | |
| academic program | 6,471 | 3.69 | 2,729 | 3.26 | 3,742 | 4.08 | | | | |
| Bachelor's degree | 29,840 | 17.03 | 14,909 | 17.83 | 14,931 | 16.30 | | | | |
| Master's degree | 10,396 | 5.93 | 5,166 | 6.18 | 5,230 | 5.71 | | | | |
| Professional degree | 2,586 | 1.48 | 1,752 | 2.10 | 834 | 0.91 | | | | |
| Doctorate degree | 2,023 | 1.15 | 1,425 | 1.70 | 599 | 0.65 | | | | |

Source: U.S. Bureau of the Census, Current Population Reports, P20-536, *Educational Attainment of People 25 Years Old and Older*, March 2000 Current Population Survey.

 $\frac{http://www.census.gov/population/socdemo/education/p20-}{536/tab01.txt}$

^{*} Note that this online link is updated periodically and the numbers you find there might differ a bit from those here. The ones on the internet are obviously more current.

If you are a professional - an engineer, a lawyer, a medical doctor, nurse, an accountant or some other licensed white collar worker - at least you have a good handle on what type of job you will be looking for. And you probably have an equally good idea of what type of organization hires your sort of person. You are pre-qualified for those new jobs by virtue of the fact that you have that particular degree.

Though probably not quite as well off as the licensed professionals, those of us with a plain old Bachelor's degree are still pretty employable. We've learned how to do a lot of things in college, and potential employers know that.

The people who only got through high school have a much bigger problem in terms of their employment prospects. Not that it's ever easy for anyone, with any level of education, to get reestablished in the job market after being let go. It's not.

But people with college degrees - any kind of college degree - usually do better. They have already demonstrated to the world that they know how to set a goal and get to it. And that is particularly true for someone who can brag - yes, brag! - that they put themselves through college as an adult, one course at a time, often on their own nickel, and that they were willing and able to slog through that project, even though it took five, six, seven or more years.

What does that tell a prospective employer? For that matter, what does that positive, "I can do this" attitude tell your current employer?

"So I find that because I have more confidence, I've been able to put more of myself into all the work that I do - parenting work and my real job and all the other stuff that I do."

Patrick A. finished his Bachelor's degree with a 3.6 GPA.

Think about this. Being able to get through college at 30, 40, 50 or so, while raising a family and working, is a stunning personal accomplishment. It is one that no 22 year old recent graduate can brag about.

But you can.

And that makes you a better employee. Will that accomplishment keep you from getting fired? Maybe. If it comes down to choosing between you and someone who didn't do what you did, the odds probably favor you.

Will it automatically get you a new job if you are somehow turned loose from a company? There are no guarantees, of course. But being able to brag about how you went through school will definitely deliver some extra points in that job interview. It shows a level of perseverance and commitment to a goal that a lot of people just don't have.

Are job flexibility and future employability the only reasons to go to college? No. Although they are certainly important, the big reason for many people is money, pure and simple.

College graduates make a lot more money

The simple fact is that college graduates make more money than people with two-year degrees, who in turn make more money than people with high school educations. Some numbers are in order to support that.

TABLE II Median Incomes of Various Educational Levels Year-Round, Full-Time Workers 2006 Data (US Dollars)*

| | Males | Differ Previo | Females | |
|--|---------|------------------|---------|--------|
| | | Male | Female | |
| Less than 9th grade 9th - 12th grade, | 22,710 | | | 18,130 |
| no diploma | 27,650 | 4,940 | 2,000 | 20,130 |
| HS Grad (includes | | | | |
| equivalency) | 37,030 | 9,380 | 6,610 | 26,740 |
| Some college, no degree | 43,830 | 6,800 | 5,210 | 31,950 |
| Associate degree | 47,070 | 3,240 | 3,210 | 35,160 |
| Bachelor's degree | 60,910 | 13,840 | 10,250 | 45,410 |
| Master's degree | 75,430 | 14,520 | 7,030 | 52,440 |
| Doctorate degree | 100,000 | 24,570 | 18,080 | 70,520 |
| Professional degree | 100,000 | 24,570 | 5,720 | 76,240 |

Source: U.S. Bureau of the Census, Current Population Reports, P60-series.

http://www.infoplease.com/ipa/A0883617.html

As of 2006 - the latest data available - a male who didn't get through high school had a median annual earning power of about \$27,650, while a high school graduate could expect \$37,030, about \$9400 per year more. Someone with an Associate's degree could add about \$10,000 per year to that, bringing his median yearly income up to about \$47,070. The figures for women, unfortunately, are lower, but the effect is the same: more education means more income.

^{*} Note that this online link is updated periodically and the numbers you find there might differ a bit from those here. The ones on the internet are obviously more current.

"When my husband's business started to fail I went out to work. My first job was working the B-shift in a factory. That was quite an eye-opener for me, to see women who had no choice. Working in a factory was all that they were equipped to do academically. And I thought, this isn't where I want to be."

Kathleen C. started college when she was nearly thirty and finally earned her Bachelor's degree nearly 30 years later.

So far, so good. And that difference in earning power at the twoyear college level is an excellent reason to officially get your two year, Associate's degree and go through the graduation line when you are halfway through school. It gives you something that proves you are halfway to a Bachelor's degree. Being able to show that piece of paper is much stronger proof than merely saying "I have 60 credits."

Back to our example. If an Associate's degree is worth about \$47,000 for a male and \$35,000 for a female, then what is a Bachelor's degree worth?

Bachelor's degrees are worth more \$\$\$\$!

And the answer is, more...a <u>lot</u> more.

Males with Bachelor's degrees, on average, bring home \$60,910, a huge \$13,840 per year increase over the two-year degree holders. For women the figures are \$45,410 per year for a Bachelor's, a \$10,250 per year advantage over Associate's degree holders. That puts a very high value on that extra two years of school. And for what it's worth, people with Master's degrees do significantly better, as

you would expect: about \$75,430 per year for males, \$52,440 for females. And remember that these numbers are medians: half of the sample is above this level, half are below.

"When this fall comes and I get the job teaching, I'll have something that I've never had in my life, which is benefits. I'll have a steady acceptable paycheck. I've been waiting for 15 years for that."

Patrick A., 46, worked as a waiter for many years before entering college. It took him a bit more than five years to earn his Bachelor's Degree – while working part time.

If you'd rather work with ratios, here are some from the U.S. Census *Condition of Education, 2004 (see Section 2: Learner Outcomes: Economic Outcomes and Table 23-2. The entire report is at* http://nces.ed.gov/pubs2004/2004077.pdf). The data is from 2002, the latest available.

"For both males and females, earnings increase with education: full-time workers with at least a bachelor's degree have higher median earnings than those with less education. For example, in 2002, male college graduates earned 65 percent more than male high school completers. Females with a bachelor's or higher degree earned 71 percent more than female high school completers. Males and females who dropped out of high school earned 23 and 27 percent less, respectively, than male and female high school completers."

The main point here, of course, is that extra education generates extra dollars. Over an average working career of about 40 years, a Bachelor's degree can add up to an extra \$955,200 in your pocket if

you're a male, and \$746,800 in your pocketbook if you're female. Pick up a Master's degree and you effectively double your earning power over a high school education over your working life.

Could you use an extra half a million to a million bucks....or maybe twice that with a Master's?

I thought so. If you're interested in the details, check Table II, compliments of the U.S. Bureau of the Census.

"I think it's more important that I'm headed toward a career instead of a job. I always saw my other jobs as just jobs, where the only thing I could really offer a company was that I could type really fast."

Ann H., 33, spent more than ten years as a secretary before entering college. She eventually earned her Bachelor's degree.

And it's not just money

Although most of us find the extra income from a college education pretty handy, there are a couple of other benefits from going to college. Learning new things, being exposed to new ideas, being able to put new concepts together - all can be pretty exciting once you start doing them. It's amazingly easy to get hooked on learning, and nearly every student I talked with for this book, and those hundreds I've talked with since were not going to stop with a Bachelor's degree. Most of them had plans for their Master's, and a number were shooting for a PhD. This attitude is pretty common. You'll find that once you start learning, you probably won't want to stop.

The final reason to finish that degree doesn't have anything to do with making more money or making you more employable or even the joy of continually learning new things. It has to do with how you feel about yourself.

When you finally stroll down that aisle and cross that stage and that college president hands you that piece of paper, you will feel very, very good about yourself. You will be absolutely, completely ecstatic. I guarantee it.

And something else: you'll be more self-assured, more confident than you've ever been. You'll know that you'll be able to learn and understand anything that you need to know. You'll be able to take on and complete big, complex projects that a lot of your friends would never tackle. You can sit in meetings with your head up and a smile on your face and no one - no one - will be able to successfully challenge your ability to get a big job done.

You already finished the biggest job of your life: you graduated from college as an adult. Everything else is small by comparison.

And PS: Spend the extra few hundred bucks and buy the biggest college ring you can afford and put that coveted sheepskin in the most expensive frame you can find and then hang it for all to see in your living room or right over your dining room table. You earned it.

"It will definitely improve my life, as well as my kids' too. Because of the simple fact that I'm in school now, and I'm also on public assistance."

Joyce M., a 36 year old single mother of three, earned her Associate's and then her Bachelor's.

CHAPTER 3

Already Have A College Education? In Need Of A Bit More? Read This Chapter!

"I never thought this would happen to me!"

Jack T., 46, and a college graduate, suddenly found himself unemployed and unprepared.

So, your world has changed, has it?

You actually finished college – perhaps many years ago – found a career, did all the things you thought you were supposed to do to insure your future. And now you find that all that preparation may not have been quite good enough. You need another job. Or think you might fairly soon.

Welcome to the new economic reality.

Around the summer of 2008 the world economy started to publicly unravel. When it actually started or why is not important for our purposes here. What is important is that millions of people who thought they were safe by virtue of their education discovered that they weren't. They lost their job, in spite of the fact that they had a college education already and thought that they were pretty much immune. And while the unemployment rate for college grads is much lower than that for people without a degree, it is – during this economic downturn – much, much higher than it has historically been.

If you are one of the people this change has affected, you might have to return to school to update and upgrade your education, learn some new skills, brush up some old ones. Or change direction completely and come up with a whole new career.

Although this is an unsettling prospect, you do have something of an advantage over the people who have never been in college. You have an idea of what to expect; you've done this before.

But have things changed in the halls of learning since you walked across that stage and wore the funny hat all those years ago?

Perhaps.

The college experience itself might seem very familiar in some ways. There will be classrooms and teachers and books and homework and papers to research and write etc. etc. The basic principles of education don't change very rapidly. We still are taught and learn in much the same way we have for thousands of years. Plato would not find our system all that unfamiliar.

But there have been changes along the way, and depending on how long ago you got that first degree you may be startled at those changes.

Find a new direction? Continue the old one?

The first thing you need to do, of course, is figure out what your new life is going to look like. Most community colleges and four year universities have places where you can go to do some research on promising new careers. These are often called Career Centers. If you are currently unemployed this might be a good time to take stock of your life and determine if you want to simply brush up existing skills and knowledge and continue to do what you've been doing or go off in a new direction.

If you graduated from college more than a decade ago, there are a lot more career choices available today than there were back then. And the longer you have been in the workforce with your current degree, the more things have changed. There are careers available today that did not even exist thirty, twenty, even ten years ago.

Perhaps one of those new careers is just right for you.

A visit to a Career Center can help you start to figure that out. Most of them are equipped to do skills and career assessments, tests and 'inventories' that can tell you the things you might be good at (and the things you might not be good at and might want to avoid). Even if you're convinced that you should just tune up existing skills and stay in your current career, taking an inventory will be a worthwhile effort. It may tell you things about yourself that you didn't know. Or things you suspected and have been wrestling with for some time.

Your state unemployment office or Workforce Development office can likely also provide this type of information and testing. And in many cases it will be free.

Once you've decided what your new career is going to look like, you need to find a college that can help you get the education that you need to land that new job. The Career Centers, unemployment office or Workforce Development office can be of help here too, since they are likely tied in to most of your local schools.

Pick a school And get admitted

The admissions process will be a bit different for you since you already have a degree in something from somewhere. Depending on the school you will be attending and your new course of study, they might waive any entrance or placement exam requirements. For your new school to make that determination they will need to see a transcript of your previous college work. Get on the phone to your old school and have them ship off a transcript to your new school. It will probably cost you a few bucks. You might also be able to make this request on the internet. That is quite common.

Your new school will probably not accept a transcript directly from you, even if you could still locate one all these years later. Although if you did have one the Admissions folks might be able to do a quick, 'rough cut' approximation of which courses they will accept.

This can give you a head start in choosing classes. But evaluation of your past college work will not be binding until your previous college actually sends an official transcript.

Where are you going?

Once your new school has your transcript they will look at your previous college work and determine which courses they will accept toward your new degree or certificate.

Certificate?

Yes. Certificates are usually one-year or shorter programs that concentrate on a particular skill, such as auto repair, machining, electrical work, construction and the like. These programs are generally filled with technical courses.

Do college graduates actually have jobs in - gasp! – the Trades? You bet they do. And many of them do quite well at them. And if you've been laboring in an office somewhere for a decade or two and hating most of it, and continually have the urge to work with your hands (and mind) to create something, a job in the skilled trades might be just what you are looking for.

Many of these jobs pay surprisingly well, and many – such as auto repair and basic home maintenance such as plumbing and electrical work – are nearly recession-proof. When people don't want to buy new cars for whatever reason, they tend to keep the old ones in better repair. The same is true for home repairs. Homeowners might not have the money to buy a new house, put on an addition or build a new patio, but they will almost certainly replace that leaking hot water heater or the blown electrical breaker panel.

A whole new degree in a new field is also a possibility. These generally come in two flavors: two year AA/AS/AAS Associate's degree programs normally found at community colleges, and four year BA/BS Bachelor's programs.

The two year degrees might include all the ones noted above under Certificates, and also more comprehensive programs. Some possibilities are in medical areas such as Nursing, Radiologic Technology, Medical Office Management, Medical Technology, Emergency Medicine, Dental Hygiene, Massage Therapy, Surgical

Technician, Pharmacy Technician, and related disciplines; various areas in computers and data handling; customer service; teaching assistant; court reporting, legal assistant; social and human services; technical disciplines of various sorts in medicine, manufacturing, and engineering; travel and tourism, restaurant management and many, many more.

The good news here is that if you decided to pursue one of these two year degrees you might discover that you are nearly halfway there already. Depending on what your Bachelor's degree is in and how old it is, many or most of your previous college credits could be applied toward that new degree. You may have already completed dozens of credits of work toward that new piece of paper. And the same is true, of course, for four year degrees in a new area.

The reason is that much of the work in most Bachelor's programs is nearly identical for the first two years. Practically everyone, regardless of degree, takes humanities courses in English composition and literature, the social sciences like economics, history, psychology and sociology, some math and basic science, and perhaps a foreign language. So even if your new degree is wildly different from the one you earned years ago, the odds are very good that at least some of that previous work will be applicable to your new one. And that will give you a head start.

And when you visit your Admissions Office, ask them specifically if there is any way for you to get college credit for your years of work experience. That decade or two or three that you've put in doing whatever it was you were doing might well be worth some college credit. Or they might let you test out of some subject that you already know something about.

It can't hurt to ask.

Who's paying for this?

Since the economy started developing problems in about 2008, there have been a host of new federal, state and local programs developed to help people deal with being laid-off.

No book of this sort can hope to cover all these new programs, and I won't even try. Another chapter in this book talks about Financial Aid in general, and you might want to refer to that.

The first place to look for financial help is your previous employer. If you were laid off your old employer might have money available to help get you retrained for some other career. If that was the case, you were probably given details about that during your exit interview. If there is any question in your mind about what help might be available from your previous employer, call their HR or Personnel department.

There is also government money around to help you pay for college, and depending on your personal circumstances you might be pleasantly surprised at how much is actually available to you. Some programs pay just for classes, some include books and fees, some might even contribute something toward your actual family living expenses!

"I qualified for a grant, so I am very

happy!"
Margot S., 47, returned to her local community college for a brand new career as a nurse.

As soon as you make the decision to return to college for more education, you need to visit your school's Financial Aid Office. They have the details on all the programs and assistance available, and can help you fill out the forms and file for help, etc.

Most of these programs are keyed off the basic Federal financial aid form, the FAFSA (Free Application for Federal Student Aid) form. Go online (www.FAFSA.gov) and fill it out as soon as you decide to pursue more education. It is not available as a paper document any longer, and must be completed online.

And for some people there might be federal or state income tax implications that you will want to discover with both your Financial Aid office and your personal tax accountant.

The overall point of this section is simple: don't panic about the cost of new education, at least not right away. There may well be money available to help pay for it. All you have to do is find those dollars. And your school's Financial Aid Office should be your first stop.

See an Adviser

I give this advice to everyone who returns to college, regardless of their personal circumstances. Your Adviser will be intimately familiar with the requirements of your new college and your new degree program, and working with the Admissions Department, will be able to tell you what courses your new school accepted from your old school and how much progress you have already made toward that new degree.

Since you are now older – and presumably somewhat wiser – than you were when you earned your first degree, you probably don't want to spend years and years completing the requirements for this new one.

See an Adviser. They can help you get to the end result more quickly and efficiently. Don't try to unravel and understand the requirements all by yourself. Requirements for a degree have changed since you earned your first one. The very degrees themselves have changed. Get professional help from an Adviser. If you try to figure this out by yourself the potential for error is very high. And errors will slow you down.

Going back to school – your new environment

If you've been admitted to a new college, you have already visited with the Admissions and Advising folks and have perhaps wandered around a bit.

If your new school runs a campus tour or orientation day, sign up. This is a quick, painless way to do several things. You will start to find your way around your new campus, you will learn what resources are available, and you will start to meet people who may be able to help you later if you need it.

And a lot of schools will give you a free meal in the process. It will probably be the last free thing you ever get there.

In any event, one of the first things you will notice is that the school is full of very young students. People who might be young enough to be your kids, or even grandkids!

Don't panic!

One time, back some years ago, you may have been one of these kids. And you might have seen someone who was – gasp! – old enough to be your parent!

The tables are turned now. Don't worry about it. As noted in a number of other places in this book, adult students are nearly always the best students on campus. You have the time management skills and motivation to do quite well at this college thing, and since you have done it before, you already have quite a head start in many ways on this project.

You are going to do just fine!

New resources, New facilities, New possibilities

As you wander around your new campus, you will probably see lots of students working on their laptop computers, all over the place. Many campuses are wireless, just as many workplaces are. If you don't already own a wireless laptop, you may want to consider buying one. (And certain types of financial aid programs may actually help you pay for it.) It will give you access to the campus electronic resources without having to visit the campus computer center. You may even be able to print to a remote printer and pick up the results later.

As you go through your class selection and scheduling process with your adviser you will also notice that classes are now not just in classrooms. They are, quite literally, available all over.

Online classes may not have even existed when you first went to school; they started to get popular and widespread in the early to mid-1990s. And they are very popular now. There is a whole chapter in this book devoted to online learning which you might want to refer to, but basically these are classes that are either wholly or partially offered over the internet. You attend "class" in front of a computer screen instead of a physical classroom. One of the major keys to success in an online learning environment is time management skill, and most adult students have lots of this. It's difficult to be a successful adult without it.

Classes may also be offered in locations other than your main campus. High schools and other colleges are favorite locations, although public libraries, Workforce Development centers, unemployment offices and other government-sponsored sites are also popular. Large corporations and non-profits like hospitals may also sponsor classes right within their facilities. So you may not have to travel far (or at all) to get to classes.

Your Adviser can help you puzzle this out.

Textbooks may also have changed since you last had to pick one up. For starters they are lots more expensive. If you budget about \$100 per class for books you will probably be in the ballpark, although really specialized science and engineering texts might be double that.

Many texts now include a CD/DVD full of ancillary information pertinent to the class. And most texts are liberally sprinkled with links to internet sites, both those maintained by the text author and others.

Your book may not even be a physical item: it may be an 'ebook', read on a special reader, in the DVD drive of your computer or downloaded off an internet site. eBooks have the advantage of being quite a bit less expensive than physical books. They have the disadvantage of being usable only when you have a computer in front of you. And they can't be sold back to the school at the end of the semester, as real books can be.

You will probably find that many classes and teachers expect you to be able to navigate the internet and access online resources.

Ditto for the ability to type on a keyboard and create correctly-formatted papers.

If you can't do these things, your new college probably has short classes that can bring you up to speed fairly quickly. You may not have had to know how to do these things when you earned your first degree. The internet may not have even existed! But these are critical skills these days. You'll need them.

Welcome to the (new) classroom

Back when you earned your first college degree, there may not have been much in the way of computer technology available. And what was available may have been reserved for the college administration and not have migrated into the classroom. Today's college campuses are very different from the ones of even fifteen years ago.

I mentioned the wireless campus above, and it is virtually universal at this point. But computer technology has become a lot more pervasive than that.

Classrooms are now routinely equipped with computers for the instructor, teamed up with ceiling-mounted projectors. It's very common for instructors to call web sites up and use material on them to teach with. Many, many texts have web sites that the instructor uses in conjunction with the text.

PowerPoint presentations are virtually standard procedure in many classes, and it's not unusual for an instructor to carry around an entire semester's worth of presentations on a single flash drive. PowerPoints these days may have embedded video clips or 'calls' to web sites, adding an extra dimension to the presentation.

Many campuses have a common campus hard drive used to warehouse instructor materials, including presentations, tests, pieces of web sites, videos, lectures, complete movies, etc. etc. Campuses like this will often make some of these materials available to students. You simply access the campus hard drive via your wireless (on-

campus) or internet (off-campus) connection and locate the required information.

On many campuses these computer-equipped classrooms are called "smart" classrooms. The next step up – also very common – are classrooms full of computers, one for each student. These are often used to teach writing classes, math, engineering, design, science and other classes where the student can actually create something in class and the instructor can view and critique it. Virtually all of these computers would be connected to the campus network, and through that, to the world at large through the internet. This connectivity would allow you to start a project in class and send it, via email, to yourself at home to finish it, all without ever printing a piece of paper. You might also be able to warehouse it on the school's hard drive and work on it later from any location.

Some schools have technology known variously as 'clickers' or classroom response systems. These are hand-held devices that look much like a TV remote control. They are used by students to give the instructor immediate, real-time feedback on lecture materials. You can tell him, by clicking yes or no or some other parameter, how well you understand the material he just presented. Some versions of this technology allow students to ask questions, make comments and even take tests and quizzes .

Virtually all schools now will issue you an email address on the campus network. It will probably look something like this:

firstinitiallastname@student.collegename.edu

This email address will keep you up to date on what's happening on campus through an electronic student 'newspaper' sent to you regularly, possibly every day. In addition to news of the campus, it may also include details on academic-related events happening off-campus – sports events, plays, performances, speakers, field trips, etc.

You may also be contacted by your professors with news of your classes, new assignments, changes in assignments etc. It's common for teachers to ask students to submit assignments via email.

Many schools now use 'push' technology to send news and campus alerts to students via their cell phones, Blackberrys, iPod Touches, tablet computers and other smart wireless devices. Many instructors also use this technology to stay in touch with their students.

Social networking sites such as Facebook, YouTube and others have also been put into service as warehouse sites for instructional materials such as videos and homework assignments.

If you don't already have a copy of common office software devoted to word processing, spreadsheets and presentations, you will probably want to get one. Microsoft Office is the most common, and it is available in versions for both Macs and PCs. Apple Macintosh computers sometimes come with Apple's version of these applications, collectively called iWork, and it should be cross-compatible with the Microsoft version. OpenOffice is a free, open-source set of office productivity tools that mimics in many ways the software noted above. Check out www.openoffice.org for more information.

And by the way – as a student you are now eligible for some rather nice discounts on computer hardware and software from most manufacturers. Go to Google and type in 'student software discounts' or 'student computer discounts.' You will be given a number of web sites that offer these discounts. You will probably be asked to copy or scan your student ID card or current registration form and email it to them to verify your status as a student. As one example, Apple Computer offers this discount at their retail locations as well as on their website.

Do those teachers look like your children?

Not all of those really young people wandering the halls of your new college will be students. Some of them will be your new teachers. And the fact that a lot of them are possibly the age of your children (or younger) may give you pause.

You probably saw some of this in your old place of employment, where the new employees kept getting younger and younger. The same thing happens on campuses. Welcome to the ageing process.

Virtually all of these 'kids' will have graduate degrees, and many will have doctorates. So even though they will be considerably younger than you are, they still have a lot of knowledge to share.

There's good news here. If they have been teaching at the college level longer than about five minutes, they will have already learned a couple of things about students.

First, some of the younger students are not particularly responsible. They are fun to teach, and a teacher can actually learn a lot from them. But in some ways they are not the easiest group to deal with. Part of the college experience for young, just-out-of-high-school students, is the socialization process. The teachers are on the front lines of this effort, and it is often messy, irritating and frustrating.

Adult students, on the other hand, are usually a joy to deal with. As mentioned in many other places in this book, they are responsible, punctual and eager to learn. Teachers love them!

And part of your job as an adult, whether you realize it or not, whether you agree to it or not, is to be a role model in the classroom. Put a single adult student into a classroom full of 18 year olds and the entire dynamic changes, and almost always for the better. Your teachers, even the very young ones just out of grad school, know this. They will be told this by their older, more experienced colleagues in their department, and then they will learn it for themselves first-hand in their classrooms.

You are their ally in the classroom. You are older, smarter, more experienced than the kids right out of high school, and even though your teachers are closer in physical age to the 18 year olds, they are philosophically much closer to you. You will be treated as more of an equal more of the time. And it's not unusual to be given some extra slack occasionally if you need it. These teachers would likely give this same consideration to a polite, interested, motivated 18 year old too – but these younger students are much less likely to exhibit these characteristics.

The point here is simple. These young teachers, even the ones who are the age of your children, are looking for a little help in their classrooms, and you provide that extra stability just by being who you are and showing up and doing your work.

In other words, by acting like what you are: an adult.

"I did this once, a long time ago. I can do it again."
Steve S., 51, back in school after being laid off. He already has a college education.

Thinking about going back to school? It's NOT too late! You're NOT too old! You CAN work full time and get an education! The clearly-written advice in The Success Manual has helped thousands of adults return to school. It will help you, too.

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