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# ONLINE SCHOOLS: The Book

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**AN E-BOOK FOR THOSE CONSIDERING ONLINE EDUCATION**

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# CAUTION!

Online education is not for everyone. Do not read further if any of the following are true:

1. You have the finances, flexibility and credentials to pursue a degree at a traditional brick-and-mortar institution. Potential employers, as well as people in general, respect traditional degrees more than online degrees. Studies show that when companies attempt to fill management or entry-level positions in accounting, business, engineering, and information technology, 96 percent will choose the candidate with a traditional degree. Online degrees are looked at with suspicion, perhaps because they are still relatively uncommon. Also, there are numerous diploma mills out there that are ready and willing to sell an online degree to anyone who is willing to pay.
2. You intend on pursuing a degree in a field where the job market is tight, expected to shrink, or where gainful employment is highly uncertain. Generally, people who pursue online degrees do so on the basis of federal financial aid or loans. Unless you are planning on earning a degree in a field that promises lucrative job opportunities, even if you earn your degree, you will just wind up with a huge debt that you will not be able to pay off. According to the Wall Street Journal, student loan debt has officially surpassed credit card debt and now totals some \$830 billion. Studies done by the Department of Education (DOE) show that only approximately 40% of students who attend online schools are able to repay their debts.
3. You are unsure whether or not you will be able to complete the online degree program that you start. Again, unless you are able to earn a degree through which you can secure gainful employment, the result of pursuing a partial online education will only be huge amounts of debt. The DOE data also showed that online school students are twice as likely to take on debt for an associate's degree and that their debt is more than double that owed by students at traditional non-profit and public schools.
4. You are not a high school graduate and do not have a GED. Students who do not have basic credentials will likely not be able to gain admission to a reputable online institution. And students who complete their online education from either unaccredited schools or schools that tend to grant anyone admission, do not end up with a valuable degree, but rather, just an expensive useless piece of paper.
5. You are computer illiterate and do not own your own computer. Regardless of what anyone says, if you do not know the basics of using a computer and do not own your own computer, online education is not for you. Online schooling is conducted almost wholly online. First you should learn the basics of computer usage, and only then should you consider an online education.

## INTRODUCTION

If you are considering higher education, inevitably, the thought of online education has crossed your mind. But for many, it is a fleeting thought, because they believe, for some reason or other, that online education is not for them. This belief, however, is often misguided and founded on false information.

Why do you think online education is not for you? Common myths that people believe about online education include:

- Online schools are not respectable
- Employers do not consider online degrees
- Everyone can get an online degree, so it has no value
- Online schools are not “real” colleges
- All online schools are the same
- Online education is easier than onsite education
- There are no deadlines or structure at online schools
- You will receive significantly less, or no personal attention from your professors
- Online degree programs are overpriced
- Online credits cannot be transferred to another institution
- You must own your own computer to attend online schools

The truth is that these beliefs are not completely true. Sure, there are some online institutions that seem to exist solely for the purpose of making money, but there are also many other online schools that provide students with a valuable, thorough and practical education. And realistically, for many, the option comes down to: online school or no school.

Many prospective students these days do not have the luxury of being able to take 2–4 years off from work to pursue a full-time traditional college education. Granted, many brick-and-mortar institutions offer part-time and evening classes, but even these

options prove unviable for many who have job, family or other commitments. The convenience and flexibility offered by online schools is unparalleled.

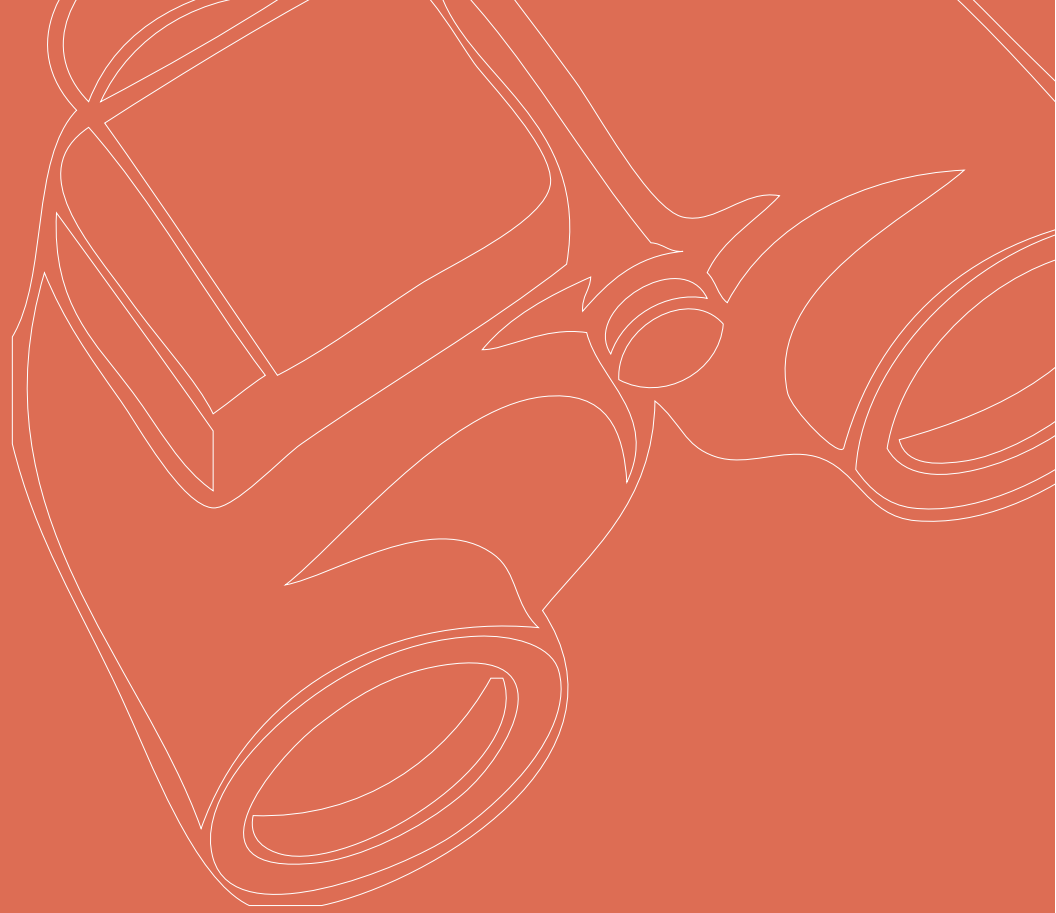
While it is true that in today’s society traditional schools are considered higher caliber and their degrees are valued above online degrees, for those who simply cannot pursue an onsite education, an online education, from a reputable institution, is not a complete waste of time and money. An online degree can help you advance in your career and towards your goals.

However, not all online schools are created equal. Some schools provide a more quality education than others. Degrees from certain schools are given greater weight than degrees from others. And in some cases, you can obtain an online degree, and no one will ever have to know that it was obtained online.

It is important for students to consider the following questions before committing to pursuing an online degree:

1. What am I looking for in terms of higher education?
2. Is online education for me?
3. Am I suited for an online education?
4. What should I be looking for in an online school?
5. What is the best online school for me?
6. Once I am enrolled, how can I ensure success?

This comprehensive guide is designed to help you answer these questions and more. Our goal is to give you unbiased opinions and advice to help walk you through the process of determining whether online schools are for you, and if so, what the best online program would be to meet your needs and help you succeed in your career and life in general.



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## WHAT AM I LOOKING FOR IN TERMS OF HIGHER EDUCATION?

When considering higher education, there are many things to think about. The first question you need to ask yourself is, “What are my goals?” You need to determine why you are planning on going back to school and what you hope to accomplish. You need to decide what you want to study, your time-frame, and your budgetary restrictions. Are you studying for personal edification? Or do you hope to gain the knowledge and skills necessary to enhance your career path? Are you continuing your education with the hope of someday changing jobs? Or do you have a particular promotion in mind that requires a more advanced degree? How much money can you invest towards your studies?

There are a multitude of questions you need to ask yourself as you begin the process of higher education. And with the questions come a myriad of answers that will take you on different paths. For the purposes of this guide, we will assume that you are continuing your education with the purpose of furthering your job prospects and hopefully making more money.

In this case, the two main questions you need to explore are: (1) What career should I pursue? and (2) What type of degree should I obtain?

## WHAT CAREER SHOULD I PURSUE?

If you are already well-settled in a career and really enjoy what you are doing, the easy choice is to continue in the same field, but perhaps broaden your horizons and future job prospects by obtaining an advanced degree. Unless you already have a PhD in your discipline, there is generally a higher degree you can pursue in your current field.

However, if you are open to a career change, then along with considering your personal interests, skills and abilities, you should also look at what fields are lucrative and promise to have ample jobs when you graduate. **It is important to pursue a degree in an area that is growing and in which you will be able to secure gainful employment, because otherwise you may end up with huge amounts of financial aid debt that you cannot pay back.**

Currently fastest growing fields are:

### ARTIFICIAL INTELLIGENCE PROGRAMMER

- › Degree Needed: Bachelor's Degree in Mathematics, Physics, Computer Science or Game Programming
- › Pay: Starting at \$50,000 and climbing to \$70,000 to \$80,000 after a few years of experience

### WIRELESS ENGINEER

- › Degrees Needed: Bachelor's Degree in Computer Science + Master's Degree in Electrical Engineering
- › Pay: Those with five+ years of experience demand \$80,000 and up

### DATA MINER

- › Degree Needed: Bachelor's + Master's Degree in Computer Science, Statistics or Physics
- › Pay: Starting at \$60,000 to \$70,000, but managers can expect to make \$120,000 or more

### FORENSIC ACCOUNTANT

- › Degrees Needed: Bachelor's Degree in Accounting + CPA certification (Certification as a Fraud Examine or Forensic Accountant can be a bonus)
- › Pay: More than \$100,000 a year with a little experience

### BIOINFORMATICIAN

- › Degrees Needed: Bachelor's Degree in Mathematics or Computer Science + Master's Degree or Ph.D. in Biology or Bioinformatics
- › Pay: \$120,000 after 2-3 years of experience

*For a more detailed discussion of the growing and lucrative degree and career choices, please see Appendix B.*

## WHAT TYPE OF DEGREE SHOULD I OBTAIN?

There are six types of degrees that you can choose from when continuing your education. And for the most part, the decision depends on where you currently are in your educational path. For example, if you already have a bachelor's degree, pursuing a master's degree might be the best option. But, if you are completely changing fields, you may consider an associate's degree or a second bachelor's degree. Or perhaps, if you want quicker results, a certification may be all you need.

Here is an overview of the types of degrees available online, in order to help you decide what is right for you.

### HIGH SCHOOL DIPLOMA/GED

For those who have not finished high school, the best place to start may be to complete a diploma or GED. Between 19% to 33% of high school students in America drop out before earning their diploma. Reasons can range from depression to lack of motivation to monetary necessity to teen pregnancy.

Whatever the reason, the lack of a high school diploma can cause a number of roadblocks in an individual's career path. Studies also show that those who graduate from high school are 70% more likely to be employed than those without diplomas. And, according to the U.S. Department of Labor's Bureau of Labor Statistics, high school graduates earn approximately \$700 more per month than their contemporaries who dropped out.

Thus, it is clear that a high school diploma is extremely valuable. Not only does a diploma give the graduate personal satisfaction and a sense of accomplishment, but it also helps to improve a person's chances of finding a better job with a better salary.

However, many individuals who were unable to complete high school do not return later on to get their high school diploma or GED because they are afraid or feel uncomfortable about going back to the

classroom. An online high school/GED program is the perfect solution in such a case. Many schools offer online high school degrees that can be completed entirely over the Internet. Or for those students who actually want to go back to the classroom, programs with a combination of online and classroom experiences are also available.

The length of the program will depend on the number of credits a student has already accumulated.

*Please see Appendix C for a detailed discussion on online high school diploma and GED programs.*

### CERTIFICATIONS

A professional certificate is a relatively quick way to receive specialized knowledge in a particular field. Earning an online certificate is an ideal way for professionals, with or without degrees, to progress within their chosen field, without having to take an educational leave.

Undergraduate certificate programs, recognized only by the field of work in which they are intended to be used, are for those without a degree. But, generally students pursuing an undergraduate certificate should have a high school diploma or GED.

Alternatively, graduate certificates, that serve to advance the student's career, are meant for professionals with degrees.

Certificates in the following fields are among the most popular:

- Machinery Driving
- Business Management
- Finance
- Alternative Health Medicine
- Education
- Information Technology
- Paralegal Studies

Most of these certificate programs take several months to complete online.

*Please see Appendix D for a detailed discussion on online certificate programs.*

### ASSOCIATE'S DEGREE

Often the next step after obtaining a high school diploma is pursuing an associate's degree. An associate's degree is a degree that many students complete prior to enrolling in a matriculated bachelor's degree program. However, some students with an associate's degree go directly into the workforce.

Typically an associate's degree takes students two years to complete. However, motivated students can complete the requisite 60 or so credits in a focused area at an accelerated pace.

High school graduates who do not have four to five hours a day to spend in a classroom setting, may find that pursuing an online associate's degree is a viable option. Many schools offer fully online associate's degree programs for both full-time and part-time students.

Traditional state-sponsored community colleges are generally cheaper than online programs offering an associate's degree. However, there may be some exceptions, so students interested in this option should "shop around" to find the most affordable deal. Also, when pursuing an associate's degree, if the ultimate goal is to continue on to a bachelor's degree, students should inquire about credit transfer with the school they plan on attending for their bachelor's degree.

### BACHELOR'S DEGREE

The most common degree that college students pursue is a four-year, 120 credit, bachelor's degree. Students can first obtain a two-year associate's

degree and then transfer into a bachelor's degree program, which generally takes an additional two years to complete. Or, alternatively, they can directly enroll in a bachelor's degree program after obtaining their high school diploma and study for approximately four years before completing their graduation.

A bachelor's degree can be obtained in almost any discipline and generally requires two years of general or preparatory courses, followed by two years of courses in a given field. A vast majority of college graduates in the US possess a bachelor's degree as their highest degree.

Again, students who may be uncomfortable studying on-campus or who just do not have the time to pursue an on-site education may find an online bachelor's degree attractive. Additional benefits of earning an online bachelor's degree include the flexible nature of the course schedule and the guaranteed availability of needed courses. Online students also have a more open schedule, which allows them time for field related internships and/or jobs, which many employers find particularly desirable in job candidates.

The cost associated with earning an online bachelor's degree depends on the school. Because tuition costs at traditional colleges and universities vary greatly, nothing can really be said about which is more expensive, a traditional bachelor's degree or an online bachelor's degree. Thus, it is best to look into specific schools of interest when comparing costs.

### MASTER'S DEGREE

After receiving a bachelor's degree, the next level of study is pursuing a master's degree. Master's degrees generally entail a more specific focus in a particular area as well as a great deal of dedication.

There are many different types of master's degrees students can pursue, including:

- Master of Science (M.S.)
- Master of Arts (M.A.)
- Master of Education (M.A.T, MEd, MSed)
- Master of Business (MBA, MIB)
- Master of Social Work (MSW)
- Master of Library Science (MLS)
- Master of Fine Arts (MFA)

Only 3 in every one hundred Americans have a master's degree. A U.S. Bureau of Labor Statistics study shows that professionals with a master's degree earn on average \$800 dollars more every month than those with only a bachelor's degree. Given the fact that a master's degree can significantly help boost a person's salary, it is surprising that more Americans do not have them.

Earning a master's degree online is becoming an increasingly popular choice because many people pursue this graduate level degree only after having worked for several years. Once people are comfortable in a job and career, it is particularly difficult to step away to pursue higher education. Another advantage of pursuing a master's degree from an online school is that online programs typically have start dates throughout the year, so students don't have to wait until the fall to begin.

The length of a master's degree program will vary depending on field of study, but it generally takes 1 to 3 years for completion.

## PH.D. DEGREES

Many students, after obtaining a master's degree, continue on to earn a PhD, which is often the terminal, or highest, degree within a field of study. Studies show that, in the professional setting, those with doctoral degrees can earn an average of over \$37,000 per year more than their counterparts with bachelor's degrees.

Because of the nature of the degree, earning a PhD online is more difficult than other degrees and the scope is limited. First, to obtain a PhD, students generally need to not only complete an in-depth dissertation, which is like a hands-on research project, but also collaborate with professionals, which is difficult to do in an online setting. Second, because online degrees are still viewed with suspicion, those who want to teach at the university level generally do not, and should not, obtain their PhD online. Third, there are still only a limited number of PhD programs available through online schools.

Online PhD programs are meant for professionals who are interested in expanding their knowledge for the sake of further learning and perhaps a hike in salary.



## IS ONLINE EDUCATION FOR ME?

Once you have decided what your goals are regarding higher education, the next question is: Is online education the right means to reach those goals?

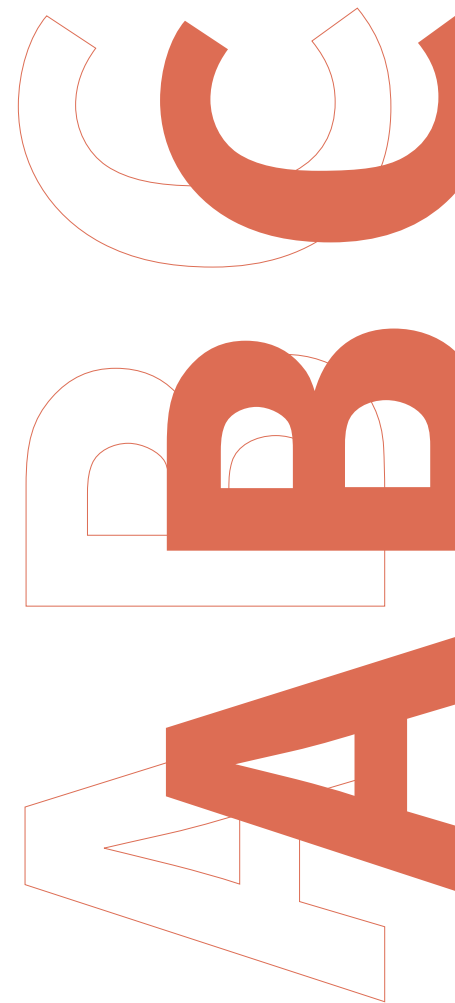
To make this determination, you should first evaluate whether or not you have the time, patience, means and ability to pursue the degree of your choice from a traditional brick-and-mortar institution. Many professionals with full time jobs, parents with the responsibility of taking care of a family, and aspiring students who can't afford to make the move to attend college classes find that a traditional education is virtually impossible for them to pursue.

Consider the following in evaluating your situation:

- Is there a nearby school that offers the degree you wish to pursue?
- If not, are you willing to relocate?
- Will your work/life-schedule permit you to attend classes on a regular basis?
- If not, are you willing to put your career on hold while you study?
- Do you enjoy studying in a classroom and interacting with fellow students?
- Will your budget support college tuition and transportation costs and fees?
- Do you meet the admissions requirements for the traditional institutions that you are interested in?

If there is a traditional college where you can secure admission and that meets your needs, pursuing your degree from such an institution is the wisest choice. However, if not, an online school may be a viable option. But, you need to decide if you are comfortable pursuing that option.

Students are apprehensive about obtaining an online education for a variety of reasons. But many of these fears may be appeased through gaining a better understanding of what online education is all about. In the next few sections, we will try to educate you about the ins and outs of online schooling in an effort to help you decide if online learning is right for you.



## THE ABCs OF ONLINE EDUCATION—HOW IT WORKS

To make an educated decision regarding whether online schooling is the right choice for you, you first need to know how online education works. Most online schools operate in a very similar manner in terms of logistics.

### ENROLLMENT IN ONLINE SCHOOLS

Enrolling in an online school is not very different from enrolling in a traditional college. The major difference is that generally online admissions applications are submitted online, instead of via regular mail or in person.

Each online institution has its own admission requirements. Schools generally require prospective students to submit materials such as their high school diploma/GED, test scores, letters of recommendation, essays, and transcripts. Many colleges have dedicated admissions advisors to walk students through the admissions process.

Some online university programs have open-enrollment policies, meaning students may simply sign-up on the online school's website, select desired courses and pay the requisite tuition. These schools allow all students to take online courses without meeting any admissions requirements.

### ONLINE EDUCATION PORTAL

At the heart of any online education program is the Online Campus, which can be accessed through a website or portal, where students can access their classes and interact with teachers and other students. Each college generally has its own education portal with slightly different features; however, they typically contain chat capabilities, a forum and a private messaging system that allows students to contact the instructor and their fellow classmates. Most portals also have a notifications area that students can see each time they log in. A download

section may also contain class supplements, audio or video lectures from the instructor, and other relevant materials.

Many institutions require students to log on to the online education portal a set number of times every week in order to get credit for a class.

### SYNCHRONOUS AND ASYNCHRONOUS COURSE OPTIONS

There are primarily two types of virtual courses: synchronous and asynchronous. It is important to know how each works in order to better understand online education.

Synchronous courses are where the teacher and the pupils all interact with each other online at the same time, albeit from different locations. Synchronous courses generally require students to log on to their computer at a set time, at least once a week. Multimedia components such as group chats, web seminars, video conferencing, and phone call-ins may all be included as part of a synchronous online class. Students who need structure and who desire more interaction with teachers and classmates generally prefer synchronous courses. However, synchronous learning works only for students who can schedule set days and times for their schooling.

Asynchronous courses, on the other hand, are where the teacher and the students interact online from different places and during different times. In such classes, the professor generally will post a lecture at the beginning of the week and students have the opportunity to view that lecture whenever they please and leave comments or answer questions on a class discussion forum. Technology such as message boards, email, pre-recorded video lectures, and mp3s are relied on in conducting asynchronous classes. Asynchronous classes generally work best for self-motivated learners who can complete their assignments with little direct guidance. They are also preferred by students with complex schedules because asynchronous courses

allow students the flexibility to complete their work whenever they please.

### RECEIVING AND SUBMITTING ASSIGNMENTS

In most online courses, students are given assignments that they must complete and submit to help monitor progress. Some programs have strict deadlines for completion of these assignments, while others are more flexible. The level of difficulty of these assignments and whether the assignments need to be completed individually or in a group varies from class to class and from online institution to online institution.

Online class assignments are generally posted either in the notification area or in a dedicated thread on the forum of the online portal. For most online classes, every time a new assignment is posted, the class syllabus will be updated, so students have an easy place to look to make sure they haven't missed new postings. Sometimes there is a secure inbox built into the portal for the students to submit assignments via, and other times assignments can be submitted to the instructor via a personal email address.

### CLASS PARTICIPATION

The interaction, such as class discussions or professor posed hypotheticals, that would normally occur during physical class periods in a traditional institution are substituted by group chats and forum activity by many online schools. Oftentimes, students are required to make a minimum amount of forum posts in order to earn a class participation grade. In addition, regular chat sessions may be scheduled to allow for interaction with the professor. The amount of online participation required will generally be set by the online school and the instructor based upon their preferred online teaching style.

## TESTING

Testing methods may vary from school to school. Some institutions require students to log in to the class portal at a specified time to complete the test. Others are more flexible and allow students to download tests and complete them at their own convenience. Many times open-book testing that requires more research than one would find in a classroom test is administered.

In an effort to discourage cheating, and in response to federal legislation, an increasing number of online schools are requiring students to take exams under the eye of a proctor, who is an individual that is qualified to oversee a student's tests and ensure that no cheating has occurred. Proctors may be found at a public library, local school, or test-taking center. Where proctors are required, online school counselors are generally available to help students find a suitable option.

Along with major tests, some courses also have a quiz component. Often such quizzes may even be administered in conjunction with each class session. Students are, on occasion, required to complete a quiz after reading/viewing weekly class materials in order to ensure they are on track.

## ONLINE CLASSES WITH PHYSICAL COMPONENTS

Although a majority of online learning programs are fully online, some may have physical components as well. Required laboratory or workshop time, group trips or specific lectures that must be attended in person, are among the types of physical components that may be required. But, such classes are generally limited to students who are taking physical classes from the same school as well. Or alternatively, the classes may have activities that students can complete in lieu of the physical components if attendance is not possible due to distance or scheduling conflicts.

## GRADUATING FROM AN ONLINE SCHOOL

Traditionally, graduation from online schools has been a quiet celebration that students have had with friends and family. However, a growing number of schools are beginning to offer their students graduation options. Some online schools, especially those with brick-and-mortar campuses, invite graduates to travel to campus and walk across the stage with traditional students. Others use virtual worlds such as Second Life to offer online graduation ceremonies.



## THE GROWING POPULARITY OF ONLINE EDUCATION

The online education arena is growing at an astounding rate. Advancements in technology and the ease of access to the Internet have greatly contributed to making online learning more practical and widespread. Many are beginning to see online learning as a simple and natural extension of traditional learning, resulting from the Internet revolution.

Not only are new fully online schools springing up, but more and more traditional colleges are beginning to open “online campuses.” The National Center for Educational Statistics found that during the 2006-2007 school year, two-thirds of properly accredited institutions permitted to participate in federal financial aid programs offered some form of online education. Currently, in the United States alone, there are over 25,000 online courses being offered.

In addition, an increasing number of students are opting for online programs. According to a study by the Sloan Consortium, in just one year, from 2007 to 2008, online enrollments grew by 12.9%, which is almost 12 times the rate of overall growth rate enrollment in higher education. Currently more than 4 million students in the U.S. study online.

Thus, students who opt for an online education no longer need to feel like they are alone in making this decision.

## THE PROS AND CONS OF ONLINE SCHOOLS

Online education and traditional learning are distinctly different in many ways. Most of us, through prior experience, are familiar with traditional schooling. However, online schooling remains a mystery. Thus, we have compiled a list of the pros and cons of online schools to help you better understand online schooling and determine whether it would suit your needs.

### ADVANTAGES OF ONLINE LEARNING

- **Convenience** – Online courses are generally available year round. Students are not limited by a school’s calendar, but can start and continue their education at almost any time. Many schools offer weekly or monthly start dates.
- **Flexibility** – Students are typically able to control their learning environment, choosing when, where and at what pace they would like to study. Especially in the case of asynchronous classes, students can literally study whenever and from wherever they want, even in the middle of the night. Additionally, you, as the student, can move through your degree program at your own speed, pacing assignments and readings at your own discretion.
- **Availability** – In recent years, the number of accredited, reputable, and educationally challenging online learning programs has greatly increased.
- **Cost** – The cost of pursuing a degree through a distance degree program is often cheaper than traditional school programs.
- **Classroom Time** – Students who are shy, introverted or have language issues will appreciate that although online education programs often have a virtual classroom component, most do not require attending a physical school.

- **Accessibility** – Students can attend class and access class lectures, notes, bulletin boards, etc., from any computer with network/Internet access. Some schools have even launched programs through which you can access your class information through your cell phone.
- **No Travel Cost/Time** – Students participating in distance learning programs can study, learn and even graduate from the comfort of their home. You do not have to spend time or money on buses or in traffic jams commuting to and from school.
- **Minimal Life Interruptions** – Students pursuing an online degree can typically continue working and living almost the same as before. Online learning takes place whenever you want it to, since online schools are based on the Internet, and accessed at your discretion, thus minimizing the need for taking a leave from work or your other activities.

#### DISADVANTAGES OF ONLINE LEARNING

- **Instructor Face-Time** – Online students generally do not get the face-to-face interaction that is essential to some students. And realistically, many times e-professors are not as accessible as colleges make them seem. Emails often have a lag time in getting a response. And in asynchronous classes, even the lectures are not “live,” so students cannot immediately get follow-up regarding questions that arise from the lecture.
- **Reputation and Perception** – There is still a social stigma attached to online schools. Many people know little about them, but assume that they are not to be taken seriously. While it is true that as online learning becomes more prevalent, more businesses and organizations are starting to recognize the value of an online degree. However, there is still a long way to go before online schools receive the same widespread respect as traditional schools.
- **Technology Requirements** – For some, the requirement of purchasing or having ready access to a computer and an Internet connection can seem burdensome. In addition, if you want to pursue an online degree you need to have at least a basic working knowledge of computers and the Internet.
- **Social Interaction** - Although online “campuses” often have chat rooms and message boards, they are no substitute for physical classroom interactions. Online students have a very limited ability to participate in live stimulating discussions with their classmates and professors.
- **Limited Support** - Students are required to take their own initiative in completing assignments, reports, and exams.
- **Campus Atmosphere** - The physical value and attractiveness of attending a campus location is lacking in online schools. Students do not have the opportunity do a lot of the extraneous activities involved in being a student at a traditional college, such as rallying behind a sports team, attending special on-campus lecture series, or partaking in college politics or debates.
- **Personal Satisfaction** - Oftentimes, students themselves do not feel as proud of their online educational accomplishments as they would have had they earned the same degree from a traditional brick-and-mortar school. Many people are proud of their traditional college alma mater, but few go around bragging about the online college they attended or wearing online college paraphernalia.



## AM I SUITED FOR AN ONLINE EDUCATION?

Once you have decided that an online education is an option you would consider pursuing, you need to determine whether or not you, personally, are suited for online schooling. Do you have what it takes to succeed in an online learning environment?

The issue here is not necessarily whether or not you have the intelligence to pursue and complete an online degree, but rather, whether or not your learning style, habits, strengths, and weaknesses are compatible with online learning. For example, students who pursue online degrees must be self-motivators. Those who tend to procrastinate will generally find an online education unsuitable.

Contrary to popular belief, online education is not a piece of cake, especially when pursued from a reputed and accredited institution. Not everyone has what it takes to successfully complete an online degree. This is evidenced by the fact that 20 to 50 percent of students who start online degrees never finish them.

So, you ask, what type of person will succeed in an online learning environment? According to a study done in 2007 by Shawna Strickland, a clinical assistant professor who teaches online courses in respiratory care at the University of Missouri, key personality traits for online learning success are:

**AN “INTERNAL LOCUS OF CONTROL.”** People with an internal locus of control are independent thinkers who essentially believe that their own actions control outcomes in their lives. They are willing to move forward without immediate feedback. This is essential in an online learning environment, where although professors and fellow classmates are available via email, discussion forums and at times chat, a response is not always immediate.

**SHY INTROVERTED NATURE.** Those who are shy often shine in distance learning classes because they can remain anonymous and feel more comfortable using online forums to respond to teachers questions as opposed to speaking up in a traditional classroom.

**MOTIVATION AND COMMITMENT.** People who do just as well, if not better, without others constantly checking in on them are best suited for distance learning. Students in online learning classes need to be motivated and self-directed because there’s generally no one looking over their shoulder. Successful students are those who are able to ignore distractions in order to get schoolwork done on time.

In addition, successful online students have good reading comprehension skills. They should be able to comprehend college level texts without the direct guidance of a teacher. Moreover, while most people learn through a combination of audio and visual learning, by listening to lectures and taking notes, a majority of online learners must master material through reading alone. Some online programs do offer video recordings and audio clips, but most still require that students understand a large amount of written information as well.

Online students also need a basic comfort level with computers because a majority of their education will be conducted online. Although current online learning systems are made to be user-friendly, students should have general knowledge regarding using a computer to search the web, send email and perform other basic functions.

## ONLINE SCHOOL COMPATIBILITY SURVEY

Below are some questions that you can ask yourself to help determine if you are cut out for online education:

### PERSONAL HABITS

1. Are you self-motivated and do your work without being told twice?
2. Do you stay on task while doing your work?
3. Do you schedule your time well at work?
4. Do you schedule your time well outside of work?
5. Do you stay on task while doing work on the computer or the Internet?
6. Do you follow through on tasks your boss assigns you?
7. Do you answer email in a timely fashion?
8. Do you complete work assignments on time?
9. Do you ask your boss or colleagues for help when needed?
10. Are you willing to put in extra time for a challenging assignment?
11. Do you need constant feedback from others to make sure you are on track?
12. Can you work independently?

Basically, to be successful in online learning, one needs to be an independent worker, skilled at time management, and willing to take on a challenge. Because online students generally have a lot going on in their lives, in addition to their schooling, they cannot afford to slack off or lose focus.

So, if your answer to the above questions is a resounding “yes”, then you are definitely ready to pursue an online degree, in terms of having the necessary personal habits necessary for online learning. And if your answer is “no” for a majority of these questions, then you probably should not venture into the online education arena. If you are confused because your answers are evenly split

between “yes” and “no,” you could try an online course or two, knowing that you would need to make a special effort to be prompt, stay on task, and work hard and in a consistent manner.

### READING AND COMPREHENSION SKILLS

1. Do you enjoy reading?
2. Can you generally understand most of what you read without having to re-read material more than once?
3. Are you able to read college-level text books and understand them without having anyone simplify or explain what is written?
4. Are you a visual learner?
5. Are you able to focus and read large amounts of material in one sitting?

A majority of online learning is done through reading, whether it is reading lecture notes, the content on discussion forums, chat transcripts or course books. Thus, students pursuing an online degree must be able to quickly and efficiently read large amounts of college-level material with comprehension.

Thus, if you answered “yes” to a majority of the above questions, then you have a good likelihood of being able to succeed in an online learning environment. But, if the answers to the questions above have caused you to realize that reading is not your cup of tea, then perhaps an online education is not your best option. However, you can still make it work if you find a program that has a larger video/audio component.

## TECHNOLOGY SKILLS

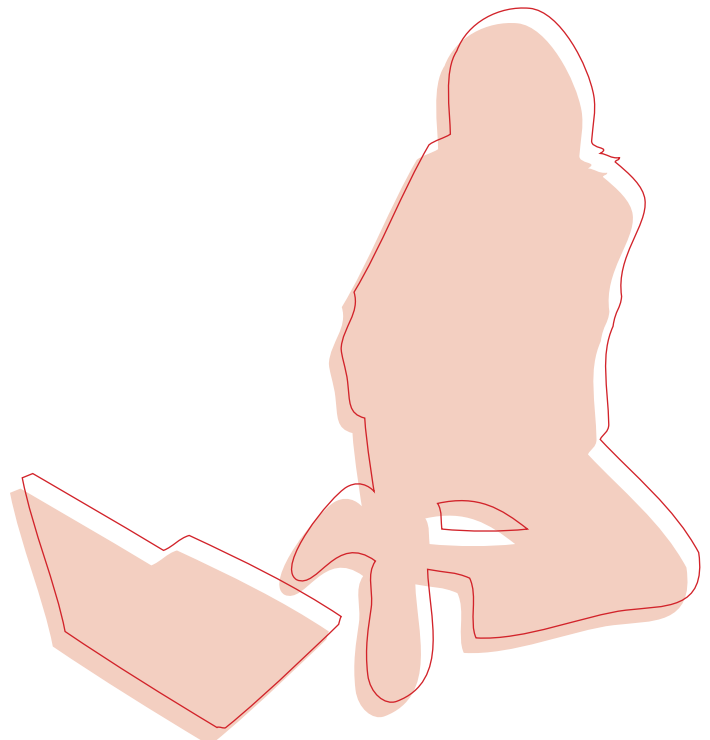
1. Do you have a computer at home?
2. Do you have access to the Internet at home?
3. Does your home computer have word processing software like Word or Word Perfect?
4. Do you know how to log into your home Internet provider?
5. Do you know how to use a word processing program?
6. Do you know how to use email?
7. Do you know how to attach and send a file through email?
8. Do you know how to do Internet research?
9. Do you know how to copy and paste text?
10. Do you know how to download a file from a website?

In addition to certain personal habits, online schooling also requires a requisite level of computer know-how. If you are completely computer illiterate, then online schooling is likely not the best fit for you.

And if you answered no for questions 1 – 3, you should consider purchasing a computer, an Internet connection and Word Processing software before beginning your online educational career. Although having a computer and Internet connection at home are not mandatory for pursuing an online education, not having them is a definite drawback. Students can log on from a public library or use Wi-Fi at a café or coffee shop, but the convenience of logging on from your own computer, from the comfort of your own home, is unparalleled. If you are required to log on from a public place every time you want to attend class or complete a homework assignment, you are in essence cutting away at some of the biggest benefits of an online education, which are flexibility and convenience.

Furthermore, if you answered “no” to any of questions 4–10, then you should likely try and improve your Internet skills before signing up for an online class.

Remember that not everyone is cut out for online learning. While some will thrive in a flexible and autonomous setting, others will always struggle with learning independently. If, after comparing your habits and skills to those of successful online education students, you feel you have what it takes, online classes may be the perfect option for you. If not, then you may want to reconsider your decision or take a few trial courses.





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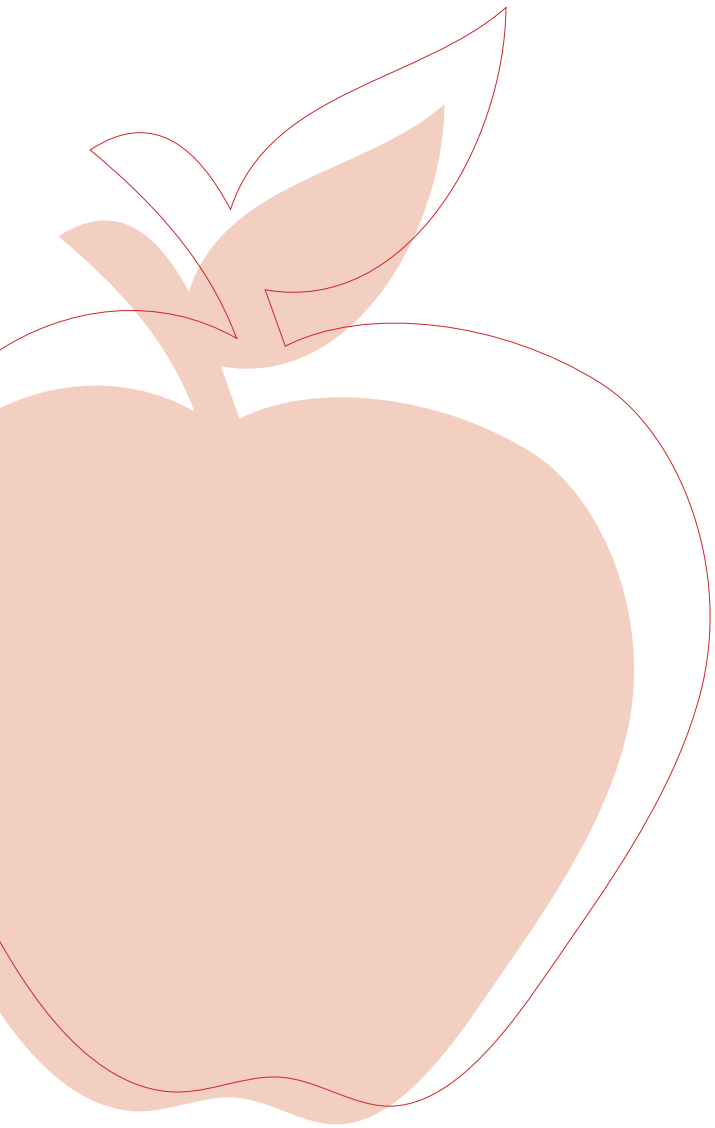
## WHAT SHOULD I BE LOOKING FOR IN AN ONLINE SCHOOL?

Hundreds of colleges and universities across the country have started offering online courses. As a result, many people who would not otherwise have been able to continue their education are getting the opportunity to do so because of the availability of programs, the flexibility online learning offers, and convenience of being able to study from home.

For most people, at least part of the goal with getting an online education is obtaining a degree that will make them more marketable and increase their value in the job market. So, to insure that your online degree becomes a passport to the success you are aiming for, as opposed to just a worthless piece of paper, you need to carefully choose an online school.

As stated earlier, not all online schools are created equal. Unfortunately, there are a number of online schools that are scams, diploma mills or money-making businesses. As a prospective student, you will need to be able to distinguish the real schools from the fake ones. And then, from among the legitimate schools, you will need to determine which one will work best for you in helping you achieve your goals.

In this section, we will walk you through the questions you need to ask in order to determine whether or not the online schools you are considering are legitimate and will provide you with a solid education and a degree that has value.



## IS THE SCHOOL ACCREDITED?

The first question to ask in determining what value a degree from a particular online school will hold is the question of accreditation. Accredited schools are more likely to provide you with a more thorough education, because there is someone looking over their shoulder. And degrees from accredited schools are more likely to be recognized by employers. So you need to make sure you know the facts about the online school's accreditation before registering for classes with an online school. You should avoid unaccredited schools.

### WHAT IS ACCREDITATION?

Accreditation is the process conducted by an outside agency of reviewing a school's programs and policies to see if it meets certain pre-set criteria. If a school is found to meet the minimum criteria, accreditation is granted.

### WHY IS ACCREDITATION IMPORTANT?

Accreditation is meant to ensure that a school is meeting minimum quality standards in educating its students. This is necessary to protect students, schools, and future employers.

Students receiving diplomas from schools accredited by recognized agencies can be assured that their diplomas will more likely be accepted by employers. And employers looking to hire prospective employees can be assured that graduates from properly accredited schools have received the necessary training and did not merely pay for a degree from a diploma mill institution.

## WHAT TYPES OF ACCREDITATION ARE AVAILABLE AND WHO CAN GRANT ACCREDITATION?

The U.S. Department of Education (USDE) and the Council for Higher Education Accreditation (CHEA) recognize two types of accreditation: regional accreditation and national accreditation. Although both accreditations are based on the principle of voluntary application by an institution, both are institution-wide in scope, and both use peer reviews to judge whether an institution meets published standards of academic quality and institutional integrity, there are still some key differences.

### ➤ *Regional Accreditation*

*Regional accreditation typically applies to schools that most people would consider to be “traditional colleges or universities.” The use of the word “traditional” here, does not refer to brick-and-mortar vs. online, but rather those institutions that prepare an individual for an advanced degree such as a bachelor’s, master’s or doctorate degree.*

*As the name indicates, regional accreditation is based on geography. If an online college applies for regional accreditation, the regional agency that presides over its home state will evaluate accreditation.*

*The six regional accreditation agencies recognized by USDE and CHEA are:*

- 1. **New England Association of Schools and Colleges (NEASC)** Accredits schools in: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, Europe, Africa, Asia, and the Middle East*
- 2. **North Central Association Commission on Accreditation and School Improvement (NCA)** Accredits schools in: Arizona, Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Navajo Nation, Nebraska, New Mexico, North Dakota, Ohio, Oklahoma, South Dakota, West Virginia, Wisconsin, and Wyoming*
- 3. **Middle States Association of Schools and Colleges (MSA)** Accredits schools in: Delaware, District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Puerto Rico, U.S. Virgin Islands, Central America, Europe, and the Middle East*
- 4. **Southern Association of Schools and Colleges (SACS)** Accredits schools in: Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia, and Latin America*

5. *Western Association of Schools and Colleges (WASC)* Accredits schools in: California, Hawaii, Guam, American Samoa, Palau, Micronesia, Northern Marianas, Marshall Islands, and other Australasian locations

6. *Northwest Association of Schools and Colleges (NWCCU)* Accredits schools in: Alaska, Idaho, Montana, Nevada, Oregon, Utah, and Washington

#### ➤ *National Accreditation*

*National accreditation, on the other hand, typically applies to schools that most people would consider to be “vocational colleges or institutions.”*

*“Vocational” here refers to institutions that have a career-focused curriculum. National accreditation agencies typically focus on a specific field of study, such as, Art and Design, Business, or Physical Therapy.*

*National accreditation agencies are not bound by geography, but rather are responsible for evaluating different types of schools. The Distance Education Training Council (DETC), recognized by both USDE and CHEA, is the national accreditation agency responsible for evaluating online schools.*

#### ➤ *Specialized Accreditation*

*Another type of valid accreditation that you may come across when researching online schools is specialized accreditation. While regional and national accreditation is institutional accreditation, meaning the school as a whole is accredited, specialized accreditation is designated for specialized departments, programs, schools, or colleges within a college or university that have already been awarded institutional accreditation. Such accreditation is generally given by specialized, professional, or programmatic accreditation organizations that operate all over the United States.*

*Specialized accreditation does not take the place of national or regional accreditation, but is generally granted in addition to those types of accreditation.*

#### ➤ *“Other” Accreditations*

*In addition to valid regional, national or specialized accreditation, you may discover that some institutions boast of other accreditation. There are numerous fake accreditation agencies and others that will accredit anyone who is willing to pay them. Remember that accreditation from the wrong source, such as an accreditation mill, can be worse than no accreditation at all. So beware and do not trust an accreditation that is from a source not listed above without thorough investigation.*

### WHAT IS A DIPLOMA MILL?

A diploma mill is a school that basically sells degrees by requiring little to no work from its students. Many unaccredited schools or those that are accredited by accreditation mills fall into this category. Using a degree from a diploma mill can get you in trouble. Certain states have laws restricting the use of such degrees. And on occasion, employees have even been fired after listing a degree from a diploma mill in their resumes.

It is important to note, however, that not all schools that lack accreditation are diploma mills. Some schools are undergoing the accreditation process, while others choose not to seek accreditation for some reason.

### WHAT ARE THE PRIMARY ISSUES TO CONSIDER REGARDING ACCREDITATION?

There are primarily two issues you may want to consider in deciding which type of accreditation is right for you.

The main issue is the transferability of credits from one school to another. Earning credits from a regionally accredited institution is the safer route in terms of ensuring that the credits will later be widely transferable. While credits from regionally accredited institutions are generally transferrable to other regionally accredited institutions as well as nationally accredited institutions, credits from nationally accredited institutions may be difficult to transfer to regionally accredited institutions. In fact, a survey done by DETC found that regionally accredited institutions rejected at least 30% of transfer credits from DETC accredited institutions.

The other issue to consider is acceptability by prospective employers. Most employers will not even consider degrees from unaccredited schools. And many will prefer degrees from regionally accredited schools, because that is what they are

familiar with. However, that being said, many experts argue that most employers do not know enough about accreditation to make a distinction between regionally and nationally accredited schools. You have to decide if you are willing to take that risk.

### WHAT DO WE RECOMMEND?

If your goal in seeking higher education is solely personal satisfaction or a desire to learn, accreditation may not be important to you. However, if you plan on using your degree in the workplace or want to further your education at a later date, then accreditation is critical.

Our recommendation is that, at a minimum, you should only attend an online university or college that has regional accreditation from one of the six recognized accreditation agencies. Regional accreditation is an indication that most employers will recognize the school's degrees as genuine and that the institution's credits will more likely be transferable to other schools. In addition, you will find it easier to go on for more advanced degrees from a regionally accredited school (which is what most traditional colleges are).

*Do not attend an unaccredited university or college.*

## THE SCHOOL'S NAME AND STATUS

The next series of questions you will need to ask in finding an online school that can provide you with a solid education and a valuable degree is regarding the school's name and status.

First, you will want to simply look at the name of the institution. If you are not particularly interested in actively advertising the fact that you attended an online school, then **choose a school that does not have "distance learning" or "online" in its name.**

Second, find out if the school is solely or principally an online school, or if it has an active physical campus as well. **Taking online courses from a traditional brick-and-mortar school that also has an online division is often a good way to avoid concerns regarding the stigma of online education.** But, you will need to review sample transcripts from the school to ensure that they do not designate online course as such, and inquire about whether or not your degree will indicate that it was completed "online." In most cases, you will find that traditional schools that offer online degrees do not make any notation on the transcript or diploma indicating the student's method of attendance.

## THE SCHOOL'S HISTORY

Next, you should ask questions about the school's history.

First, you will want to inquire about how long the online school has been in existence. Generally, the longer the school has existed, the better, because through experience, schools often are able to improve their curricula and teaching methods. Although, just because a school has a lengthy history doesn't mean it is legitimate; but having experience and demonstrating perseverance is definitely a plus point.

Second, you need to find out statistics as to the number of graduates the school has, as well as the dropout or retention rate. A higher graduation rate can show that students are content with their education. While a higher dropout rate reveals that students are likely not being taught well at that institution.

Third, you will want to inquire about the school's track record and/or reputation. As we all know, the reputation of a school goes a long way in people's perception of any degrees earned from that school. With the Internet, it is easy to research and get the "scoop" on colleges and universities that you are considering. Scour the web for sites and message boards discussing the schools in question. **It is wise to avoid schools that have been in the spotlight of a scandal or seem to be experiencing an unusual number of problems.** However, when researching the schools, do not be deterred simply by a few complaining students. It is common that students who had issues with the schools will be more vocal than those who had pleasant experiences. Thus, be discerning of what you read.



## TEACHER CREDENTIALS

Another question you need answered in determining whether or not an institution is likely to provide you with a valuable education is regarding teacher credentials. Teachers, who will be grading your work or leading you in online discussions, should have the knowledge, skills and training necessary to do the job. For traditional schools, the majority of junior college teachers have at least a master's degree in the subject they teach. And the majority of university professors in brick-and-mortar institutions have a PhD in the subject they teach. It is not too much to expect online teachers to have comparable credentials. In addition, many online colleges boast of teachers with real-life practical experience. This is definitely a plus, but not necessarily a substitute for having the requisite degrees.

Also, teaching online and in a traditional setting are two very different things. Online teachers should have some level of training in the skills necessary for teaching online or extensive experience teaching in an online setting. You should inquire about teacher retention issues and whether or not the teachers have been given specialized training regarding online teaching methods. This is key to gaining a solid education.



## WHAT IS THE BEST ONLINE SCHOOL FOR ME?

Choosing the right school is essential. But the “right” school for one student may not be the same for another. Choosing the best school for you will not only require you to compare schools, but it will also require you to evaluate your habits and needs and compare them against what the various online schools have to offer.

The fifteen considerations below can help you compare online schools based on your needs and what each school offers.

## DEGREE AVAILABILITY

The very first consideration in choosing the best online school for you is: Does the school offer the degree you want? Not every online school offers every degree. So, before you enroll, make sure the school offers the degree you are hoping to earn.

Some colleges are reputed for or specialize in a particular type of degree or discipline. Since geography is not a barrier, you may want to consider attending a school that has a reputation of providing quality education in your chosen field.

Also, after beginning their course work, many students change their mind as to what degree they would like to pursue. So you may actually want to have a “top three” list of desired degrees, and ensure that the online school you choose offers all three degrees.

## ADMISSION REQUIREMENTS

In deciding on an online college, you need to make sure that you meet the school’s admission requirements. Most virtual colleges will admit students who meet basic benchmarks such as a high school diploma, a reasonably high GPA in previous coursework and a well-written application. However, you should contact the school’s admissions advisor to discuss any specific admissions criteria for the program you are interested in.

When looking at admissions requirements, you may want to avoid colleges that have extremely loose admissions policies (i.e. everyone who applies is accepted, assuming they have a high school diploma or its equivalency). Unless the school has an otherwise stellar reputation, such relaxed admissions policies may indicate that a school is more concerned with quantity than quality.

## RESIDENCY REQUIREMENTS

In finalizing which online college you will attend, you need to make sure that you will be able to meet the school’s “residency requirement.” Many traditional colleges and universities prescribe a set amount of time an online student must spend on campus in order to earn a degree. This is known as a residency requirement. Students who enroll in schools with residency requirements may have to travel to the college campus for several weekends or even several semesters in order to earn their degrees.

Residency requirements may be as follows:

- No Residency – These programs allow students to complete their degrees fully online
- Limited Residency – These programs require students to visit the campus for less than one semester, usually for weekend seminars or summer institutes
- Extensive Residency – These programs require students to attend physical classes for one or more semesters
- Blended Learning – These programs are generally for students who live locally because courses often have both physical and online portions

You should find out if the school you are considering has a residency requirement. If it does, make sure the requirement is something you will have the time, means and inclination to fulfill.

## CLASS STYLE

Are you the type of person who needs the pressure of a deadline in order to get work done? Or do you prefer learning at your own pace?

In determining whether a particular online program will work for you, you need to consider the class style, i.e., class schedule and pacing, and whether it will mesh with your personal habits. Choosing an online school that has the style of classes that fits your needs will help you ensure that you will be able to manage your time and complete your assignments in a timely fashion.

Some of the most common online class styles include:

- **Self-Paced Classes:** In such courses, students are given the flexibility of completing coursework at their own convenience. Students are allowed to study the material and take the exams whenever they please within a generous time frame, such as a year. Self-paced courses are generally a good fit for those who are busy, such as people with full time jobs or family commitments that do not allow them to schedule class meets and exams during the day. Independent, motivated students who have the discipline to impose their own deadlines also find success in self-paced courses. Those who tend to procrastinate should avoid self-paced schedules.
- **Self-Paced Classes with Deadlines:** Self-paced courses with deadlines allow students to complete their work whenever they choose, but each unit of work (e.g., essay or exam) must be completed before a set date. These courses work best for those who are busy, but need the pressure of deadlines to get things accomplished.
- **Follow Along Classes:** Follow along classes often have weekly class meetings and require students to meet more strict deadlines. All students are required to complete the same work within the same time frame. Sometimes scheduled chats or

message board discussions help monitor student progress. These types of courses are ideal for those who appreciate a strict schedule.

- **Real-Time Classes:** These courses generally are centered on video or audio conferencing. As often as several times a week, students meet online to interact with one another and their professor. Completion of group projects or periodic student-teacher conferences are often required. Real-time classes are best for students who have open schedules and want to maximize personal interaction.

In choosing the online class style that will work best for you, consider (1) whether you like regular interaction or prefer to work on your own, (2) whether or not you need deadlines to accomplish your goals, and (3) your lifestyle and commitments.

## TESTING

Tests are often the most dreaded part of a student's education. But, on the other hand, some students thrive under pressure. Finding an online program that meets your test-taking needs is key. Online colleges vary on their take on tests. Some online schools require students to complete comprehensive, timed exams in order to prove their knowledge. Other schools have students prove their abilities through more relaxed "take-home" type testing methods. And still other schools do away with tests altogether and use alternative methods for accessing learned knowledge.

Some of the common approaches to tests include:

- **No Testing:** A few online schools use alternative testing methods. Instead of regular exams, they evaluate students based on things such as essay writing, portfolio review or class projects. However, even these colleges, if they are regionally accredited, generally require students to complete some form of testing prior to graduation.
- **Timed Online Testing:** Many online colleges have timed online exams. Since there is no way to oversee students taking these exams, online exams are often open book. Timing these online exams helps colleges to judge a student's knowledge because the time limit makes it impossible for students to look up all of the answers. Occasionally online exams are closed book and students are required to sign an honor code promising not to cheat.
- **Open Online Testing:** Some online schools give students exams that they can complete at their own pace. These exams are more similar to "take-home" exams in the traditional context, but students may have a week or more to complete them.
- **Proctored Exams:** A growing number of online colleges require students to take tests under the watch of a proctor. Some schools, generally those

with blended programs or residency requirements, require students to take exams at their physical campus. But more commonly, students are required to make an appointment with an acceptable proctor under whose oversight they can take their exam. Schools generally publish a list of acceptable proctors that can include librarians or education professionals such as teachers, administrators or guidance counselors.

Consider your own strengths and weaknesses as well as the pros and cons of each option in deciding what option is best for you.

## COURSE CONTENT & PRESENTATION

Not only are finding a course style and testing parameters that suit you important in deciding on an online college, but the presentation methods and the course content are also vital.

### CONTENT

The actual course content and curriculum needs to contain quality material. The purpose of going to college is not simply to earn a degree, but also to gain knowledge. Unfortunately some online colleges do not actually teach their students anything. The work students are given is so easy that it does not challenge them nor does it increase their knowledge base. And these issues are generally institution-wide. In choosing an online school, you should review course catalogs and ask for sample syllabi and curricula that you can evaluate to see if topics will be thoroughly and thoughtfully covered. Compare the syllabus for the same course between institutions to determine where you will get the better education. Because once you are out in the workforce, not just a degree, but a quality education will be the stepping stone to success.

### PRESENTATION

Along with the content, you also need to review the presentation of that content. Sometimes content may be good, but the translation of that content into online media may not be skilled. It takes many institutions years to refine online courses to come up with quality programs. Schools often have online-course demos that you can go through. Take advantage of this feature before making your decision.

In addition, for those who tend to learn audio-visually, it is important to find a course that has more of a multimedia/audio/video component. Courses where lectures are streamed live or viewable via video will be ideal.

## PROGRAM LENGTH

While it is true that generally an associate's degree takes two years to earn, a bachelor's degree four years and a master's degree another one to two years, sometimes when taking online courses, the program length may vary. Before making your decision, inquire about the length of the program and make sure it suits you.

In addition, many schools offer accelerated programs where students can work at a faster pace and complete their degrees in less time. On occasion, students are even able to finish an entire year early. If this is something that interests you, you will need to find out if the schools you are looking at have accelerated degree options, what the criteria are to pursue the options, and whether those options apply to your desired degree.

## CLASS SIZE

Since the classroom is virtual, you may think that class size does not matter. But class size is key to getting a good education. Teachers who have too many students have less time to dedicate to each student and may be slower in providing feedback or responding to your questions. In picking the best college for you, you should make sure your teachers are not overburdened by inquiring about the number of students each teacher works with.

Typically online schools that have smaller class sizes proudly advertise this fact, while colleges that don't, gloss over the issue. Also, as a general rule of thumb, the larger online schools that have enrollments of 10,000 online students or more tend to have smaller class sizes. Ask the admissions advisor for exact numbers if possible.



## STUDENT/TEACHER INTERACTION

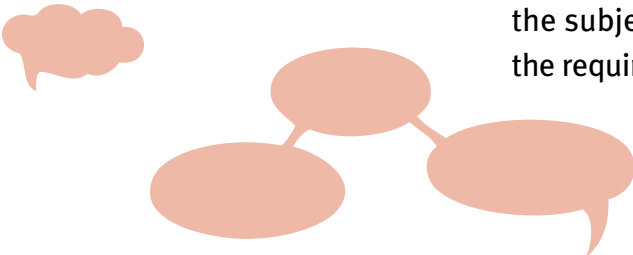
One fear that students have when considering online education is: What if I need extra help? In the traditional classroom setting, students can easily stay after class and ask the professor for help, attend office hours or run to a nearby tutoring center. But what can you do when your classroom is virtual?

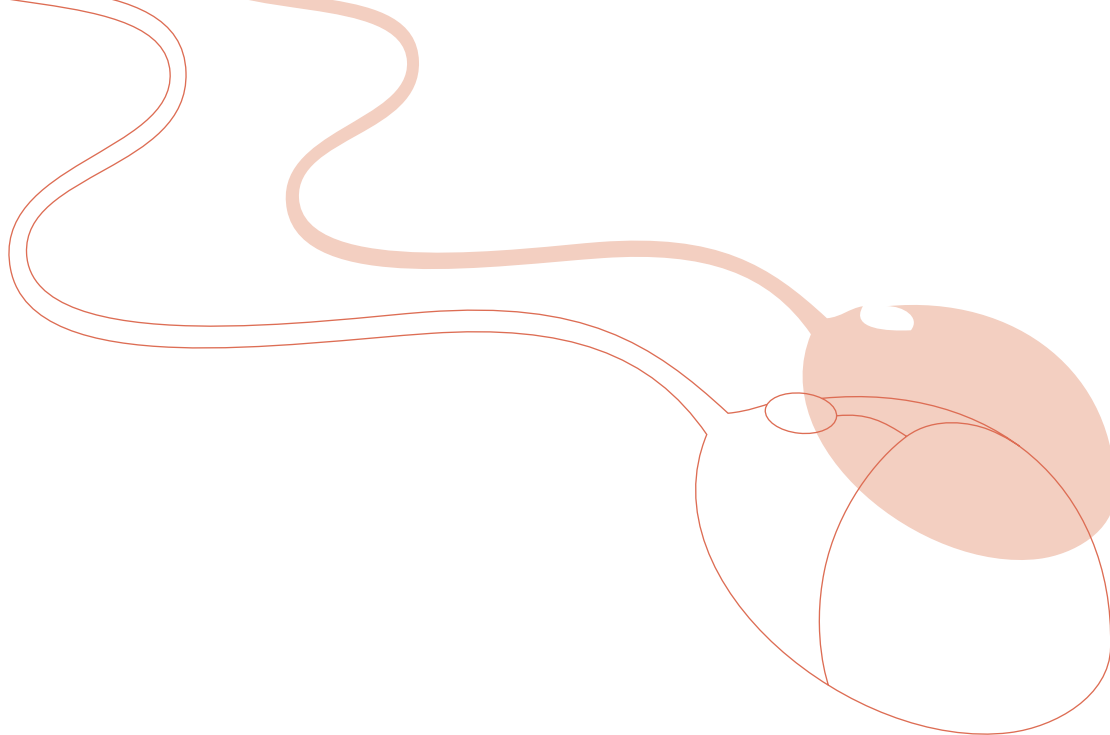
It is important to find a program that provides ample opportunities for student/teacher interaction. In most effective online programs, courses will include online discussion or chat components so that students and instructors can interact and work together to understand the course material. During these times, students can have their queries answered.

Most well run programs also require professors to conduct several hours of virtual office hours every week where the professors will be available via-phone, chat, bulletin board discussions and/or email. You should inquire about the type and amount of access you will have to your professors. You should avoid programs where you will have little or no access to your professors because enrolling in such programs will only lead to frustration.

### TUTORING

Also, many online programs provide students with access to free online tutoring. This can be a vital feature in the online setting where much of your learning is independent. You should inquire with the prospective schools you are considering as to whether they provide tutoring services, the cost, the subjects they tutor, the tutoring schedule and the requirements for availing of this benefit.





## TECHNOLOGY

Issues regarding technology are important to clarify prior to enrolling in a particular online school. While all online classes require the student to have access to a computer, hardware and software requirements vary between schools.

### HARDWARE NEEDS

You will want to inquire about what hardware configuration is required by the colleges you are considering. Some programs will require access to a newer computer in order to successfully access the online portal and course materials, and if that is not going to be possible, then that college may not be the one for you.

### SOFTWARE COSTS

Some online schools provide all of the needed software free of cost, while others require students to purchase it. You will need to inquire about whether or not you will need to purchase additional software for your classes and if so, how often and at what cost. Then you will need to determine if this added cost will work with your budget.

### COMPUTER KNOWLEDGE

And depending on how computer savvy you are, you will need to inquire about the requisite computer knowledge the school expects of you, as a student, to have. Some schools are proud to be on the cutting edge of technology and students who are unfamiliar with computers may find courses at these institutions to be overwhelming. Other online programs are actually designed for those with just basic computer knowledge and skills. You should find a school where you are challenged by the use of technology, but not to the extent it makes you uncomfortable and actually distracts from your learning.

### TECH SUPPORT

Another technology issue to inquire about is provision of and your access to online technical support. Many colleges provide their students with 24/7 technical support services. These online schools work hard to insure that technology issues do not hinder a student's education. You will want to make sure that the online schools you are considering provide a requisite level of technology support.

## TUITION & FINANCIAL AID

In determining which online school is best for you, tuition and the availability of financial aid will likely play a major role. You need to make sure that you will be able to afford your education.

Many colleges quote you tuition costs based on the cost per credit hour. Although this number may sound reasonable, you need to realize that most courses are 3 to 5 credits. So your cost per course will be the cost per credit hour multiplied by the number of credits per course. And your cost per term will be that number multiplied by the number of courses you take in each term. Furthermore, most degrees will require between 45 – 120 credits. So your total cost to obtain your degree will be the cost per credit hour multiplied by the total number of credits needed to graduate. Thus, when you are comparing costs between institutions, you need to compare the total cost to obtain your degree at both institutions.

In addition to the actual tuition costs, many colleges also have hidden costs such as application fees, technology fees and books & materials fees. Before enrolling in an online school, you should inquire about the amount and frequency of all extraneous costs in addition to the basic tuition the school will be charging. These costs can often add up to hundreds of dollars every term.

**If a college's tuition charges are exorbitant or there are too many hidden costs, it is best to avoid that college. In addition, if a college's tuition is too low, that can be an issue of concern as well, because you often get what you pay for.**

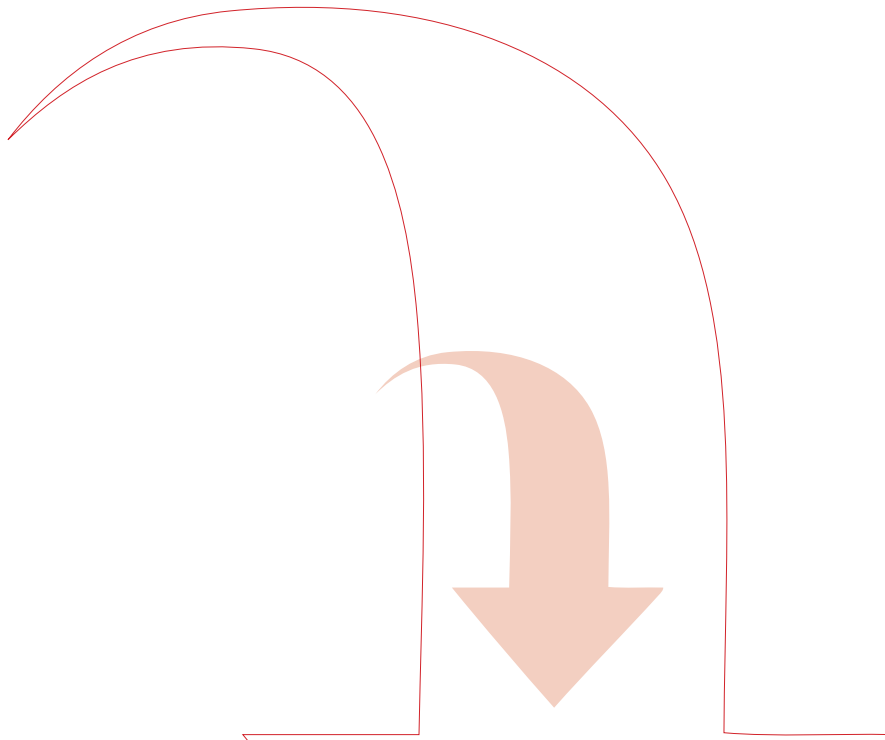
You will also need to inquire about what grants, scholarships and other financial aid will be available to you to help you pay for your education. Generally, students at most regionally accredited schools are eligible for federal financial aid.

Applying for financial aid can be a daunting task for many students. You will want to attend an online school that provides you with a capable and responsive support staff that is willing to actively assist you in applying for and securing the financial aid necessary to pursue your education.

**However, be cautious about applying for financial aid. It is not “free money.” You will have to pay it back. Many students often end up with tens of thousands of dollars of financial aid debt that they cannot pay back. The two biggest classes of students who have difficulty paying back financial aid are: (1) students who drop out without completing their degree; and (2) students who complete a degree in a field in which it is difficult to secure gainful employment. Thus, if you are unsure whether you will be able to finish your degree, perhaps pursuing an online degree is not a good choice for you. And if you choose to pursue an online degree, make sure that you pursue it in an area that is growing and has lucrative job opportunities. See Appendix B for information regarding the best careers to pursue through online education.**

*Financial aid issues are more thoroughly discussed in Appendix A.*





## TRANSFERRING CREDITS AND CREDIT FROM PRIOR EXPERIENCE

A multitude of students begin their online education career with credits they earned at a previous institution that they now wish to use towards earning their online degree. Each online school has different credit transfer criteria. You should ask for an official estimate of how many of your prior credits will transfer. Also ask what fees apply to transfer credits. **Select an online college that allows you to transfer a maximum number of credits. The more credits you are able to transfer, the less money you will have to pay to get your degree and the faster you will be able to graduate.**

It is also becoming more and more common for online schools to give college credit to those who have work experience in their chosen field. Often, such credits are called “prior life assessment” (PLA) credits. Many schools cap the number of PLA credits at 25 percent of the total number of credits needed to earn the intended degree. You should ask the school’s admissions counselor as to what the online school’s policies and requirements are regarding PLA credits. Oftentimes, the school will require students to put together a portfolio with various information such as:

- Job description
- Samples of your work
- Detailed resumes
- References from co-workers or those familiar with your work
- Certificates or awards received
- Newspaper or magazine clippings

## DEDICATED ADMINISTRATION TEAM & RESOURCES

A majority of people who attend online schools have busy lives outside of their academics. They appreciate efficiency and do not have time to follow-up on unanswered requests or to “figure things out on their own” when it comes to their online education. Thus, it is important that you find a school that has a dedicated, responsive and supportive administration team. You should choose a school that will care about your schooling experience and help to ensure your success. Select a school that has an administrative team that does not delay in returning emails or sending out needed forms or applications.

Many schools actually provide students with a variety of advisors who will help them through their entire educational experience, from the admissions process, to course selection, to finding tutoring services to career advice to graduation and beyond.

Here is list of advisors and the roles they generally play:

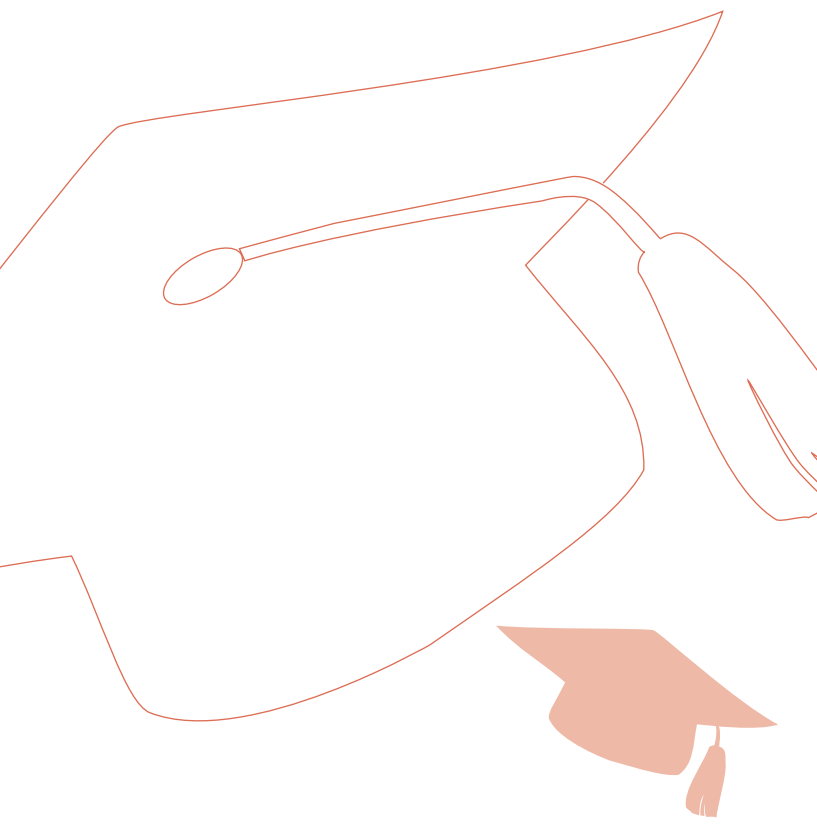
- **Admissions Advisor:** Walks students through the admissions process from getting forms, to filling them out to applying for financial aid, etc.
- **Academic Advisor:** Provides learning advice and instruction on how to make the most of a student’s academic career, helps students make education plans, assists students in evaluating and transferring credits from other institutions, etc,
- **Career Advisor:** Assists students in searching for jobs, applying for jobs, handling job interviews, etc.

Finding a school that pairs you up with dedicated advisors will save you a great deal of time and effort.

In addition, if your school has an active main office, it is helpful when you apply for jobs because you can rest assured that when prospective employers call for a reference or with questions about your education, someone will be there to take their call and answer their queries.

You should also make sure that the school you are attending has a phone number you can call, in addition to an email address, when you have questions. Most legitimate schools will be able to provide you with a phone number that will be attended by a live person.

Also, when deciding on a school, you will want to inquire about the resources that will be available to you, ranging from libraries, to specialized online websites, to tutoring services, to career development advice and workshops to counseling. Such services will make your life easier and save you time and money.



## GRADUATION

Some students dream of wearing a cap and gown and walking across a stage to accept their diploma. Participating in a graduation ceremony gives them a sense of closure and accomplishment, culminating their long journey to achieving their degree. If this describes you, then you will want to attend an online school that provides for a physical graduation ceremony. Many online schools, especially ones that are attached to traditional institutions, allow online students to participate in graduation ceremonies. Of course, the students are responsible for their own transportation and lodging costs in order to attend the ceremony. Some online colleges alternatively provide virtual graduation ceremonies.

Even if you are not sure whether or not this will be important to you when you graduate, you may want to be on the safe side and find a college that provides at least some form of a graduation ceremony.

## GOOD ALUMNI NETWORK & CAREER SERVICES

Networking is often the key to securing a good job. Thus, attending an online school that has a strong alumni network can make all the difference when you graduate. Alumni from your college can be a great resource when looking for a job. Some would say that they should be the first place you look for a job upon graduation.

In addition, you may want to find a school that allows graduated students to use their career services department even after graduation. Having access to job databases, job preparation workshops and professional career advice is an added bonus that you will appreciate after graduation.



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## **ONCE I AM ENROLLED, HOW CAN I ENSURE SUCCESS?**

Online education, like any other form of higher education, can be quite expensive. So it is important that once you do enroll, you take all steps necessary to ensure successful completion of your degree. Below are tips and advice that will help you successfully navigate through the adventure of online schooling.

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## BEFORE SCHOOL STARTS

- 1. Check that you have all your materials.** Online schooling will likely save you money on purchasing a backpack, pens, and notebooks, but there are other types of materials, such as computer hardware and software, you will need for online schooling. The course syllabus should tell you what software and hardware you will need. Often, in order to access the multimedia components of your course you may need to install programs (such as Acrobat Reader or Real Player) that you may not otherwise use. You should update your computer and make sure it can run the necessary programs prior to the first day of school, so you can focus on course content once school starts.
- 2. Purchase any required texts.** Purchase any required textbooks early so that you do not fall behind on your assignments. Often you can find these books at reduced prices online or through used booksellers.
- 3. Get familiar with the class structure.** Every online course is structured differently. You should take some time to explore the course webpage and familiarize yourself with all of its features. Make sure you know how to access all of the necessary online class tools such as lessons, lectures, chat rooms, message boards, multimedia presentations, and assignment submission forms.
- 4. Review the course description and syllabus.** It is good to have an overview of what to expect during class. The course description in the course catalog, as well as the course syllabus, can give you a good picture of what to expect. By reviewing this information in advance, you will also feel better prepared when the professor outlines the class and objectives on the first day.
- 5. Research your professor.** Read up on your professor. Knowing a little about your professor will make you feel more comfortable approaching him/her once school starts.
- 6. Know your resources.** Compile a list of contacts that you may need if you run into trouble in the future. The types of contacts you will want are Tech support, online tutoring, your academic advisor, library resources, etc.
- 7. Create a study area.** If you are planning on studying from home, you will need to find a place that is distraction free. Clear a space that is dedicated to your education. And if you are planning on using a public computer, make sure that you have already reserved time on that computer and have a back-up plan if that computer is ever unavailable.

## THE FIRST WEEK

- 1. Get to class early.** On the first day of class, sign in a few minutes early. By doing so, you will ensure that you do not encounter last minute glitches and end up missing part of your first day. In fact, you may want to make a habit of signing in 5 minutes early, just to make sure you do not miss any important information or announcements.
- 2. Record important dates on your calendar.** When you receive the class syllabus, record the dates of all of the assignments, tests, essays, and projects on your calendar. Many professors will not provide reminders, so you need to stay on top of these things yourself.
- 3. Introduce yourself.** It is a good idea to introduce yourself to the teacher during the first week. With so many students in each class, the only way you will get to know your teacher is if you take the initiative. Email a brief introduction to your teacher. Also, teachers are human, and they tend to be more helpful (and at times more lenient with grades) towards those they know or are familiar with.
- 4. Participate.** Do not hesitate in participating in online class discussions. Those who participate often end up with a better grasp of the material. They also establish themselves as active members of the course, which usually makes a good impression on the teacher. If you force yourself to begin participating early on, it will break the ice, and help establish a pattern for you.
- 5. Set a regular study time.** Do not wait to set a study time, establish this routine early on, so it becomes a habit. Let people around you know that you will not be available during that time.

## THE SECOND WEEK

- 1. Determine if you're over-committed.** At the end of the first week, or the beginning of the second week (depending on your school's withdrawal deadline), take a look at the course requirements and your personal schedule and evaluate whether or not you can really handle the workload. It is common for online students to enroll in online courses and drop out before the completion of the course. In such a case, your record will reflect an "F" or a "W." However, if you make the decision to drop a course before your online school's withdrawal deadline, you can usually get a full or partial refund of your tuition, and your record will not be blemished.

**2. Befriend your peers.** Getting to know your online classmates is a plus and by week two, after participating in class discussions, you may get a good picture of which students you think you might like to get to know. Fellow students can often serve as a support group or a study group, answer questions you may have, and prompt you regarding upcoming deadlines. It is a good idea to trade email addresses with other students.

**3. Keep on top, or ahead, of assignments.** From the start, you should keep on top of required reading and assignments. Do not allow yourself to fall behind or leave for tomorrow what you can do today in terms of your online education. Even work ahead when possible. Life happens, so try to be as prepared as possible. You will never regret working ahead, but may be pleasantly surprised when the assignment deadlines draw near and you find that you have already completed much of the work.

## THE THIRD WEEK

**Work hard! Take online schooling seriously, don't give up and put in your all to succeed.**



# APPENDIX A

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## THE INS AND OUTS OF FINANCIAL AID FOR ONLINE EDUCATION

On any given day, over 15 million Americans are actively pursuing a degree at some level of post-secondary education. And with today's average cost of college exceeding \$7,000 annually, half of these students are unable to afford the tuition on their own. Herein lies the dilemma for you, the student: with statistics proving that having a bachelor's degree would increase your overall net worth by \$800,000, the money invested into your education would be seen as an investment, paying off over the span of your lifetime and exponentially, but that initial "investment", as it were, remains unaffordable. The fact of the matter is, the cost of education should not deter you from achieving your educational, and thus, your life's, goals. With billions of dollars being distributed every year, it's up to you to carve out a piece of that financial pie to make college reality.

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## THE BASICS

Financial aid is a blanket term that applies to many different forms of financial assistance, so it's important to plan properly and to consider the pros and cons of each available option. Many online students will get a financial aid offer included with their college acceptance letter. Unfortunately, far too many students just sign at the bottom of the page, assuming the financial part of online schooling is now taken care of, without actually knowing what it is they just signed. The loan offer may have a poor interest rate, no grace period, or harsh penalties.

With as much care as went into choosing the right online college for you, just as much attention must be paid to what kind of financial assistance is best for you. Here are two important things to consider before entering into any kind of form of financial aid:

- Do your research
- Exhaust every option before getting locked into a loan. The wrong kind of loan can haunt you, even years after you've graduated, delaying the payoff of the college degree you worked so hard to get.

### THE DIFFERENT TYPES OF FINANCIAL AID

Financial aid can be divided into two main categories: need-based aid, and non-need-based aid. Most students fall into the need-based side, so we'll keep our focus on that portion of the financial aid world.

As mentioned before, since financial aid comes in a variety of forms, here's a breakdown of the more common ways you can find funding for college:

- Scholarships – Scholarships can be based on need or merit. Because they are known as “gift aid,” scholarships do not need to be repaid, making them a very attractive option. In addition to those scholarships that are given out by the U.S. Department of Education and the schools themselves, scholarships are given out by private organizations to recognize students who have special skills, excel in extracurricular activities, have a financial need, or have specific career goals.
- Fellowships - Academic fellowships are available to students as a way to help pay for a specific area of study or research, but are probably not an option for younger students who haven't chosen a specific career path yet. Although fellowships are a form of “gift aid” and do not need to be repaid, they must be used for achieving a certain academic goal, such as a semester-long research project.
- Grants – Grants are federally-funded forms of aid, the specifics of which will be discussed later. But as another form of “gift aid”, they do not need to be re-paid. Grants require a set minimum of academic requirements you must meet. Like scholarships, grants can be used to pay for anything academically-related, including tuition, fees, books, or housing costs. There are additional state-sponsored grant programs available as well.
- Loans – Federal and private student loans are generally the least desirable but most used form of financial aid, due to the fact they must be repaid. Interest rates and repayment rules vary depending on the lender, but federally-funded loans are typically the most popular among students because of their low interest rates and flexible repayment schedules. Although a number of private lenders offer education loans as well, these are usually the less favorable option.
- Work Study – Often included as part of a federal financial aid package for undergraduate students, work-study is a government program that pays you to work part-time at your school during the academic school year. Students can use these funds to pay for whatever they wish, rather than just academic-related expenses, and are often given a more flexible schedule during peak periods such as midterms and finals to allow plenty of time to study.

## FINANCIAL AID SCAMS TO WATCH FOR

With so many different ways financial aid can be received, it is important to avoid the predators out there who're trying to take advantage of your desire to go to school and your financial limitations.

Students just like you are conned out of over \$100 million every year. As with all scams, they seem legitimate at first, but only end up with you paying large amounts of money for no benefit, money you could have put towards your tuition. A few of the most common types of scams to watch out for include:

- **Fee-Based Scholarship Scams** – The most common way you can be scammed is through fee-based scholarship applications. Fraudulent organizations will ask applicants to pay a fee in order to apply for their scholarships. Some will collect the money and run with it, while others collect a large amount of money and then give back only a small portion of the proceeds. Both tactics are illegal and both are things you must keep an eye out for. Even organizations that charge a fee to match you with scholarships are not legitimate.
- **Advanced-Fee Loan Marketing** – You should always be cautious of any advertisements offering unusually low interest rates on education loans. What the ads don't tell you up-front is that there is an application fee or a certain amount of a down payment you must provide to guarantee the loan.
- **Scholarship "Prizes"** – These predators know you are likely to have applied for multiple scholarships, which is why they will commonly send out mass e-mails notifying you that you have won a scholarship without specifically stating what the name of the scholarship is. Scammers will then ask for a "disbursement" or "redemption" fee before you can collect the full scholarships. After receiving your fee, the scammers will either write out a fake

scholarship check, which will bounce when you try depositing it at the bank, or never be heard from again.

- **Free Seminars** – Another way that criminals will try to part you from your money is by sending out letters advertising a financial aid seminar in your local area. Because the letter says the seminar is free, many people fail to realize this is a con. What often ends up happening is that these "seminars" are actually just sales pitches for other fee-based services such as financial aid consulting or scholarship-matching organizations that will charge you a hefty fee for participation.

The simplest rule to remember and observe is there will never be a need to pay money to get money as legitimate scholarships, grants and financial aid organizations will never charge fees for their services.



## UNDERSTANDING FINANCIAL AID

Now that the basics of financial aid have been covered, the focus can be shifted to understanding how financial aid works and the expenses that are covered.

### CALCULATING FINANCIAL AID

Federal financial aid is calculated based on tuition, room and board (or equivalent cost of living for students living off campus), books and other academic expenses, such as a personal computer, and transportation. As a whole, these factors represent the total cost of your college attendance. If you have a dependent, a disability with related costs, or if you will be studying abroad, these also come under consideration when your financial aid is calculated. Collectively, this is known as the Cost of Attendance (COA).

Financial need is determined by the COA, minus the Expected Family Contribution (EFC), which is determined by a set formula applied to the information on your FAFSA (Free Application for Federal Student Aid). Each college uses this information to come up with a financial aid package. Some colleges are able to provide more aid than others; a few colleges meet all of your demonstrated financial need. The difference may be made up with loans and third-party scholarships.

### HOW THE MONEY IS USED

Usually, you will not actually see the money from your aid package in your bank account. Instead, federal aid is administered by the college and applied to your bill. For instance, if the total cost of

tuition is \$8,000, and you receive \$6,000 in aid, the aid money will go directly towards the cost of offsetting your tuition. If a Federal Perkins loan is part of your package, your school may either apply the money directly to expenses, such as room and board, or may provide you with a check.

### WORK STUDY

In addition, there is the Federal Work Study program which allows students with financial need to obtain jobs on campus (or certain off-campus jobs). In this case, your earnings are managed directly by you to do with as you please. Since there is usually a limit on the number of hours a student may spend at a work-study job, it's probably best to put your earnings toward any additional tuition or school expenses your financial aid did not cover. The total amount of work-study money you may earn is determined by your college's aid office.

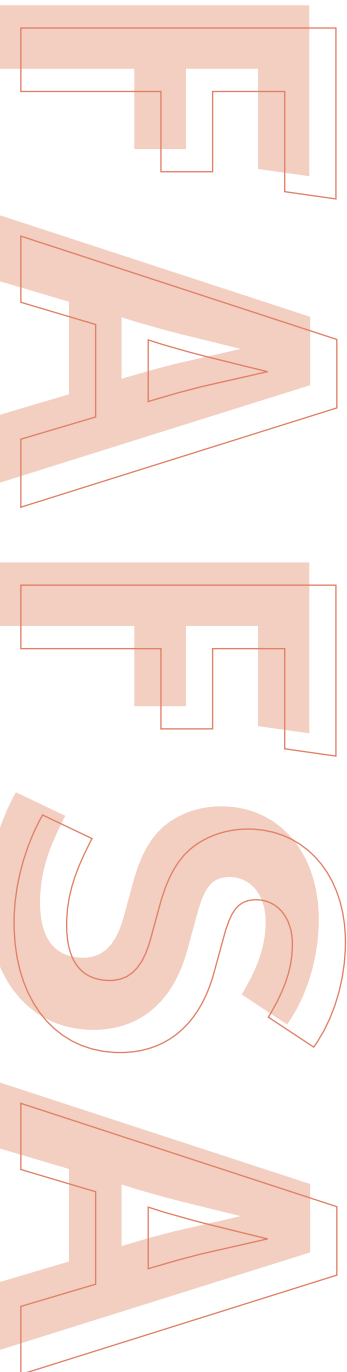
### FAFSA

If you talk to anyone about applying for financial aid, the term FAFSA will inevitably be brought up more than a few times. But what exactly is FAFSA? FAFSA stands for Free Application for Federal Student Aid, and is used to figure out how much money a family is expected to contribute to the cost of any accredited post-secondary education. The government then uses these results to sort what grants, work study, and loan amounts you may receive. Grant programs include the Pell Grant, the Academic Competitiveness Grant, the TEACH Grant, and the SMART Grant, all of which fall under "gift aid" and so don't have to be paid back.

It is extremely important you fill out the FAFSA when applying to colleges. Regardless if you or your family is able to pay the tuition, you never know what the government will determine, the result being saving you or your family thousands of dollars. Remember to pay attention to due dates and the fine print because you do not want to miss out on an opportunity to receive extra money.

Universities and colleges around the country also rely on FAFSA for information about how much you and your family can be expected to pay for college, though they may also require you to fill out additional paperwork as well. Most schools offer their own financial assistance to needy students, and FAFSA helps them determine who is the most deserving of that aid.

However, sometimes filling out a FAFSA isn't necessary, especially if you're attempting to secure aid not based on need or family income. In that instance, FAFSA is recommended but not required. When it comes to the merit-based scholarships that many institutions hand out, your award may be given without taking into account your FAFSA whatsoever. For the majority of scholarships handed out by private or non-profit organizations, your FAFSA is not taken into consideration. Similarly, if you plan on obtaining private loans to cover the costs of your education expenses, filling out a FAFSA is probably not necessary as well. The FAFSA is required for the purposes of federal funding, so there is no such requirement for education loans handed out by banks and other private lenders.



## APPLYING FOR FINANCIAL AID

So after all this, you're finally ready to start applying for financial aid. As you're applying, it's important to be aware of these following points and suggestions:

- Start early. The financial aid process can take months. Don't expect to be able to apply for loans and scholarships last minute. You will not get the same results. Moreover, if you are rejected from a financial aid option, allowing yourself time to apply to other sources is the best way to ensure you get the money you need.
- Review application deadlines. Most financial aid applications are accepted between January 1st and June 30th.
- File the FAFSA and as soon as possible because the FAFSA works on a rolling basis. The sooner the FAFSA is turned in, the more likely you will get aid. Also, you will receive a Student Aid Report (SAR) after you turn in your FAFSA. Make sure that it is entirely correct.
- Get information from schools you are interested in. Many schools have counselors who will help you find the financial aid options you need.
- Make sure you photocopy the application forms you fill out so that you have a record of them for your personal files.
- Look into alternative loans and scholarships. Getting help from the school of your choice can be easy and informative, but it is always a good idea to look into other options.
- Apply for scholarships and loans every year. Just because you were rejected from scholarship x last year doesn't mean that this will happen again. Remember: you are applying with a whole new group of people.
- Even after admission, speak to your school's financial aid office because financial aid officers hear about scholarship and loan opportunities far earlier than you. They might have suggestions you hadn't considered.
- Remember: if you're taking the loan route, the money you borrow must be repaid. Use it strictly for what you originally intended to use it for and be smart about your spending habits.

### A NOTE ON DEPENDENT VS. INDEPENDENT STATUS

Whether the government categorizes you as a dependent or independent can affect the amount of financial aid you receive from the federal government. Those who are categorized as independent generally can receive more federal aid. But, as a general rule, you are a dependent student if you live with, and are provided support by, your parents. If you fall into this category, you can expect to have your own income and assets added to those of your parents when determining how much financial aid you are eligible to receive.

Based on this amount of income and assets, the federal government will then determine your expected contribution. Another factor that is commonly considered in determining the amount of financial aid you are eligible for is the number of siblings you have. Unfortunately, however, if you're labeled a dependent student, the actual amount of money your parents are willing to pay toward your college education is not factored into the equation.

## FINANCIAL AID FOR THOSE WHO WORK

As the economy continues its current trend, many businesses are finding it harder and harder to keep their employees up-to-date with the latest advances. And with under-equipped employees, innovation begins to stagnate, which adds to the worsening economy.

So in order to stay competitive in the global market, the federal government and many state agencies are increasingly offering incentives to companies that fund employee coursework in the form of tax credits for education. Not only are these credits an excellent opportunity for you, who may be finishing up your undergraduate degree, but they are also a way to make graduate-level degrees (i.e., an MBA) more affordable, if you are a returning student.

From the employer's perspective, these tax credits allow the business to deduct up to \$5,250 from the company's federal tax returns as a business expense for each employee involved in the program.

Meanwhile, as an employee, you can also deduct the same \$5,250 credit from your own personal income tax return. But be forewarned: benefits above \$5,250 per year are normally taxed. The tax credit funds you receive may be used to pay for tuition, fees, books, and school equipment, but not for room, board, or transportation to and from the university. In addition, the spouses or dependents of an employee are not eligible to receive this tax credit.

## ABOUT DEFAULTING

Many students are not fortunate enough to jump straight into a job upon graduation. Thus, it is a nearly an impossible feat for many to start paying their student loans back right after graduation. But, if you obtained loans to finance your education, it is imperative you not default on the loan. Any loan, not just a student one, is considered to be in default if it has been delinquent for over 270 days, and student loans are generally not cancelled under bankruptcy protection.

Should you find yourself in default, you will also find that you have been reported to a credit collection agency and credit bureaus. As a result, your wages may be garnished, and liens may be placed on any open bank accounts in order for the lender to recoup the loan. Default loans will follow you around for years and make credit checks difficult and frustrating for you.

If you feel yourself falling into such a situation where you will be in default, it is important for you to contact your lender as soon as possible to come to a mutually beneficial solution. Waiting only causes your situation to become more dire.



## CONCLUDING THOUGHTS

So there you have it, a brief introduction to getting you started in finding the financial freedom to pursue your academic goals. There are plenty of options out there you can tailor to best match your unique situation. The only thing to remember when wading through the world of financial aid is to do your homework, as it were. Only you know what's best for you and what's financially possible for you. So exhaust every avenue and take a few more steps towards that cap and gown that await you at the end of your academic road.

# APPENDIX B

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## THE HOTTEST CAREER CHOICES FOR ONLINE STUDENTS

It is said that the only constants in life are death and taxes. And something that is always in flux is the hot profession of the moment. It always seems that about the time you jump on the bandwagon and switch fields, things have cooled off in that industry. The trick, then, is to stay ahead of the curve, to spot the next big profession before it really takes off. That's where we come in. We thought it was a good time to look ahead to the next decade and figure out which fields are destined for growth. As you are considering higher education, consider these jobs that could save your bacon for years to come.

Though our list gives you a glimpse of the future, it is still grounded in the real. We will show you why these jobs will be in demand, how much you can expect to make and, most important, what steps you need to take to break in.

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**Job Title: CARDIOVASCULAR TECHNOLOGIST**

**Degrees Needed:** Associate's Degree in Cardiovascular Technology

*Between the ongoing need for hospital workers and the aging baby boomer population, this is one career that is not going anywhere. According to the U.S. Bureau of Labor Statistics (BLS), this job is expected to grow by 24% through 2018. As the BLS reports, most cardiovascular technologists in training earn at least a two-year technical degree, and many receive on-the-job training in the necessary equipment (i.e., EKGs). Cardiovascular technologists can expect to earn, on average, \$60,000 annually.*

**Job Title: DATABASE ADMINISTRATOR**

**Degrees Needed:** Bachelor's Degree in Computer Science, Management Information Systems (MIS) or Information Science (Microsoft Certifications are an added bonus)

*Like health care, information technology remains a hot field with ample opportunity for all those considering it. In other words, everyone needs these people. Whether you've acquired the necessary tech skills in the workplace or studied information technology or management information systems in college, a solid foundation in computing is essential, reports the BLS, adding that certifications can and will make you more attractive to prospective employers, which can lead you to expect an annual salary in the ballpark of \$73,000.*

**Job Title: ARTIFICIAL INTELLIGENCE PROGRAMMER**

**Degree Needed:** Bachelor's Degree in Mathematics, Physics, Computer Science or Game Programming

*Artificial intelligence used to be the stuff of sci-fi novels and movies. Now it has spread from androids into all sorts of everyday fields, each of which is booming. Smart homes, airport surveillance, voice-recognition software, and ATMs all use A.I. to some degree. Demand for more A.I. programmers in the video game industry alone will be boundless.*

*There's a need to build in a personality, responses and realistic behavior for any characters you encounter in a video game, and games are only going to become more complex and more realistic. You'll need a four-year degree in either computer science with an A.I. specialty or in mechanical or electrical engineering with a focus on robotics to break into this specific part of the field. Salaries start at \$50,000 and will climb to \$70,000 to \$80,000 after a few years.*

**Job Title:** WIRELESS ENGINEER

**Degrees Needed:** Bachelor's Degree in Computer Science + Master's Degree in Electrical Engineering

*BlackBerries, iPhones, iPads, Android cell phones—the wireless revolution shows no sign of slowing down. In fact, the market for wireless data is expected to nearly triple in the next three years alone. And as companies set up customized networks and the government strengthens its wireless snooping post-Sept. 11, engineers who can set up such systems will be the most sought after individuals on the job market. As a general rule, you'll need at least a master's in electrical engineering. Computer science classes and experience in Java and C++ programming are a plus. Already those with five-plus years of experience are demanding salaries of \$80,000 and up.*

**Job Title:** DATA MINER

**Degree Needed:** Master's Degree in Computer Science, Statistics or Physics

*You have no doubt heard by now that your personal info is just sitting out on the Web, waiting for marketers to capitalize on it. But how exactly do they sift through the information glut? Enter the data miner, who uses software to comb through huge databases, crunch numbers and identify trends. For the foreseeable future, data miners will be needed not only for market research but for everything from spotting bioterrorism threats and money-laundering rings to helping astronomers find new stars. Industry analyst IDC projects that the market will grow by nearly 30 percent a year. Most data miners have a master's in computer science, statistics or physics so if you meet these qualifications, you can expect salaries in this field to start at \$60,000 to \$70,000 per year, but managers can expect to make \$120,000 or more.*

**Job Title:** GAS/ELECTRIC/UTILITIES STRATEGIC PLANNING ANALYST

**Degree Needed:** Bachelor's in Business Administrations or MBA

*Working in the utilities sector remains a wise bet, no matter what the economy is doing, because it is a necessary civil service. They're just not downsizing at the rate that some other industries are right now, and people still have to heat their homes. As a bonus, the BLS predicts turnover for utilities positions to be high in the coming decade as older workers retire (in 2008, 53% of the utilities workforce was age 45 or older). According to the BLS, of all utilities sector support staff, technology workers and analysts will find themselves best equipped to capitalize on job openings and should command a median annual salary of about \$69,000.*

**Job Title: FUEL-CELL ENGINEER**

**Degree Needed: Bachelor's or Master's Degree in Mechanical, Electrical or Chemical Engineering**

*They may not be quite the hovercrafts seen on *The Jetsons*, but fuel-cell-powered cars are the wave of the future. They produce one-tenth the emissions of gas engines, and thus are a hit among the growing number of environmentally conscious consumers. Most automakers will be rolling out fuel-cell vehicles and more hybrids (which use a combination of electricity and gas) in coming years. Uses for fuel cells aren't limited to just cars; they may one day also be used in smartphones and laptops. This means that the engineers who design these vehicles can basically write their own paychecks. All types of engineering are involved in the design and production process, so a variety of engineering degrees are welcome—chemical, mechanical, electrical with a computer science background being a bonus. Senior specialists are already demanding \$100,000 to \$120,000.*

**Job Title: ACCOUNTANT**

**Degree Needed: Bachelor's Degree in Accounting**

*Do you enjoy crunching numbers but worry that the bulk of corporate accounting jobs were eliminated in the wake of the 2008 banking crisis? Stop worrying. The BLS actually estimates that accounting jobs will grow by 22% in the next decade. Plus, accountants make a good living, especially those who work with organizations that have been required to meet certain federal mandates. They pull in an annual salary of about \$49,000.*

**Job Title: FORENSIC ACCOUNTANT**

**Degrees Needed: Bachelor's Degree in Accounting + CPA certification (Certification as a Fraud Examine or Forensic Accountant can be a bonus)**

*While traditional number-crunchers may be feeling sheepish these days due to the economic calamity their peers have plunged the world into, forensic accountants are enjoying a swell of appreciation from the rest of the world. They're the ones who ferret out fraud and shady practices at corporations. And with SEC investigations and shareholder lawsuits spreading like wildfire, any resultant court cases will involve teams of forensic accountants poring over the numbers. So if you want to join the ranks of forensic accountants, you'll need experience in auditing and risk assessment in addition to getting a degree in accounting and CPA credentials. Experienced forensic accountants can easily earn more than \$100,000 a year.*

**Job Title: BIOINFORMATICIAN**

**Degrees Needed: Bachelor's Degree in Mathematics or Computer Science + Master's Degree or Ph.D. in Biology or Bioinformatics**

*The fusion of biology and computer science is the most exciting field in science right now, and it's going to heat up even more.*

*Bioinformaticians, also known as computational biologists, use computer modeling to predict which drugs will work on which illnesses, shaving the time and cost of getting new products to market. With such computations a reality, it is no wonder that pharmaceutical companies are lining up to recruit these professionals, especially in the wake of human-genome mapping. Predictions indicate there will be a 100% increase per year in the field for the next five years at least. Even now, in the field's infancy, a bioinformatician with three to five years of experience can command \$120,000. But you'll need graduate training in a biological science such as chemistry, biochemistry or molecular biology, and familiarity with computer technologies. On the bright side, a bioinformatics degree is offered now in a handful of universities.*

**Job Title: MARKETING MANAGER**

**Degrees Needed: Bachelor's in Business Administration and/or MBA**

*With a product branding and business management background, you can go far. Organizations from all walks of corporate America need creative folks who can write and analyze a marketing survey, position a product to consumers and the media, and collaborate with market researchers, product managers, and profit-minded accountants. What's more, the BLS predicts that opportunities for marketing managers will increase by 13% through 2018. All of this adds up to an average annual salary of \$60,000 and many opportunities for you to take advantage of in the business field.*

**Job Title: DENTAL HYGIENIST**

**Degree Needed: Associate's Degree in Dental Hygiene**

*Of all the jobs requiring a two-year technical degree, dental hygienist promises the most opportunity in the new decade, boasting a whopping 36% growth rate. Why? Because dentists are increasingly trying to shrug off more work to dental hygienists so they can see more patients. On top of an annual salary upwards of \$57,000, many of these positions are part-time with flexible hours, making them ideal for parents with young children.*

**Job Title: INTERIOR DESIGNER**

**Degree Needed: Associate's Degree in Interior Design**

*Are you a design blog junkie? Or the friend everyone calls when they need help sprucing up their living room? Then it's time to capitalize on your artistic flair and monetize your hobby. Although you'll need to invest in a design degree and acquire the necessary budgeting and software skills, the payoff is worth it: job opportunities are expected to grow by 19% through 2018, and designer's can expect to earn about \$46,000 per year.*

**Job Title: OCCUPATIONAL THERAPIST**

**Degree Needed: Any Bachelor's Degree + Master's Degree in Occupational Therapy**

*Owing to the country's aging population, occupational therapy remains a high-growth field, with 26% more jobs predicted in the new decade. If you are the patient, nurturing sort, who thrives on helping people, this would be the career for you. Occupational therapists help people who've been sick, injured, or otherwise impaired, gain the necessary life skills (i.e., using a computer, cooking, dressing, etc.) to return to work or their own home. According to the BLS, nearly a third of occupational therapists work part-time, and a master's degree and a state license are usually required. But once you become an occupational therapist, you can expect to make around \$69,000 per year.*

**Job Title: HOME-CARE NURSE**

**Degree Needed: Associate's or Bachelor's Degree in Nursing**

*Demographics are on this field's side: of all the people ever to reach 80, half are alive right now. Throw in boomers nearing retirement, technologies that allow for more care at home, a shortage of nurses, and you see why there will be a huge need for home-care professionals. The individuals with special skills—cardiac care, diabetes, oncology and working with the terminally ill—will be in especially high demand. The median income for home-care nurses in 2000 was just \$43,600, but that should rise and those with specializations can demand a 15% premium or more. With fewer patients and better shifts, it's also a nice alternative to hospital work.*

*It takes an associate or a bachelor's degree to become a nurse, and certification from the American Nurses Credentialing Center. A master's will boost your resume for working as a specialist as well.*

**Job Title: SPEECH PATHOLOGIST**

**Degrees Needed: Any Bachelor's Degree + Master's Degree in Speech-Language Pathology**

*In the old days, children with speech or language problems were just considered slow. But as our understanding of disorders like stuttering, autism and language delays grows, so does the need for people who can treat them. At last count, 14 million Americans were afflicted with such disorders - nearly 6 million of them under 18. Back in 2000, the Bureau of Labor Statistics projected a 39% growth for the profession through 2010. Though the starting pay isn't great—\$38,000 median—that can double once you rise to the administrative ranks. And it all starts with you getting a two-year master's degree in speech-language pathology, followed by a nine-month clinical fellowship.*

**Job Title: INTELLECTUAL-PROPERTY ATTORNEY**

**Degrees Needed: Bachelor's in Biology, Computer Science, Chemistry, Biochemistry, Microbiology, Physics, or Biomedical, Chemical, Civil, Electrical, Mechanical or Computer Engineering + Juris Doctor Degree in Law**

*America has been called the most litigious society in history, so there's no doubting the need for lawyers. But intellectual-property attorneys—specifically, patent lawyers—have the brightest prospects of all. Every burgeoning biotech firm has to patent its research, weave through regulations and fend off competitors trying to steal its work.*

*Intellectual-property-related squabbling isn't exclusive to the biotech field either; it's rising in the software and engineering worlds, too. Legal recruiters are saying demand is going to remain high in the future. Starting pay for business lawyers ranges from \$60,000 to \$86,000 annually but intellectual-property attorneys can expect to make 20% more. All of this starts with earning your JD, after completing a technical bachelor's, such as in engineering, and for patent work, passing a special federal bar exam.*

# APPENDIX C

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## **OBTAINING AN ONLINE HIGH SCHOOLING DIPLOMA OR GED**

Circumstances beyond an individual's control can prevent intelligent and driven students from finishing essential high school courses. Once a student has fallen behind in traditional high school programs, catching up can prove extremely difficult. However, students may earn a high school diploma or a General Education Development (GED) certificate, through online programs, which can provide critical flexibility and freedom. These programs vary in length, time investment and cost depending on a range of factors.

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## DIFFERENCES BETWEEN A GED AND A HIGH SCHOOL DIPLOMA

Before proceeding with a program, a student must decide whether they want to pursue an online GED or an online high school diploma. The two are not necessarily interchangeable and have distinct requirements and benefits:

### ONLINE HIGH SCHOOL DIPLOMA PROGRAM REQUIREMENTS AND OPPORTUNITIES:

- An online high school diploma must be earned within 3 years of leaving traditional high school. Some states have appeal systems; if a student is beyond this time frame or over the age of 21, they may investigate the issue with their state's Department of Education.
- In order to receive a diploma, students must complete all required coursework set forth by their school district.
- Students can expect a 2-4 year timeframe to complete all course requirements.
- Courses are scored using traditional grading systems.

*Those who have earned an online high school diploma have the following opportunities:*

- Graduates may apply directly to colleges or universities.
- They earn an average of \$9000 more per year than those without a diploma.
- Many employers prefer applicants who have earned a high school diploma.
- Online high school graduates may join any branch of the military, which strongly prefers applicants with high school diplomas over those with a GED.

### GED PROGRAM REQUIREMENTS AND OPPORTUNITIES:

- GED students must pass a series of tests in five subject areas: mathematics, reading, writing, science and social studies.
- While students are not required to attend preparation classes prior to taking the GED test, it is strongly advised.
- Students must be over the age of 16, cannot be enrolled in high school or have graduated from high school.
- Every 3 years, the GED test is given to a selection of former graduates. The next three years of tests are scored based on the results of the graduate testing.

*Those who have passed the GED have the following opportunities:*

- They may apply to Associate degree programs, trade programs or community colleges.
- Once an Associate degree is earned in a community college, GED holders may apply to a university or college.
- Those who have earned an online GED may join most branches of the military.

# OVERVIEW OF ONLINE DIPLOMA/GED PROGRAMS

## BUYER BEWARE!

Students should be extremely cautious of programs that offer an official high school diploma for passing an online GED test. The GED, while an excellent choice for some, is not the equivalent of a high school diploma. If a program does not distinguish between the two, students should seek an alternate program. In addition, the GED is a proctored exam given at specific sites; the test is not given online. Many programs exist that are considered “diploma mills,” producing inauthentic high school diplomas for passing imitation tests.

## ADVANTAGES OF ONLINE PROGRAMS

Online GED or high school diploma programs have similar advantages. Online courses provide flexibility for students who have work or family responsibilities that prevent them from attending traditional school. Online programs also provide self-paced learning which is ideal for those unfamiliar with the subject matter or who have ongoing changes in availability.

Students should have different expectations of the rigor and structure of online high school diploma programs and GED programs.

## ONLINE HIGH SCHOOL DIPLOMA STRUCTURE:

- Strong academic support exists for all students. State certified teachers are available via email, videoconferencing or phone to answer questions or provide further explanation.
- Coursework is provided through a combination of traditional textbooks, workbooks and online classes.
- Students only need to complete unfinished years of high school or specific unfinished classes.
- Students collaborate with their instructors to create a Plan of Instruction in order to understand what is expected throughout the program and which courses they must complete.

- Post-graduate counseling is provided, as well as assistance with writing college essay exams and SAT/ACT preparation.
- Cost: Some students may qualify for public online high school diploma programs, which have no cost. These programs typically accept students between the ages of 14 and 21. For students over the age of 21 or who choose a private institution, online diploma programs cost between \$1000 and \$3000 per year.

## ONLINE GED PROGRAM STRUCTURE:

- GED programs provide subject area courses specific to the requirements of the test. Each course is designed to prepare the student for the test, not for extensive subject area knowledge.
- Students who are not as familiar with technology can opt to have course materials sent to them via US mail or can request additional classes in basic computer skills.
- Programs assist students in signing up for a test. GED tests are not given online, but are proctored at designated sites throughout the US. Once again, students should not enroll in a program that offers to give the test online and send them a certificate or diploma.
- Cost: An online GED preparation program costs between \$300 and \$500. Some programs simply send test preparation materials, while others provide one-to-one online tutoring. The GED is a comprehensive skill test, so students are advised to prepare as much as possible.

Earning an online high school diploma or GED provide extensive future opportunities. Graduates of both online diploma and online GED programs can enjoy a variety of career and educational opportunities, as well as the satisfaction of completing an important lifetime milestone. Online programs provide flexibility, freedom and solid skills valuable for growth and exciting potential prospects.

# APPENDIX D

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## THE FACTS ABOUT ONLINE CERTIFICATION

Attaining a professional certificate is an increasingly popular route that ensures increased knowledge in a specialized field at a relatively rapid pace. Earning an online certificate is an ideal way for professionals, with or without degrees, to advance within their chosen field without having to take time off.

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## A BIG PLUS IN THE CHANGING EMPLOYMENT MARKET

Certification programs have been growing rapidly in recent years. The growth of these programs is viewed as a response to the changing employment market in which individuals rarely stay with a particular organization for extended periods.

Certificates can be taken into any job environment as they do not depend on a particular employer's definition of the profession. A certificate benefits the employee in that it is unique from the resume and professional references and stands as a third-party endorsement of professional experience and ability.

## TWO TYPES OF ONLINE CERTIFICATE PROGRAMS

Two types of online certificate programs exist. The first, undergraduate certificate programs, allow participants to obtain a certificate in the field of work for which they are intended, and are designed for individuals who do not hold a degree beyond a high school diploma or GED.

The second type of certificate, a graduate certificate, frequently serves to advance the careers of individuals already practicing within a given profession, such as nursing, teaching, or accounting, and who hold a bachelor's degree in their field.

Some examples of skilled areas in which online certificates can be earned for those who do not hold a degree are the following:

- Machinery Driving
- Business Management
- Finance
- Alternative Health Medicine
- Education
- Information Technology
- Paralegal Studies

The majority of these certificate programs take several months to complete online, but still offer a route to career advancement that is more rapid than traditional programs and allow the student to proceed at his/her own pace while continuing with current employment.

## THE UNDERGRADUATE ONLINE CERTIFICATION: EXAMPLES

Those without a college degree who seek to attain an online certificate will significantly increase their depth of knowledge in a given field. For example, while earning an online certificate in finance, the student will:

- Acquire extensive, practical information regarding current financial management practices
- Become highly familiar with and capable of using industry terminology
- Fully comprehend and be able to utilize a thorough understanding of financial statements
- Be prepared to pursue advanced degrees in the field

In the human resources field, students can achieve an online human resources certificate that will position them for success in this rewarding and challenging field by instructing them in the following:

- How to create and operate efficient human resources systems
- How to track and set goals for human resources success
- Avoid typical mistakes in human resources
- Devise approaches for decreasing organizational liability with proactive human resources practices
- Prepare the student for continuing college training

## ONLINE CERTIFICATES AT THE GRADUATE LEVEL

Students at the graduate level can also elect to attain online certificates. The most important benefit of earning a certificate versus obtaining a master's degree is rapid acquisition of practical knowledge and skills on a schedule that is right for the participant. **A small sampling of available programs includes the following:**

- Graduate certificate in accounting
- Graduate certificate in HR Mgmt
- Graduate certificate in marketing
- Post-master's certificate in nursing (education)
- Graduate certificate in emergency preparedness
- Graduate certificate in global health
- Graduate certificate in industrial hygiene

**A few examples of course content in graduate-level certificate programs include the following:**

- Online graduate certificate in project management—Students learn to successfully put into place new or increased efficiencies for current commercial or technical programs. Studies concentrate on managing quality, leadership skills, creating and implementing timetables for completion, risk management and contracts.
- Online graduate certificate in health services management—A certificate in health services management's study program addresses health service systems, policy, insurance and managed care, doctor and patient rights, finance, accounting and leadership.
- Online graduate certificate in business administration—Participants in this online graduate program focus on accounting, finance, management skills, economics, leadership, ethical and political aspects of business, and marketing.
- Online graduate certificate in financial analysis—Those who attain a graduate certificate in financial analysis complete study in managerial level accounting, federal taxes, finance, and corporate investing and securities.

# IMMEDIATE BENEFITS OF OBTAINING AN ONLINE CERTIFICATE

The immediate benefits of obtaining an online certificate in the field of choice include the following:

## AN ENHANCED PROFILE

Employers immediately understand the employee's commitment to the field since those who pursue online certificates are investing their own time and energy into bettering their knowledge and skill level. Future employers can also notice your certificate on a resume and appreciate your resourcefulness and drive.

## STUDYING WHILE WORKING

A huge plus associated with online certificate programs is that certificate holders have increased their knowledge in the field while still carrying out their job duties. Students needn't attend classes that interfere with a job schedule. Studying takes place when the work day ends.

## PROGRAMS IN VIRTUALLY ANY FIELD

For nearly any subject that comes to mind—healthcare, business, computers or virtually any other field—the opportunity to gain added knowledge by completing an online certificate is available. Students need only decide on their path and pursue the appropriate online certificate program.

## OPEN ENROLLMENT

Unlike colleges and universities that hold to a specific enrollment period, which once missed, means waiting months for the next one, online certificate programs operate according to an open enrollment policy, allowing individuals to begin a program at any time throughout the year.

## LESS OVERALL TIME INVESTMENT

Online certificate programs can supply benefits rapidly because of their short completion time. Often a matter of weeks is all that is required to start enhancing knowledge and increasing chances for a promotion or improved job prospects.

## UP-TO-DATE COURSE MATERIALS

The designers of online certificate programs must regularly review program materials, so participants can rest assured that they are acquiring the “latest and greatest” information for their field.

The online certificate program participant's time outlay is comparatively minimal while the accompanying career benefits are substantial. Online certificates can both enhance the holder's current job satisfaction and opportunities for advancement while also improving future prospects—all while potentially serving as a steppingstone to additional educational achievements when the time is right.



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