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Introduction

As an adult learner you are in the drivers’ seat of a national trend in higher education: online learning. You are not bound by the traditional bricks and mortar campus, a rigid class schedule, or the high cost of a classroom-based program. You have options and an array of technology and tools that can bring learning into your living room.

The Obama Administration recently announced its Scorecard for Higher Education, which focused mainly on traditional learners and campuses. What it misses is a wave of opportunity for the adult learner who chooses to pursue their education online and on their own time.

With so much information out there, here is a primer designed to help you make informed choices about your educational future and get the most out of your college investment.
Choose Wisely

The American Council on Education’s Center for Lifelong Learning should be your first stop in understanding what the market can offer the adult student. ACE is a trustworthy leader in assessing educational opportunities for the adult student and offers a wealth of material on everything from corporate and workforce training programs to a guide for members of the military seeking to advance their education.

ACE’s section for Adult Learners is chock full of information on where to find an accredited university, how to access the most financial aid, and workforce credit. The National College Transition Network for Adults is also an information clearinghouse for adult learners.

The Council for Adult and Experiential Learning (CAEL) also offers affordable fee-based services through LearningCounts.org that can help you receive college credit for what you already know. You can take a six-week course, and earn three credits as you produce a “portfolio” of your experience that can be evaluated for further credit. Or, you can complete a “Do-It-Yourself” portfolio at your own pace, and have it evaluated when you want. CAEL’s list of affiliated universities are partners in Learning Counts and will accept the credit recommendations that result from a portfolio assessment. This is a great starting point to make the most of any college-level knowledge you may already have.

Give Yourself Credit

There are also surprising ways to learn while you earn and to get credit for what you know. Many employers’ training programs can be used as credit for work experience. Take McDonald’s Hamburger University, for example, which trains 5,000 employees a year. ACE reviews its training programs and recommends that some be worth college credit. For example, a restaurant manager’s training yields an average recommendation of 23 credits – more than a third of those required for some associate degree programs, like a degree in applied science in retail management.

McDonald’s has 15 college partners including Excelsior College, and online branches of the Penn State World Campus and Drexel Universities. Many community colleges accept credits this way as well.
There are more than 600 corporations, professional associations, labor unions and government agencies - ranging from Wal-Mart, Taco Bell, Starbucks and Jiffy Lube to the Federal Aviation Administration Academy and the National Security Agency – that offer training that can be converted to credits for prior learning. These credits can propel you to a degree faster. Check out twenty top-ranked corporate training programs.

The National College Credit Recommendation Service has been evaluating nontraditional learning, and corporate programs, since 1973. The NCCRS keeps a list of 1500 participating colleges and universities that will accept NCCRS credit recommendations. It operates under the auspices of the Board of Regents of New York State.

Test for Success
Excelsior College offers a robust credit by exam series that allows students to “show what they know.” UExcel is Excelsior College’s own trademarked examination program. Students can receive college credit in more than 60 different subjects (such as business ethics, statistics, and political science) by pursuing self study and passing UExcel exams with a grade of “C” or better. All exams are offered in a computer-based format at thousands of global test centers and most are recommended for credit by ACE and are accepted by hundreds of universities across the country.

You can use exams to demonstrate your proficiency in a subject area which can save you thousands when it comes to your entire degree program. There are costs associated with these exams, but on the whole, they cost much less per credit than if you were to take a comparable full course. You will get credit on your college transcript for the tests you have passed and you won’t have to take the class since you’ve mastered it already. Excelsior even offers myriad resources to help you prep for your tests.

Ask your Employer
Many employers offer ways to advance your education through partnership programs. Set up a meeting with your Human Resources representative and ask what educational benefits are available and take full advantage of them. If you work for a higher education institution they usually have robust programs that allow employees access to degree completion programs on campus.
These courses can be delivered both online, within a classroom, or a mix of both formats. And don’t write off part-time employment. Companies like Starbucks and QuickTrip (a convenience store) offer tuition assistance.

*Training Magazine* has a robust list of *125 organizations that excel at employee training and certificate programs*. Verizon claimed the top spot, followed by Farmers Insurance; Miami Children’s Hospital; Mohawk Industries, and McDonald’s.

*Key questions to ask are:*

▶ Does [my employer] offer tuition reimbursement or assistance?
▶ Does [my employer] have partnerships with colleges that offer online coursework?
▶ Are there academic standards I need to meet in order to keep my tuition reimbursement or assistance?

Also, check to see how long you have to remain at a company that has paid the bill for your education. A great resource to help understand if your employer will pay for your education is at [www.degreecouncil.org](http://www.degreecouncil.org). The site’s Education Answer Center may seem basic at first, but it’s a great resource for analyzing what type of degree and delivery method is right for you.

**Accreditation**

Accreditation is a term that means a college or university has been validated to meet strict educational criteria. In short, this means your education is valued. Accreditation is one important factor you should unfailingly look for in an online institution.

That said, there is a difference between institutional and specialized accreditation. Institutional accreditation applies to an entire college. Specialized or programmatic accreditation applies to specific programs, departments, or schools within the college. In the United States, regional accreditation is considered the highest level of accreditation for an institution. In short, look for a regionally accredited university: That means the institutions (like the ones listed here) have been recognized by the U.S. Department of Education and the Council for Higher Education Accreditation (CHEA).

**Understand Your Style of Learning**

Whether you prefer a mix of in-class and online learning, or fully self-directed learning, you have options. Knowing your goals and what you want to
accomplish with your degree should be a starting point for your search. Assess what you want for yourself and your degree and then go look for colleges that can fulfill the options you want. You can’t be everything to everyone in the same way a college can’t deliver every degree for everyone. By honing in on your own expertise, it will help you hone in on the right college for you.

Technology has improved immensely and it has changed the face of online classes. Today there are classes that include video lessons, interactive discussion boards, Facebook, Google Hangouts, and Skype sessions with your classmates and more. If you prefer the lecture format, find a program that provides a library of video lectures. If you prefer to skip the lecture and focus on class discussions, there are programs that allow you to interact with your classmates as well.

Make sure to ask an institution about its online library and resources, especially if you are studying at a distance. The Saylor Foundation and Khan Academy are two credible and highly useful sites that can provide you with free and open resources for your coursework. Having all these references at your fingertips will be critical to your success.

Get Credit for Prior Learning = Shorter Path to Graduation

The technical term is “prior learning assessment,” which simply means awarding college credit for learning and knowledge gained outside the traditional academic setting. The practice has its roots in the G.I. Bill, but has expanded to cover myriad online degree programs in business, nursing, fashion management and even culinary disciplines.

“What you know is more important than where or how you learned it,” is the founding philosophy of Excelsior College, which gives credit for prior learning, is an essential pathway to affordable degree completion or studying online as an adult. (See Figure 1, pg. 5) In order to manage the high cost of education, you can keep costs down by looking for a university that accepts transfer-appropriate college-level credit that you may have earned from a variety of sources, including other colleges and universities, evaluated and accredited programs offered by industry, the professions and the military, and college-level examination programs.

For example, Excelsior College is an accredited institution that recognizes prior student achievements by accepting transfer credits from many sources. In fact, students at Excelsior applied about 671,000 transfer credits toward their degree requirements during the 2012 - 2013 academic year. By not having to
repeat courses they had already passed at another school, these students saved a total of approximately $262 million dollars in the cost of tuition (see Excelsior’s Knowledge Value Index).

“This is an expense students, their families and benefactors – including federal and state sponsored grant and scholarship programs – did not have to pay for a second time” said Excelsior’s President Dr. John Ebersole. “Excelsior has turned these credits into ‘working assets’ for our students, removing a potentially significant barrier to degree completion.”

Likewise, The SUNY Learning Network provides information on all distance learning opportunities available through the system’s more than 40 campuses throughout New York State.

At Penn State’s World Campus, students from around the world can learn online and earn degrees in everything from children’s literature to turfgrass management to an MBA. The university offers a plethora of degree and certificate programs. To see what might be right for you, take a minute to read some student stories.

**One important note:** Many colleges have residency requirements that require students to take a minimum of 30
to 60 credits at the particular college regardless of how many previously earned credits they have. This is a key factor in how many transfer credits will be accepted. Look carefully to see if this is a requirement. It can be an expensive one.

The World View of Online Education

“There is indeed a transformation coming in American higher education,” writes Louis Soares, a special policy adviser to the American Council on Education president, Molly Corbett Broad. “It is not driven by technology or MOOCs, though these tools abet the change. It will be driven by the rise of post-traditional learners.”

A fellow at the Center for American Progress, Soares defines post-traditional learners as the working-age population, between 25-64, who lack a college degree but are seeking to get ahead while balancing jobs with educational and family responsibilities.

In the marketplace of so many online choices there can be confusion about which degree is right for you and respected by employers. Education is expensive, so thinking about your return on investment is paramount. Earning a degree online can help you achieve your educational goals, while balancing work, family and other obligations.

According to a 2013 report by The Sloan Consortium, more than 7.1 million higher education students were enrolled in at least one online class in 2013. The 6.1% growth rate represents over 400,000 additional students taking at least one online course. The percent of academic leaders rating the learning outcomes in online education as the same or superior to those as in face-to-face instruction, grew from 57% in 2003 to 74% in 2013.

What the Future Holds

“Nearly 12 million post-secondary students in the United States take some or all of their classes online right now. But this will skyrocket to more than 22 million in the next five years (Campustechology.com, 2010). (See Figure 2, pg. 7)

In keeping with this trend, high-value traditional colleges and universities have begun ventures that will deliver individual courses online via major universities.
“...Harvard and MIT got the attention of everyone in the higher ed business when they announced a new online education venture called edX,” says Nathan Harden in the January/February 2013 issue of American Interest. “The new venture will make online versions of the universities’ courses available to a virtually unlimited number of enrollees around the world... It’s all part of a new breed of online courses known as “massive open online courses” (MOOCs), which are poised to forever change the way students learn and universities teach.”

Again, this is another example of why it’s important to understand what you want, because right now edX delivers one course at a time, not necessarily an entire degree program (although that may be the future), and the course may not bear credit.

“For the first time, students can do more than simply watch free lectures; they can gain a marketable credential—something that could help secure a raise or a better job,” says Harden. It’s important to note that while a certificate of completion from a MOOC is marketable they are not something that can be put towards a degree.

With the wealth of resources available to the adult student, and time on your side, the only thing left to do is to go forth, change your career, finish your degree or start a new one. Whatever you choose to do, you are in the driver’s seat.
Resources

http://www.whitehouse.gov/blog/2013/02/13/obama-administration-launches-college-scorecard
http://sloanconsortium.org/publications/survey/grade-change-2013
http://www.americanprogress.org/issues/higher-education/view/
https://www.acenet.edu/news-room/Pages/National-Guide-to-College-Credit-for-Workforce-Training.aspx
http://www.excelsior.edu/web/experience/exams-at-a-glance
http://www.excelsior.edu/exams
http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx
http://www.acenet.edu/higher-education/topics/Pages/Adult-Learners.aspx
http://www.collegeforadults.org/index.html
http://www.learningcounts.org/
http://www.learningcounts.org/affiliated-universities/
http://www.excelsior.edu/static/partners/tacobell/
http://www.excelsior.edu
http://www.phoenix.edu/
http://worldcampus.psu.edu/
http://www.drexel.com/
http://www.esc.edu
http://www.esc.edu/degrees-programs/ways-to-study/
http://www.esc.edu/degree-planning-academic-review/prior-learning-assessment/student-guide/
http://degreecouncil.org/will-my-employer-pay-for-my-education/
http://degreecouncil.org/answer-center/
http://www.nationalccrs.org/
www.saylor.org
www.khanacademy.org
http://www.cael.org/pla.htm
http://studentnpc.collegeboard.org/https://my.excelsior.edu/secapps/CostCal/ECCost.jsf
https://www.edx.org/
http://www.cael.org/pla.htm