Chapter 1

Is it Time for You to Return to School?

Adults Returning to School was developed by the Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan People[sm] to help you answer that question. KHEAA is the state agency that administers state financial aid to help families meet higher education expenses. The Student Loan People provide the best student loan deals in Kentucky.

If your goal is to become a more informed citizen, critical thinker or well-rounded person, a college education can help you achieve your goal. Many adults, however, return to school because they want to change their lives, because an event has already changed their lives or because they need new skills to get the job they want.

Questions to Think About

Whatever your reasons for returning to school, talk it over with those affected by your decision.

- Do you have the support of your family?
- If you're working, will more education improve your chances for promotion?
- Will your employer provide tuition assistance?
- Can you balance family, work, school and other responsibilities?
- Can you take classes when your schedule permits, or can your schedule be adjusted?
- How competitive is the job market where you live or want to live?
- Can you devote the time and energy you need to complete the program of study?

Most adult students have responsibilities not only to their education but also to their family and employer. Share your plans and expectations with others. Ask them to share their concerns with you. Communication can help you balance these responsibilities.

Are You Too Old to Go Back to School?

Adults who return to the classroom are often concerned about their ability to do well in courses. This feeling is normal, so give yourself time to adjust. Many adult students actually do better in school because they're more committed to attending classes, learning as much as possible and achieving their educational and career goals.

Scheduling Options

You can go to school full-time or part-time. If you can only take evening and weekend classes, online courses and correspondence courses, can you take enough hours to be a full-time student? Some schools advise students who work more than 20 or 30 hours per week not to enroll for more than 6 or 9 credit hours a semester.

Colleges that hold classes on a semester schedule usually consider 12 credit hours full-time for undergraduate students. Nine hours is generally considered full-time for graduate students. How much time you can spend studying is another consideration. Generally, you should allow six hours of study each week for each three-credit-hour course. You may want to take one class to see how you do first. See Part III, beginning on page 89, or check with the school's admissions office to find out what scheduling options are available.

Can you pay for your courses? Part-time students are eligible for fewer sources of financial aid than full-timers.

School Support Designed for You

Many schools have special services for adult students. The school's catalog should tell you what services are available and which office to contact for each service. Most schools have a financial aid office that can help you complete financial aid forms and will offer you a financial aid package of grants, loans, work-study and/or scholarships based on your need.

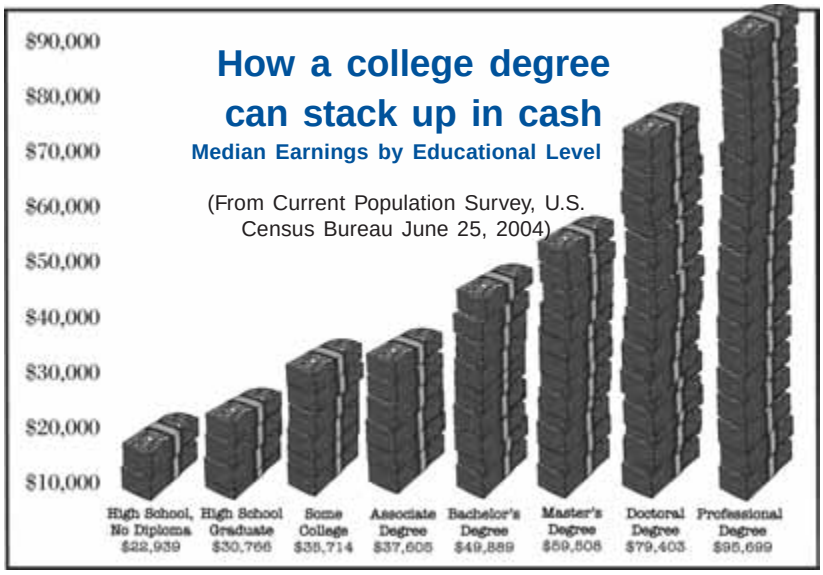
Adults Returning to School will help you become familiar with the many sources of assistance and opportunities for you to achieve your higher education goal. (For information about programs and services at a specific Kentucky school, see Part III, beginning on page 89.)

Academic Program Levels

The length of programs offered by Kentucky's colleges varies greatly. A full-time student can earn a certificate in six months or a professional degree in six years. Check to see if the length of the program at the school fits into your plans. General academic program levels and the approximate time needed for full-time students to complete the programs are listed below. As the table below shows, there are many programs that can help you prepare for a new career. They vary in length, but it's important to remember one thing: generally, the more education you have, the more money you can make.

Type	Program Length	Description
Certificate	6–18 months	Nondegree programs usually in a vocational or technical area
Diploma	15 months–2 years	Nondegree programs usually in a vocational or technical area.
Associate Degree	2–3 years	(1) Associate in applied science (AAS) and associate of applied technology (AAT) degrees in technological and vocational majors. Won't usually transfer toward a four-year degree. (2) Associate of arts (AA) or associate of science (AS) degrees in nonvocational and vocational areas. Will usually transfer to four-year colleges and can be applied to a bachelor's degree
Bachelor's Degree	4–5 years	The most common are the BA, usually awarded in the humanities and arts, and the BS, often awarded in scientific and technical fields.
Master's Degree	Bachelor's degree plus at least 1 year	Teachers in Kentucky's public schools are required to get a master's degree.
Doctoral Degree	Bachelor's degree plus at least 3 years	Programs usually consist of course work, independent research and dissertation or other formal presentation.
Professional Degree	6 or more years (including at least 2 years of college for entrance)	These include degrees in law, medicine, pharmacy and theology/divinity.

This graph gives the 2003 median earnings of people over age 25, both sexes, who work year-round at a full-time job, based on their level of education. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.



What Are Your Interests?

If you need help in choosing a career, ask yourself some questions:

- What am I good at?
- What are my best qualities?
- What subjects did I like in high school?
- What are my favorite hobbies or activities?
- Do I like to work with people, animals or machinery?
- What about writing, math, science, computers?
- Do I like working indoors or outside?
- Do I have a special artistic or musical ability?

Other Sources of Job Information

To learn more about jobs, you may want to:

- Talk with people who earn their living in jobs that interest you. Ask them where they went to school, what they thought of the school's program, what they do on the job and if they enjoy their work.
- See if your public library has books about jobs that interest you or how to choose a career. One publication is *The College Board Guide to 150 Popular College Majors*.
- See the *Occupational Outlook Handbook* at www.bls.gov/oco/ for descriptions of many occupations, including national starting salaries and annual income averages. The *Dictionary of Occupational Titles*, at www.theodora.com/dot_index.html, lists careers by job title.
- Check the "Help Wanted" section of newspapers to see what jobs are available in your area. Keep in mind that the job market is changing. As technology changes, some jobs are phased out and new career options become available.
- Write to Kentucky Career Resources, 500 Mero Street, Room 2019, Frankfort, KY 40601-1957; call 502.564.4286; or visit www.workforcekentucky.ky.gov.
- Contact an Educational Opportunity Center (EOC) or Career Connections Assessment Center (CCAC). EOC counselors can administer assessments to help adults determine their career and educational goals. By determining your aptitudes, interests and basic academic skill levels, CCAC counselors can identify a wide range of careers you might be interested in pursuing. Your counselor will help you develop a plan to reach your career goal. For more information, contact the CCAC nearest you.

Career Connections Assessment Centers

Big Sandy Community and Technical College – Mayo Campus
513 Third Street, Paintsville, KY 41240-1008
Contact Deborah Castle 606.789.5321, ext. 82810

Bowling Green Technical College
1845 Loop Drive, Bowling Green, KY 42104
Contact Tonissa Sweat, 270.901.1036

Central Kentucky Technical College
308 Vo-Tech Road, North Building, Suite 110
Lexington, KY 40511
Contact Mary Maggard 859.246.2400, ext. 2226;
or Debby Vantreese, ext. 2286

Elizabethtown Community and Technical College Assessment Center
610 College Street Road, Elizabethtown, KY 42701
Call 270.769.2371, ext. 68809

Gateway Community and Technical College
1025 Amsterdam Road, Covington, KY 41011
Contact Cindy Sproehnle 859.442.1159

Jefferson Community and Technical College
727 West Chestnut, Louisville, KY 40203
Contact Greg Guinn 502.213.4100

Madisonville Community College Assessment Center
100 School Avenue, Madisonville, KY 42431
Contact Deborah Morrow 270.824.7103
or Gloria Faulk 270.824.7107

Somerset Community College – Laurel Campus
235 South Laurel Road, London, KY 40744
Contact Larry Bunch 606.864.7311, ext. 240

Somerset Community College – South Campus
230 Airport Road, Somerset, KY 42501
Contact David Wiles 606.677.4049, ext. 2528
E-mail David.Wiles@kctcs.edu
Fax 606.677.4027

West Kentucky Community and Technical College
4810 Alben Barkley Drive
Paducah, KY 42002-7380
Contact Gail Ridgeway 270.534.3406
E-mail Gail.Ridgeway@kctcs.edu

Vocabulary

Like everything else, college has its own vocabulary. Here are some of the terms you may come across.

- **College:** This is trickier than you might think. It can mean any school that offers degrees, or it can be a large subdivision of a university, like the College of Business or the College of Arts and Sciences. In *Adults Returning to School*, we use *college* to mean any education after high school, whether it's a trade school, a community college, a small four-year school or a large university.
- **Higher education:** This is any education after high school. It can include anything from a diploma from a hair-styling school to a degree from medical school. We'll usually just use *college*.
- **Institution:** You'll often see this used as a catch-all for a school that offers a higher education. Again, we'll use *college*.
- **Matriculation:** A fancy word for *enrollment*, which is what we use.
- **Postbaccalaureate:** After a bachelor's degree. Sorry, we can't think of anything simpler, so you'll see this one sometimes
- **Postsecondary:** Any education after high school. We usually use *college*.
- **Proprietary school:** What most people call a trade school, so most of the time you'll see *trade school* in this book.
- **Technical school:** A school that provides training in technical fields, so it's a little like a proprietary school and a little like a community college. In *Adults Returning to School,* we usually use the general term *trade school* because that's more familiar.
- **University:** A school that offers degrees beyond a bachelor's, such as a master's or a doctorate. We usually use *college*.