

COLLEGE PLANNING

FOR ADULT LEARNERS



GETTING STARTED

Pursuing a degree as an adult brings unique challenges that traditional college students don't face, but it can also bring rewards...a satisfying career, a better lifestyle for you and your family, and a sense of accomplishment.

EducationQuest is here to help you get started and we provide **free** resources and services to guide you along the way.

This handbook will guide you through steps you can follow to:

- Learn about career options that fit your interests and skills
- Apply to a college that fits your career goals
- Find ways to pay for college

1) THINK ABOUT YOUR INTERESTS & SKILLS.

Before you decide on a degree program, think about career options that match your interests and skills.

- Take an online career assessment on sites such as **CareerOneStop.org** and **MyNextMove.org**.
- Ask about career resources at colleges you're interested in attending.
- Use the free *Career Cruising* assessment at an EducationQuest location.



“The challenges you're facing will remain constant throughout your educational journey. But with a vision, clear expectations, and a few small sacrifices, you can achieve everything you truly desire!”

—Stacey Flowers

Stacey graduated from College of St. Mary in Omaha as an adult learner and is now an author and motivational speaker.

2) LEARN ABOUT CAREERS THAT ARE A **GOOD FIT FOR YOU.**

To learn about career opportunities in Nebraska – especially those that are in high demand, visit **NEWorks.Nebraska.gov** and **H3.ne.gov**.

Here are examples of different types of careers in Nebraska, the education required, and the average entry-level salary.

Occupation	Diesel/Farm Equipment Mechanic	Computer Programmer	Welder	Registered Nurse	Mental Health Counselor	Accountant
Education Required	2-year associate degree	4-year bachelor's degree	2-year certificate	2-year associate degree or 4-year bachelor's degree	4-year bachelor's degree + 2-year master's degree.	4-year bachelor's degree
Entry-Level Salary	\$14/hour or \$29,120/year	\$23/hour or \$47,840/year	\$15/hour or \$31,200/year	\$23/hour or \$47,840/year	\$17/hour or \$35,360/year	\$21/hour or \$43,680/year

Source: Nebraska H3: High Wage, High Demand, High Skill

**FIND MORE CAREER
OPTIONS AT**
<http://h3.ne.gov/>



APPLYING TO COLLEGE

Once you have an idea of what you want to study, research colleges that offer an academic program in that area. Here's how to get started.

1) LEARN ABOUT THE TYPES OF COLLEGE DEGREES.

Diploma/Certificate - Specialized training that typically takes a year or less to complete.

Associate - A two-year degree offered by community colleges and career schools.

Bachelor's - A four-year degree offered by colleges and universities.

Master's - Typically takes 1-2 years to complete after earning a bachelor's degree.

Doctorate - Earned after completing a bachelor's or master's degree.

2) LEARN ABOUT COLLEGES IN NEBRASKA.

Here's where you can find details:

- The chart on page 5 lists all colleges in Nebraska and tells you where to find satellite locations.
- "Nebraska Colleges" in the Adult Learner section at **EducationQuest.org** lists all colleges and has links to adult learner programs, online programs, and veteran services.
- *College Profiles* at **EducationQuest.org** has details about schools in Nebraska and across the country.

3) VISIT COLLEGES YOU'RE INTERESTED IN ATTENDING.

Ask an admissions representative about:

- Academic programs for careers that interest you
- Admission requirements and deadlines
- Alternative class schedules to fit your needs, such as:
 - o Online degree programs
 - o Evening courses
 - o Weekend programs
 - o Accelerated degree programs
- Transferring credits from previous college courses
- CLEP exams to earn college credit for what you already know
- Resources for military veterans
- Accommodations for a disability

Ask a financial aid representative about:

- When to apply for financial aid
- Which FAFSA to complete depending on when you start college
- The cost of tuition, fees, books, and supplies
- Scholarships for adult learners
- How to pay for housing costs

4) APPLY FOR **ADMISSION.**

As you prepare to apply to the college you selected, be aware that they may request your high school transcript or GED certificate. If you're a fairly recent high school graduate, the college may ask for ACT or SAT scores. Community colleges may require a placement test such as Accuplacer or Companion.

“When dealing with challenges, communicate with your instructors, and keep going even when it feels impossible.”

— Sherah Piercy, former adult learner and graduate of University of Nebraska at Kearney.

CAMPUS RESOURCES TO HELP YOU SUCCEED

Most colleges offer:

- Tutoring services
- Career counseling center
- Computer labs
- Child care center
- Student Support Services for those who qualify



NEBRASKA COLLEGES

COMMUNITY COLLEGES

Central Community College – Columbus
 Central Community College – Grand Island*
 Central Community College – Hastings
 Little Priest Tribal College – Winnebago*
 Metropolitan Community College – Omaha*
 Mid-Plains Community College – McCook*
 Mid-Plains Community College – North Platte
 Nebraska College of Technical Agriculture – Curtis
 Nebraska Indian Community College – Macy*
 Northeast Community College – Norfolk*
 Southeast Community College – Beatrice
 Southeast Community College – Lincoln*
 Southeast Community College – Milford
 Western Nebraska Community College – Scottsbluff*

CAREER SCHOOLS

Capitol School of Hairstyling and Esthetics – Omaha
 CHI Health School of Radiologic Technology – Omaha
 College of Hair Design – Lincoln
 Creative Center, College of Art & Design – Omaha
 Davines Professional Academy of Beauty and Business – Lincoln
 Joseph's College :: Cosmetology – Lincoln*
 Mary Lanning Healthcare School of Radiologic Technology – Hastings
 Myotherapy Institute Inc – Lincoln
 National American University – Bellevue
 Regional West Medical Center School of Radiologic Technology – Scottsbluff
 Universal College of Healing Arts – Omaha
 Xenon Academy – Omaha*

*Main Campus

4-YEAR PUBLIC

Chadron State College – Chadron
 Peru State College – Peru
 Purdue University Global – Lincoln
 University of Nebraska – Kearney
 University of Nebraska – Lincoln
 University of Nebraska – Omaha
 University of Nebraska Medical Center – Omaha*
 Wayne State College – Wayne*

4-YEAR PRIVATE

Bellevue University – Bellevue*
 Bryan College of Health Sciences – Lincoln
 Clarkson College – Omaha
 College of Saint Mary – Omaha
 Concordia University – Seward*
 Creighton University – Omaha*
 Crown College – Omaha
 Doane University – Crete*
 Hastings College – Hastings
 Midland University – Fremont
 Nebraska Methodist College – Omaha
 Nebraska Wesleyan University – Lincoln*
 Summit Christian College – Gering
 Union College – Lincoln
 York College – York

FIND SATELLITE LOCATIONS

https://eqf.org/campus_locations

PAYING FOR COLLEGE

Don't let the cost of college stop you from starting or completing a degree. There are ways to pay for it, including financial aid. These steps will walk you through the process.

1) LEARN THE TYPES OF FINANCIAL AID.

Scholarships are awarded by private donors and colleges and are not repaid. Ask your college about scholarships they offer and see *ScholarshipQuest* at **EducationQuest.org** for a list of free scholarship search sites.

Grants* are based on financial need and you don't repay them. They include:

- Pell Grant
- Supplemental Educational Opportunity Grant (SEOG)
- Nebraska State Opportunity Grant
- College-based grants

Work-Study* is also based on financial need and provides part-time campus-based employment to help pay for college expenses.

Loans* are a type of financial aid you must repay (see page 8). They include:

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct Grad PLUS Loan

*These types of financial aid are based on FAFSA results.

3) COMPLETE THE FAFSA.

The FAFSA is your application for federal, state, and college-based financial aid. Complete the form at **studentaid.gov** by the college's priority date to get the best financial aid package. You may also complete the FAFSA via the myStudentAid app.

- The colleges you list on the application will use your FAFSA information (your income, assets, and family size) to award financial aid.
- After you submit your FAFSA, expect a Student Aid Report via an email link. It confirms that your FAFSA was processed.
- Complete the FAFSA every year you're in college.

For **free** help with the FAFSA, see FAFSA Tools at **EducationQuest.org** or contact the EducationQuest location nearest you.



2) CREATE AN ACCOUNT.

To begin the process of applying for financial aid, you must create an account at **studentaid.gov**. This is the site you will use to complete the Free Application for Federal Student Aid (FAFSA) and apply for and track student loans.

4) BE PREPARED FOR **VERIFICATION.**

Watch your student portal and email closely as the college might request verification of your FAFSA information. The college will not process your financial aid package until you provide required documents.

5) EXPECT A FINANCIAL AID **AWARD NOTIFICATION.**

The colleges you listed on your FAFSA will notify you of the types and amounts of financial aid they're offering you. You will only receive notifications from colleges that accepted you for admission. Accept or reject the financial aid package by the deadline.

HOW COLLEGES AWARD
FINANCIAL AID



COST OF EDUCATION
(tuition, fees, books, living expenses)

- **EXPECTED FAMILY CONTRIBUTION**
(your FAFSA results)

= **YOUR FINANCIAL NEED**

ESTIMATED LOAN PAYMENTS OVER 10 YEARS

Amount Borrowed	Monthly Payment Amount		
	Direct		GRAD PLUS
	Undergrad 2.75% interest	Grad 4.3% interest	5.3% interest
\$3,500	\$50*	\$50*	\$50*
5,500	53	57	62
8,000	77	83	90
12,000	115	125	135
13,500	130	140	152
19,000	183	197	213
23,000	222	239	258
27,000	260	280	303
31,000	299	322	348

**Minimum loan payment – will take less than 10 years to repay the loan.*



TYPES OF FEDERAL LOANS

Direct Subsidized Loan

A loan in which the government pays interest while the borrower is attending college. You must qualify for this loan based on your financial need.

Direct Unsubsidized Loan

A loan in which the borrower is responsible for all accrued interest, even while attending college.

Direct Grad PLUS

A loan that allows graduate students to borrow up to the Cost of Education minus other types of financial aid.

FEDERAL LOAN COMPARISON

Colleges determine the types and amount of loans to be awarded. Depending on your financial need, you might receive a combination of subsidized and unsubsidized loans. To learn more, visit [StudentAid.gov](https://studentaid.gov).

What loans can I borrow?	Direct Loan for Students Subsidized and Unsubsidized	Direct Grad PLUS Loan for Students												
How much can I borrow?	<div>Combined annual subsidized and unsubsidized loan limits:</div> <table><tr><td>Dependent student</td><td>Independent students*</td></tr><tr><td>Freshmen - \$5,500</td><td>Freshmen - \$9,500</td></tr><tr><td>Sophomores - \$6,500</td><td>Sophomores - \$10,500</td></tr><tr><td>Juniors - \$7,500</td><td>Juniors - \$12,500</td></tr><tr><td>Seniors - \$7,500</td><td>Seniors - \$12,500</td></tr><tr><td>Undergrad loan limit: \$31,000.</td><td>Undergrad loan limit: \$57,500.</td></tr></table> <div>Graduate students: \$20,500 unsubsidized loan each year. Lifetime limit is \$138,500</div>	Dependent student	Independent students*	Freshmen - \$5,500	Freshmen - \$9,500	Sophomores - \$6,500	Sophomores - \$10,500	Juniors - \$7,500	Juniors - \$12,500	Seniors - \$7,500	Seniors - \$12,500	Undergrad loan limit: \$31,000.	Undergrad loan limit: \$57,500.	<div>The amount will be no more than the Cost of Education minus other types of financial aid.</div> <div>Credit approval is required.</div>
Dependent student	Independent students*													
Freshmen - \$5,500	Freshmen - \$9,500													
Sophomores - \$6,500	Sophomores - \$10,500													
Juniors - \$7,500	Juniors - \$12,500													
Seniors - \$7,500	Seniors - \$12,500													
Undergrad loan limit: \$31,000.	Undergrad loan limit: \$57,500.													
What is the interest rate?	Undergraduate: 2.75% - subsidized and unsubsidized Graduate: 4.3% - unsubsidized only Interest rates effective 7/1/20 (subject to change annually)	5.3% effective 7/1/20 (subject to change annually)												
Who pays the interest while I'm in school?	Subsidized – paid by government Unsubsidized – paid by student	Paid by student												
Are there fees?	Yes, 1.06% of amount borrowed	Yes, 4.25% of amount borrowed												
When do I begin repayment?	Loan payments (principal and interest) begin 6 months after you graduate or drop below half-time status.	Loan payments (principal and interest) begin 6 months after you graduate or drop below half-time status.												

***You are an independent student if you meet one or more of the following criteria:**

- Age 24 by December 31 of the school year
- Married
- In graduate school at the beginning of the school year
- Providing more than half of the support for dependents living with you
- A veteran
- On active duty in the U.S. Armed Forces for purposes other than training
- In foster care or ward of court after turning 13
- An orphan
- Emancipated minor or in legal guardianship
- Unaccompanied homeless youth or at risk of being a homeless youth

OTHER WAYS TO PAY FOR COLLEGE

EMPLOYER EDUCATIONAL ASSISTANCE PROGRAMS

Ask if your company offers tuition reimbursement, scholarship programs, or student loan repayment.

COLLEGE PAYMENT PLANS

Many colleges offer a monthly payment plan allowing you to use current income to pay college costs.

NEST 529 PLAN

A 529 plan is a savings account specifically meant for college savings. As an adult, you can open an account for yourself. To find details about Nebraska's plan, including tax benefits, visit nest529.com.

HOME EQUITY LINE OF CREDIT

This allows you to borrow money as you need it which fits well with tuition payments.

THE MILITARY

If you're a veteran, currently serving, or plan to serve, you may be eligible for the G.I. Bill, tuition reimbursement, or student loan repayment. For details, visit gibill.va.gov.

NEBRASKA AGENCIES

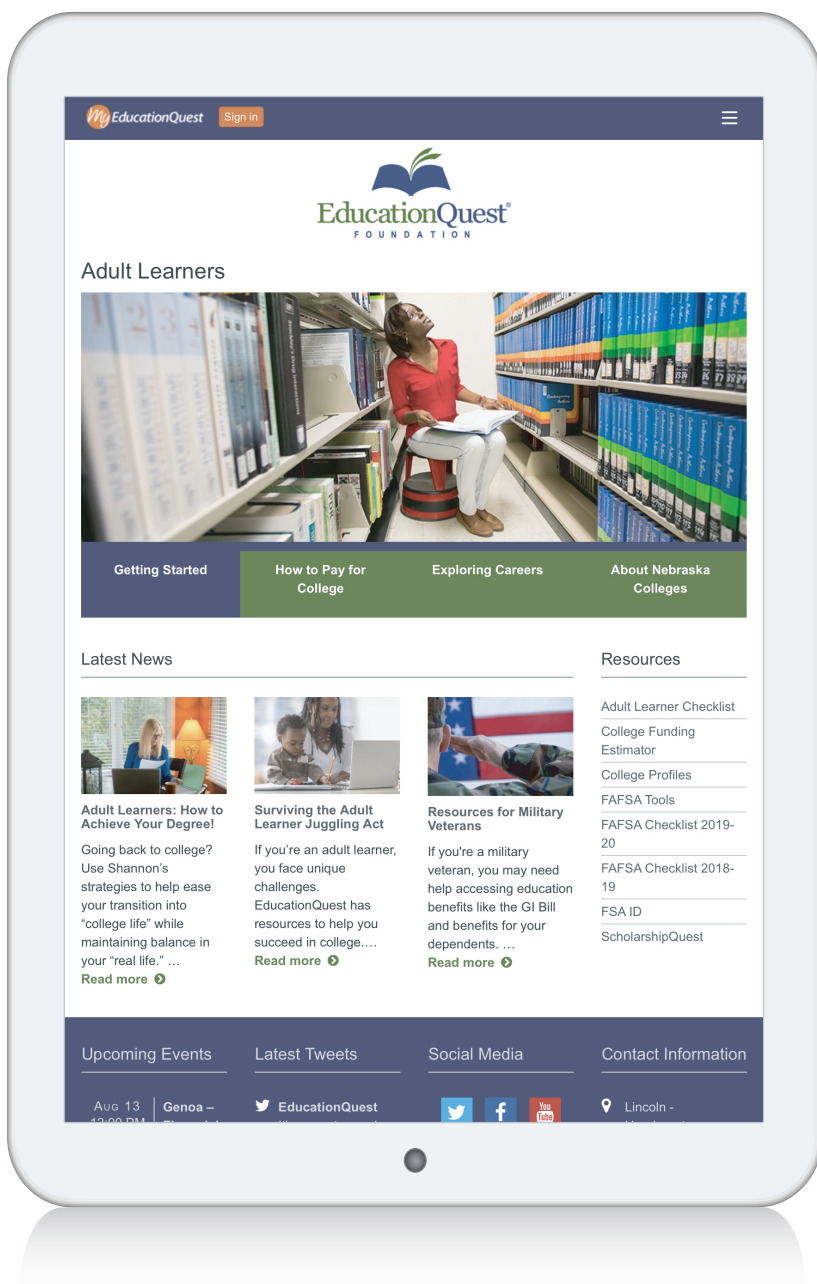
Agencies such as Nebraska VR, Nebraska Department of Labor, and ResCare Workforce Services provide education assistance for those who qualify.

COMMUNITY COLLEGE GAP ASSISTANCE PROGRAM

If you take non-credit courses at a Nebraska community college that could lead to high-need jobs, you might qualify for financial assistance. Contact the college for details.



EDUCATIONQUEST.ORG/ADULT-LEARNERS



See the Adult Learner section at **EducationQuest.org** to find:

ADULT LEARNER CHECKLIST

summarizes steps you should take to apply for admission and financial aid.

NEBRASKA COLLEGES lists colleges in Nebraska (and their satellite locations) and has links to adult learner, veteran, and online degree programs.

COLLEGE FUNDING ESTIMATOR

estimates your FAFSA results.

COLLEGE PROFILES has information about colleges in Nebraska and nationwide.

FAFSA TOOLS provides free resources to help you complete the FAFSA.

RESOURCES FOR MILITARY VETERANS links you to education-related websites for veterans.

EDUCATIONQUEST CAN HELP YOU ON YOUR JOURNEY TO COLLEGE.

We're a nonprofit organization that provides *FREE* services and programs for Nebraska students and families including:

- College-prep information and tools at **EducationQuest.org**
- One-on-one help at college planning offices in Omaha, Lincoln, Kearney, and Scottsbluff
- Outreach services for community agency clients
- Statewide efforts such as college fairs, financial aid programs, and *Apply2College* campaign
- *Look2College*, *KnowHow2GO*, and *Exploring College* programs for younger students

We also provide need-based scholarships for students referred by colleges or community agencies, and award *College Access Grants* to Nebraska high schools

FOR **FREE HELP** WITH COLLEGE PLANNING, CONTACT THE LOCATION NEAREST YOU.

OMAHA

Rockbrook Village
11031 Elm St.
402.391.4033
888.357.6300

LINCOLN

1300 O St.
402.475.5222
800.303.3745

KEARNEY

2706 Second Ave.
308.234.6310
800.666.3721

SCOTTSBLUFF

1601 E 27th St.
800.303.3745,
ext. 6654



EducationQuest.org

Materials and resources are available in Spanish.
Materiales y recursos disponibles en español.

