

# BAN THE BOX: OPENING THE DOOR TO COLLEGE FOR FELONS

*A criminal record does not have to doom dreams of a college degree. <https://www.usnews.com/education/best-colleges/articles/ban-the-box-opening-the-door-to-college-for-felons>*

As an adult student considering going back to college to complete your bachelor's degree, you might feel like you're isolated, out of place, or just really unsure about the degree completion options that are available to you.

Despite these challenging thoughts, you should know that the [Education Writer's Association](#) finds that more than **40 percent of the nation's college student body are non-traditional students** (25 years of age and older)! This means that you aren't alone and that there are many non-traditional college students seeking to finish their four-year degree today.

Whatever your reason for going back to school, you probably have so many questions. Questions like these:

- Are there scholarships for people going back to college?
- What is the real value of a bachelor's degree?
- How can a non-traditional student thrive in an undergraduate program?
- Which adult education programs should I consider?

Keep reading for a list of helpful tips specifically for non-traditional college students like you!

## 1. GET THE ANSWER TO ONE VERY IMPORTANT QUESTION:

### What is a degree completion program?

A degree completion option is designed specifically for adults with some post-secondary education but who have not yet completed a four-year degree. Applicants often bring some college credit to the table, whether from a four-year university or a

community college, and some may have earned an associates degree or hold some prior work experience.

Degree completion options exist to build upon the work students have already completed and to help them earn a four-year undergraduate degree to better their personal and professional lives.

## 2. UNDERSTAND WHO SHOULD PURSUE A DEGREE COMPLETION PROGRAM:

Often students are returning to college for degree completion programs because they began a undergraduate degree and it became necessary for them to put their college education on hold — frequently to earn money or to support a family.

The professional training experiences that these students have acquired while away from the classroom can be considered for credit that can be put toward the degree completion program. Above all, students must possess a desire to learn and advance themselves through the education they are pursuing. So, if you're dedicated to going back to college in order to better your professional and personal situation, **you are the perfect candidate for a degree completion program!**

## 3. KNOW THAT YOU DON'T NEED TO QUIT YOUR DAY JOB:

If you're concerned that you won't have the time to fit going back to school into your work schedule, you'll be pleased to learn that **most degree completion programs are specifically designed for working adults**. These programs for non-traditional students have been optimized to be the most effective use of both your money and time.

Students considering going back to college are often encouraged to continue working at their current job to help pay for their education. The on-the-job experience is also one of the factors that makes these students highly motivated and who can draw on their practical and professional experience to help them complete their degree.

## 4. TAKE ADVANTAGE OF FINANCIAL AID:

There are many degree completion students who benefit from some form of financial aid. Here are a few financial aid options for students considering going back to school to complete their bachelor's degree.

- **FAFSA:** [The financial aid process begins by filling your FAFSA](#) application which helps determine a student's eligibility for federal, state, and institutional aid, as well as certain grants and scholarships.
- **EMPLOYER ASSISTANCE:** [Some employers participate in tuition assistance or a tuition reimbursement plan](#) in which an employer pays all or part of any employee's cost to attend college or university classes.
- **AID FOR YOUR COLLEGE TRACK:** There are also several financial aid opportunities that are [open specifically to adults returning to college](#), such as the [Return2College](#) scholarship or the [Imagine America](#) scholarship.
- **NOTE:** Getting ready for college can be easier than you think.

[It's never too early—or too late—to explore your options for college or career school.](#) This site discusses key steps in preparing for college and provides resources that can help you along the way.

After you have exhausted these avenues, contact the college of your choice business office or financial aid to talk about payment plans.

## 5. LOOK TO THE FUTURE; KEEP MOTIVATED:

According to the [New York Times](#), the college degree is becoming the new high school diploma. In order to remain competitive with the current job market, a bachelor's degree is practically a prerequisite on job applications.

With that in mind, not only will the number of career opportunities increase with a bachelor's degree, but the overall job quality and personal satisfaction will increase as well. **College grads also tend to be [healthier, happier, and more productive members of society](#).** So, if you start to feel discouraged while in college, remember that the time you're spending on this degree is temporary — and

will be so worth it once you're finished!



**86 percent of millennial college graduates view their current employment as a career or a “stepping stone to a career,” while only 57 percent of millennial high school graduates feel similarly.**

## **6. ACCEPT THE HELP FROM ADMISSION COORDINATORS:**

When preparing to apply for a degree completion program, you should first contact an admission professional at your school of interest. Admission coordinators or enrollment specialists are there to help you as you consider going back to school to complete your college degree — no matter where you are in your decision journey.

<https://collegescorecard.ed.gov/school/?147800-Oakton-Community-College>

## **7. EXPLORE DEGREE PROGRAMS AT VARIOUS INSTITUTIONS.**

**Colleges know that you are making big sacrifices to return to school and finish your degree. Most institutions honor your sacrifices through its flexible on campus and online learning model, dedicated and experienced faculty, supportive admission staff, affordable tuition and financial assistance, and quality four-year degree delivered in an accelerated format.**

## OAKTON TOWN COMMUNITY COLLEGE

### [WEBSITE](#)

[HOME](#) [ADMISSION](#) [APPLY TO OAKTON](#)

### **Applying to Oakton**

#### **General online application (\$25 fee)**

Complete our [general admission application](#) to begin your enrollment process as a degree or certificate seeking, or visiting student at Oakton.

#### **Degree-seeking students plan to:**

- earn an Associate degree at Oakton.
- transfer to a four-year college/university.

#### **Certificate-seeking students plan to:**

- earn a career certificate at Oakton.

#### **Visiting students plan to enroll in:**

- one or more courses at Oakton to transfer back to a home institution.
- classes to meet a personal or professional goal.
- classes as an AuPair/F-1 student guest.

#### **\*Additional Application Categories**

The application and admission process varies if you are applying as:

- an [international student](#)
- a [health care career student](#)
- a [concurrent enrollment student](#)
- an [undocumented/DACA student](#)

#### **Current students**

Students who have taken a class within the last three years do not need to re-apply, and are able to login to [myOakton](#) to register for classes.

*Forgot your login? [Look it up here.](#)*

*Forget your password?* Contact the IT Help Desk [helpdesk@oakton.edu](mailto:helpdesk@oakton.edu) or 847.635.1965 for assistance.

### **Returning students**

Students who have not taken a class within the last three years must apply again, however the application fee is waived.

### **Admission Requirements**

To be admitted you must be 18 years of age or older. If you are under age 18, you must have graduated from an accredited high school, or hold a General Education Development (GED) Certificate.

*More information is available for:*

- [Veterans](#)
- [Summer-only students](#)
- [Students with disabilities](#)

**Note: Oakton limits connections from outside the U.S. to many of its systems, including myOakton.** *If you plan to be out of the country for part or all of a term, you will not be able to pay your bill, check your grades, register, or perform other transactions usually accessible through myOakton. In addition, some online classes are not accessible from outside the U.S.*

Enrollment Center

### **Des Plaines**

Room 1860, 847.635.1700

### **Skokie**

Room A100, 847.635.1400

### **Hours**

Monday - Thursday: 8:30 a.m. - 6 p.m.

Friday: 8:30 a.m. - 5 p.m.\*

Saturday - Sunday: Closed \*

*\*Oakton is closed Friday through Sunday during the summer.*

# STRATEGIES FOR NON-TRADITIONAL STUDENTS

## PART I

### What is a Non-Traditional Student?

Every school has its own definition of what a "non-traditional" student is, but generally a non-traditional student is:

- An older student, usually over the age of 24 or 25.
- A student who previously has attended college and is returning to college after a few years break.
- A student who graduated from high school and went directly into the work force and is now attending college for the first time. The non-traditional student is the fastest growing segment of the student population. According to [U.S. Census Bureau](#) reports (October, 1996) 6.2 million college students in the United States (40.9%!) - were 25 years of age or older.

Most definitely, the adult/re-entry, non-traditional student is not alone in our colleges and universities.

### Okay, I'm a Non-Traditional Student. Now what?

#### 1. Find A School, Determine Your Costs.

If you have not already chosen a school to attend, before you start looking for scholarships, grants, loans, and other [financial aid](#), find a school that offers the [degree program](#) you want, and find out how much it is going to cost.

It is crucial to choose an [accredited](#) college or university. Ask your school's admission office if they are accredited. Most scholarships, state, and federal aid will not allow you to use awards at schools that are not already accredited.

It is usually a good idea to look primarily at public colleges and universities, at least at first. They usually – not always - have lower costs and better resources for adult students than the private or technical colleges.

Consider attending a [community college](#). I am a huge fan of community colleges. I admit I'm biased - I've attended six community colleges over the years and I've never regretted the choice!

Here are some tips to keep in mind when deciding on a college:

- Community colleges often have good to outstanding resources for non-traditional students. They also often have partnership programs with local employers. And, you can't beat the low-cost-to-high-value ratio!
- Consider attending part-time, especially for your first semester back after several years out of school. Attending part-time is cheaper than attending full-time. However your eligibility for scholarships will be significantly diminished and your eligibility for state and federal aid will be greatly reduced. But, attending part-time will give you a very good opportunity to determine if returning to school is what you really want to do before you commit a large amount of your time and money to it. The number one cause of failure when returning to school after a few years break is taking on too much. Many people decide to return to school and go back full-time, just to find themselves overwhelmed with the demands of their job, family, and full-time school.
- College has changed a lot since you were last in school. And if you never went to college right after high school, you are going to be in for quite a shock. From my own experience, I strongly suggest that if you have been out of school for more than five years that you take only one or two classes your first semester. Don't set yourself up for potential failure from overloading yourself with work, family and school: Take it slow and easy, and give yourself time to re-learn how to study and what it is like to be in a classroom. It can be quite a culture shock!

## **2. File A FAFSA. Do This Yesterday.**

The [\*\*FAFSA\*\*](#) (Free Application for Federal Student Aid) is a form that almost all schools require you fill out. This form can be filled out online and is also available for free at all accredited schools' financial aid offices.

Your financial aid office should be able to help you fill out the form if you find it confusing. Do not pay to have someone fill it out or file it! Especially never pay a fee to send the form to the government. It is FREE to get this form and file it.

Why should I fill out the FAFSA?

- The majority of aid for all students comes through the federal government in the form of loans, grants, or work-study. Aid available through the government is not restricted by your age.



- Even if the federal government determines you are not eligible for aid, your school most likely will require you to file the FAFSA. Most schools use the information provided on the FAFSA to determine what aid they will offer you from their own funds.
- Even if you think you earn too much money, you should file the FAFSA. Financial aid is determined using a rather complicated formula that takes into account things such as how many children you have, savings, and other assets. Fill out the FAFSA and let the financial aid office determine if you are eligible. Don't assume you are not eligible.
- The FAFSA form is especially important to if you are a non-traditional student, since more of your aid, if any, is going to come from the government than from private scholarship sources.
- If you have a defaulted on a student loan before, you are out of luck. You are not eligible for any forms of federal or state aid, and most schools will not provide you with funding from their own scholarship funds. But you should **STILL** file a FAFSA as your financial aid office may require it in order to get help you with other needs, such as helping you with scholarship applications or working with your student loan lender. But if you have a defaulted student loan, the best thing you can do may be to consider delaying going back to school for another year or so and pay off the loan. Or get it back into "repayment" status (instead of "defaulted" status).

### **3. Check With Your City, County and State About Available Programs.**

Ask your city, county or state government about "retraining" programs, especially if you have recently been laid-off or downsized out of your job. Most retraining programs are designed to be used only to update your skills or for certificate or two year programs, but they are usually flexible and sometimes can be used to achieve a bachelor's degree.

Are you over 60 years of age? Ask about free tuition! Most community colleges and many state colleges and universities offer free tuition to residents who are senior citizens. You will still have to pay for related fees and books, but free tuition is a huge benefit.

## **STRATEGIES FOR NON-TRADITIONAL STUDENTS PART II**

**(Continued from 1)**

#### **4. Check with Your Employer.**

Many employers offer [tuition reimbursement](#) programs, refunding a portion of tuition costs. Most programs base the amount they refund on your grades - the better the grade, the more they refund you. And while most will only pay for classes that directly relate to your job, they are still a valuable resource.

Some employers offer scholarships for employees. Ask your human resources department.

Does your employer offer a "cafeteria" plan of benefits? Negotiate one benefit for another. Perhaps trade sick days for tuition reimbursement?

Even if your employer does not offer any educational benefits, ask for help. Emphasize how your value to the company will increase when you improve your skills and education. Your employer may never have thought about educational benefits. Ask and get them thinking about it!

#### **5. Learn About Federal Income Tax Credits for Education.**

The Hope Scholarship is a tax credit worth up to \$1,500. The credit is based upon how much you spend on education and how much you earn - the more you earn, the less you get. You can only use the Hope Scholarship credit for two years.

The Lifetime Learning Tax Credit is worth up to \$2,000, is also adjusted based upon your income, and cannot be claimed in the same year that the Hope Scholarship Tax Credit is used. Unlike the Hope Scholarship Credit, there is no limit to the number of years in which a Lifetime Learning Credit may be claimed for each student. Thus, for example, an individual who enrolls in one college-level class every year would be able to claim the Lifetime Learning Credit for an unlimited number of years, provided the individual meets the income limits and is taking the classes at institutions that meet the eligibility requirements.

Of course, both [tax credits](#) require that you pay "up front" for your educational expenses, then you get reimbursed on your taxes for approved educational expenses. Be aware that you can now claim part of the interest you pay on your student loans on your tax returns!!

*(Editor's Note: For 2013 the Hope Scholarship Credit is not available. However, you may be able to claim the American Opportunity or Lifetime Learning credit. See [American Opportunity Credit](#) and [Lifetime Learning Credit](#) in the publication [Tax Benefits for](#)*

[Education 2013](#) on the IRS Web site.)

## **6. Consider Home Equity Loans.**

Interest paid on home equity loans might be tax deductible. Personally, I would not use a home equity loan to fund my education because the risk of losing my home is too high for my comfort level. However, many students have used the equity in their homes quite successfully, especially at today's low interest rates. This is something to look into carefully. Weigh all the pros and cons.

## **7. Consider A Secured Loan Against Existing Savings or Other Assets.**

Some banks and most credit unions will allow you to take out a loan against existing savings accounts, bonds, CDs, IRAs, money-market accounts, etc. The major benefits are:

- Very low overall interest rate. For example, you have \$3,000 in a money-market CD account paying 5 percent interest. Your credit union charges 3 percent above the current interest rate for a loan secured by your CD. This means that you will pay a total of 8 percent interest on the loan (5 percent + 3 percent = 8 percent). But your CD is still earning interest while you are paying off the loan! While thanks to the complexities of compounding interest, it can be hard to figure out your exact overall rate, you will be actually paying slightly above 3 percent interest on the loan despite the 8 percent rate. Your savings will still be there when you pay off the loan. With interest. You don't kill your savings.
- Very low risk for the bank means it's generally easy to have the loan approved. This could be a particularly good idea to look into if your only assets are retirement savings or retirement IRAs. By using the retirement account (such as an IRA) as security, you do not deplete retirement savings that you have worked so hard for, and you won't have to worry about paying early withdrawal penalties!
- The one big negative: You have to make payments while in school. And of course, you need to have assets (savings, CD, etc.) to use as security.

## **8. Consider Scholarships.**

Obviously, I am a big fan of [scholarships](#). I've spent the last three years of my life devoted to them. But I am also a realist. Scholarships are highly competitive and difficult to win even if you are the best of students. The difficulty is increased when you are an older student. There is a certain belief that older students should be able to take care of

their own educational expenses. While this belief is quite unrealistic, it does exist.

*The bad news:* Most scholarships are for full-time students attending four year colleges, not part-time students attending two year colleges, which is a large portion of non-traditional students. Unfortunately, many scholarship committees have a bias towards the traditional high school senior. They simply do not know how to judge a lifetime of experience compared to a really good SAT score!

And, regardless of your age, 18 or 80, scholarships rarely, if ever, cover 100% of your costs.

*The good news:* As an older student, you have one very distinct advantage: You have real-life, real-world experiences to draw upon, to find strength from, to write essays about, and to share with other students. You have earned your confidence and determination the hard way: through your life's experiences. Draw on your life experiences when applying for scholarships, college, or even jobs.

Most scholarships don't have restrictions against older students. Of course, they don't make this obvious on the application form either. If the application does not say anything about age requirements, go for it! Just because the application doesn't specifically say they accept non-traditional students doesn't mean you can't apply.

Many scholarship organizations are recognizing that more than 30 percent of students are now older students and are starting to create scholarships specifically for non-traditional students.

Many scholarships consider work experience - look for those! The same is true for community service and essay-based scholarships. They rarely have any age restrictions, and often welcome older applicants.

If you have been out of school for more than a couple of years, you should be able to increase your odds of winning a [scholarship](#) if you wait until after you have already completed a semester or two before you apply. This way you have recent academic achievement information for your applications to show how worthy a student you are, despite your age!

Please do not be discouraged or think that I'm being negative by what I have written above. Instead, take it as a personal challenge. By being aware of the difficulties up front, you are better prepared for the challenges that lie ahead of you. Just remember, you are not alone. Millions of students have found a way to pay for college; many have won scholarships. Just be prepared for a lot of hard work.

Cere in Tacoma, Washington shares her experience:

"One thing I am concerned with is that some students might get the message that if you don't have a really high grade point average don't bother. I am a single parent going to school full time and can only manage to hold a 3.45 GPA. I have been lucky so far though and have received \$3,500 in scholarships so I know that not having a perfect grade point won't hold you back from winning all the time."

## STRATEGIES FOR NON-TRADITIONAL STUDENTS PART III

(Continued from 2)

### **9. Take Advantage of Your Community.**

As an adult student, you most likely have many ties to your community. You have built relationships with your church, neighbors, the schools your kids attend, family and friends, social or professional organizations, and the many other relationships you have.

By virtue of having established yourself in your community, you very well may have many more resources available to you that you have not thought of before. Take advantage of the time you have spent establishing yourself in your community.

Day care is a big issue for many non-traditional students. Quite a few schools now offer on-site day care at very good rates or have negotiated special prices at local day care centers. Check with your school's administration office to find out. Community colleges in particular tend to have a lot of students who are in the same position as you and therefore also tend to have more resources available to single parents. Try to make friends with some of your classmates and see if you can trade baby-sitting with them.

Active in your church? See if your church can help you. Do they have a day care center? Can you team up with another parishioner to share baby-sitting duties? Does your church offer scholarships? It never ceases to amaze me how much help churches of all faiths

offer their members. One student, a single parent, spoke with her pastor. He made an announcement at the end of the service asking if anyone could help her by watching her kids. Fourteen people volunteered. A minor miracle if I dare say so!

Don't be afraid to try and negotiate with your current day care provider. See if they might be willing to reduce your price a bit, say, in exchange for you posting flyers about them on campus, telling your fellow single parent friends about them, or maybe even in exchange for you working for them one afternoon a week. Talk with your neighbors to see if you can help each other out with child care needs.

Check with all the social and professional groups you may be a member of, including labor unions. Chamber of commerce member? Association of Professional Wrestlers? Many professional and social organizations offer scholarships to their members. Explore this area thoroughly.

Talk with your neighbors, family, and friends. They may be more willing to help you than you realize. Granted they may not be able to help you financially, but they very well may be able to help you with running errands, shopping, cooking, child care, or even studying! This help can be far more valuable than money.

## **10. What You Should Not Do.**

Assume the answer is "no" before you ask the question.

Give up without trying.

Fail to pay attention to important deadlines, especially add/drop deadlines and financial aid deadlines.

Deplete your emergency or retirement savings.

Pay for "guaranteed" scholarship searches or to have your FAFSA filled out.

Risk losing your home with multiple equity loans (third or fourth mortgages!)

Overload yourself with student loans for the first year. Better to take a few classes first to see if you really are ready for this before you become indebted to the point where you are choking!

Give up during the first day of classes! Wait another week or so!