

Are you over 24?

Are you planning to go to college?

Are you concerned about financial aid?

collegeillinois.org

isac.studentservices@isac.illinois.gov

800.899.ISAC (4722)



Illinois
Student
Assistance
Commission

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Deerfield, Illinois 60015-5209

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Springfield, Illinois 62704-1876

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100 West Randolph
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College for
Adult
Learners



Balancing College and Other Responsibilities

As an adult returning to college, there are different ways to consider earning your degree. For instance, in times of recession and layoffs, some students decide to take full-time classes in order to have more education to add to their resumes. Others choose to change careers, or continue in school to earn a Master's degree.

You Can Do It

It's never too late in life to begin your college education or to return to college to complete your degree. One of the fastest growing college-bound groups today is adults over the age of 24. This group, often referred to as adult learners or non-traditional students, has increased dramatically in the past 20 years and currently makes up over 50% of all college enrollments in the United States.

There are several reasons for this trend. The average adult changes careers seven to ten times during his or her lifetime. These changes require new skills, knowledge, and experience, which can be attained through higher education. If you're looking for reasons of a more tangible nature, statistics show that college graduates earn an average of nearly \$30,000 more per year than those with a high school education.

If you have decided to continue your education, the Illinois Student Assistance Commission (ISAC) is the ideal resource to help you plan academically and financially to earn your degree.

We Can Help

ISAC is here to help you navigate the college planning process. Visit collegeillinois.org or call one of our ISAC Call Center Representatives at 800.899.ISAC (4722) for comprehensive college planning information and guidance. Our website is designed to make it easy for you to focus on content that fits your specific situation. For example, as an adult learner entering college, you will access the Before College and During College sections of the Students & Parents area of the site. Within those sections, you'll find all the information you need to plan for college, find and apply to the college that's right for you, and most importantly, help pay for your education.

One way to maintain balance is to work full time and attend school part time. This approach further develops education and career paths, and may provide the opportunity to take advantage of any available employee reimbursement benefits.

Another common way to earn a degree is to work part time and attend school part time. This way you are working to pay for school and your other bills while receiving your education. For convenience, many colleges offer night and weekend programs and online courses to accommodate working schedules.

When choosing the college that fits your needs, refer to information available at collegeillinois.org to help research the differences in types of colleges, programs, affordability and degrees or majors offered. You can also find links to the websites of most Illinois colleges and universities, with contact information for the different offices on campus. Once you decide where to attend, you'll need to contact the college directly for information about the admission process and for any academic requirements that are unique to your college.

Financing College

Our website can also help you determine how to fund your education with federal, state and private grants, scholarships, or loans. You can learn when and how to apply for financial aid using the FAFSA, link directly to FAFSA on the Web and locate private scholarships through online searches. If you are working toward your first undergraduate degree, the Federal Pell Grant and the State of Illinois Monetary Award Program (MAP) grant may be available to you, depending on your financial circumstances.

If your employer offers it, employee reimbursement can be the best way to pay for college or an advanced degree.

Another way to pay for your education is through a payment plan at the college. Some offer lump sum payment plans while others allow partial or monthly payments. Check with the financial aid or business office at your college to see if payment plans are available.

Also, research and apply for grants, assistantships, internships, or fellowships at the college to gain experience related to your field of study while getting paid. These are also a great way to network with colleagues within your field to line up a job after you earn your degree.

Borrowing to Pay for College

Many students borrow money to help pay for college and then pay it back when they finish their studies. The collegeillinois.org website explains the different federal loan programs that are available to eligible students, such as the Stafford or Perkins Loan Programs. The financial aid office at your college may be able to suggest lenders that offer alternative loan programs that suit your financial needs. Before you decide to take out a loan, learn more about borrowing, entrance and exit counseling, default prevention and loan forgiveness.

Money Management Tools

Establishing a budget is key to creating a sound financial game plan that you need both during and after your college years. There are several things to consider when setting up a budget; a major challenge for adult college students is the competing demands on your financial resources. You probably have family expenses, such as child care, mortgage or rent payments and other debt obligations.

Luckily, there are resources available to help. A great source of information is Mapping Your Future, a public service website which can be accessed through collegeillinois.org or directly at mappingyourfuture.org. It offers tools to help you establish a budget and manage your personal finances. Access the Manage Your Money feature of the site and learn more about staying financially fit. A list of other websites is also provided for additional information on money management.

Whether you're pursuing undergraduate or graduate studies, getting your degree is possible, and ISAC can help.