

YOUR EDUCATION SUCCESS KIT



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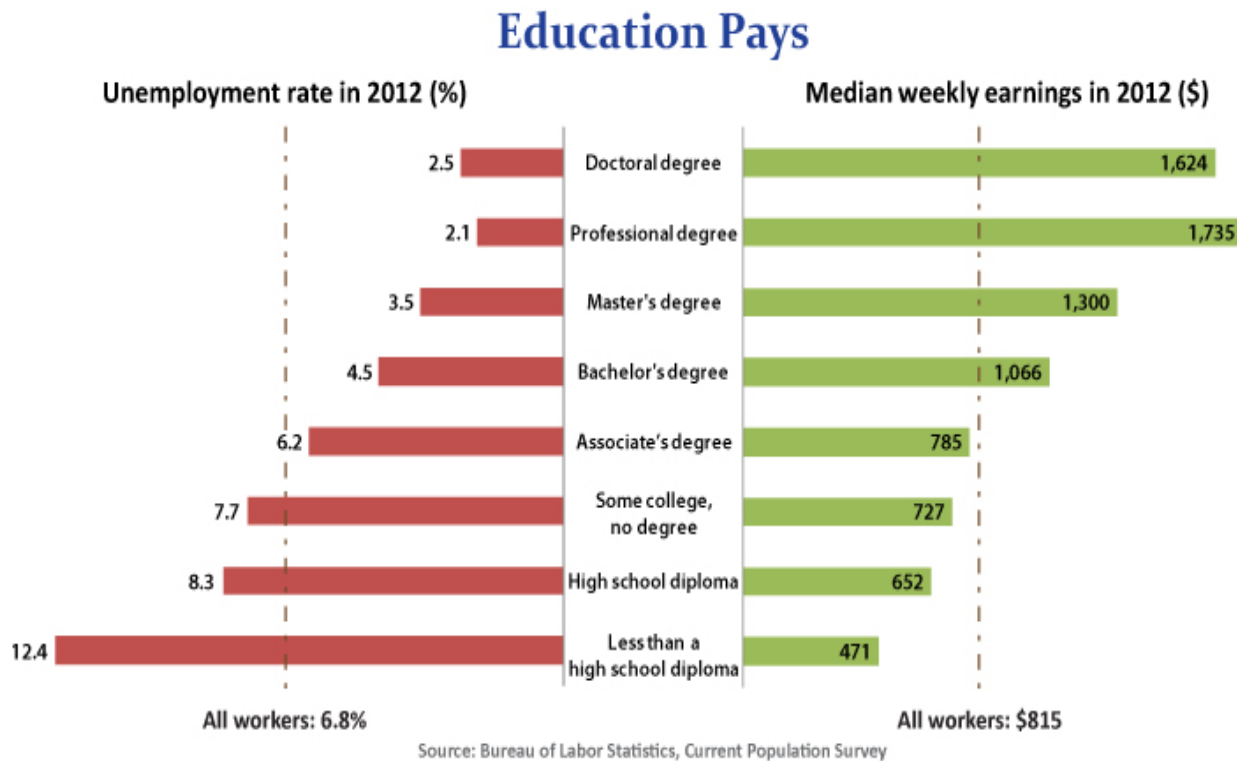
*http://www.bls.gov/emp/ep_chart_001.htm

1. The Value of a Degree

Why is could a degree so valuable?

To begin, a degree may help you earn more money. According to the U.S. Bureau of Labor Statistics (below), college graduates may earn more during their careers than high school graduates. They also have much lower unemployment rates. A degree could allow for more career opportunities and could open doors that may otherwise remain closed.

Take a look at this chart* from the U.S. Bureau of Labor Statistics.



*Source: http://www.bls.gov/emp/ep_chart_001.htm

Job Security

The largest corporations in America now promote the importance of education so much that 68 percent of companies polled by the Society for Human Resource Management reported that they provided some sort of educational assistance*. This means the company helps pay for employees to achieve higher education.

*Source: <http://www.shrm.org/Research/SurveyFindings/Articles/Pages/Educationalassistancepoll.aspx>

Sense of Accomplishment

In a report published by the Institute for Higher Education Policy*, the individual benefits enjoyed by college graduates may include*:

- Higher levels of saving
- Increased personal/professional mobility

- Improved quality of life for their offspring
- Better consumer decision making
- More hobbies and leisure activities

*Source: Reaping the Benefits: Defining the Public and Private Value of Going to College, Institute for Higher Education Policy. <http://www.ihep.org/assets/files/publications/m-r/ReapingTheBenefits.pdf>

In addition, according to the Carnegie Foundation,* the non-monetary individual benefits of higher education may include the tendency for post-secondary students to become:

- More open-minded
- More cultured
- More rational
- More consistent
- Less authoritarian

*Source: Rowley, L.L., & Hurtado, S. (2002). The Non-Monetary Benefits of an Undergraduate Education. University of Michigan: Center for the Study of Higher and Postsecondary Education. <http://www.ericdigests.org/2003-3/value.htm>

Why Doesn't Everyone Have a Degree?

With so many benefits, why doesn't everyone have a degree? We believe the answer can be broken down into three parts: money, time, and fear.

Fortunately, solutions exist for each concern. Qualifying students may be able to use government financial aid options and/or private loans offered by financial institutions to help pay for higher education. The availability of online education means students can work degree programs around already busy schedules, offering convenience for professionals and families. Students can overcome the remaining concern, fear, by familiarizing themselves with the ease, convenience and benefits of online education.

Throughout our site, you will find valuable information to help ease your fears and build your enthusiasm for achieving higher education sooner than later.

2. Admissions Process

Choosing a Degree

Now that you know how a degree may affect your quality of life, how do you choose which degree to earn? Well, if you are like most people, the choice is probably directly related to the career you wish to pursue. If you already have a career that you want to enhance, you might already have an idea of which degree you want to earn. If you know what career you want to pursue, then research which degrees are necessary or beneficial for that particular occupation. Start with the Department of Labor website: <http://www.dol.gov>.

However, many people have no idea what type of career they want to pursue. Does this sound like you? If so, these simple tips could help you figure it out.

1. **Don't pursue a career just because it pays well.** Many people make this mistake and end up disliking their jobs.
2. **Look inward.** What type of person are you? Are you an introvert or extrovert? Do you like to work with people? Your personality is a key factor in which careers may suit you. If you need help finding the answers, try the [Personality Type Test](#) on the Education Connection website. This test will give you insight into your personality and offer suggestions for which careers may be a good fit for you.
3. **A hobby could turn into a career.** Don't listen to the person who said that you can't make money with a hobby! What is holding you back from making money at what you love to do most? Check out relevant degree programs.
4. **Ask questions.** If you are interested in a career, don't be afraid to find someone who has that same occupation and ask if they could answer your questions. Contact associations for that particular occupation. Their insight could steer you to the education you need.
5. **Don't turn your back on your dreams.** Most people have that dream job they've always pictured in the back of their heads. And most people have shelved that dream, dismissing it as impossible. Think back – have you ever done this? If so, take a second look – a degree could make that dream job a reality.

Now that you have an idea of which degrees might interest you, take the next step and talk to admission advisors at your selected or matched schools. In the next section, you will find out what important questions you should ask as you talk to schools of your choice that you have found on eLearners.com. The following information will help you in making an informed decision about your education.

Admissions Process

eLearners.com recommends that you speak to several different schools you are interested in, before making a decision.

In the near future, the schools should be in contact with you regarding possible enrollment. By speaking to all schools, you will be better informed when deciding which school is best for you.

Methods of Contact

While each school's Admissions department has a different practice for contacting potential students, some common methods include:

- **Phone Call:** When the schools call, don't be afraid to pick up the phone! Typically, you will be contacted by a College Admissions Representative. The representatives are there to answer your questions, schedule future appointments with you, help you make informed decisions about going back to school, and ultimately help make the Admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and be sure to check your spam or junk folder periodically to be sure you receive these emails (or turn off your spam/junk mail blocks if you prefer).
- **Mail:** You may also receive a catalog and paper application via US Mail from schools.

Typical Admissions Process Overview

Step 1: The First Phone Call

During the first phone call, the Admissions/Enrollment representative may want to schedule an interview time to speak with you. Otherwise, they may want to discuss the following during the first call and then schedule an interview at a later time:

- Selecting the right degree program for your career and life goals
- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions representatives from each school, they should provide you with specific information regarding their school and its offerings. It's a good idea to ask the same questions so you can make accurate comparisons.

The following questions may be helpful to you – you can print these out and write down the answers as you speak to each school:

1. What type of accreditation do you hold?

Schools may hold regional or national accreditations from various private accrediting agencies. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Most employers hire only graduates of accredited institutions and most schools will accept as graduate students only those with undergraduate degrees from accredited universities or colleges. A good place to start a search for an accredited institution is provided by the U.S. Department of Education at: <http://ope.ed.gov/accreditation/>

2. Do you offer any school scholarships or grants? Title IV funding (government financial aid)? Help with private loans?

Some schools may offer their own financial aid packages to qualifying students. Most schools are eligible to participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid. Financial aid is available to those who qualify. For questions on how to pay for your secondary schooling, visit the U.S. Department of Education's "Funding Your Education" page at: <http://studentaid.ed.gov/PORTALSWebApp/students/english/funding.jsp>

3. *Do you accept transfer credits from school? (if you have any to transfer)*

The rules vary from state to state, and from school to school – something to think about if you plan to move about. This is also a major advantage of online degree programs, however, as you are only geographically limited by the availability of an internet connection, but make sure to check each school's transfer policy.

4. *Do you offer any credit for life experience?*

Some programs may have the means to assess and convert your life experience – including military experience, professional certifications, and work experience – to college credit. These means may include standardized tests or credits from other institutions. Credit policies and the amount of credit allowed vary by school.

Information specifically about converting military experience into college credits may be found at:

<http://www.military.com/timesaving-programs/college-credit-for-military-experience>

5. *Do you accept CLEP transfer credits?*

College Level Examination Program (CLEP) credits are offered by the College Board, usually for the types of courses a student would attend in his or her first two years of classes, and can qualify you for anywhere from 3 to 12 college credits per exam. Exams are offered in a variety of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Each exam is 90 minutes in length, with primarily multiple-choice questions, and generally covers one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you can use toward meeting your program's degree requirements.

The College Board recommends that “you consult a textbook for the course at your college that is comparable to the exam you plan to take” in preparation for the test. More information about the CLEP program is available at the College Board website at: <http://www.collegeboard.com/student/testing/clep/about.html>

6. *How long will it take to complete your program?*

Schools disclose information about the expected time to complete the program, and some may have policies concerning the total length of attendance allowed before earning a degree. The total number of credits earned per course can vary based on whether your school operates on a quarterly or semester system. Talk to your academic advisor about the type of schedule used at your school, and how it will affect scheduling your classes to fit your degree plan.

7. *What are your technology requirements?*

While most programs will accommodate a variety of operating systems and platforms, make sure that you can afford any necessary hardware or software upgrades, or even a new computer if necessary. Inquire about the availability of a technology aid package toward the purchase of a computer for distance learning or online students.

8. *Do you have a career services department?*

Many schools now offer employment services for graduates of their degree programs. Some programs are also affiliated with professional organizations which may offer graduate employment services within their field or fields of expertise.

9. *Do you have academic advisors?*

Academic advisors can be one of your greatest assets, especially in an online degree program. They can help you map out your degree path in order to maximize your educational value.

10. *Do you offer technical support?*

Whether available directly from the school, or from the third party vendor of the interface application, tech support is vital for online learning success.

11. Are books included in my tuition?

Some schools offer books as part of the total tuition cost, some provide the necessary funds for you to purchase the books yourself, and others require you to buy books on your own. You may also need ancillary materials like optional study guides or suggested readings. Also, while many on-campus programs provide easy access to the school bookstore, keep in mind that you may need to find your textbooks at a local bookstore, or purchase them online, which means you should allow for search/delivery times.

12. Will I have access to a library?

Most online colleges offer virtual library access to their students. Some may also offer access to subscription-based research sources. If your program does not provide access to a school or online library, be sure to check out your local public library system, both online and in person, to familiarize yourself with the availability and locations of any useful research materials.

13. How does your program work?

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a degree program is essential in choosing the one that is right for you. Ask if there is a guided tour or tutorial of the school's interface available for you to "test drive."

14. What is the time investment associated with this program on a weekly basis?

The time investment varies by the number of credit hours attempted per semester, but a general rule for secondary education institutions is that for every one hour spent in class (in person or online), a student can expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students can expect to spend anywhere from 36 to 48 hours per week on school.

***Note for Active Military Members or Veterans:** Let the advisor know if you are active military personnel or a veteran, as there may be scholarships and aid packages available to qualifying students. Some schools waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available to those who qualify. Fees for entrance exams such as the LSAT or GRE may also be waived, so explore all available avenues, both through your school and your military liaison. Active soldiers may want to visit the official eArmyU website at www.goarmy.com/public/public_earn_degree-armyu.aspx to find out how to apply for tuition assistance and fill out necessary paperwork and applications.

Use the GI Bill/Veterans Affairs website, www.gibill.va.gov, as a good resource for all military personnel, including veterans. You will find information about benefits, including tuition assistance and approved degree programs and colleges. Visit the website prior to your appointment with your admissions advisor to catch up on the latest opportunities and make sure your applications are processed and filed for all available forms of aid. Also, find out if credits from other institutions are accepted.

Step 2: Applications and Forms

After you have spoken with the schools, you will need to begin the Admissions/Enrollment process. This could happen in several ways:

- It is not uncommon to receive an email with the link to a school's application site. Many schools have strict application deadlines; however, do not feel intimidated by this. These deadlines are usually established to separate serious students from non-serious students. Since the application should take only ten minutes or so, take this opportunity to display your seriousness to the advisor.
- You may be asked to pay an application fee, depending upon the school's requirements. Ask your representative if the school charges any fees to fill out the application.

- Your school may ask you to fill out financial aid paperwork. Some schools complete financial aid packages for qualified students prior to their acceptance, while other schools may wait until they have accepted.
- Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Most follow up with you to see what questions or concerns you may have.
- The school may ask you to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

When you have chosen, applied and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement. This could be delivered via email or U.S. mail, or you may be directed to complete it online at the school's website.

The enrollment agreement is typically a three to seven page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are.

Once you sign the document (you may e-sign, or sign manually and fax or mail back), you have enrolled!

Step 3: Course Registration

Most institutions will recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In most cases, you can register online or over the phone. Once you complete your registration, many schools offer an orientation course to familiarize you with their format. It is recommended that you complete this course.

Helpful Hints

You might become anxious as your start date draws near. Just remember that this is normal, and that the first week of school might feel like culture shock. After a couple of weeks, you'll assimilate school to your daily schedule and everything will begin to feel normal.

3. Financial Aid

Making Sense of Financial Aid

Paying for college or grad school can seem daunting, but there could be many options available to help you afford your education. These include federal aid – loans, grants, and work study programs – and other types of aid, like scholarships and non-federal grants.

This section provides information to help you make sense of the financial aid process. It also includes eligibility requirements provided by the [U.S. Department of Education](#) to help simplify your understanding of financial aid and motivate you to get started! *Financial aid is available to those who qualify.*

FEDERAL AID

Filling out the FAFSA

The basic function of the [FAFSA](#) (Free Application for Federal Student Aid) is to calculate your “Expected Family Contribution,” or EFC. This number is calculated using information that you provide about your income and assets. The amount of aid (grants, student loans, and work-study) you may be qualified to receive depends on your EFC. It also figures in the cost of your attendance and whether you are a full or part-time student. Here’s a simplified explanation of how it works:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Amount of Aid Given}$$

There are several ways to complete your application. You can:

- 1) Fill out your FAFSA online at www.fafsa.ed.gov
- 2) Download a PDF version of the form at <http://studentaid.ed.gov>
- 3) Call 1-800-4-FED-AID to request a paper form

The online route is the fastest way to go. Not only will it likely be processed more quickly, you can also sign into the website to find updates on the status of your application. You can also print the PDF form, fill it out, and then use that to answer the questions online.

Gathering the Required Documents

Before filling out the FAFSA, you should prepare yourself by gathering all necessary information and documents. Run down this checklist to make sure you have everything you need to get started:

- Social security number
- Driver’s license (if you have one)
- Alien Registration Number (if you are not a U.S. citizen)
- Records of money earned in the previous year including W2s and 1099s. For example, if you are applying for aid in 2013, you will need your 2012 records
- Previous year’s tax return. If you have not done your taxes, you still must calculate your adjusted gross income and taxes by following the IRS instructions
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, child support received and veteran’s benefits
- Records of any Federal Work-Study earnings
- Records of grants, scholarships and fellowship aid

- Stock, bond, and other investment records
- Business records
- Current bank statements
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death, or divorce

In some cases, tax information for your guardian or spouse is also required. Please call 1-800-4-FED-AID for questions regarding required information or visit www.studentaid.ed.gov.

Some Helpful Hints

When you fill out your FAFSA, remember this information to help you receive the maximum amount of aid available to you. Please consult a financial aid advisor or the FAFSA website to get the most up-to-date information.

- For money-related questions, if you have nothing to report, do not leave the answer blank; use a zero instead.
- The Earned Income Credit is considered "untaxed income". Retirement plan contributions and military food and housing allowances are other types of untaxed income.
- You may want to answer yes to all types of aid; this does not obligate you to anything and answering no doesn't benefit you in any way.

Loans

If you need to borrow funds to help pay for your education, then [federal loans](#) are often a great place to start. Both Direct Subsidized Loans and Direct Unsubsidized Loans offer low-cost alternatives that are available to both undergraduate and graduate students.

Direct Subsidized Loans

If you demonstrate financial need, you can borrow a Direct Subsidized Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you're in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons).

Direct Unsubsidized Loan

A Direct Unsubsidized Loan is not based on financial need. With this type of loan, you are responsible for paying interest on the loan from the time it's disbursed until it's paid in full. You can pay the interest as you go or allow the interest to accrue (accumulate) and have it added to the principal amount of your loan later. This means the interest will be "capitalized." Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along.

To apply for a subsidized or unsubsidized Direct Loan, you must submit your [FAFSA](#). While the Unsubsidized Direct Loan is available to all qualified students regardless of financial need, a FAFSA must be submitted for eligibility. For more information on Direct Loans, please visit <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>.

Federal Perkins Loans

A Federal Perkins Loan is another low-interest loan available to eligible undergraduate or graduate students. This campus-based loan uses government funds with a share contributed by the school. Your school will determine your eligibility and amount of your Federal Perkins Loan.

Complete a FAFSA so your school's Financial Aid Office can determine your eligibility for a Federal Perkins Loan. For more information on Federal Perkins Loans, please visit <http://studentaid.ed.gov/types/loans/perkins>.

Direct PLUS Loan

For parents of dependent undergraduate students or graduate/professional students, Direct PLUS loans offer a low-interest alternative to help pay for their education. In this case, the U.S. Department of Education is the lender, and the qualified borrower must not have an adverse credit history. The maximum loan amount is the student's cost of attendance minus any other financial aid received.

PLUS loans can help parents pay for their child's education. For more information on PLUS Loans, please visit <http://studentaid.ed.gov/types/loans/plus>.

Grants

Federal grants are available for qualifying undergraduate students with a demonstrated substantial financial need. The amount of money awarded depends on which grants you qualify for based on your resources. As with federal loans, your need is determined by your FAFSA application. Unlike loans, grants do not have to be paid back. But you can't be awarded grant money if you don't apply!

You can speak to your school's financial aid office or view the U.S. Department of Education's [Grant Programs Fact Sheet](#) to find up-to-date information about available grants and the application process.

Federal Pell Grants

One of the largest sources of federal grant aid, Federal Pell Grants are awarded to qualifying undergraduate students based on financial need. How much you may be awarded depends on your Expected Family Contribution (EFC), your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

- You may receive a maximum of \$5,550 annually for the 2012-2013 school year.
- Generally, Pell Grants are awarded only to qualifying undergraduate students who have not earned a bachelor's or professional degree.

Find more information on Federal Pell Grants, please visit <http://studentaid.ed.gov/types/grants-scholarships/pell>.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG awards are given to qualifying undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You could receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.

- You may receive a maximum of \$4,000 annually, but the average tends to be \$1,000.
- Your school determines eligibility since it's a campus-based aid program.

Find more information on FSEOG awards, please visit <http://studentaid.ed.gov/types/grants-scholarships/FSEOG>.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

If you're interested in becoming a teacher, then the TEACH Grant could be for you. TEACH Grants are awarded to students who sign a grant agreement in which they promise the following: to teach (1) in a high need field, (2) at an elementary school, secondary school or education service agency that serves students from low-income families, and (3) for at least four complete years within eight years after completing their course of study funded by the grant.

You may receive a maximum of \$4,000 annually, and your total amount must not exceed \$16,000. You must also:

- Meet [basic eligibility requirements for federal student aid](#)
- Be enrolled in a TEACH-Grant eligible program
- Meet certain academic achievement requirements, including maintaining a cumulative GPA of 3.25
- Sign a TEACH Grant Agreement to Serve

Find more information about TEACH grants, please visit <http://studentaid.ed.gov/types/grants-scholarships/teach>.

The Iraq and Afghanistan Service Grant

Iraq and Afghanistan Service Grants are a type of federal grant for students whose parents were killed during service in Iraq or Afghanistan, and who aren't eligible for the Pell Grant based on their EFC. The award amount is equal to the maximum Pell Grant award, or \$5,550*. Applicants must meet the following criteria:

- Student's guardian or parent was killed in connection with service in Iraq or Afghanistan following September 11, 2001
- Student was under 24 years old or enrolled in college at least part-time at the time of the death of the parent or guardian
- Student meets the remaining eligibility needs of the Pell Grant

**This number is subject to change. For the most recent information, please see <http://studentaid.ed.gov/types/grants-scholarships/pell>. To find more information about the the Iraq and Afghanistan Service Grant, please visit <http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service>.*

Additional Grant Resources

Student Aid on the Web: <http://studentaid.ed.gov>

This site is administered by the U.S. Department of Education, and offers extensive information on options for financial aid. You'll also find tips on filling out your FAFSA.

Grants.gov: <http://www.grants.gov>

Grants.gov allows individuals and organizations to electronically find an application for federal grants. The site is updated often with new grant opportunities.

Work-Study Programs

The Federal Work-Study Program helps provide jobs for undergraduate and graduate students with financial need. It enables students to earn money that could help pay education expenses. The program encourages community service work and tries to offer work related to your course of study. Each school has work-study programs specific to that particular school. Some students may be eligible to begin upon enrollment and others may have to wait until they have obtained a certain amount of credits. Please contact your school's financial aid office for more information.

By working through a Federal Work-Study Program, you may gain practical experience that could help your job search after graduation – and show future employers you can balance the demands of school and work.

For more information on specific programs offered by schools, please visit the [Education Resource Organizations Directory](#).

Federal Student Aid Summary

The following is a summary of the U.S. Department of Education’s Federal Student Aid Programs.

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts for qualifying students
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates	Up to \$5,550
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	\$100 to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid with interest	5% loans for both undergraduate and graduate students; payment is owed to the school that made the loan	\$5,500 maximum for undergraduate students; \$8,000 maximum for graduate students
Direct Subsidized Loan	Loan: must be repaid with interest	For undergraduate students; U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be attending at least half-time and have financial need; 6.8% rate	Between \$3,500 and \$5,500 depending on year in school
Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate students; borrower is responsible for all interest; financial need not a requirement; student must be enrolled at least half-time; 6.8% rate	Between \$5,550 to \$20,500 (minus any subsidized amount received during the same period) depending on year in school and dependency status
Direct PLUS Loan	Loan: must be repaid with interest	Available to parents of dependent undergraduate or graduate and professional degree students enrolled at least half time; financial need is not required. Unsubsidized: Borrower is responsible for all interest; 7.9% rate	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum amount

Helpful Phone Numbers:

- Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)
- TTY users (for the hearing-impaired) can call 1-800-730-8913
- Callers in locations without access to 800 numbers may call 1-319-337-5665 (not a toll free number)

OTHER TYPES OF AID

Scholarships and Non-Federal Grants

Scholarships are awarded to students based on many different factors that may include academic performance, financial need, religious affiliation, minority status and heritage. You don't have to pay back this type of financial aid, so if you think you have a shot, it's worth it to apply!

Scholarships are also available through a variety of sources, including schools, employers, individuals, companies, nonprofits, organizations and clubs. The awards are often based on the factors mentioned above, a unique set of criteria that is important to the organization providing funds, or even community affiliations.

Free Scholarship Resources

- The financial aid office at your college
- The U.S. Department of Labor's [FREE scholarship search tool](#)
- [Federal agencies](#)
- Your [state grant agency](#)
- Your library's reference section
- Foundations, religious or community organizations, local businesses and organizations related to your field of interest
- Possibly your employer
- Online scholarship databases/websites

Helpful Tips for Applying to Scholarships

- Review due dates and apply as early as possible.
- If you miss any due dates, keep a list so you can apply again next time.
- Carefully review the required list of documents (whether that be an essay or letter of recommendation) to ensure you complete all necessary elements.
- When writing an essay, always remember your audience. Consider who will be reading your work, and direct your verbiage to that particular organization or institution.
- Double-check your spelling and grammar, and if possible have someone else read it over. A second set of eyes can never hurt!
- When mailing in a scholarship application, be sure to send it certified and request a receipt to ensure whoever is offering the scholarship receives it.

Additional Scholarship Resources

There are many websites that list an abundance of scholarship options. You can often search for the right scholarship by using your personal criteria. Here are a few helpful databases:

FastWeb: www.fastweb.com

You must create a profile, but this website is one of the larger lists available on the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you indicate that you are interested in.

Adventures in Education: <http://www.aie.org/scholarships/>

This website allows you to search over 15,000 scholarships by keyword.

College Board: http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 2,200 scholarships. Their search form allows you to enter personal information and academic information to help narrow down your search.

For more scholarship information, visit the following sites:

[Sallie Mae](#)

[College Scholarships](#)

[College Connection Scholarships](#)

Scholarships and Grants by Eligibility

ARMED FORCES AND VETERANS:

The Marine Corps Scholarship

<http://www.mcsf.org/page.aspx?pid=365>

Award Amount: Varies

This scholarship was established to provide financial assistance in the form of scholarships for higher education to deserving sons and daughters of Marines and children of former Marines. Particular attention is given to children whose parent was killed or wounded in action.

Eligibility:

You must be the son/daughter of one of the following:

- An active duty or reserve U. S. Marine
- A U.S. Marine who has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Marine Corps
- An active duty or reserve U.S. Navy Corpsman who is serving, or has served, with the U.S. Marine Corps
- A U.S. Navy Corpsman who has served with the U.S. Marine Corps and has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Navy

Also, you must:

- Be a high school graduate, or registered as an undergraduate student at an accredited college or post high school vocational/technical institution (scholarship awards are not available for graduate study)
- Have a maximum family adjusted gross income of \$80,000 or less. The limit increases by \$10,000 if an applicant's sibling also applies. For the purpose of determining eligibility, non- taxable allowances received by military members on active duty are NOT included in determining adjusted gross income. This income

limit requirement is waived for any applicant whose parent was killed in combat in the Global War on Terror.

- Must have a GPA of at least 2.0

AMVETS Scholarship Program

http://www.amvets.org/pdfs/programs_pdfs/programs_scholarship_application_veteran.pdf

Award Amount: \$4,000 over four years

The AMVETS association gives out three scholarships a year to U.S. veterans who show merit and financial need.

Eligibility:

- Must be a United States veteran and citizen
- Must demonstrate financial need
- Must authorize AMVETS to publicize your scholarship award, if you are selected

The Spouse Education Assistance Program (EAP)

<http://www.aerhq.org/dnn563/Scholarships/Spouses.aspx>

Award Amount: Varies

The Spouse Education Assistance Program is a need-based scholarship program established to assist spouses of Army Soldiers in obtaining a four-year undergraduate degree.

Eligibility:

- Be the spouse of either a Soldier on federal active duty, a retired Soldier, or the widow(er) of a Soldier who died on active duty or in a retired status
- Be pursuing their first undergraduate degree at a school accredited by the U.S. Department of Education
- Be enrolled part-time (6 credit hours per semester/term) or full-time (12 credit hours per semester/term)
- Maintain a 2.0 cumulative GPA on a 4.0 scale

The Spouse Tuition Aid Program (STAP)

<http://www.nmcrs.org/stap.html>

Award Amount: No-interest loans of up to \$3,000 per 12-month period

The Spouse Tuition Aid Program provides financial assistance for spouses of active duty Navy and Marine Corps service members who are pursuing an undergraduate or graduate degree.

Eligibility:

- Spouses must be residing with their active duty Navy or Marine Corps service member, stationed outside the 50 United States
- Must be a part-time or full-time undergraduate or graduate student
- Must be enrolled at an accredited college/university approved by Dept. of Education
- Must complete a budget at one of our overseas offices

General Henry H. Arnold Education Grant Program

<http://www.afas.org/education-grants>

Award Amount: Varies

The General Henry H. Arnold Education Grant Program is offered by the Air Force Aid Society (AFAS) and is committed to helping Air Force members and their families pursue their educational goals.

Eligibility:

Applicants must be in one of the following categories (items 1-3) and meet all other eligibility criteria listed below (items 4-6):

- 1) Dependent sons and daughters of Air Force members in one of the following categories:
 - Active Duty, Title 10 AGR/Reserve on extended active duty, and Title 32 AGR performing full-time active duty. All members must be on active duty through December 1, 2013 (all other Guard and Reserve are not eligible).
 - Retired due to length of active duty service or disability, or retired AGR/Reserve with 20+ qualifying years creditable for retired pay (all others are not eligible)
 - Deceased while on active duty or in retired status

For financial aid purposes, a "dependent" student is one who will not reach age 24 during the award year; will not be a graduate or professional student; will not be a veteran; will not be an orphan or ward of the court; will not be married or have legal dependents other than a spouse.

- 2) Spouses of Active Duty members and Title 10 AGR/Reservists on extended active duty. Member's active duty status must extend through December 1, 2013. Eligible spouses must be legally married to member (not separated or pending divorce) at time of application and disbursement of award.
- 3) Surviving spouses of Air Force members who died while on active duty or in retired status.
- 4) Will be a high school graduate enrolled or accepted as a full-time undergraduate student in the 2013-2014 academic year. (NOTE: Students enrolled exclusively in distance education courses should check with their school official to verify their enrollment as meeting school's full-time status requirements.)
- 5) Will be enrolled or accepted in an accredited college, university or vocational/trade school approved by the U.S. Department of Education for participation in federal aid programs.
- 6) Maintain at least a cumulative 2.0 grade point average (GPA) on a 4.0 grading scale.

WOMEN:

Talbots Women's Scholarship Fund Scholarship

<http://www.thetalbotsinc.com/brands/talbots/charitable/scholar.asp>

Award Amount: Varies

Talbots Charitable Foundation will award \$100,000 total in scholarships to women determined to earn that college degree. Six women will get \$10,000 scholarships and 60 women will receive \$1,000 scholarships.

Eligibility:

- Seeking an undergraduate degree from an accredited two- or four-year college or university, or vocational-technical school
- Have financial need
- Have earned their high school diploma or GED at least 10 years ago

Jane M. Klausman Women in Business Scholarship

<http://www.zonta.org/WhatWeDo/InternationalPrograms/JaneMKlausmanWomenInBusinessScholarship.aspx>

Award Amount: \$1,000 each at the district/region level; \$7,000 at the international level

The Jane M. Klausman Women in Business Scholarship, operated by the Zonta Club, is awarded annually to women pursuing an undergraduate or master's degree in business management.

Eligibility:

- Women pursuing a business or business-related degree who demonstrate outstanding potential in the field are eligible.
- Online students are also eligible.
- Members and employees of Zonta International or the Zonta International Foundation are not eligible to apply for the Scholarships.

Jeannette Rankin Foundation for Low Income Women

<http://www.rankinfoundation.org/>

Award Amount: Varies

Jeannette Rankin Women's Scholarship Fund provides scholarships to women age 35 or older who demonstrate financial need and who are enrolled in an undergraduate or vocational training program.

Eligibility:

- A woman, age 35 or older
- Low-income
- A U.S. citizen or Permanent Resident of the United States
- Pursuing a technical or vocational education, an associate's degree, or a first bachelor's degree
- Enrolled in, or accepted to, a regionally or ACICS accredited school

Google Anita Borg Memorial Scholarship

<http://www.google.com/intl/en/anitaborg/>

Award Amount: Varies

This scholarship is administered by Google in the memory of Dr. Anita Borg and supports women in technology.

Eligibility:

- U.S. Citizens and permanent residents, international students
- Must be a female student entering her senior year of undergraduate study or be enrolled in a graduate program
- Be enrolled in a computer science or computer engineering degree, or a closely related program
- Maintain a 3.5 GPA on a 4.0 scale, or a 4.5 on a 5.0 scale

Linda Lael Miller Scholarship

<http://www.lindalaemiller.com/lindas-scholarship/>

Award Amount: Varies

This scholarship is awarded by best-selling author Linda Lael Miller. She provides assistance for women who are age 25 or older and who are non-traditional students who find it difficult to find scholarships for which they qualify.

Eligibility:

- Open to women 25 years old or older as of May 1, 2012
- Legal residents of the United States or Canada attending a U.S. or Canadian college or university.

MINORITIES:

Minorities (all minorities)

The Gates Millennium Scholars

<http://www.gmsp.org>

Award Amount: Varies

These scholarships are funded by a grant from the Bill & Melinda Gates Foundation.

Eligibility:

- Are African American, American Indian/Alaska Native, Asian Pacific Islander American or Hispanic American or a member of another minority group
- Are a citizen/legal permanent resident or national of the United States
- Have attained a cumulative GPA of 3.3 on a 4.00 scale (unweighted) at time of nomination
- Will be entering a U.S. accredited college or university as full-time, degree seeking freshmen
- Have demonstrated leadership abilities through participation in community service, extra-curricular or other activities
- Meet the Federal Pell Grant eligibility criteria
- Have all three required forms (Nominee Personal Information Form, Nominator Form, and Recommender Form) completed and submitted by the deadline

Jackie Robinson Foundation Scholar

<http://www.jackierobinson.org/apply/programs.php>

Award Amount: Up to \$7,500 per year for four years

The Jackie Robinson Foundation awards scholarships to high school seniors who are minorities and show dedication to academics, leadership and their community.

Eligibility:

- Be a graduating, minority high school senior
- Plan to attend an accredited and approved four-year institution within the United States
- Show leadership potential
- Demonstrate a dedication to community service
- A minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 21
- Present evidence of financial need
- Be a United States Citizen
- Not possess a degree from a 2 or 4-year college when applying for the scholarship

African American Heritage

The Ron Brown Scholar Program

<http://www.ronbrown.org/Apply.aspx>

Award Amount: \$10,000 annually for four years

The Ron Brown Scholar Program awards scholarships to African-American high school seniors who demonstrate academic excellence and leadership potential.

Eligibility:

- Must be U.S. citizens or permanent residents
- Must be Black or African American and current high school seniors at the time of their application
- Current college students are not eligible to apply
- Applicants should demonstrate academic achievement, exhibit leadership ability, participate in community service activities and demonstrate financial need

Ronald McDonald House Charities African American Future Achievers

<http://www.rmhc.com/what-we-do/rmhc-u-s-scholarships/>

Award Amount: Varies

RMHC Global offers scholarships to students with financial need who have demonstrated academic achievement, leadership and community involvement.

Eligibility:

- Must have at least one parent of African American or Black Caribbean heritage
- Be a high school senior
- Be younger than 21 years old
- Be eligible to attend a two- or four-year college, university or technical school with a full course of study
- Be a legal U.S. resident
- Live in a participating RMHC Chapter's geographic area
- Submit a complete application and all required documentation by the deadline on the application
- Meet any additional eligibility requirements outlined by each scholarship program
- Provide verification of enrollment each year at respective accredited post-secondary institution

Hispanic Heritage

The Hispanic Scholarship Fund (HSF)

<http://www.hsf.net/scholarships-home.aspx>

Award Amount: Varies

The Hispanic Scholarship Fund (HSF) is the nation's leading organization supporting Hispanic higher education. There are several different scholarships with slightly different requirements, but the general requirements are as follows.

Eligibility:

- Are of Hispanic Heritage: persons descended from Mexican, Puerto Rican, Cuban, Dominican, Central American (excluding Belize), South American (excluding Guyana, Suriname and French Guiana), or other Spanish cultures

- Are a U.S. citizen OR legal permanent resident with a valid permanent resident card or passport stamped I-551
- Have a minimum 3.0 cumulative GPA on a 4.0 scale (or the equivalent)
- Are pursuing or plan to pursue your first undergraduate or graduate degree
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA)

Hispanic College Fund Scholarship

<http://www.hispanicfund.org/>

Award Amount: Varies

The Hispanic College Fund provides talented and underprivileged Hispanics with vision, mentors, resources and scholarships. They have several different scholarships available, each with different requirements, but the general requirements are as follows:

Eligibility:

- Must be a U.S. citizen or permanent resident residing in the United States
- Must be studying full-time in the United States or Puerto Rico
- Must have a minimum GPA of a 3.0

Native American (American Indian) Heritage

Wells Fargo American Indian Scholarship

<http://www.aigc.com/02scholarships/wellsfargo/wellsfargo.htm>

Award Amount: Varies

This scholarship is sponsored by Wells Fargo and administered by the American Indian Graduate Center. It is meant to help American Indian students pursue a graduate degree.

Eligibility:

- Must be an enrolled member of a federally recognized American Indian Tribe or Alaskan Native Group
- Pursuing a career in banking, resort management, gaming operations, or management
- Full-time junior or senior undergraduate student, or a graduate student
- Maintain a 3.0 on a 4.0 scale
- Demonstrate financial need

Ford Mobile Company Tribal Scholars Program

<https://www.fordscholars.org/content/american-indian-college-fund>

Award Amount: Varies

The Ford Motor Company Fund established the Ford Motor Company Blue Oval Scholars Program for Native American students attending tribal colleges and mainstream universities.

Eligibility:

- Must be Native students at a tribal college pursuing a degree in math, science, engineering, business, teacher training, or environmental science.
- Native mainstream university students are eligible if they are studying accounting, computer science, engineering, finance, marketing, or operations management.
- All applicants must have a 3.0 grade point average.

Asian American Heritage

Asian & Pacific Islander American Scholarship Fund

http://www.apiasf.org/scholarship_apiasf.html

Award Amount: Varies

The APIASF helps deserving Asian American and Pacific Islander (AAPI) students complete post-secondary education through financial assistance.

Eligibility:

- Be of Asian and/or Pacific Islander ethnicity as defined by the U.S. Census
- Be a citizen, national, or legal permanent resident of the United States. Citizens of the Republic of the Marshall Islands, Federated States of Micronesia and the Republic of Palau are also eligible to apply.
- Be enrolling in a U.S. accredited college or university in the Fall of 2013. Please read each listing for specific eligibility requirements regarding the academic standing required for each scholarship.
- Have a minimum cumulative GPA of 2.7 on a 4.0 scale (unweighted) or have earned a GED
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) by February 15
- Submit one letter of recommendation online

SEED Foundation Scholarship

<http://www.seedfoundation.org/scholarship.html>

Award Amount: \$10,000

The SEED Foundation Scholarship supports Asian-Indian college-bound high school seniors pursuing a college education.

Eligibility:

- Must be of Asian-Indian heritage with at least one parent from present day India
- Must be a graduating U.S. high school senior
- Have a minimum G.P.A. of 3.0 on a 4.0 scale
- Must enroll as a full-time undergraduate student in a U.S. university in the Fall

ACADEMIC PERFORMANCE:

National Merit Scholarship Program

<http://www.nationalmerit.org/>

Award Amount: Varies

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. There are many scholarships given out in this competition, including thousands of corporate and college sponsored scholarships.

Eligibility:

- Take the PSAT/NMSQT® in the specified year of the high school program and no later than the third year in grades 9 through 12, regardless of grade classification or educational pattern
- Be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following completion of high school
- Be a citizen of the United States; or be a U.S. lawful permanent resident (or have applied for permanent residence, the application for which has not been denied) and intend to become a U.S. citizen at the earliest opportunity allowed by law

HIGH SCHOOL SENIORS:

The Jack Kent Cooke Graduate Scholarship

<http://www.jkcf.org/>

Award Amount: Varies

The mission of the Jack Kent Cooke Foundation is to help young people of exceptional promise reach their full potential through education. There are two different scholarships and requirements for each.

Eligibility:

- Be a current student at an accredited U.S. community college or two-year institution with sophomore status, or a recent graduate
- Plan to enroll full-time in a baccalaureate program at an accredited college or university
- Have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale (or the equivalent)
- Have unmet financial need
- Be nominated by his or her two-year institution
- Not previously have been nominated for a Jack Kent Cooke Foundation Undergraduate Transfer Program scholarship

Sam Walton Community Scholarship

http://www.act.org/walmart/community/files/swcs_guidelines.pdf

Award Amount: \$3,000

Every year Wal-Mart Stores, Inc. gives out this scholarship to more than 2,500 eligible applicants.

Eligibility:

- Not a Wal-Mart associate or immediate relative
- Senior, graduating high school between August 1, 2010 and July 31, 2011, OR have GED equivalency (see application for details)
- Must be a Permanent Legal Resident for at least one year
- Have proof of SAT or ACT test scores
- Can prove financial need by required documents
- Can prove at least a 2.5 cumulative GPA

4. The Online Experience



The Virtual Classroom

When it comes to earning a degree online, you can "attend" classes and complete your coursework from virtually anywhere with a computer and an internet connection. Each online platform may have different elements and functionality; however, many common elements prevail. Below you'll see examples of an online classroom from our Test Drive College Online program.

Simply Log In

Log in to your virtual campus using a predetermined username and password. Your virtual campus will typically have helpful links, phone numbers, and chat capabilities for you to communicate with various departments, such as financial aid, academic advising, and student support services.

Test Drive College ONLINE

24/7 Technical Support -  877-725-3319 

Google™ Search Search: the Web Wikipedia Google Scholar

Online Orientation Video
Please view the online orientation video before getting started. Watch the entire video, then return here to login and begin your course.
[VIEW VIDEO](#)

If you have not enrolled in Test Drive, please take the Assessment Exam to get started.

The Challenge
The decision to return to school as an adult is one of the most important and difficult decisions an individual can make. The thought of committing years of one's life, along with tens of thousands of dollars is very challenging for most, and often paralyzes the decision-making process.

The Test Drive College Experience
Test Drive College aims to bring awareness to the potential of online education while also exposing the risks inherent in this modality. The program was designed specifically to help those students who are seriously considering earning an associate's or bachelor's degree online. It is our goal to create a real life college experience that closely replicates what an individual might experience in an online degree program. This way, the student can truly figure out if online education is right for them. Students that partake in the TDC program do so, free of any obligation or cost.

What is Test Drive College
Test Drive College (TDC) an extraordinary opportunity that brings insight and intelligence into the education decision process. Developed by Education Connection, it offers benefits to both online colleges and individuals seeking to earn online degrees.

For online colleges, it is an admission vetting process to identify students that can be successful in pursuing an online degree. TDC does this through answering two important questions: can the student handle freshman level academics, primarily math and English; and is the student suited for online education?

For potential students, it offers them a way to find out if they are suited for online education while at the same time disproving any negative perceptions they may have about online learning.

Based on our research, the TDC process is the best way to identify which students have the highest probability of success in online education. Our definition of success is graduating from an accredited degree program.

Login

Username:

Password:

[Login](#)

After you log on, your list of courses will appear. Simply click a course name to get started.

Forgotten your Username or Password?
[Send My Details Via Email](#)

View Your Course

Through the learning platform, you can access your course information and academic materials, as well as communicate with faculty and other students. Your syllabus and calendar of assignments are typically always in one centralized place. You can post assignments within your classroom and access your grades when posted.

The screenshot shows the Test Drive College ONLINE interface. At the top, it says "You are logged in as Tony Huffman" and "24/7 Technical Support - 877-725-3319". The course title "ENGLISH COMPOSITION" is centered. The syllabus details are as follows:

- Course Length:** Five weeks
- Course Credits:** 3
- Clock Hours:** 45
- Textbook:** Roen, Duane, Gregory R. Glau and Barry M. Maid. *The Concise McGraw-Hill Guide: Writing for College, Writing for Life*. New York, New York: McGraw-Hill, 2009.
- Course Description:** This course emphasizes the writing of successful paragraphs and essays. The course guides students to learn writing as a process: prewriting, drafts, revising, and editing. Students will also be introduced to academic research processes and citation methods. Students will review proper grammar. Weekly writing exercises will be completed to aid students' comprehension of the writing process. Students will learn to create and support strong thesis statements, understand audience and purpose in writing, organize their work and gain an overall appreciation for the value of written communication in their educational and professional lives.
- Learning Outcomes:** Upon successful completion of this course, students will be able to:
 - o Identify the process of essay development
 - o Discuss using writing as a way of clarifying thinking
 - o Identify the steps in the writing process
 - o Apply Standard American English in written communication
 - o Incorporate appropriate resource materials (i.e. library, electronic data-bases, Internet) that enhance the listed course objectives
 - o Prepare a research paper using at least three sources
- Requirements for Successful Completion of this Course:**

The interface includes a left-hand navigation menu with sections like "Course Home", "Syllabus", "Week 1-5", "Course Tools", and "Administration". A "Logout" button is in the top right, and "Update This Multimedia" and "Prev/Next" buttons are at the bottom right.

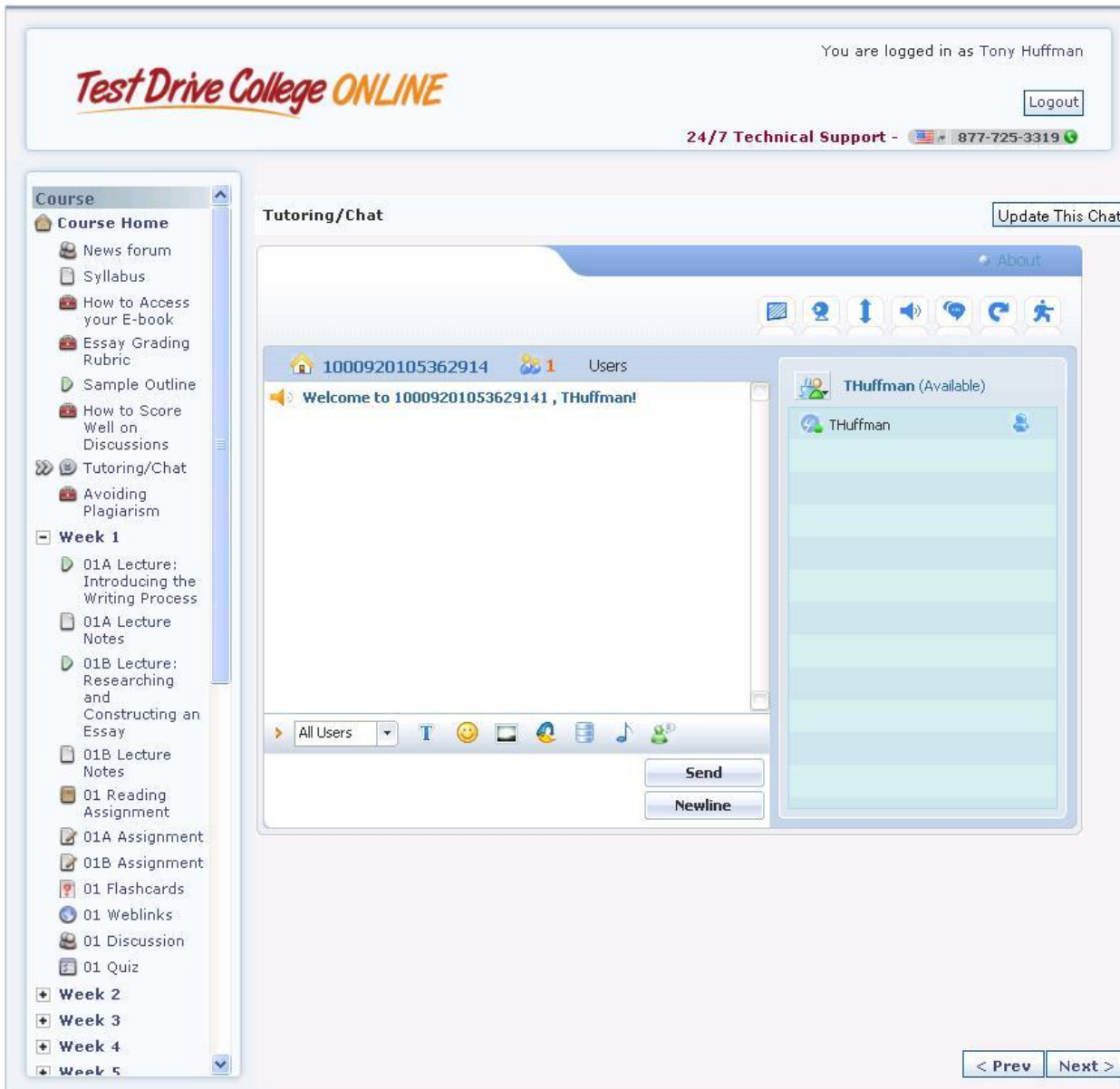
Participate in Discussion Boards

Many online college courses utilize discussion boards.. The faculty member guides the discussion while students communicate with each other and the faculty member by posting dialogue regarding content, ideas, and opinions.

The screenshot shows a web interface for 'Test Drive College ONLINE'. At the top right, it says 'You are logged in as Tony Huffman' with a 'Logout' button. Below that is '24/7 Technical Support - 877-725-3319'. On the left is a 'Course' sidebar with a tree view including 'Course Home', 'News forum', 'Syllabus', 'How to Access your E-book', 'Essay Grading Rubric', 'Sample Outline', 'How to Score Well on Discussions', 'Tutoring/Chat', 'Avoiding Plagiarism', 'Week 1' (with sub-items like '01A Lecture: Introducing the Writing Process', '01A Lecture Notes', '01B Lecture: Researching and Constructing an Essay', '01B Lecture Notes', '01 Reading Assignment', '01A Assignment', '01B Assignment', '01 Flashcards', '01 Weblinks', '01 Discussion', '01 Quiz'), 'Week 2', 'Week 3', 'Week 4', and 'Week 5'. The main area is titled '01 Discussion' and has an 'Update This Forum' button. It contains a notice: 'Everyone can choose to be subscribed. Subscribe all students (they may still choose to unsubscribe). Show subscribers. Subscribe to this forum.' Below this is a text box with two prompts: 'A. Tell your classmates about your current relationship with writing. Is it something you enjoy? Something you struggle with? What is difficult about it? What is easy? Feel free to include your thoughts on what you learned this week, and how the lessons you've completed so far might help you become a better writer. Do you have a plan for improving your writing?' and 'B. In addition, use this discussion forum to share with your classmates your experience using the library. For what have you used the library? Are there aspects of the library that challenge or intimidate you? How will you overcome them? On the contrary, what about using the library are you comfortable with?'. Below the prompts is a button 'Add A New Discussion Topic' and a message '(There are no discussion topics yet in this forum)'. At the bottom right are '< Prev' and 'Next >' buttons.

Converse Using Live Chat

Real-time communication usually takes place during scheduled seminars, including Live Chat or Virtual Classroom sessions. These sessions may incorporate audio, video, and application and desktop sharing functions, which provide an opportunity to interact with other students and faculty at the same time.



The screenshot displays the Test Drive College ONLINE live chat interface. At the top, the user is logged in as Tony Huffman. The interface includes a course navigation menu on the left, a central chat window, and a right-hand sidebar for user management. The chat window shows a welcome message and a list of users, including THuffman (Available). The interface also features a '24/7 Technical Support' banner and a 'Logout' button.

Test Drive College ONLINE

You are logged in as Tony Huffman

Logout

24/7 Technical Support - 877-725-3319

Course

- Course Home
 - News forum
 - Syllabus
 - How to Access your E-book
 - Essay Grading Rubric
 - Sample Outline
 - How to Score Well on Discussions
 - Tutoring/Chat
 - Avoiding Plagiarism
- Week 1
 - 01A Lecture: Introducing the Writing Process
 - 01A Lecture Notes
 - 01B Lecture: Researching and Constructing an Essay
 - 01B Lecture Notes
 - 01 Reading Assignment
 - 01A Assignment
 - 01B Assignment
 - 01 Flashcards
 - 01 Weblinks
 - 01 Discussion
 - 01 Quiz
- Week 2
- Week 3
- Week 4
- Week 5

Tutoring/Chat

Update This Chat

About

1000920105362914 1 Users

Welcome to 1000920105362914 , THuffman!

THuffman (Available)

THuffman

All Users

Send

Newline

< Prev Next >

You may find that, when compared to a traditional classroom environment, online learning offers the opportunity to ask questions with less inhibition and more time to research answers. This allows you to learn at your own pace according to your own learning style.

5. Study Tips and More

Online learning can be difficult for some. Luckily, there are resources available that may make it easier to learn more effectively. This section includes tips on how you could make your environment more conducive to productive studying. You will also find many links to resources that are available on the internet to help you with your studies.

Creating the Perfect Studying Environment

Use Your Eyes: Find a comfortable spot for your desktop and/or laptop study space, but not too comfortable. You don't want to doze off during a lecture, or even worse, a group presentation. If you have more than one computer available, you may want to consider setting one up to the side for note-taking during lecture sessions. This will allow you and your primary computer to focus on the class session, while giving you the flexibility to take notes and look up any pertinent terms on your secondary computer.

Direct Your Eyes: Try to find a relatively quiet spot with good lighting and few distractions. Because no one is actually watching you, it can be easy to lose focus or get sidetracked during classes or study time. If you find that the background noise of a television or music helps you to tune out outside influences, use this to your advantage.

Save Your Eyes: Have a printer available. It's not necessary to have the printer in your primary study area, but you will be thankful to have one nearby the first time you receive a 20-page reading assignment from an online source. While reading directly from web pages is a common practice at this point, your eyes will quickly remind you why the majority of web content is broken into small, easy-to-read sections.

The First Day of School

Be Prepared: Check your class web pages or sites as soon as you have access to check for any required texts, software, hardware, and just to get an idea of how to navigate around. Take note of the preferred method of contact and contact information for your instructors and teaching assistants, as well as instructions on formatting for email, chat interaction, etc. Every instructor will have slightly different requirements, but remember, more information is almost always better than not enough. For example, most instructors will require at least your name and course & section numbers in the subject line of email correspondence. Since they probably receive hundreds of student emails per day, you want to be sure to provide as much information as possible before your instructors even open your messages.

Look at the course syllabus and/or schedule, too, as classes sometimes require or recommend readings or preliminary introductory-type assignments due on or prior to the first day of class. Most major universities also have mandatory first-day attendance policies. Don't let an easily avoided software issue on the first day cause you to be dropped from a class.

Be Aware: Look for any browser conflicts, as well as any content that may not be displayed due to pop-up blockers, missing plug-ins, etc. It's always a good idea to have an alternate browser installed and configured in case of any unexpected issues. Commonly used browsers include Internet Explorer, Firefox and Google Chrome. Be sure to arrive early enough to allow for any last-minute browser troubleshooting, bandwidth detection, and speaker and/or microphone calibrations.

Be Proactive: Many online schools are beginning to use third-party interfaces, such as BlackBoard Academic. Check out the free tutorials available online for these interfaces, both official and unofficial.

Examples include:

- <http://ondemand.blackboard.com/students.htm>
- www.smartteaching.org/blog/2008/08/the-ultimate-guide-to-blackboard-100-tips-tutorials

Don't forget, your more experienced classmates can be a great resource. They may be willing to share their past experiences to help someone else avoid the same stumbling blocks.

Course calendars can be your greatest asset, especially when taking more than one class per semester. It may be helpful to copy your course calendars together into one paper and/or digital version, using color-coding to distinguish between classes and types of assignments. This will allow you to see at a glance any potential scheduling conflicts, such as a large paper and a group presentation from two different classes, giving you plenty of time to plan to work ahead on one or both.

How to Effectively Communicate Online

Sending & Receiving Email: Your school should provide you with a school email address, usually one ending in an .edu. You should be able to access this address from within the school's webpage or site, but you may want to consider having it forwarded to your personal email account as well so you don't miss any important, time-sensitive messages, and for archival purposes. Remember to provide courtesy copies (CC) to instructors, teaching assistants, group members, etc., as the circumstances dictate. Also bear in mind when communicating via the web that body language and visual cues, two of the biggest factors in communication, are noticeably absent online. Read what you've written before sending, and if you think it could be taken the wrong way, carefully reword it.

Participating in and Viewing Recorded Class & Small Group Chat Sessions: Every instructor will have specific guidelines for online class conduct, and this may vary according to the format of the particular class session. For most lectures, you will probably find that the instructor will utilize any available microphone capabilities, while leaving the chat window for student questions and comments. In contrast, for group presentations, the instructor will most likely allow microphone access to one or more group members to facilitate the presentation to the class. Keep in mind that in a chat setting, saying more in fewer words is ideal, but don't overuse abbreviations to the point that no one is sure what you're talking about. Also, be careful not to dominate the conversation or continue to provide unnecessary information. Your classmates need to make their thoughts and opinions known and many instructors assign a portion of each student's participation in classroom activities, so don't deny others their discussion points. Some good basic rules include:

- Avoid typing in all capital letters (as this is often read as yelling in chat conversations)
- Allow your instructor to finish speaking or typing before you begin to ask a question or respond to a statement
- Choose the correct option when sending private messages to professors, fellow group members, or specific classmates to avoid potentially embarrassing situations

Even though your classroom chat sessions may be smaller than many on-campus classes you have attended, and the atmosphere may appear to be more casual, remember to keep a professional demeanor at all times, avoiding smileys and emoticons, and using punctuation such as exclamation points to a minimum. Choose your words carefully and review your chat entries before sending to avoid any easily-fixed grammatical errors.

Keeping up with Discussion Boards/Forums: Many instructors use the discussion board or forum format to conduct ongoing class discussions, weekly article postings, small group interaction, and more. Check the page or site for each class to take full advantage of the discussion boards or forums. You will often find an introduction board or forum for a class, where students post some basic school and personal information for one another to read. This is a good place to scout out more experienced students that you can look to for leadership and guidance in the coming weeks. They've most likely been through the online school process for at least a few semesters, and have a few "tricks" up their sleeves for troubleshooting issues with the school's interface.

Here too, as in email and chat communications, be careful that the intent of your words is not mistaken. A good trick is to compose posts in a separate Word document, copying and pasting to the board only after you've proofread it. Once you post a thread to the board or forum, it's usually up there for good, and you don't want to have to post a reply explaining the real intent of your original thread.

Accessing and Using Recorded Lectures/Notes: More often than not, online instructors sometimes record their classroom and lecture sessions so that students can go back and listen again. Usually, the required playback software will be included in the school's interface, but be prepared to download and install a new player if necessary. Many professors do not have an official attendance policy after the first class session, but remember, if you aren't there for the class session, you can't ask any questions you may have while you're listening to a recording. Even if you've done all the reading and think you have the material down, it's always a good idea to attend as many class sessions as possible. This will help make the online experience more social, enhance the overall learning experience through diversity of thought, and make you stand out more to your professors.

Time Management and Procrastination

Plan on Planning Ahead: Be aware of paper, project, presentation, and other deadlines. Record assignments from multiple classes onto a single calendar so you can better manage your time and complete all of your assignments by their deadlines. The general standard for online university distance learning is that for every hour spent in class (lecture), a student should expect to spend two to three hours outside of class time reading, studying, researching, etc. For most undergraduate students, full time status requires a course load of at least twelve hours. This means that you can expect to spend at least twelve hours a week in class, along with at least 24 to 36 hours a week outside of class, for a total of 36 to 48 hours per week in total school time. If you plan to work a full time job while attending school, you'll also have those considerations to plan around, not to mention family obligations. In other words, your calendar could be your greatest ally in online school survival.

Stay on Schedule: Try to avoid distractions. Things that may seem like a priority today could make you wish you'd spent that extra hour studying come finals week. Remember, too, that there will often be small group members depending on your input, feedback, research, and whatever else the project may entail. If you get a reputation for dropping the ball and not carrying your weight in group settings, you may be setting yourself up for some negative group experiences of your own down the line. One more thing to keep in mind: instructors have multiple assignments and projects from multiple classes to grade and give feedback on, and sometimes they like to try to work ahead too. It never hurts your professors' opinions of you to ask if you can turn in an assignment early.

Widen Your Focus: Sometimes students can get so caught up in the everyday routines of work and family, they forget that school is an ongoing process. Small but extremely important things like reapplying for financial aid or registering for next semester's classes before they fill up may fall through the proverbial cracks. You will probably receive email and other forms of notification for deadlines, but it is easy to lose track of cutoff dates for next semester when trying to keep straight paper, project, quiz, and exam dates for multiple classes.

The Internet—A Valuable Study Tool

Be Driven: Don't wait to start looking for possible (and hopefully thought-provoking) angles for papers and group projects. Remember, the more original your thought process, the more likely your professor will enjoy reading your papers or hearing your presentations and reward you with a high grade. It's also more likely that they will remember you and may be willing to overlook some of your less than stellar work, too. Another good reason to start early on group projects and presentations: if you already have an interesting, original sounding subject and argument prepared for the group's first meeting, you will not only impress your fellow group members, you will be more likely to produce a project or presentation that actually interests you (and hopefully your instructor).

Be Discerning: Use your intuition and your senses when evaluating information sources. While Wikipedia is a wealth of information, entries are commonly incomplete or inaccurate. Nevertheless, it can be a good starting point, and the references and external links will often give you a better idea of the dependability of the information. Remember this when evaluating other information sources online, as well. Use all of the information available to you — all webpages should include the date that they were last updated, and any article or journal that doesn't include any citations or references is most likely just someone's opinion or sales pitch.

One useful clue is the page extension (.com, .edu, .gov, .org) — if the information appears on a .com page, remember that likely someone is trying to sell you something (.com stands for commerce), but if it's on a .edu (educational) or .gov (government) site, it's generally pretty accurate and current information. Nonprofit organizations often use .org extensions for their pages. While their information may sometimes be useful, remember that these organizations also have agendas, and that any facts, figures, or statistics may be slightly skewed in favor of the group's leanings. Don't forget one of the most obvious clues in online research — the appearance of the page where the information appears. If the page looks unappealing, is overly flashy or covered in ads, or lists no authors, sources, or last updated information, then you probably don't want to list it on your works cited page.

Be Thorough: Exhaust all avenues available to you. Most major universities offer online access to their libraries to distance learning students. Many others also provide access to outside research libraries or databases as well, such as Lexis-Nexis Academic, EBSCO, Gale Academic Research, WorldCat (OCLC), etc. Stay within the assignment guidelines concerning types of sources and relative age of the information. Also, make sure you only use relevant factual information. Just because it came back on a keyword search doesn't necessarily mean that it supports your argument. Look for an abstract or skim the piece quickly to ensure that it will be useful before spending more valuable research time on it

Don't ignore outside free services either. A regular web search, through a service such as Yahoo! or Google may be a good starting place for keywords. After that, though, it's probably a good idea to move on to more specialized search engines. Google Scholar, at <http://scholar.google.com/>, has made large strides in providing information to the online community free of charge. Don't forget to use the advanced search option where you can search keywords with operators like “and”, “or”, and “but not” to achieve more specific, research-quality results without having to sift through usually useless commercial and promotional materials vaguely associated with your topic.

Berkeley University offers an online research guide, <http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html>. While you still have to be discerning in all cases, don't forget that even an older or less reliable looking source may ultimately lead to more authoritative, dependable material, especially if it includes a bibliography, works cited, or reference page. If nothing else, you may identify possible keywords you can use to further your research.

6. Online Learning Resources and Tools

As you begin your journey to an online education, it's a good idea to identify resources that can help you succeed in each of your courses. Aside from the reference materials available at your local bookstore, you will find many resources online. Google Scholar (<http://scholar.google.com>) offers an advanced search option that can be narrowed down by subject area, including:

- Biology, Life Sciences and Environmental Science
- Business, Administration, Finance and Economics
- Chemistry and Materials Science
- Engineering, Computer Science and Mathematics
- Medicine, Pharmacology and Veterinary Science
- Physics, Astronomy and Planetary Science
- Social Sciences, Arts and Humanities.

The Internet Public Library (<http://www.ipl.org/>) is another excellent, free resource for online students. The "Ask an IPL Librarian" service can be particularly useful when conducting research projects.

Essay Writing and Grammar Lessons

- www.aresearchguide.com: This is an invaluable tool for writing research papers. You will learn the basics of planning, organizing, researching, and writing an 'A' paper.
- www.dictionary.reference.com/writing: This site provides the grammar, style, and usage standards you will need to adhere to when writing for any course. And because it's from the dictionary.com website, you'll also have instant access to definitions, synonyms, and spelling at your fingertips.
- www.mla.org: Many of your professors will require you to write your essays and other assignments according to the Modern Language Association style. If you do not purchase an MLA style guide, or if one is not provided by your program, you can access all MLA sources for a \$35 fee. (This fee is subject to change. Please visit the MLA website for current information).
- www.encyclopedia.com: This online encyclopedia provides a comprehensive list of information from published reference works. Sources include Columbia University Press and Oxford University.
- www.grammarbook.com: Here you will find answers to your questions about grammar, punctuation, capitalization, and commonly confused words, as well as interactive activities and tips on resume writing.

Mathematics

- www.google.com: Believe it or not, you can open your browser to Google.com and type a mathematical equation or expression into the search bar, hit enter, and Google displays the answer as a search result.
- <http://mathforum.org/math.topics.html>: The Math Forum @ Drexel is a non-profit project that provides lists or more popular math resources grouped by subject. For more detailed searches, you can access the Internet Mathematics Library page here as well. Check out the Help page for some helpful tips on navigating the site.
- www.mathpower.com: This is a useful site for any math student, especially the adult learner. Learn methods to reduce "math anxiety" and learn study tips via tutorials, videos, discussions forums, and more.

There are also links to different subjects, like algebra, statistics and calculus. Pre-algebra students will also find a good deal of help to get them through those introductory classes and on to college algebra.

History/Social Studies

- www.refdesk.com/facthist.html: This page is the quintessential history subject index. If it happened in history, then it's here.
- <http://www.fsmitha.com/t-index.html>: This site is a virtual timeline of both natural and social history. It also includes a useful subject index. You can click on succinct entries of one or a few sentences and they will expand to longer, more detailed articles on the specific time period, person, or event.
- <http://www.socsciresearch.com/>: While the text-only version of the page is a bit easier to navigate, don't let this page's bright color wheel design deceive you. All schools of the social sciences are represented here, with a comprehensive list of available resources for each.

Science

- <http://free.ed.gov/subjects.cfm>: The Federal Resources for Educational Excellence provides "teaching and learning resources from federal agencies" in a variety of subjects, including Applied Sciences, Earth Sciences, Life Sciences, Physical Sciences, Space Sciences, and other sciences.
- http://scholar.google.com/advanced_scholar_search: As mentioned in the introduction to this section, the advanced search feature of the new Google Scholar service allows you to filter searches by subject area, including the major branches of the biological and physical sciences, as well as most of the social and behavioral sciences.

Healthcare

- <http://www.lib.uwaterloo.ca/discipline/opt/JAMA.html>: This "Help and Instruction" page provides information on the American Medical Association's JAMA Citation Style from the University of Waterloo in Ontario, Canada.
- <http://free.ed.gov/subjects.cfm>: This site includes a wealth of diverse health-related information from the Federal Resources for Educational Excellence.
- <http://www.rnstudents.com/>: RNStudents.com offers a list of nursing resources, including a dictionary, encyclopedia, links to RN forums, professional associations, job boards, and even a handy list of commonly used abbreviations.
- <http://www.adea.org/>: For those studying to become dentists, this site from the American Dental Education Association is an excellent resource, providing links for many topics, including considering a career in dentistry or setting up a residency after graduating from dental school.
- <http://www.adha.org/>: The American Dental Hygienists' Association is "the largest professional organization representing the interests of dental hygienists," and offers links to information on education, continuing education, and career placement for those in the industry. Be sure to check out this professional association while still in school, as they also offer scholarships, exam tips, and a student membership rate.

- <http://www.cdc.gov/nchs/icd.htm>: The CDC's National Center For Health Statistics is responsible for maintaining the medical coding standards for the current ICD-9-CM. Information on ordering printed publications from the NCHS is available directly at <http://www.cdc.gov/nchs/products.htm>

Law

- www.lexis-nexis.com: This comprehensive database of legal (and more recently, other types of) information is available on a subscription basis. Many online law schools provide students with accounts to this service.
- <https://lawschool.westlaw.com/shared/signon02.asp?path=%2fDesktopDefault.aspx>: Law schools frequently provide this resource to their students, and many practicing lawyers subscribe, as well.
- <http://www.paralegals.org>: The National Federation of Paralegal Associations offers links to various laws, codes, statutes, and other vital paralegal information, as well as the pros and cons of different types of available competency exams, and even a career center.
- <http://www.nlr.gov/sites/default/files/documents/44/stylemanual.pdf>: This free resource from the National Labor Relations Board on the art and science of legal writing is a self-described "Guide for Legal Writing in Plain English."