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"How Women Can Earn a College Degree"

...Without giving up their family, job, or going broke

By Kimberly Blaker

So you'd like to further your education, but with a job and a family, you don't know where you'd find time for the commute and classes, let alone to study? Even if you could, there are the ever-increasing costs for classes and books to squeeze into your budget. However, today there are many ways to overcome these obstacles.

To get started, read *What Color is Your Parachute* by Richard Nelson Bolles or *Who Do You Think You Are?* by Keith Harary and Eileen Donahue or check with a local institution for the Myer-Briggs Type Indicator test to discover your interests and strengths.

Next, list your educational goals and discuss the importance of them with your partner to gain his support.

Finally, research institutions to learn which offer the courses, degree, and options for earning credit that suit your needs. Most can be found on the web, or in a resource center at a college nearby.

Once you've reviewed the following and completed these steps, you're ready to begin.

Nontraditional college credit

Many accredited colleges offer a variety of options for earning nontraditional course credit, which should be sought first, to save time and money.

You can earn Self-Acquired Competency (SAC) credits (may have different name at various institutions) for a wide range of skills and life experiences. This requires compiling a portfolio for faculty evaluation to include but not limited to on-the-job training, work and volunteer experience, workshops, and seminars.

If you served in the military, you may be eligible for Military Service Credit for education you gained through schools, experience, or service.

Credits for College-Level Examination Programs (CLEP), Advanced Placement Examinations (AP), and Defense Activity for Non-Traditional Education Support (DANTES) are also available. Check with your institution *before* enrolling since credit may not be awarded following admission.

If you've completed any noncollegiate or in-company sponsored programs or courses, find out if they are any of the thousands reviewed by the American Council on Education (ACE). If so, ask your academic institution if they award credits based on ACE recommendations.

Credit by examination can also save time and money if you have knowledge in a particular area or if you study and test well.

Correspondence and online courses

Independent study programs offer a couple options. Online courses can be taken in the convenience of your home. These usually require attendance (at your computer) at specific times.

Correspondence courses are a good option for many because there are no schedules and usually allow six to eighteen months for completion with extensions up to one year.

Evening and weekend courses as well as accelerated programs also offer some flexibility.

How to pay for tuition and books

There are many options for financing your education. The Federal Pell Grant is awarded based on financial need. Award amounts for the 2001-2002 school year, ranged from \$400 to \$3,750. Another grant based on financial need is The Federal Supplemental Education Opportunity Grant (SEOG).

The Federal Work Study program is awarded based on financial need giving students the opportunity to work on campus to help cover education costs.

The Federal Perkins Loan, Federal Subsidized Stafford Loan, and Federal Unsubsidized Stafford Loan are all available with different eligibility requirements, interest rates, and payment terms.

If you are a single mother, you may qualify for grants and scholarships available to single parents. Ask your academic institution what it offers.

A wide variety of scholarships is available. Check with your institution as well as a scholarship guide or online scholarship search.

Ask your employer if it offers reimbursement for college courses. If the classes pertain to your job, your employer may cover the costs.

Finally, don't forget the HOPE Scholarship, a tax credit available for the first two years of post-secondary training, totaling \$1,500, and the Lifetime Learning tax credit

offering a twenty percent tax credit for the first \$5,000 in tuition through 2002 and the first \$10,000 thereafter. Certain requirements and restrictions apply.

Coordinating multiple responsibilities

Like most women, you probably wear many hats. However, with a little planning and finesse you can develop workable solutions to allow time for your studies.

- Make a list of ALL your responsibilities then cross off anything unnecessary.
Where can you save time? Do housecleaning every ten to fourteen days rather than weekly. Skip cleaning anything that isn't in dire need until the next time. Straighten up main rooms only on a daily basis. Others can wait.
- Make a pact to limit volunteering your time until you've reached your educational goals. If 'no' isn't in your vocabulary, create reminder cards to keep by the phone and in your purse so you'll be prepared to say 'no' at all times.
- Assign your children some additional chores.
- Discuss the importance of furthering your education with your partner. Ask which responsibilities he would be willing to take over until you've accomplished your goals.
- Trade babysitting with a friend, neighbor, or relative to for some quiet study time.
- Set a schedule with your partner for watching the kids so you can study at the library.
- Ask your employer if you can take shorter lunch breaks and leave earlier or to allow you fewer but longer workdays for an extra day of study each week.

The End

SIDEBAR:

Colleges that offer independent study

Before enrolling, make sure credits are transferable and that the institution is fully accredited.

- Indiana University’s School of Continuing Studies, Independent Study Program, (800) 334-1011
- Eastern Michigan University, Distance Education Program, (734) 487-1081
- Ohio University Lifelong Learning Programs, External Student Program, (800) 444-2420
- University of Colorado at Boulder Independent Learning Program, (800) 331-2801
- Upper Iowa University, External Degree Program, (888) 877-3742
- The University of Texas at Austin Continuing and Extended Education, Distance Education Center, (888) 232-4723.

SIDEBAR:

Resources for financial assistance

- Visit FinAid! for a scholarship search and loan information at <http://www.finaid.com>
- Visit Fast Web for information on colleges and a scholarship search at <http://www.fastweb.com>
- For federal grants and loans request your Student Guide by calling (800) 433-3243 or visit http://www.ed.gov/prog_info/SFA/StudentGuide/

- Visit the U.S. Department of Education for information on tax credits at <http://www.ed.gov/inits/hope/>

PULL QUOTE: If you've completed any noncollegiate or in-company sponsored programs or courses, find out if they are any of the thousands reviewed by the American Council on Education (ACE).

PULL QUOTE: Make a pact to limit volunteering your time until you've reached your educational goals.

SIDEBAR IDEAS OR WAYS TO LOCALIZE: List of business institutions and colleges within commuting distance from your area.

Kimberly Blaker of Michigan writes for parenting and women's magazines throughout the United States.

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