

Financial Aid for the VERY Adult Learner

The 16th Annual NHHEAF/NHASFAA Conference



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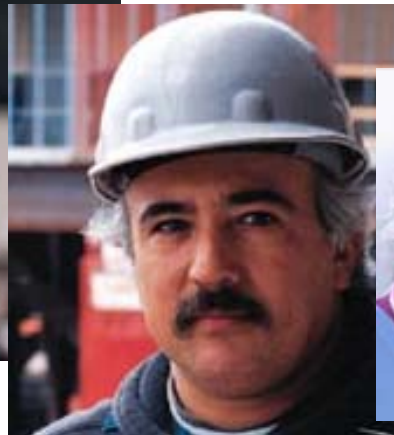


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Who is the VERY adult learner?

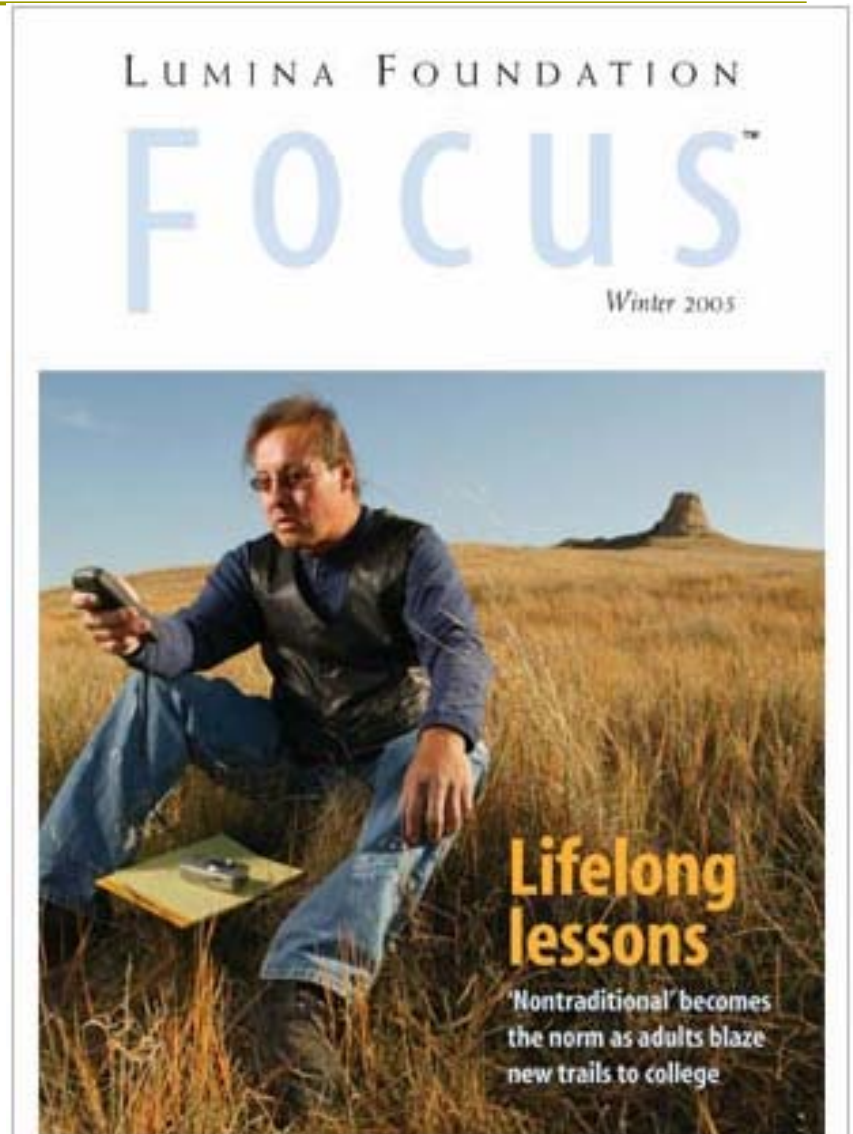
- An older student (over age 24 or 25)
- A student who previously attended college but has not attended for several years
- A student who never attended college (went straight to work after high school)



Lifelong Learning

an economic necessity

- More than 30% of today's college students are adult learners
- Only 1 in 6 students fit the mold of the typical 18-year-old who enrolls at a 4-year residential campus
- 40% of undergrads 25 years or older (2.5 million people) have incomes of less than \$25,000



Retention Rates

for adult learners

- Are lower than those of traditional college-aged students
- Less likely than traditional students to attain a postsecondary degree or remain enrolled after five years

In 1995-1996, 47% of low-income adult students aspired to earn a bachelor's degree. By 2001, only 7% had succeeded.

- Study provided by American Council on Education (ACE)

Baggage

of the VERY adult learner

- Obligations to family and work
- Prior educational debt (and non-educational debt)
- MAJOR lifestyle change
- HIGH expectations for Financial Aid
- Expectations to use aid for living expenses, mortgage, etc.



Types of Communication

different styles

- Letters
- Phone and Counter response
- Forms
- Publications
- Confidentiality
- Stress Levels



Admission & Enrollment

what's different about adult learners?

- Abbreviated application
- Shorter enrollment window
- More likely to defer, drop or change enrollment
- More likely to attempt to accelerate



Regulatory & Eligibility Issues

More to deal with...

- **Defaults**
- **Discharges**
- **Citizenship not confirmed**
(name changes, naturalization)
- **Bankruptcy**
- **Aggregate limits**
- **Selective Service**
- **Verification**



Avoid that sinking feeling

Be proactive

- **Early warning systems**
- **Review forms and letters**
- **Train staff**
- **Become a “fedreg” guru**
- **Congratulations! You’re a teacher!**

Document, document, document

CAEL Exemplary Practices on Financing for Adult Learners

The Institution promotes choice and uses an array of payment options for adult learners including:

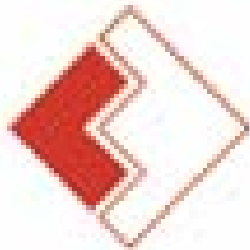
- Informs adult learners about convenient payment options
- Assists adult learners with deferred payment options when tuition reimbursement is not available until course completion
- Makes financial aid available to part-time students
- Assesses charges incrementally and establishes equitable refund policies
- Helps learners develop strategies for locating external funding to assist with education costs

**The Council for Adult and Experiential Learning is a national leader
in the fields of adult education and workforce development**

CAEL Exemplary Practices on Financing Continued...

In partnership with organizations such as businesses and/or unions:

- Works to influence tuition reimbursement policies
- Ensures that the learner is not caught between institution and organization on tuition payment issue
- Works with the organization to communicate basis for costs and accurate and understandable reporting and billing



CAEL

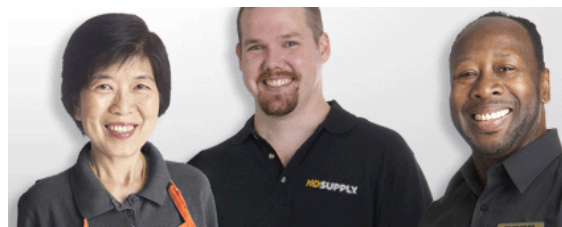
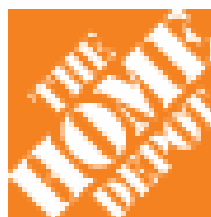
The Council for Adult & Experiential Learning

Employer Tuition Reimbursement their company may pay

- Many companies pay all or part of their employees' tuition.
- Contact supervisor or personnel / human resources department at place of employment to determine if a tuition reimbursement plan is available.

If employer agrees to pay all or part of tuition, submit the following items prior to registering:

- 1) Company's tuition reimbursement policy
- 2) Company's written statement agreeing to pay all or part of the tuition charges
- 3) Intent to Pay Form



College or University employee benefits

If the student is a college or university employee, there are many opportunities for tuition reimbursement not only at the school they are employed at, but also often at schools within the same system.

NHCUC Tuition Remission Program

- Seven participating private colleges
- Free tuition for students from families of full-time faculty of other NHCUC schools

Check with the Human Resource Office at the school for more detailed information or visit www.nhcuc.org



Getting Creative

making it work

- **Employment Security**
 - Up to \$4,000 available for approved training programs
- **Americorps**
 - \$4,725 available for students participating in one full year
 - More adult students than you'd think take advantage of this
- **GI Bill**
 - Those returning from Active Duty may need training in a new skill or field
 - **Veteran's Affairs Office**
Manchester, NH (603) 668-3189

NSCITE

*NH Works Source for Consumer Information
on Training and Education*



Senior Corps

A Program of the Corporation for National and Community Service



GiBill.com

Because you earned it.

Adult Student Aid Program

NH Charitable Foundation

- Awards for NH adults who are pursuing undergraduate education or training programs
- 3 separate deadlines: May 15, August 15 and December 15

www.nhcf.org
(800) 464-6641

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New Hampshire Charitable Foundation

Women of the Seacoast: Foundation Staff and Director Featured in Portsmouth Magazine



Senior Program Officer Maryellen Burke and Foundation Director J. Bonnie Newman are featured in the September issue of Portsmouth Magazine.

[Click here](#) to read the full article.

"We really couldn't live without the nonprofits in this region...They employ people and provide vital services for all of us..."

Searching for Scholarships is it worth it?

Over 1.3 Million Scholarships

FastWeb

FinAid! The SmartStudent™ Guide

ABOUT CEO & GSMR	APPLY CEO Scholarship	READ Facts & Figures	CEO CLASS of 04-06
CEO CLASS of 05-07	VIEW CEO Gallery	NHCEO Sponsors	CONNECT with CEO

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CEO COLLEGE EQUALS OPPORTUNITY
THE NHHEAF NETWORK ORGANIZATIONS

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Federal Stafford Loans for independent students

- Undergraduate
 - 1st year: \$6,625
 - 2nd year: \$7,500
 - Remainder: \$10,500
 - Cumulative: \$46,000

- Graduate
 - Per year: \$20,500
 - Cumulative: \$138,500

* subsidized & unsubsidized combined



6.8% fixed interest rate

Federal Grad PLUS

for grad/professional students

Must pass a credit review and apply for annual loan maximum under Federal Stafford Loan program

- Cost of Attendance minus any other financial aid
- No annual or aggregate limits
- Payment begins the day following the final disbursement of the loan
 - In-school forbearance is available

8.5% fixed interest rate

Career / Technical Schools

non-Title IV institutions

**BOSTON BARTENDERS
SCHOOL of AMERICA**



**American
Red Cross**
Concord Area,
Lakes Region,
and North County

Together, we can save a life.

About Your Chapter
Services
Classes
Health Careers

**Welcome to the American Red
Cross of Concord Area, NH**



New
Hampshires
only
Licensed
Agency

Cinderella

Modeling Studio & Agency

Est. 1964



LNA
Health Careers

Licensed Nursing Assistant Training

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Resources

for the VERY adult learner

- www.cael.org
- www.acenet.edu
- www.collegeboard.com
- www.ed.gov
- www.ed.state.nh.us
- www.luminafoundation.org
- www.adultlearningcenter.org
- www.valueusa.org
- www.nhheaf.org



Where do we go from here? what can we do?

- **Modify your own forms / publications**
- **Request “adult friendly” publications from vendors and agencies**
- **Develop a world class sense of humor**
- **Understand the challenges an adult learner faces**
- **Refer them to helpful resources when appropriate**



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Questions?



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