Adult Learner guide

Roane State Community College
How we can get you on track and back to school!
Roane State is committed to helping adult students make a smooth transition to the classroom.

The college’s Help to Opportunities (H₂O) Program assists non-traditional students who desire to further their education.

If you want to go back to school, but are not sure where to start, H₂O is here to help you.

For more information, contact:
Denette Flynn
(865) 354-3000 ext. 4207
flynnd@roanestate.edu
www.roanestate.edu/h2o
Welcome to Roane State Community College

Adult students share a dedication to improving their lives through higher education. Many have significant responsibilities, including full-time jobs and families.

At Roane State, we understand the needs of students like you. The college has more than 2,300 students age 25 and older.

Our nine locations, online classes and evening classes will help you fit college into your schedule. Our low cost and many financial aid options will help you afford college. Our staff will help you with applying for admission, registering for classes and getting financial aid. Our faculty will help you learn the skills you need. Our relationship with Tennessee Career Centers and Tennessee Technology Centers will also benefit you.

No matter what field you choose—perhaps nursing, geographic information systems (GIS), business or education—you will likely find a job. Our most recent job placement rate was 97 percent.

The college also has an exciting new program that trains individuals for high-tech jobs. You can read more about the Advanced Materials Training and Education Center (AMTEC) on page 7.

Your time at Roane State will pass quickly. Soon, graduation day will arrive. The moment I hand you your degree is one of the highlights of my year and will be one of the highlights of your life.

It would be our pleasure to help you get started. Contact our Student Enrollment and Recruitment Office by calling (865) 882-4554 or toll-free at (866) GO2-RSCC ext. 4554. Our website, www.roanestate.edu, is a great resource.

We look forward to welcoming you to Roane State.

—Dr. Gary Goff
President, Roane State Community College

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Knowing the language of college can save you a lot of confusion and misunderstanding when working through the admissions and degree completion processes.

This list of helpful terms is a great reference guide to keep handy as you learn college lingo!

**ACE:** ACE stands for the “American Council on Education.” This council reviews military training and other forms of credit-bearing experiences to see if they can be equated to college-level credit.

**Add:** Adding a course happens during a set period of time before the course starts and during the first week or two of classes. The timing varies depending on the college. See an advisor or the registrar’s office for more information.

**Admissions office:** The admissions office is where you can meet with an admissions counselor to learn about the different degree programs offered by a college. This is where you will send your application, admissions fee and any official high school and/or college transcripts to be evaluated. Many times, the admissions office determines if you are accepted or rejected from a degree program.

**Advisor:** An advisor is a person who can:
- Talk to you about your degree program, course schedule, study habits, maximizing your transfer credits, and discuss what courses best suit your academic and professional goals.
- Assist you in adding/dropping/withdrawing from courses.
- Help you obtain contact information for a person or department on campus.
- Explain a degree or course requirement.
- Help you with any other questions you have regarding your degree.

**Audit:** Auditing allows you to attend a course to gain information without being expected or required to do the assignments. Audited courses do not earn you a grade and do not count toward your degree requirements, but the course does appear on your transcript. Note that some faculty may still want you to participate in the course even though you are auditing it, so be sure to discuss the expectations before you decide to audit.

**CLEP:** CLEP stands for “College-Level Examination Program.” CLEP exams are distributed by The College Board (collegeboard.com) and can be used to fulfill requirements of your degree. Check with your advisor to see what (if any) exams can help you complete your degree requirements. The fee for the exam is $70. To earn college credit for the exam, you must earn at least the ACE recommended score (sometimes more depending on your program requirements).

**Credit by experience:** Credit by experience allows students to earn college credit for a skill or knowledge level gained through professional experience, such as a job or training. Life experiences (non-work related) are sometimes also assessed.

Check with your college to see if they offer this option. Credit by experience programs can either be on the college level (a formal program available for you to participate in) or by department (you work individually with someone in that department).

To petition for credit by experience, you usually put together a portfolio that documents and outlines your experience and that shows examples of the work you have done. A faculty member reviews the portfolio to determine if credit can be awarded.

**Credit hours:** Credit hours are awarded to a student upon passing a course. Courses typically range from one to five credit hours.
Drop: Dropping a course is when you remove yourself from the course roster either before the course starts or during the first week or two of classes. Verify the dates of the drop period. Simply not attending a course does not automatically drop you from it.

Full-time status: Generally, full time is when you are enrolled in 12 or more credit hours, usually three to five classes.

Half-time status: Generally, half time is when you are enrolled in six to 11 credit hours, usually two to three classes.

Incomplete grade: A grade given by the professor if you have completed at least 75 percent of the coursework. Work for the course is completed on an independent basis, and it is the student’s responsibility to stay in touch with the professor to complete the work. Most colleges have a set period of time during which an incomplete must be completed.

Major: Your major is the title of your degree. You may have different concentrations or focus areas within your major. For example, you can major in business administration but focus on finance and marketing.

Matriculated: This is when you have officially applied to a college and been accepted into a program. You must be matriculated to receive financial aid.

Minor: A minor is an extra credential you can receive that usually consists of five to six courses in one area of study.

Non-matriculated: When you attend a college and take courses without being officially enrolled in a degree program. Non-matriculated students cannot receive financial aid.

Online class: A class taken completely through the Web. Many online courses use e-mail, chat discussions, independent readings, online lectures and homework to convey the material. Students can read the lectures and do their homework when it works into their schedules. It is important to fully understand each course’s structure and expectations.

Official transcript: Transcripts from colleges that are sealed and stamped across the seal are considered official. If you receive an official transcript and open it, it is no longer official. Ask for one from the registrar.

Overload: When you take more than a traditional full-time schedule of courses.

Part-time status: Generally, part time is when you are enrolled in one to five credit hours of study, usually one to two courses depending on the credit hours assigned to each.

Quarter system: In a quarter system, there are usually four terms a year (fall, winter, spring, summer), each lasting 10 to 11 weeks.

Registrar’s office: The registrar’s office is where you go to add or drop a class from your schedule, request official transcripts, obtain a student ID, withdraw from the college or take a leave of absence. The registrar’s office also inputs your transfer credit, processes all academic-related forms and houses all official student documentation.

Semester system: In a semester system, there are usually two main semesters per year (fall and spring), each lasting 15 to 17 weeks, depending on the school.

Transfer student: There are two types of transfer students: internal and external. An internal transfer student remains at the same college but changes majors. An external transfer student leaves one college to enter another. If you transfer, be aware of the possibility that not all the courses you have completed may transfer into your new major or college.

Unofficial transcript: A transcript is unofficial if you have opened an official one, or if it’s just a list of your courses with the corresponding grades and credit hours that you requested from the college or downloaded off the Web.

Withdraw: When you withdraw from a course, you must either fill out a course withdrawal form or use your school’s online withdrawal system. Withdrawal periods vary from college to college, but usually the further into the quarter you withdraw from a course, the less money you will get back. After a certain date, no money is refunded. Students who withdraw receive a grade of “W” on their transcripts.
The right questions to ask

EVALUATE POTENTIAL ADULT LEARNER PROGRAMS BY ASKING ADMISSIONS THESE QUESTIONS

By Christine Javery

With so many choices for adult learning programs, it can be difficult to find the one that best meets your needs. So, how do you find the right program?

Start by compiling a list of what you want to get out of your schooling. Use this list of foundation questions for every institution you contact.

How is the institution accredited?
If you attend an institution not regionally accredited by one of the six main regional accrediting agencies, there is very little chance your credits will transfer to other institutions. National accreditation is generally associated with individual programs of study as opposed to the overall institution.

Also, make sure the college’s online programs have the same regional accreditation as the on-campus programs.

There are six regional accrediting agencies.

Roane State Community College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award the associate degree. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call (404) 679-4500 for questions about the accreditation of Roane State Community College.

How much will it cost?
Does the institution have any non-tuition related fees, such as for applying, transcript evaluation or being a nonresident?

Also, ask the tuition rate per course. Some institutions will give you the rate per credit; calculate the total cost per course with this information.

Most adult learners do not have the financial resources to pay for their education out of pocket, but can generally obtain federal and/or private financial aid. The institution’s financial aid office can help.

For Roane State’s tuition and fees, go to www.roanestate.edu/tuition. For financial aid information, visit www.roanestate.edu/financialaid. Tennessee Career Centers can help qualified individuals with some costs. See page 31 for a list of centers. Financial aid is also available for Tennessee Technology Center programs.

How can I receive credit outside of class?
Many institutions will give college credit for life or work-related experiences. These “life credits” could potentially take the place of several classes required of your degree program. Other forms of alternative credits include CLEP exams, DANTES tests and portfolio assessments. Ask an enrollment counselor about the institution’s acceptance of these alternative credits.

Who teaches the classes?
Who teaches the institution’s adult learners? Are they adjuncts (people who work in the field and teach part time) or full-time faculty? Make sure you’re comfortable with the answer.

What kind of support is available for adult learners?
Always inquire about the institution’s support services for nontraditional students. Services can range from technical support to tutoring, career counseling to job placement help.

Roane State offers tutoring, technical support, counseling, job placement assistance and other services to help students succeed. Tennessee Career Centers are also great resources for assistance with resume-writing, interviewing tips, and other skills that can improve your chances of finding a good job. See page 31 for a list of centers.

Your choice to continue your education will have a significant impact on your time, money and future. Don’t apply anywhere until you are 100 percent sure it is the right institution for you.
Roane State's AMTEC program offers high-tech training

By Owen Driskill

Jerry Denson of Murfreesboro and Ben Graves of Athens were among the first students to graduate from Roane State Community College's new Advanced Materials Training and Education Center (AMTEC).

During the four-month program, Denson and Graves attended classes for eight hours a day, upgraded their technology skills and developed expertise in a variety of subjects such as OSHA safety training, lean manufacturing and electrical wiring and maintenance.

“The AMTEC program has been beneficial for me,” said Denson, who traveled three hours from Murfreesboro to take classes.

“Everyone in this program is wide open to innovation and change.”

The AMTEC program trains individuals for entry-level materials technician jobs in industries that manufacture advanced materials or that use parts that are made from advanced materials. Automobile manufacturing, construction and solar energy are a few of the many fields that utilize advanced materials.

For participants who are unemployed or underemployed, tuition and supplies are offered at no cost. Employers receive a significant discount on training costs for their current employees.

“The AMTEC is going to take unemployed and underemployed individuals and give them the technical expertise to move into stable, better-paying jobs,” said Nolan Nevels, AMTEC director.

The AMTEC is funded through a $2.86 million federal grant that Roane State received from the U.S. Department of Labor. Roane State was one of 41 community colleges and organizations, and the only one in Tennessee, to receive an award during the final competition for Community Based Job Training funds in 2010.

Through the AMTEC, Denson and Graves enhanced their extensive résumés. Denson worked for years in industrial construction, and Graves has more than two decades of experience as a business manager.

“Employers can expect the AMTEC to produce a lot of energetic people who are committed to bettering themselves,” Denson said.

Classes are primarily held at the Halcyon Commercialization Center at Oak Ridge National Laboratory. Some sessions are held at the Tennessee Technology Center in Harriman and Pellissippi State’s Blount County campus.

For more information about the AMTEC, visit www.roanestate.edu/amtec or call (865) 481-5436.
4 alternative ways to earn college credit

YOU DON’T HAVE TO ATTEND COLLEGE TO EARN COLLEGE CREDIT—AND YOU MAY ALREADY HAVE SOME CREDIT EARNED

By Sean-Michael Green

Millions of Americans who have never attended college are already on their way to earning college degrees.

And they might not even realize it.

With a bit of forethought and planning, working adults can earn college credits in a variety of ways without setting foot on campus. As a result, you can reduce the time and expense of a college education.

Opportunities to receive college credit for work you’ve done before coming back to school are available at Roane State Community College. Be sure to check with your academic advisor. Staff members with Roane State’s Advising Resource Center will also be happy to answer your questions. Visit www.roanestate.edu/advising.

Credit for professional learning

The American Council on Education (ACE) evaluates nontraditional educational experiences, such as apprenticeships and professional training courses, and determines a value in college credits for each experience. They then issue a transcript that includes their credit recommendations. You can present your ACE transcript to colleges for possible credit.

Many working adults have encountered programs, workshops and courses that may come with credit recommendations from ACE. For example, every enlisted member of the military has training that ACE has evaluated. Even training you may have received as an intern at Walt Disney World, an employee of The Home Depot or as a volunteer firefighter could put you closer to your degree.

ACE evaluates a wide range of opportunities, including courses and training offered by businesses such as Delta Air Lines, IBM and McDonald’s Corporation; federal government agencies such as the Federal Aviation Administration, Federal Emergency Management Administration and the Transportation Security Administration; associations such as the American Bankers Association and the American Management Association; training providers such as Berlitz, Dale Carnegie & Associates, Learning Tree International and NETg; and many others. For a list and more information, visit acenet.edu.

A person who has completed a course requests a transcript through ACE. The transcript is then sent to the college that he or she wants to attend. Approximately 1,200 colleges and universities have agreed to accept ACE credit recommendations when appropriate.

It is important to note, however, that ACE does not issue college credits, and you cannot earn a degree directly from ACE. The organization issues recommendations, and it is up to your college or university to accept or reject those recommendations.

Once you determine which college you want to attend, speak with an academic advisor immediately to get an estimate of it and how many credits will be granted for your training experiences.

Credit by examination

Another way to creatively earn college credits is through examinations, such as the College-Level Examination Program (CLEP).

More than 2,900 colleges and universities reward students who have successfully completed CLEP tests. The exams cover a variety of courses generally required by college programs during the first two years of study. Each exam costs $70 (members of the U.S. Armed Forces can take them for free), and successful completion of a single exam can save
you hundreds of dollars in tuition.

Another advantage to CLEP is that it may allow you to demonstrate your proficiency in certain areas. For example, your university may require that you learn a foreign language. A CLEP test can prove if you have already mastered one, and you may be able to avoid a series of courses in this subject.

Many people make the mistake of thinking that CLEP and similar exams will be easy. As a result, they are unpleasantly surprised when they sit for the exams. The tests are used to grant college credit, and a college-level understanding of the subjects is required.

Find a list of exam subjects at collegeboard.com

Credit for military experience

More than 95 percent of the people who enlist in the military invest in higher education by paying $1,200 to participate in the Montgomery GI Bill. They are investing their own money in their goal of earning a degree.

The military produces a special class of creative adult learners. In recognition and in support of this phenomenon, the military has the Defense Activity for Nontraditional Education Support (DANTES). The organization coordinates learning opportunities across the branches of the military.

Every service member has an ACE transcript that provides credit recommendations for most schools and training courses attended. A Marine who has completed basic training has an ACE transcript that recommends several credits; a soldier who has attended a training course in military intelligence has additional credit recommendations.

The military, however, uses its own transcript system with the assistance of ACE. Marines and sailors have SMART transcripts, soldiers have AARTS transcripts and airmen have a transcript from the Community College of the Air Force. Those proprietary transcripts employ ACE credit recommendations as well as list nonresident courses and other training experiences not addressed by ACE. Thus, a service member can provide a school with a document that more fully outlines his or her experiences in the hope of obtaining college credit.

Moreover, credit by examination is a key mission at DANTES. Service members can take examinations at no cost to them, and exams may be given on military bases.

A bit of advanced research in different military jobs will reveal that some carry more ACE credit recommendations than others. Furthermore, a service member can CLEP away a year or more of college, which makes service in the military a great way to earn a college degree. There may also be several opportunities to take college courses on base.

Credit to avoid

The world is full of organizations that will sell you college credits for little or no work. You will find services that examine your basic attributes—how many kids you have, how far you drive each week, how many hours you spend shopping each week—and award you credit or a degree for a price.

These organizations are not offering valuable services, and you would be wise to avoid them. These “schools” are generally unaccredited and are almost universally regarded as suspect by employers and accredited institutions. Their clients are left with less money and a “degree” that they would be embarrassed to actually claim.

Earning a college degree, traditionally or nontraditionally, is hard work. It takes a conscious and deliberate effort to attain that goal. But by employing a bit of creativity, you can reduce your time in the classroom and earn your degree on your own terms.

Sean-Michael Green is a former enlisted Marine; a graduate of the University of Pittsburgh, the University of Pennsylvania and Cornell University; and the author of Marching to College: Turning Military Experience into College Admissions (Random House 2004).
Gone are the days when we could remain in a profession without the need to update our skills.

But there are a variety of methods for upgrading your skills and credentials. Aside from going to a brick-and-mortar school to attend classes, many of us have the option to attend courses online. Online learning provides flexibility and convenience.

With online learning, adult learners can contribute to meaningful online discussions from anywhere.

Before deciding on a particular online program, here are a few questions you should ask yourself.

**Do I have good time management skills?**
Most online instruction requires that students interact and participate in group-based activities. This means you have to be self-motivated and focused in order to succeed.

Instructors will provide support and assistance; however, you will need to be accessible and online to participate and interact with classmates.

**Do I possess adequate computer literacy?**
To participate and learn effectively online, you must be able to use a word processor and an Internet browser (Microsoft Word and Internet Explorer, for example). Many courses require that students have at least a working familiarity with other computer applications.

**Do I have daily access to a computer and a reliable Internet connection?**
Be aware of the specific technology requirements for your courses or program. Ensure that your Internet connection will adequately support the course material. High-speed connections are ideal.

**Will my profession recognize a credential or degree from an online learning institution?**
If you want to enroll in a formal diploma or degree program, make sure the classes are from an accredited institution. Also make sure that your credential will be recognized by the Department of Education.

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**Will the credential help me pursue other opportunities?**
Ask current and former students at the school you’re considering how they have used their degrees. Did the online learning experience help these individuals in their career, education or life?

**Will I have access to my instructors?**
Online instructors should have times when they can be reached through Web conferencing, e-mail or telephone. Ask about instructors’ office hours and expected response times.

**Will I be able to access technical support?**
Yes. Colleges should have a tech department to help students set up and start courses via telephone or e-mail.

Roane State has extensive technical support services for students taking classes online.

**If I choose to withdraw from a course, will I get a refund?**
Some schools will return a percentage of the tuition if you withdraw from a course. Ask your school about the refund policies and withdraw deadlines.

Ken Luu is an educational consultant for Learning.ca, an online high school in Toronto.
Are you ready to go back to school?

IF YOU’RE STUCK IN THAT “MAYBE” STAGE, HERE ARE SOME WAYS TO REALIZE YOUR GOALS

By Pat Stevens

All nontraditional students ultimately ask themselves, “Am I ready to go back to school at this point in my life?”

There are only three answers—yes, no or maybe. Each answer has the potential to inspire a dream or shut a door. Stuck in that “maybe” stage? Here are some actions to take.

**Identify your personal objectives**

Identify what you want to get out of going back to college. Is your plan to change your career field or improve your current employment outlook? Do you envision a better salary? Complete an associate degree, earn a bachelor’s, or shoot for a master’s or doctorate?

Often, it’s an economic decision or the need for an improved lifestyle. A higher degree can mean a higher salary and better job opportunities.

**Do your homework**

Identify specific programs, schools and degrees that will complement you at your current stage in life. Start your research at the Association for Non-Traditional Students in Higher Education (ANTSHE, antshe.org), a clearinghouse for resources that connect adult students to other students and professionals.

Consider enrolling in interesting classes at a local community college, polishing your study skills and updating your computer skills with refresher classes.

Taking advantage of lower-pressure learning opportunities can prepare you for how college might change the amount of time spent at work, with your family or pursuing your hobbies.

**Maximize your time, energy and rewards**

As an adult learner, you might find that your employer will support your journey toward a degree with tuition reimbursement or scholarships.

Apply for scholarships, grants and loans early in the application process. Fill out the Free Application for Federal Student Aid (fafsa.ed.gov) even if you don’t think you will qualify for “free” money, such as grants. Ask adult programs you’re considering if they waive any fees for returning students. Also consider low-interest student loans to help pay for college.

For information about Roane State Community College’s financial aid options, visit www.roanestate.edu/financialaid. Tennessee Career Centers can help qualified individuals with some costs. See page 31 for a list of centers. Financial aid is also available for Tennessee Technology Center programs.

Look into time-saving class options, such as distance learning (no travel) and weekend or evening (more availability) programs.

Once you’ve determined what goals you’d like to achieve, make a plan that includes your timetable to graduation. Review that plan often and stick to it!

**Balance sacrifices and rewards**

Analyze the reality of assuming another responsibility and your perceptions about being a college student again. You may be surprised at the cost of college, too. Keep those costs in perspective by looking at your education as an investment.

Compare how different degree plans will be cost-effective when you pursue new career opportunities. Use that knowledge to determine how much debt you should take on, too.

**Create short-term and long-term goals**

Returning to college requires adjustment, flexibility and endurance. Don’t expect to remodel your home, have a baby, tackle new work assignments and take 15 credit hours your first semester. Be realistic about the time it will take to get settled, and be committed to your goals. View interruptions in your plan as glitches, not as permanent obstacles.
We'll help you find the program that is right for you. Contact Roane State’s Student Enrollment and Recruitment Office today at (865) 882-4554 or (866) 462-7722 ext. 4554.

**Associate of Applied Science (A. A. S.)**

*For students who wish to enter the workforce after graduating.*
- Allied Health Sciences
- Business Management Technology
  - Accounting Option
  - Business Administration Option
  - Business Management Option
  - Computer Science Option
  - E-Commerce Option
  - General Business Option
- Contemporary Management
- Criminal Justice
- Dental Hygiene Technology
- Early Childhood Education
- Environmental Health Technology
- General Technology
- Geographic Information Systems
- Health Information Technology
- Nursing (RN)
- Occupational Therapy Assistant
- Opticianry
- Paralegal Studies
- Physical Therapist Assistant
- Radiologic Technology
- Respiratory Therapy Technology

**Technical Certificate Programs**

*Certificates generally take less time than associate’s degrees.*
- Computer Science
- Diagnosis & Procedural Coding
- Emergency Medical Technology
- Geographic Information Systems
- Homeland Security
- Massage Therapy
- Medical Transcription
- Paramedic
- Pharmacy Technician
- Polysomnography

**Associate of Science in Teaching (A.S.T.) Degree Program**

*For students who wish to complete the first two years of a program toward teacher certification in K-6 (elementary education), then transfer to a Tennessee Board of Regents university for the completion of their four-year degree.*

**Associate of Arts/Associate of Science**

*For students who plan to earn a Bachelor of Arts or Bachelor of Science degree at a four-year college or university. Areas of Emphasis in:*
- Accounting
- Agriculture
- Art
- Art Education
- Biology
- Business Administration
- Business Education
- Chemistry
- Computer Art and Design
- Computer Science
- Criminal Justice
- Early Childhood Education
- Elementary Education
- English
- Exercise Science, Health and Wellness
- Forestry
- Foreign Language
- General /Undecided
- Geography
- History
- Information Systems
- Mass Communications
- Mathematics
- Music
- Music Education
- Physical Science
- Physics
- Political Science
- Pre-Dentistry
- Pre-Engineering
- Pre-Law
- Pre-Medicine
- Pre-Nursing (toward BSN)
- Pre-Pharmacy
- Pre-Veterinary
- Psychology
- Secondary Education
- Social Science
- Social Work
- Sociology
- Special Education
- Theatre
- Wildlife/Fisheries

**Did you know?**

You can earn your bachelor’s degree from Tennessee Tech University but take the classes on a Roane State campus through the TTU 2+2 programs:
- Elementary Education 2+2
- Interdisciplinary Studies 2+2

Establish a support network

Cover your bases at home by identifying reliable childcare and surrounding yourself with supportive people who remind you how exciting your new endeavor is. Rely on enthusiastic mentors at work and special friends who share your dream of a better life.

Be clear about your time commitments, and don’t be afraid to limit your involvement in the “extras.”

Prepare for new dreams

Get excited about your new opportunities, and take advantage of services at a college that will help you meet your long-term goals. These services include courses in study skills, test taking, stress management, organization, research and more.

Success stories don’t happen overnight, so lay the foundation for success one day at a time.
It is the first day of school, and you are ready to dive into classes as an adult student. You notice that some students look like you, but some look much younger. In fact, some of your classmates look like your children. You wonder, “Am I in the right place?”

Many adult students feel that they are “too old” and can’t relate to their younger peers. Use these helpful hints to cope.

**Remember that younger students are adults, too**

When you go to college, you are considered an adult no matter your age. Realize that younger students are trying to adjust to life on campus, too. Get to know them.

**You are not their parent**

One reason younger students look forward to college is to “escape” being bossed around by their parents. Younger students want adult learners to be approachable, and that will not happen unless you treat them as your peers.

The easiest way to relate to younger students is to join clubs and organizations on campus, such as the university’s programming board. This will help you see your younger friends from a different perspective.

Roane State Community College offers a diverse selection of activities, clubs and organizations. Find out how you can get involved by visiting www.roanestate.edu/studentactivities.

**Be assertive**

As an older adult student, it is just as important for younger students to respect you as it is for you to respect them. Keep the Golden Rule in mind: “Do unto others as you would have them do unto you.”

Keep in mind that you’re all in it together.

Johnny Hopkins graduated in December 2004 from UNC Charlotte with a degree in computer science. He has served as communications officer for the Association for Non-Traditional Students in Higher Education.

**Respect diversity**

The world is made up of people of different cultures, races and sexual orientations. It is very easy for adult students to look down on their younger peers because of different experiences.

Visit your campus multicultural resource center to ask about Safe Zone and Stop The Hate, programs that are designed to change your perspectives on issues of race, class, gender and sexual orientation. Be respectful of all people.
Filling out the FAFSA

THIS FREE FEDERAL APPLICATION IS YOUR TICKET TO SCHOLARSHIPS, GRANTS AND LOANS FOR COLLEGE

By Laura Jeanne Hammond

Looking for scholarships, grants, student loans or on-campus job opportunities? Looks like you’ll be filling out the Free Application for Federal Student Aid (FAFSA).

The FAFSA is used by many colleges to determine eligibility for their own institutional financial aid programs. It doesn’t take long to complete—about 20 minutes—but it could be your ticket to free money from the government, your college or a low-interest student loan.

Fill out a FAFSA for every year you’re in college, no matter how much aid you think you will (or won’t) receive. The bottom line is, you’ll have a hard time getting any tuition help if you don’t apply.

Know what you’re getting
A grant is free money that doesn’t have to be paid back, like a scholarship. Loans must be paid back in full with interest. Your lender will spell out the terms of your loan agreement, including when you will start paying it back, how often you will make payments and how much each payment will be. Student loans are common and effective ways to pay for your college education as long as you’re clear about how much and how quickly you’ll have to pay them back.

Do it yourself
You can find a FAFSA in college admissions offices or online at fafsa.ed.gov. It may look intimidating at first, but most of the application packet is actually worksheets.

Don’t forget to sign it
If you fill out a paper version of the FAFSA, don’t forget to sign it before turning it in! The form cannot be processed without your signature. If you fill out the FAFSA online, you’ll receive a unique PIN that will allow you to start, save, access and “sign” your application online.

Learn the lingo
EFC, SAR, COA…the road to financial aid can be flooded with alphabet soup. After your FAFSA is processed, you’ll receive a Student Aid Report (SAR) to review. The SAR compiles your FAFSA info to determine your estimated family contribution (EFC). The EFC is based on your family’s investments, savings and other assets that could be used to pay for college. Colleges use your EFC to determine your financial need by subtracting it from the school’s cost of attendance (COA). The difference is your financial need, which determines how much loan and grant help you’ll need.

For information about Roane State Community College’s financial aid options, visit www.roanestate.edu/financialaid. Financial aid is also available for Tennessee Technology Center programs.
There are more online options than ever available to adult learners. No longer confined by geographic location or work schedules, adult learners are now free to choose a degree offered from any one of several thousand institutions of higher learning in the U.S. and abroad.

But just because there are many programs to choose from doesn’t mean they are all right for you.

So how do you know if you’d do better with an online or face-to-face environment? Here are some questions to help you decide.

**Choose traditional**
If you need face-to-face contact with your instructor and peers, if you enjoy working as part of a group, if you communicate better verbally than in written form or lack solid time-management skills, then you may do better on campus. An on-campus environment also provides a familiar structure that some adult learners find helpful.

**Consider online**
If your work or personal life does not allow you the ability to attend classes at preset times each week, or if you work better individually and are comfortable with technology, then online learning may be the answer. Distance learning students are generally organized self-starters who work well independently with limited reminders for assignments and due dates.

**Try both**
If you think online learning might work for you but are nervous about taking all of your courses online, look for an institution that offers blended or hybrid courses.

These courses incorporate aspects of both on-campus and online environments, such as meeting half as frequently as traditional courses and allowing assignments to be completed and submitted online.

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Roane State Community College offers a rich selection of online courses. To learn more, contact the Student Enrollment and Recruitment Office at (865) 882-4554 or toll-free, (866) 462-7722 ext. 4554 or studentenrollment@roanestate.edu.

Tennessee Technology Centers also offer online classes. To learn more, contact a Tennessee Technology Center near you.

- TTC Jacksboro, (423) 566-9629, www.ttcjacksboro.edu
- TTC Harriman, (865) 882-6703, www.ttcharriman.edu
- TTC Oneida/Huntsville, (423) 663-4900, www.ttconeida.edu
- TTC Crossville, (931) 484-7502, www.ttcc.edu

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Do you work well alone?
Do you need face-to-face contact with your instructor?
Are you able to meet timelines set by others?
Do you have 10 to 15 hours a week for schoolwork?
Can you learn by reading alone, or do you learn better listening to a lecture?
Do you have regular access to a computer and Internet?
Are you comfortable using word processing and spreadsheet software?
Are you self-disciplined?
Your 5 next steps

PUT THIS CHECKLIST ON YOUR FRIDGE TO HELP YOU MOVE SMOOTHLY THROUGH THE COLLEGE ADMISSIONS PROCESS!

By Abby Berner

**Order transcripts.**
If you’ve taken college courses in the past, order two copies of an official transcript from all your past schools and have them sent to your home address. Keep one for your records (you can open this one), and keep the other one sealed for your appointment with the admissions counselor or advisor.

To order transcripts, go to the registrar’s office on campus (or go online) and fill out a transcript request form. There is usually a small fee per transcript requested, usually around $1 to $5. Allow about two weeks to receive a request by mail. If you’re in a hurry, ask if the transcript can be overnighted. If that’s not possible, you may be able to get an unofficial transcript you can use for your initial appointment.

**Make an appointment.**
Call the admissions office at the school you are interested in and make an appointment with a transfer counselor. The purpose of this meeting is for you to familiarize yourself with the school’s programs and get an idea of how your previous academic work could transfer.

After your meeting, you may be directed to meet with a person from a specific program area. See if you can speak to that person that same day.

If going to an on-campus meeting is not an option, or the program you are interested in is only available through online learning, know that phone appointments are very common.

Once you have your transcripts, you can fax or e-mail them to the advisor with whom you will be speaking. Do this ahead of time to make the appointment more productive.

Research your options through the admissions section of the college’s website, or give the school a call to ask about the advising accommodations they provide for adult learners.

To contact Roane State Community College’s Student Enrollment and Recruitment Office, call (865) 882-4554 or toll-free, (866) 462-7722 ext. 4554 or email studentenrollment@roanestate.edu.

To learn more about Tennessee Technology Center programs, contact a center near you.

• TTC Jacksboro, (423) 566-9629, www.ttcjacksboro.edu
• TTC Harriman, (865) 882-6703, www.ttcarriman.edu
• TTC Oneida/Huntsville, (423) 663-4900, www.ttconeida.edu
• TTC Crossville, (931) 484-7502, www.ttc.edu

**Request an initial transfer evaluation.**
An evaluation from either the admissions counselor or an advisor from the specific major you are interested in can give you an idea of how many classes or credits you need to complete to earn a degree (and give you a good idea about the costs involved). If you are in a time crunch to get your degree, evaluations from a variety of schools or majors can help you narrow your options.

**Prepare for your meeting.**
Use the college’s website to research programs and classes that interest you. Make a wish list of the classes you want to take, and jot down any questions you have. Doing this legwork can make your first appointment more productive, allow you to ask specific questions about your areas of interest and find out if the program is a good match.

A great starting point for future students is Roane State’s “Go here. Get there.” page. Visit www.roanestate.edu and click on the “Go here. Get there.” logo in the upper right-hand corner.

**Print out an application.**
If you feel pretty certain about the college but you’re not sure what program you want, fill out the application and leave the program choice blank. You can always fill this out during or after the appointment.
When you enlisted in the U.S. Armed Forces, you probably had the goal of a college degree in the back of your mind. You probably had the intention to return to school eventually.

And if you are reading this, it is time to get started on that goal!

You may have some questions or hesitations about attending college as a veteran. This article will give you some answers and tips when it comes to college—and it will highlight some of the advantages that you have over traditional college students.

Roane State Community College has been recognized by *G.I. Jobs* magazine and by *Military Advanced Education* journal as a top military-friendly school. The college website has information specifically for veterans. Visit www.roanestate.edu/veterans.

Choosing a college

Before you commit to the expense and time it will take to earn your degree, you should explore your options.

At the most basic level, you should ask yourself, “What do I want to do after I earn my degree?” Whatever your answer, make sure that the college will help you reach that goal.

For example, if your answer is, “I want to get a better job,” you might investigate where graduates of your college find work. If your answer is, “I want to go to Hollywood and make it as an actor,” ask how many alumni are in and around Los Angeles. If your answer is, “I want to earn a graduate degree,” you should make sure that graduates of your school regularly continue on to such programs.

You should also investigate the political and social climate of the school and make sure that it is one in which you will thrive. College life is an important part of the experience of earning a degree, and you should make sure that your school has some activity or group in which you can see yourself participating. In fact, you may find a social or professional group for veterans on your campus.

The bottom line is that you should look beyond the advertising of the school. Most schools can send you beautiful recruitment brochures with images of happy students gathering to study on an idyllic campus. Of course, you have some experience with being recruited. Think ahead and do your research.

Sending transcripts

Once you have a few schools in mind, it is time to begin the application process. Most applications require some of the same pieces: transcripts from high school and any previous colleges, letters of recommendation, standardized test scores, and an essay or personal statement. Gathering the pieces of the application can be a bit daunting, but it isn't as difficult as it seems. In fact, your service in the military can help you at every step in the process.

In addition to your academic records from any previous college and your high school, you have a third type of transcript that might be valuable. You should investigate the military transcript that may be worth college credit. Your transcript—called SMART, AARTS or CCAF depending on the branch in which you served—contains academic evaluations of your military training. Your college may or may not award you college credit based on these records, but you should...
include them in your application and discuss them with a transfer counselor at your targeted schools.

**Getting recommendations**
Most colleges are eager to see academic recommendations, but an additional recommendation from a commanding officer that speaks to your capacity to excel in college would make an impression on an admissions committee.

**There are a few rules of thumb when it comes to letters of recommendation:**
- Ask for letters early to allow plenty of time for delays.
- Give your recommenders a short written list of your accomplishments to help make their task easier.
- Follow up with them regularly to make sure that they get you the letters on time.

**Standardized tests**
Not all schools require standardized tests—and some schools have specific exceptions for service members and veterans. If you are on active duty, you have yet another advantage. The Defense Activity for Nontraditional Education Support (DANTES) offers the two major tests, the SAT and the ACT, to military personnel on military posts for free. The tests require a great deal of preparation—this is one area in which you really don’t want to procrastinate—but you can use the tests as a tool to demonstrate your test-taking skills even after being away from the classroom for years.

**Writing the essay**
Finally, you need to create a statement that showcases your best writing and tells the admissions committee why you want to attend their school. This is where your diverse experiences in the military comes in. Your tone should be positive. Avoid acronyms and dense military speak, and be authentic.

Share your statement with some people for honest feedback, and be open to making some changes based on their comments. You need the other pieces of the application to get into college, but this is the piece that can make you absolutely stand out from the crowd. Use it to your advantage!

**Paying for college**
Perhaps the most famous advantage you will have over your younger peers is the financial advantage.

If you have been on active duty for more than 90 days since Sept. 11, 2001, you may qualify for the Post 9/11 GI Bill. The benefit is paid out based on the amount of time served since 9/11 with full benefits granted to those who’ve served on active duty at least three years.

Under the new Post 9/11 GI Bill, which began in August 2009, your tuition is paid directly to your college instead of to you. If you attend an on-campus program, you could qualify for a living stipend worth up to $2,700 a month. Also, students can receive up to $1,000 a year to cover books and fees. New GI Bill benefits will be available to veterans for up to 15 years after leaving the military.

For those who are still serving, there are other powerful programs. The military wants educated soldiers, sailors, Marines and airmen. Every branch has some mechanism to pay for college courses, and you may be able to go to college for little or no cost while you serve your country.

In some states, veterans automatically qualify for grants for college. Similarly, there are some scholarships that are either open only to veterans or that favor veterans. Grants and scholarships do not have to be repaid.

**Succeeding in college**
Of course, college requires plenty of work. You will need to dedicate time and energy to your success. You will need to face difficult circumstances.

And that is where you may find the biggest advantage: You are accustomed to difficult circumstances. For veterans of the U.S. Armed Forces, college is simply another challenge.

Roane State’s website has information specifically for veterans. Visit www.roanestate.edu/veterans. Tennessee Career Centers also provide specialized services for military veterans. See page 31 for a list of centers.
For many adult learners, one of the most difficult aspects of returning to school is learning how to effectively manage their time.

By the time most adult learners decide to continue their education, they have both work and family commitments that take up a large portion of their days. It is no wonder so many adult learners find they need to re-evaluate their daily schedules in order to make time to return to school!

Try these tips to minimize the stress of going back to school.

Make a space just for you
Create a workspace that is both quiet and private. This is by far one of the most important aspects of personal time management.

It is extremely difficult to create and maintain an effective schedule if you do not have someplace of your own to read and do schoolwork. Also make sure all family members know that when you are doing schoolwork, you are not to be disturbed. Having a private place to work will not be effective if you encounter frequent interruptions. Each two-minute interruption can add 10 to 20 minutes onto the amount of time you’ve slotted for an assignment.

Start your work early
Review the syllabus for each class as soon as possible. Create a schedule each week that includes what reading and homework you must complete.

Create your school schedule one to two months in advance. Having a schedule created this far in advance allows you to schedule family, fun and personal activities around your school schedule, and it helps you block off enough time for all school-related tasks.

Start small
Break down big projects into smaller tasks. Many times, just the thought of having to compose a 30-page paper or create a business plan for a class seems overwhelming.

This feeling of being overwhelmed can lead to undue stress and anxiety. If you break down the tasks into smaller segments and schedule time throughout the term for each smaller piece, the project will not seem so overwhelming.

Give yourself enough time
Allow extra time for each assignment. If it generally takes one hour to write a two-page paper, allow an hour and a half. This will help eliminate the feeling of pressure you often experience when working on deadline.

When you’re heading back to school, strive to minimize your stress and anxiety. It is very easy to start to feel overwhelmed, so practice good time management to help you stay focused and on track.

A Roane State Community College initiative called Students Achieving Improved Learning Strategies (SAILS) is designed to help students become better learners. To learn more about SAILS, and to get some helpful study tips, visit www.roanestate.edu/sails.

Roane State also has tutoring services through the Learning Center. Tutors are available in many subjects, and they work with students one-on-one, in small groups and online. To learn more, visit www.roanestate.edu/learningcenter.
Returning to school can fill you with uncertainty and anxiety. But educating yourself on your options can help diminish some of the back-to-school worries many adults face.

A low GPA 20 years ago does not mean you can’t go back to school now
A lot can change in 10 or 20 years, and that includes your drive to complete a college degree. Depending on the major, you may be able to be admitted to a program right away no matter your previous college record. Or you may have to start off as a non-matriculated student to improve your GPA. Either way, give yourself a second chance to earn a degree—colleges will, too.

It may take time, but it’s worth it
Be honest with yourself about the time commitment you are about to make. With your family, job, friends, hobbies and social life, fitting school in can seem impossible. But it can be done, and people do it all the time. You just have to make it a priority and a goal.

You can—and should—shop around
Talk to as many schools as possible that offer what you want. You can even ask if the programs you are interested in can do an initial transfer evaluation of any previous credits you have.

You don’t have to choose a major right away
If you are not ready to commit to a degree program, but want to get back into the swing of things, consider taking courses as a non-matriculated student. “Non-matriculated” means you take classes without formally applying to a degree program. You will still want to talk to an academic advisor about how the course(s) might apply to a future major. Keep in mind that this option does not allow for any financial aid.

You don’t have to go full time, every term or even go to campus!
Unless the program you choose is only a full-time program, you have many options in how you complete your degree. Many programs offer evening sections that meet once or twice a week, and more and more classes are going online, which means little to no travel to campus at all.

Also, if you need to take a term off (and it is OK with your major), take it! Not going to school for a term does not mean you are no longer a student at that school.

Whether you choose to go to school on campus, at night, online or all year depends on you and what your schedule allows you to do. Just be sure to find out all your options before you start.

Math is usually required, but it’s doable
Having to take a math class is a fear many adults have when returning to school. But each major and school has different requirements, so unless you are going for a math, science or engineering-based degree, you may have choices in how you complete this requirement.

Frequently, students are asked to take a math assessment test prior to starting classes. This test helps the school figure out what math level you should be placed at. Also, most schools offer a free math tutoring service for students. Take advantage of it if you need the help.

You may be able to complete some requirements through alternative forms of credit
Alternative forms of credit include options such as credit by experience (CBE) and CLEP exams. CBE is when your work/life experiences are assessed by your major department to see if anything equates to college credit. This process usually requires
You to document and summarize what you have done.

CLEP exams are self-study exams offered through The College Board (collegeboard.com). Testing sites are available nationwide, and they cost $70 each to take. If you obtain the necessary score outlined by your school, your CLEP credit will transfer in just as if it were a college class.

Though CBE and CLEP are not options for all majors, you should still inquire as to what your major’s policies are regarding them. They could save you time and money in the long run.

Opportunities to receive college credit for work you’ve done before coming back to school are available at Roane State Community College. Be sure to check with your academic advisor. Staff members with Roane State’s Advising Resource Center will also be happy to answer your questions. Visit www.roanestate.edu/advising.

Community college is a great option

Your local community college may not offer the bachelor’s degree you want to earn, but it’s a great place to earn some of the general requirements required for a four-year degree. You could also earn an associate degree along the way.

Community colleges offer affordable tuition prices, as well as offering many courses at night or online.

If you know the four-year program you eventually want to join, be sure to talk to a transfer or academic advisor about the courses you plan to take and how they might transfer.

Roane State’s tuition and fees are much lower than four-year schools.

You can compare Roane State’s tuition to other area colleges by visiting www.roanestate.edu and clicking on the “Go here. Get there.” logo in the upper right-hand corner.

College can be affordable

The college you’re interested in may offer scholarships for returning adults along with traditional financial aid options. There are tons of scholarships every year just waiting for people to apply, so make an appointment with a financial aid counselor to explore your eligibility.

For financial aid options available at Roane State, visit www.roanestate.edu/financialaid. Tennessee Career Centers can help qualified individuals with some costs. See page 31 for a list of centers. Financial aid is also available for Tennessee Technology Center programs.

How much will it cost?

Do you have an idea of how much you’ll need for college? Consider these costs:

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<td>Gas to commute</td>
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<td>Parking permit</td>
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<td>Books each semester</td>
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<td>Computer and software</td>
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John is not alone!

Adults are constantly making the choice to go back to school for personal and professional reasons. Some go back to improve and enhance their current careers; others want to make complete career changes. Others still come back because they enjoy learning and want to know more.

Whatever the reasons, you are not alone! Advisors and counselors are available to help and guide you throughout your academic journey.

Staff members with Roane State’s Advising Resource Center will also be happy to answer your questions. Visit www.roanestate.edu/advising.
The costs of being a nontraditional student

ADULT STUDENTS HAVE TO SOMETIMES TRADE THRIFT FOR CONVENIENCE. BUT THE COST OF NOT HAVING A DEGREE CAN BE EVEN HIGHER

By Emilie Le Beau

Getting a degree, whether for professional or personal reasons, can have a huge financial payoff. Each year, a person with a bachelor’s degree can expect to earn about $26,000 more than a worker with just a high school degree, according to the U.S. Census Bureau.

**Paying for more than just tuition**

Though a diploma can be lucrative, paying for the degree while maintaining your other expenses can be a strain.

Tuition isn’t the only cost for adult students. Managing a cramped schedule can mean spending more on convenience items, says James M. Kramon, author of Starting Out or Starting Over (Sphinx Publishing, $14.95).

“Students I know who go to night school don’t have time to go grocery shopping or do the laundry,” he says. “Usually, you make up for time by spending more money.”

Paying extra for packaged food or grabbing sandwiches from pricey delis can add up fast. And too many students turn to credit cards to buy now and pay later. Kramon says credit cards should only be used for situations like hotel reservations where plastic is the only payment allowed. For all other expenses, he says, pay in cash or go without.

“To be paying off monthly something you didn’t need in the first place is just insanity,” he says.

**How to cut costs**

To cut costs, Kramon recommends that single students try renting a room in someone’s house as opposed to leasing an apartment. But when you’re cutting costs, don’t cut rashly. Look closely at your lease, and don’t skimp on insurance.

Money mistakes can last longer than you might expect. Buying a new car for transportation to and from campus, for example, might have hidden expenses. Consider the expenses for insurance, gas, oil changes, repairs, parking costs, tolls, registrations and inspections.

**The cost of not having a degree**

You might shudder at the thought of having to grab dinner on the go two or three nights a week, or paying for your daily expenses while cutting back on your hours at work to study. But not pursuing a degree can cost you even more. Some organizations won’t even interview potential employees without degrees.

As an adult learner, you show a recruiter that you are up for a challenge and are willing to invest in your future—attractive qualities in an employee.

But before you sign up to go back to college, make sure you’ve evaluated more than the financial costs involved. Will you be able to handle the time away from your family, your job and your hobbies?

If you’re willing to make the commitment, you’ll reap the rewards for years to come.

Tennessee Career Centers can help qualified individuals with some of the extra costs that come with going back to school. For example, they can help pay for gas. See page 31 for a list of centers.
Ask someone about college, and they may call to mind events that occur outside of the classroom. Sporting events, honors societies, student clubs and performance groups give a campus its character.

Now ask an adult student about the groups in which he or she participates. You may find that the student has the singular goal of earning a degree. Extra time on campus, carved from a life of work and family, is not a priority.

Although many nontraditional students are not active in campus life, there are strong advantages to getting involved. And it may be easier than you think!

**Why get involved?**
The obvious reason to get involved in student life is for the sheer enjoyment of participating. Extracurricular activities are supposed to be fun, interesting and engaging. If you get involved with one that isn’t those things, find another one.

You will find that you can make valuable social and professional connections with your classmates. You can explore your interests with people who share them, and you may find more enjoyment in your time on campus.

If you want a more cynical reason to participate, how about this: You may be paying for those organizations anyway. When you pay your bill at your college or university, you may note certain fees in addition to your tuition. One common fee is a student activities fee that funds student organizations. You are already paying for the opportunity to partake in campus life.

Your employer and future employers may have an interest in your participation as well. College is a time to prove yourself and gain experiences. Perhaps you want a professional position of increased responsibility, but you do not have many leadership opportunities at work. A role in student government may give you the experience you need to demonstrate your abilities. Participation in honor groups, such as Phi Theta Kappa or Phi Sigma Pi, may speak volumes to future employers about your potential.

Perhaps the most important reason to get involved is because it is part of the college experience. Going to college is more than earning a degree. It involves many subtle lessons learned that create a broad set of skills. A person who graduates college should be able to interact among diverse peers in challenging circumstances, to thrive in a system of rules and customs. Only a small part of this comes through formal coursework. By skipping the opportunities of campus life, you are shortchanging yourself on your education.

**How to get involved**
One of the main reasons that adult students cite for avoiding extracurricular activities is a combination of age and experience. If you have been out of school for a few years or a few decades, you may feel like the oldest student on campus. And if you have children and years of service in the workforce, you might feel that traditional students do not share much in common with you.

Nontraditional students often feel that they do not belong among their less worldly peers. The more you participate, the more you will discover how inaccurate this perception is. Whether you attend a community college or a four-year university, you are probably neither the oldest student nor the student with the most unusual background. More importantly, if you are, you offer a unique perspective that would benefit any organization.

Getting involved in student life is like going back to college as an adult student: You have to take a first step. Choose a topic that interests you—from photography to women’s issues, from soccer to science, from politics to juggling—and attend a meeting.
or informational session. Information about student activities can be found on school bulletin boards (online and on campus) or offices of student life. You may want to contact club officers to get more information via e-mail or over coffee on campus.

You will quickly find that organizations want to attract you as a member. Why? Many student groups receive funding from student activities fees, and often the amount that a group receives depends on the number of its members. The more members it can attract, the more money it can receive.

Most extracurricular activities can be scheduled around your busy life. Many activities do not require strict attendance—you can work your commitment to the organization around your other commitments. If you are a member, you may have a voice in when and where the group meets, so you can try to find a time that works for you as well as your traditional classmates. Once you are involved, it is a matter of choice as to how involved to get. You may find that attending an occasional event is enough for you, or you may want to assume a leadership position in the organization.

Attending college can be more than a chore designed to produce a degree. It is a place and a time to explore your interests.

Roane State Community College offers a diverse selection of activities, clubs and organizations. Find out how you can get involved by visiting www.roanestate.edu/studentactivities.

Create your own organization

If you cannot find an organization that fits your interests, you can start your own group on campus. You may want to start an organization for nontraditional students, or perhaps for students who are also parents. Different colleges and universities have different systems for starting student organizations, but almost every school has a system that shares certain steps.

Find some founding members
One student does not a group make. Talk with peers in your classes about your idea. Post some information and hold an informational session where you share your idea for a new group. Collect attendance sheets or petition signatures to demonstrate to the school the appeal of the new organization.

Decide what your group will do
How often will your club meet? What will be the purpose of the group? How much money will it need to fund what activities? By discussing the group with other interested people, you will be able to create a short document outlining the details of your proposed organization.

Find a faculty supporter
If you know of a professor who shares your interest, you may ask that professor to serve as a faculty sponsor. The professor may have questions about how much of a commitment will be required—like adult students, faculty members have busy lives. You will find, however, that many professors are willing to sponsor well-considered groups.

Present your organization for funding
The next step is to present this information to the decision makers at your school to create a formal group eligible for funding. You may need to present the information to the student government, the dean of students, or another committee set up to create new groups. Once your group is recognized, all that is left is to conduct the business of the new organization.
Your quick and easy guide to financial aid

HERE’S YOUR GUIDE TO FREE MONEY FOR COLLEGE (AND MONEY YOU HAVE TO PAY BACK, TOO)

By Laura Jeanne Hammond

Don’t let the potential cost of college scare you away from applying. There are many ways to help defer the costs. Check out the financial aid opportunities below.

For financial aid options available at Roane State, visit www.roanestate.edu/financialaid. Tennessee Career Centers can help qualified individuals with some costs. See page 31 for a list of centers. Financial aid is also available for Tennessee Technology Center programs.

FREE MONEY

• Grants
Grants are free money awarded by your college or the government as a result of the information on your Free Application for Federal Student Aid (FAFSA, fill it out at fafsa.ed.gov), your interests or your merit. Research state-sponsored grant programs through your state’s education department website.

• Institutional scholarships
When you’re searching for colleges to apply to, check out what kind of credentials you’ll need to be automatically qualified for merit scholarships. You might find that you qualify for some full rides due to your status, your major or your previous success.

• Private scholarships
You can spend hours searching for private scholarships online. Use your adult learner status, employer, major and veteran status as search criteria. Apply for as many private scholarships as you are eligible for, and don’t rule out smaller, local awards. National scholarships may offer more money, but you’re competing with more people. And when it comes to paying for college, every bit of money will help.

MONEY TO PAY BACK

• Federal loans
Apply for federal money, like the Stafford and Perkins loans, by filling out the FAFSA as soon as possible after January 1 of the year you will attend college. Your college will detail any loans you’ve been awarded in your financial aid letter. Respond to that letter whether or not you want the loans. And if you choose a student loan, don’t borrow more than you absolutely need.

• Private loans
Like federal loans, private loans help you pay for school, and you have to pay them back. Apply for private loans through individual banks or other loan companies. This money is disbursed by the lender you choose.

MONEY-SAVING OPPORTUNITIES

• In-state school
Public colleges and universities often charge in-state residents less for tuition than they charge for nonresidents. That’s because the state’s taxpayers support the public schools. You might as well benefit.

• Community college
Attend a community college for two years, then transfer to a four-year school for your bachelor’s degree. Speak with a transfer advisor before you enroll to ensure that your credits will transfer to the college and program you have in mind.

• Special adult programs
Colleges with special programs tailored to adults may offer convenient billing options or class hours that allow you to maintain your full-time job. Ask the colleges in which you’re interested about any special adult programs, including degree completion programs, for which you may qualify.

• Tuition discounts
It never hurts to ask the financial aid office if there are any tuition discount programs for which you could be eligible. Also ask the financial aid department if they are aware of tuition reimbursement programs through your employer.
Roane State can prepare you for these 4 cool jobs

By Owen Driskill

Roane State’s certificate programs and degree programs will have you in a new career quickly and at an affordable cost.

Certificate programs generally take less time than the two-year associate’s degree programs. How long you’ll need to finish a program, however, depends on your circumstances, including the prerequisite courses you need to take and the number of classes you schedule each semester.

Our academic advisors will be happy to evaluate your circumstances and help you develop a success plan. To see all of our programs, go to www.roanestate.edu and click on the “Go here. Get there.” logo. The following four programs are just a sample.

Major: Nursing (associate’s degree)
Average salary: $56,480
Learn more: www.roanestate.edu/nursing

Roane State’s nursing program prepares you to become a registered nurse. The potential salary you can earn with this degree is among the highest of any Roane State program. The academic and clinical work is rigorous and time-consuming. For this two-year degree, you may have to take a year of courses before being accepted into the program.

Major: Contemporary Management (associate’s degree)
Average salary: With so many options, it’s hard to pick one job!
Learn more: www.roanestate.edu/mgt

Contemporary management is specifically designed to accommodate working adults and others who need a flexible schedule. Classes are offered in convenient, accelerated formats that use the Web and other technology to ensure classes can fit into busy schedules. Students in this program often want a degree to be eligible for a promotion, or they want to learn how to start their own business. Students may also get credit for prior college-level learning.

Major: Geographic Information Systems (certificate or associate’s)
Average salary: $38,660
Learn more: www.roanestate.edu/gis

The GIS program is an interesting blend of art and high-tech science. Students receive specialized training in geographic fundamentals, GIS database design, spatial analysis, demographic analysis, computer programming and other areas while also becoming skilled in using popular GIS software packages and GPS mapping products. GIS is used in many fields including construction, law enforcement, real estate, natural resources management and more.

Major: Elementary Education
Average salary: $45,205
Learn more: www.roanestate.edu/2plus2

Roane State Community College and Tennessee Technological University offer a unique program called 2+2 that allows students to earn a four-year degree in elementary education at a nearby Roane State campus. The first two years of classes are taken with Roane State, and the last two years of classes are taken with Tennessee Tech. All of the classes are located on a Roane State campus, providing students with a convenient path to a bachelor’s degree.

Salary source: All salaries are average (not starting) salaries and are from the Tennessee Department of Labor and Workforce Development, 2010 Occupational Employment and W ages, Knoxville Metropolitan Statistical Area or statewide. Salaries based on completion of appropriate education level and fulfillment of professional requirements and standards. Pay rates may be higher or lower based on a number of variables.
Has it been a few (or a lot of) years since you were a student? Gone are the days where adult learners would be treated like a typical 18-year-old student with only daytime classes, rigid degree plans and a minimum of four years until a degree could be earned.

Today’s programs for adult learners accommodate people of any age who are looking to:
• Start or finish a degree
• Get further career training
• Change careers
• Receive a higher credential
• Earn a skill-enhancing certificate

Here’s what to do to find a program that matches your educational and life goals.

Make contact
The hardest part of going back to school is taking that first step. So take a deep breath and call the college to make an appointment with an academic advisor.

The advisor will review the transferability of any college credits you already have, help you evaluate your educational goals and examine any life experiences you have for which you may be able to earn college credit.

Evaluate your goals
When choosing a college, program or credential, visualize your end result first. Will you earn a higher salary if you finish your bachelor’s degree? Do you need an update of your current skill sets? Are you hoping to earn a master’s degree?

Apply
As part of your admissions portfolio, you may be asked to submit a statement of your goals. Other application requirements generally include:
• A high school transcript
• Letter of recommendation
• A résumé

Evaluate the costs
Financial costs aren’t the only ones that should be evaluated. Will the time put into a credential program pay off in the end through a career change, a better job, more money? What credentials will help you reach your goals? How much time will you be away from your family?

Colleges evaluate transfer credit on a case-by-case basis. Generally, credit from previous college experiences lose their transferability after 10 years, though that can depend on how much the topic has changed.

Computer programming courses, for example, would be radically different.

Don’t get discouraged
Self-doubt is a common feeling from adult learners because so many things have changed since many adults last attended college.

That anxiety may make you think that returning to college is harder than it really is.

Take the first step, and meet with an advisor. Next year, you’ll be that much closer to earning your degree!
Every year, droves of college students visit their colleges of choice, trying to determine which schools fit them best. But what if you could attend the college of your choice without leaving the comforts of home? Online college classes can make that a reality.

Roane State Community College and Tennessee Technology Centers offer several online courses. The following tips will help you succeed in Web classes.

**Have a goal in sight**
I have found that a strong sense of direction is required when doing distance education. That’s not to say you can’t change your mind about your major; you can. When I first started, choosing classes opened my eyes to the need for a definite plan for my education. If you don’t have the final goal in mind, it will be hard to know how to plan the next couple of years. Also, make sure your college is accredited.

**Invest in a good Internet connection**
To get the most from online courses, you must be aware of technical requirements. Having a computer at home is essential. I have found that the library is a great place to use computers for class work, but don’t often allow you to download software. If you don’t have a fast Internet connection in your home, the library is the perfect place to go to watch instructional videos or listen to required audio files.

Checking your e-mail frequently is a good habit if you are taking online courses. Sometimes classes change due to a teacher’s schedule, or the financial aid service you are using will send important messages through e-mail.

**Practice self-discipline**
If you want to be successful in your distance learning, this is a virtue you will certainly need. No one will be there to make sure you pay attention; it’s easy to let your mind wander when you are supposed to be listening to a tutorial. You won’t be seeing the teacher (or possibly even hearing from her) every day to keep you on task.

**Be prepared for creative testing**
Some of the tests online are in quiz format, while others are e-mailed a few days before they are due. In most cases, I have had open book tests. However, tests are sometimes given with the understanding that work will be done without referring to course texts. Read the rules carefully.

**Learn to adapt and multitask**
Distance learning classes are often scheduled monthly, although some are taken over five weeks. For example, in September you may take one semester’s worth of American history all in four weeks. The next month, you may take another subject, like literature. This lets you focus completely on the month’s subject. You won’t be trying to juggle several classes with conflicting deadlines, and you’ll be immersed in your subject.

**Be flexible**
Another advantage of distance learning is flexibility. You can adapt your learning plan to nearly any schedule. If you work full-time, you can study in the evenings or on weekends. There is usually no required class time, so your classroom can literally go with you.

You can also change courses easily by contacting your admissions advisor. I have had a very positive experience when I’ve needed to re-schedule classes.

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By Rachel Vande Velde
That one decision, one in the endless stream of choices that people make, changed Williams’ life and inspired her. Williams was just a child when her mother — 37, single, with four children — decided to further her education. Years later, Williams is a college graduate and a nurse, all because of that one choice.

“That’s what made me want to go into nursing, because it changed our lives,” Williams said. “At the time, I didn’t realize the sacrifice she was making. I do now.”

Williams grew up in rural Jamestown. After high school, she enrolled at a large four-year college, but the experience was intimidating, and she left. Williams became a Certified Nursing Assistant (CNA) and worked for several years.

In 2002, Williams became a Licensed Practical Nurse (LPN) through a Tennessee Technology Center. She began pursuing her associate’s degree in nursing at Roane State Community College in fall 2007 and graduated in spring 2010. While at Roane State, Williams worked, studied or took classes seven days a week.

“Without that campus, it would have been a lot more difficult,” Williams said. “It helps you be in your comfort zone when you first get started.”

Getting started, Williams said, is the most difficult part of going back to school. What’s most important, Williams said, is to stick with it.

“You may have to make a lot of sacrifices and do a lot of hard work, but you can do it,” said Williams, now a registered nurse with CareAll Home Care in Crossville.

Don’t get discouraged and don’t give up,” Williams said. “Your life will go on whether you are in school or not. That time will pass. You might as well get an education.”

Sue Presswood

Sue Presswood has come a long way since her days in the factory. Unemployed after the textile company she worked for shipped jobs overseas, Presswood took courses at the Tennessee Technology Center in Harriman. Services made available by East Tennessee Human Resource Agency’s (ETHRA’s) Workforce Development Program and the Tennessee Technology Centers (TTCs) helped Ginger and Sue go back to school.

For more information on how a TTC can help you, contact a center near you.

• TTC Jacksboro, (423) 566-9629, www.ttcjacksboro.edu
• TTC Harriman, (865) 882-6703, www.ttcarriman.edu
• TTC Oneida/Huntsville, (423) 663-4900, www.ttconeida.edu
• TTC Crossville, (931) 484-7502, www.ttcc.edu
Tennessee Department of Labor and Workforce Development, and administered through the Tennessee Career Centers, paid for books, tuition and other costs of attending school.

Presswood studied business systems technology and learned to work in an office. She became an administrative assistant for ETHRA Workforce Development in Oak Ridge.

Was Presswood ready to slow down? Not a chance.

At age 59, Presswood is a student at Roane State and is pursuing an associate’s degree in contemporary management. The contemporary management program is specifically designed to accommodate working adults and others who need a flexible schedule.

“I’ve always wanted to see if I could learn more,” said Presswood, who has a perfect 4.0 grade-point average (GPA). “There is always room for improvement. The more I can learn, the better off that I am.”

Presswood said her Technology Center program greatly improved her computer software and office skills, while Roane State has helped her with making presentations and writing. She takes classes at the college’s Oak Ridge campus, which is located near her workplace.

“Presswood said determination sustains her through the long days of balancing school and work.”

“I’ve always said, ‘Don’t start something that you can’t finish,’” Presswood said. “If money was no obstacle, I’d try to get my master’s degree.”

Presswood said her family is proud of her commitment to education, and she said that when she walks across the stage at graduation, the excitement might overwhelm her.

“I might just get up there and start dancing,” she said.

For more information about the ETHRA Workforce Development Program, contact a Tennessee Career Center near you. See page 31 for a list of centers.

For more information about Roane State, contact the Student Enrollment and Recruitment Office at (865) 882-4554 or toll free, (866) 462-7722 ext. 4554, or studentenrollment@roanestate.edu.

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Web resources for adult learners

BackToLearn.com offers information about colleges that cater to adult learners. Also find a college match tool, get helpful advice, and learn how other adult learners went back to school. [BackToLearn.com](http://www.backtolearn.com)

About.com offers lots of great information about where to get your degree and links to articles about how adults learn. [http://adulted.about.com](http://adulted.about.com)

The American Association for Adult and Continuing Education publishes Adult Learning and Adult Education Quarterly. Visit for links and conference information. [aaace.org](http://aaace.org)

The Association for Non-Traditional Students in Higher Education (ANTSHE) offers ideas for nontraditional student programs, such as “bring your spouse to school” day. Also check out information about the annual ANTSHE conference. [antshe.org](http://antshe.org)

Office of Vocational and Adult Education is the official United States Government educational website. [ed.gov/about/offices/list/ovae/](http://ed.gov/about/offices/list/ovae/)

The Adult Student Center contains resources, articles and a bulletin board to leave messages for other students. [adultstudentcenter.com](http://adultstudentcenter.com)

ACE, the American Council on Education, recommends college credit for professional training. Read about the Adult Learner of the Year Award and request a credit review online. [acenet.edu](http://acenet.edu)

Take a look at U.S. News & World Report’s massive list of college ratings, but don’t let a ranking be the deciding factor in your college choice. [usnews.com](http://usnews.com)

The Council for Adult and Experiential Learning works to expand learning opportunities for adult students. [cael.org](http://cael.org)
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FAX (865) 981-5696

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FAX (423) 566-3337

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Crossville, TN  38555
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FAX (931) 456-5695

Loudon County
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Lenoir City, TN  37771-2801
(865) 986-4279
FAX (865) 986-4279

Marion County
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Vonore, TN  37885
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FAX (423) 884-2416

Morgan County
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Wartburg, TN  37887
(423) 346-3060
FAX (423) 346-3060

Monroe County
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FAX (423) 884-2416

Roane County
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Rockwood, TN  37854
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