Desired Outcomes

- Identify financial resources (i.e., scholarships and financial aid) available to students from all walks of life
- Analyze the academic support systems available to all students
- Discuss some common barriers that keep students from enrolling and completing a degree or certificate
- Identify general non-academic support available for students
Understanding the Barriers
Perceived Barriers from Adult Learners

- Time: not enough
- Finances: not enough
- Preparation: out of practice
- Support: 18-year-olds only
### Perceived Barriers from Adult Learners

- Time
- Financial
- Preparation
- Support
- Other ??

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**What Do You Hear in Your Community?**
I cannot add travel to my already busy schedule

**Myth #8:** I can’t leave this town, so I can’t earn my degree.

**Fact #8:** Idaho colleges and universities have classes you can take and degrees you can earn online — so you don’t need to leave your job, city, and family. You can go to school in your living room or during breaks at your job.
Can I fit it into my schedule?

**Myth #9:** I can’t work full-time and go to school.

**Fact #9:** While managing your schoolwork, if you’re working full-time can be challenging, it’s also completely possible. You can go to school part-time, take classes online, and come up with other flexible arrangements. Idaho colleges and universities already have systems in place to support students who are working. In fact, most students work while in college, too.
Major Financial Barrier for Idaho Students:

“Economically disadvantaged students [in Idaho] are less likely to enroll in postsecondary education than students who are not economically disadvantaged. For fall [enrollment] immediately after high school graduation for the senior class of 2018:

• Not economically disadvantaged: 54%
• Economically disadvantaged: 36%”

“Financial concerns often impact rural students and families differently than their urban or suburban counterparts, and rural college-going rates are lower. Some reasons for this are:

- Many families do not understand what is available in terms of financial aid, making affordability and cost a top concern.

- Students typically lack guidance on how to access financial aid and support, and they often have to navigate this world alone.

- Family or community pressure on rural youth to contribute financially at the end of high school affords no time to devote to ‘unnecessary studies.’”

Am I going to be able to afford it? Is it worth it?

Financial resources are available
- Most students in college don’t pay full price, and many students are eligible for more aid than they originally think. While student loans do need to be repaid, grants and scholarships do not.
- Financial Aid representatives/counselors are available at each institution to help learners understand what they qualify for and how to apply for further financial assistance.
Myth #7: If I do go back to school, I’ll be in class with a bunch of 18-year olds.

Fact #7: You might be surprised at how many Idaho students are not coming straight from high school.

*Fall of 2018
Will I fit in?

• In both online and campus-learning environments, there are students from all walks of life.

Will I be prepared?

• Students won’t be alone. There are support staff ready to assist.
Myth #15: College has changed so much since I last went, and I’m out of practice at being a student. I just won’t be able to cut it.

Fact #15: Idaho colleges and universities are used to working with all kinds of students: young people straight from high school, people who’ve been to multiple colleges but never graduated, people who failed out a long time ago. They have great systems in place to gauge skillsets, place learners accordingly, and then support them along the way.
Myth: I won’t have enough support at college because I am someone who has to work, who has kids, who is a member of the military or a military spouse, etc. College is designed for kids right out of high school.

Fact: Idaho colleges and universities have specific staff members, programs, and resources. Institutions have a lot of experience working with people who are balancing multiple responsibilities and already have systems in place to help.
Levels of support at a college and community:

- Local community librarians: Higher Education Connector
- Enrollment Counselor/ Success Coach- Admissions
- Financial Aid Counselor
- Academic Advisor/ Academic Success Advisor
  - Academic coach
  - Tutoring services: online and in-person
- Peer Advisor/ mentor programs
Dean of Students: Supports student needs beyond academics

- Food Assistance
- Financial Assistance
- Impact Scholars Program
- Legal Assistance
What Other Potential Barriers Come to Mind?

Other ??
Student Scenario
Francine: Student Scenario 1

**Age:** 33

**Family/Living Situation:** Lives with her husband and children. They have 3 daughters, all of whom are currently attending school in grades K - 6.

**Professional Experience:** Francine held various service jobs until her first child arrived. She has done some volunteer and paid work on a short-term basis but has primarily been a stay-at-home mom.

**Education Experience:** Francine took several courses through an extension program - which no longer is in her area - after graduating high school. She wasn’t sure what she wanted to earn her degree in, so she took some time off. That was over a decade ago. She has an interest in science and wants to explore becoming a science teacher or working in a local doctor’s office as a nurse. With no community college or 4-year university nearby, she suspects she will have to pursue a degree online - but she knows nothing about what online education might be like.
Francine: Goals and Motivations

- Set an example for her children
- Earn additional income for their family
- Knows she can do it
- Prospect of a career
Immediate Barriers

- **Time**
  - Francine is not sure she can do so given all the other demands on her time and schedule.

- **Financial**
  - She is nervous about taking time and money away from her family
  - She also doesn’t want to burden her family financially, although she is aware of the financial payoff a degree

- **Preparation**
  - She is worried about being academically unprepared and being the oldest one in the classroom
  - She is also unsure about taking classes online
Personal Resources

- **Technological**: Has a family computer and internet access at home. She is relatively tech savvy with what her kids need but unsure what programs are used in an online college classroom.

- **Financial**: Her family is supported by her husband’s income, but things are tight with three children. She is worried about taking away resources from her family to pursue her education.

- **Informational**: She is not sure where to go for information on where she can take classes, what the experience and credibility is of online degrees, or how to apply for financial aid. She becomes overwhelmed when searching online for college information.
Time Resources for Francine

- Francine does not need to attend school full-time.
- For part-time plan of study, Francine can expect to spend anywhere between 15-20 hours per week on school work.
- Online classes allow for flexibility. Francine can complete her school work while her children are at school or after they go to bed.
Financial Opportunities for Francine

Francine is concerned about being able to afford her education and does not want to add an additional burden to her family’s budget. It is likely Francine will be eligible for the following:

- Scholarships
  - The Idaho Adult Opportunity Scholarship is designed specifically for Idaho adults returning to college. It awards up to $3500 per year — and is renewable for up to 4 years.
  - Idaho has a list online of state scholarships for all types of students — including adults returning to finish their degrees.
- Private scholarships
- National Scholarships
Funding Opportunities for Francine

- Grants
  - Pell Grant
  - Field-specific grants
    - Health
    - STEM
    - Federal TEACH Grant
  - Private Sector Grants
    - Idaho Community Foundation
Building Confidence for Francine

Informational

Where do I begin? What career path is the most beneficial?

- Take the time to explore possible career options
  - Next Steps Idaho site
  - FutureFindr
  - Other Interest and Value Quizzes
Building Confidence for Francine

Informational

Beginning the Higher Education journey is overwhelming, but there is support:

- Admissions Counselor
- Financial Aid Counselor
- Dedicated Academic Advisor
- TRIO programs (if eligible)
Building Confidence for Francine

Resources for online education success

• Each school has a resources and workshops to ensure success in the online platform
• Any resources that are available for a campus student, is available for the online student
  ○ Tutoring services
  ○ Success workshops
  ○ Dean of students
ILP Landing Page Resources block with multiple links

https://libraries.idaho.gov/ilp/

See especially Idaho Learning Partnership Librarian Resources (BSU): Schools, state orgs, social media toolkit, ILP logo
Discussion & Questions: Reducing Barriers
Additional Student Scenarios
Age: 31

Family/Living Situation: Married. Wife is pregnant and works as a hairstylist. Cecil left the military 6 months ago and is still reacclimating to life outside of the military.

Professional Experience: Currently in a professional role at a local bank. Gained technical experience repairing helicopters in the Army. Local work in the aviation industry was unavailable, but his management and leadership experience with the Army, combined with some of his college coursework, helped him get a job at a local bank.

Education Experience: Some college, no degree; all from a reputable online institution he attended during his time in the military. He took some breaks due to deployments and other military obligations. He is still eligible for VA benefits/the GI Bill.
Goals and Motivations:

- Cecil has always wanted a degree, is goal oriented and self-disciplined. He made some progress toward a degree during his time in the military but has not yet completed a program.

- His urgency to do so has increased now that he and his wife are expecting a baby.

- He would like to finally earn his degree to achieve a personal goal, to better provide for his growing family, and to advance his career options over the long-term.
Personal Resources

- **Technological:**
  - Has an old laptop and internet access at home. He uses his cell phone extensively for business and personal reasons.

- **Financial:**
  - His salary covers basic expenses, but he will need financial assistance to attend college. The coming baby adds financial stress.

- **Informational:**
  - Gets information on college options from a mix of resources targeted to veterans (online, physical publications), from his military buddies, and from general online research. He spends a lot of time looking online but not necessarily finding information he feels he can trust.
Cecil has completed a significant number of college credits but needs guidance in figuring out how to transfer as many credits as possible to a program. He is looking for a degree that gives him a career but also allows him to complete the program as cost-effectively and quickly as possible. He is very proud of his military service and optimistic about his life after the military.
Mission 43 is an organization that works directly with veterans, servicemembers, and spouses to assist them in finding an education path to best fit their lifestyle and career goals. This organization helps with the following:

- Education
- Employment
- Community Engagement
General Resources for Cecil: Mission 43

Education

Mission43 provides upfront education and benefit counseling, but through the partnership with Guild Education, members are connected with a network of top-rated, regionally accredited, online programs for the non-traditional student.

Each Guild student will have a Success Advisor by their side as an accountability partner from the beginning to graduation.
Get Connected:

Once you get started, Alison will guide you through the enrollment process to help you maximize your previous academic credits, utilize military education benefits (like the post-9/11 GI Bill or Tuition Assistance), and account for your future career goals.

Alison Garrow
Veteran & Servicemember Liaison
Guild Education with Mission43
208.501.8887 | alison.garrow@guildeducation.com
www.guildeducation.com

Click here to schedule an appointment

Connect with me on LinkedIn!
https://www.linkedin.com/in/alison-garrow/
Employment

Through Hire Heroes USA veterans and their spouses get the resources they need to succeed in their transition to the civilian workforce.

Engagement

43INC sets the conditions for leaders, risk-takers, and professionals to Innovate + Network + Connect in our Idaho communities.
Financial Opportunities for Cecil

Scholarships

- There are an array of scholarships available for veterans and their families
- A comprehensive list can be found in the “Resources Guide”
- Idaho Armed Forces Scholarship

GI Bill/Post 9/11 Benefits

- GI Bill benefits typically cover the cost of tuition and fees. Depending on the type of Bill, students may be eligible for book and living expenses stipend
Preparation Resources for Cecil

- **Veterans Upward Bound: TRIO Program**
  - Veterans Upward Bound is one of several TRIO programs and is designed to help veterans prepare for and succeed in post-secondary education
    - Free assessments
    - Career Planning
    - Tutoring services
    - Study skills preparation
Additional Resources for Cecil: VR&E

**Veteran Vocational Rehabilitation Program (VR&E)**
The VR&E process is designed to assist Veterans with service-connected disabilities to obtain suitable employment and/or achieve independent living goals.

- Job training & Education
- Employment accommodations
- Job seeking skills coaching
Veteran Services Centers

Each state school has a veteran service office or representative that assists veteran students with benefit processing and connect them with appropriate resources. In addition, the Idaho Division of Veteran Services provides a comprehensive list of resources for veterans locally in their site.

Boise State University
College of Southern Idaho
College of Eastern Idaho
College of Western Idaho

Idaho State University
Lewis-Clark State College
North Idaho College
University of Idaho
Traditional Rural Student: Otto.  

Student Scenario 3

Age: 18

Family/Living Situation: Currently living with immediate family, which includes parents and several siblings. Otto is the oldest child.

Professional Experience: Otto has worked in the food industry during high school. He does not want to stay in it after he graduates.

Education Experience: Otto is graduating from high school this year. He knows he will need to work full-time, but he is hoping he can work while pursuing training or a certificate in an engineering or technical field.
Goals and Motivations:

- Otto is motivated to continue his education after high school given his strong skills and interest in the engineering/technical field.
- His family has talked about sending him to a 4-year institution, but there is only a community college nearby and he and his family don’t think they could afford a 4-year institution anyway.
- He is happy to stay in his hometown, work, support and remain connected to his family, but he knows doing so limits his choices. He would like to earn a certificate to make his family proud and expand his employment options, but he is not willing to burden his family by doing so.
Personal Resources

- **Technological:**
  - Otto loves computers, electronics, and coding. He is extremely skilled in this area.

- **Financial:**
  - He will likely remain living at home for financial reasons after finishing high school. He would like to get a better job, save up money, and eventually move out.

- **Informational:**
  - Otto understands the pressure and reasoning to get a traditional college degree, but he is more interested in immediately pursuing his passion and skills in the engineering/technology field.
  - He knows there are good technical jobs, and he knows he needs specific training through a program to get one -- but he's unsure what those programs require and cost or which programs are accessible to him at the nearby community college.
Helping Otto: Resources

Otto is a very fast learner but has no academic experience at the post-secondary level. He is not worried about being unprepared for a certificate program; instead, he is more interested in completing something quickly and without too much expense.

He has heard good things about the local community college in the area but isn't sure what he needs to do to attend classes there.
Preparation for Otto: Explore Options

Informational

Otto is unsure about his career or educational options.

- Take the time to explore possible career options
  - Idaho Career & Technical Education
  - Next Steps Idaho site
  - FutureFindr
  - Other Interest and Value Quizzes
Perception of Academic Preparation:

“Research into career counseling and high school mindset has shown that high-achieving rural students are more likely than [their] urban and suburban counterparts to assume that they are underprepared for college, despite having done well in high school and on standardized tests, such as the ACT. One key driver of this mismatch is the lack of peer and community role models that have attended college.”

TRIO program

Mentorship program: Gear up

Otto would like to keep the cost of his education as low as possible and does not want to add an additional burden to his family. As a high school senior, he may be eligible for the following opportunities:

Scholarships

- Idaho Resident Scholarships
- Idaho has a list online of state scholarships for all types of students
- Private scholarships
- National Scholarships
Funding Opportunities for Otto

- **Career & Technical Education Scholarships (CTE)**
  - Otto is interested in pursuing something technical or in the STEM field. Idaho offers a variety of [CTE scholarships](#) to encourage students to pursue technical training.

- **Work-study**
  - Otto may be able to take advantage of the work-study program which allows him to work on-campus and earn tax-free wages while enrolled in school.

- **Grants**
  - [Pell Grant](#)
  - [Field-specific grants](#)
    - STEM
  - [Private Sector Grants](#)
    - [Idaho Community Foundation](#)
What’s Next for Otto?

- Compare the cost:
  - [Idaho College & University Annual Sticker Prices](#)
- Plan a campus visit
- Talk to the high school guidance counselor
  - Counselors assist with college and financial aid applications
  - Assist with major exploration
  - Keeps an eye on application and scholarship deadlines