

Is Online College for You?

Answer 5 Questions to Find Out

BY ANNA HELHOSKI, NERDWALLET

Amelia Roberts, a nurse in Washington, D.C., knew she needed to return to college for a bachelor's degree if she wanted to win a care coordinator position at her hospital. But attending college on a campus wasn't a practical option for her.

"I was in the workforce, so traveling to a class in the evening wasn't going to work. Everything pointed to online university," Roberts says. She enrolled in a bachelor of science program in nursing online through Thomas Edison State University in New Jersey. She got the promotion.

Roberts found the independent, self-paced style of online learning suited her well.

Millions of college students enroll in online courses every year. Nearly a

third of all college students take at least one online course, and one in seven students take online courses exclusively, according to recent data from the Babson Survey Research Group.

But it's not for everyone. If you're considering an online degree program, ask yourself these five questions.

1. AM I SELF-MOTIVATED?

You need to be a self-starter to succeed in any classroom, but it's critical for online learning. Online degree seekers are often older than typical freshmen, and classes aren't always their top priority.

"The majority of our students are working adults with full-time jobs, children and other commitments outside of the classroom," says

Joe Chapman, director of student services for Arizona State University Online. "Attending in class on campus is not an option for them, and it's been several years since they last attended school. ... It can be daunting and scary for some people."

To thrive in an online setting, you'll need self-discipline. You'll also need a strategy to manage your time and energy to balance classwork with other responsibilities.

2. DO I HAVE THE RIGHT EQUIPMENT?

You can take a course online at any time and place — that's the primary appeal. Yet that doesn't mean you should be using your smartphone to do it, experts say.

"You may have a phone, an iPhone or an iPad and you can access our classes that way, but to be effective, you really should have a reliable computer," says Lynne M. Lander Fleisher, director of Clarion University Online.

You'll need a desktop or laptop and regular internet access to complete coursework online. You also may need to download software your school requires.

3. CAN I ADAPT TO LEARNING ONLINE?

Learning in an online setting may not be the best way for you to absorb information. If you're not a reader, then you probably won't enjoy online courses, which tend to require a lot of reading. You're unlikely to interact as much with your professor or peers in an online course. A solo learning style may not be a fit if you rely on communicating with others.

"Everyone learns differently, so the people who can learn better by reading or hearing have an advantage," says Megan Pederson, teaching specialist and online academic adviser for the University of Minnesota Crookston. "People who learn by doing tend not to enjoy the online experience."

4. IS THE SCHOOL I AM INTERESTED IN LEGITIMATE?

An online degree program's quality will vary by institution. Programs

offered by established, nonprofit public or private schools are usually safe bets. You should research the credentials of schools without a brick-and-mortar counterpart.

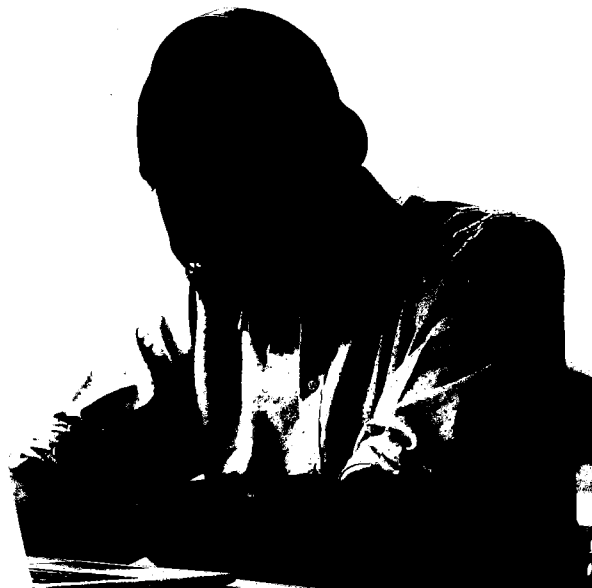
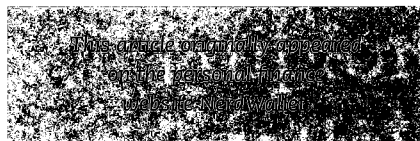
Start by finding top online colleges from "best of" lists by reputable publications. For an extra layer of quality control, ask the admissions department about accreditation, both institutional and program-specific.

5. HOW WILL I PAY?

If you can't afford to pay for your degree with savings and income, the financial aid process is the same as if you were attending a traditional college campus. You'll need to submit the Free Application for Federal Student Aid, or FAFSA. Then you'll receive a Student Aid Report detailing aid you qualify for.

The amount of aid you can get will depend on your enrollment status, dependency status and income. The rule of thumb is to accept any grants and scholarships, followed by work-study, before taking out a loan.

Schools that are accredited will offer financial aid. Be wary if your school does not offer federal financial aid or pushes its own loan programs. ■



ONLINE GRADUATE PROGRAMS GROWING IN POPULARITY

JESSICA LEVY, POST UNIVERSITY FOR USA TODAY NETWORK

A combination of factors is spurring the popularity of online graduate courses at U.S. universities: technological advances, the normalization of online interactions and an increase in demand from international students.

Mostly, though, universities are simply answering the call from their student population, which increasingly opts for the convenience and flexibility of getting a graduate degree online, some school officials say.

"If you just look across the higher education landscape, more and more universities — even big-brand universities like Syracuse, Georgia Tech, Purdue and Penn State — are offering their graduate programs online," says Jeremi Bauer, the dean of Post University's Malcolm Baldrige School of Business. Increasingly, universities are breaking with tradition and going virtual.

Founded in 1890, Post University still offers classes at its Waterbury, Connecticut, campus. But stepping foot onto that campus now is completely optional.

Educators say the online option isn't just for those who are trying to balance their careers with a degree program. It also makes sense for students who prefer the online teaching methodology, which tends to focus on practical applications that students can apply to their professional lives.

"Through the use of computer simulations, case studies and scenarios, students can experience actual situations found in the workplace. They put theory into practice," says Carolyn Shiffman, director of graduate programs at Post. And that high level of engagement means students don't need to sacrifice quality to take classes online.

Don't think you aren't going to have to work as hard as you would in a brick-and-mortar classroom.

"Going this route requires significant discipline on the part of the student, but the reward is well worth the sacrifice," says Bauer.