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ABSTRACT

Nontraditional education credits can be earned in many ways. Some methods of assessing learning for credit are objective, such as standardized texts; others are more objective, such as a review of life experiences. Options for earning a high school diploma without spending 4 years in a classroom are as follows: General Educational Development programs; skills demonstration through the National External Diploma Program; and correspondence and distance study. The college picture includes credit through classwork or experience and college degree programs. Adults can receive college credit for what they know by passing examinations and documenting experiential learning through credit: credit for prior college coursework; credit for noncollege courses; credit by examination, including five national testing programs, college and university credit-by-exam programs, and government institute proficiency exams; and credit for experience. Nontraditional students who choose to earn a college degree should evaluate colleges' nontraditional programs based on their accreditation, program features, residency requirements, and tuition and other expenses. (A resources section lists four organizations who can provide information on programs and describes nine publications/guides to nontraditional education. Sources for additional information on all options for earning credits are provided in the text.) (YLB)

Nontraditional Education: Alternative Ways To Earn Your Credentials

U.S. Department of Labor
Bureau of Labor Statistics

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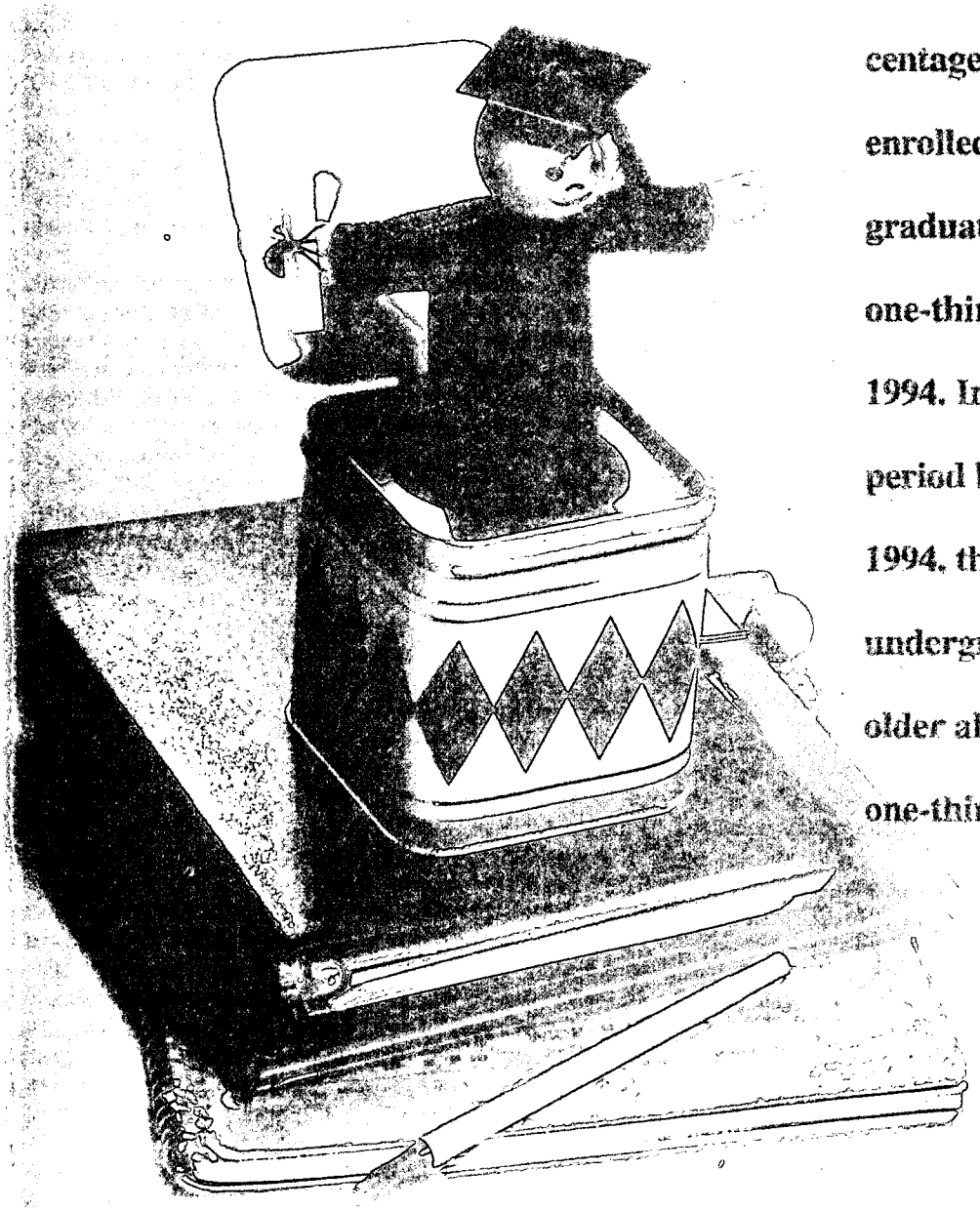
So, you think college is no place for adults?

Think again.



According to the U.S. Department of Education, the percentage of 25- to 34-year-olds enrolled as college undergraduates increased by nearly one-third between 1972 and 1994. In the even shorter period between 1976 and 1994, the percentage of undergraduates age 35 and older also increased by about one-third.

Nontraditional Education: Alternative Ways To Earn Your Credentials

by Kathleen Green

Students returning to school as adults bring more varied experience to their studies than do the teenagers who begin college shortly after graduating from high school. As a result, there are numerous programs for students with nontraditional learning curves. Hundreds of colleges and universities grant degrees to people who cannot attend classes at a regular campus or have already learned what the college is supposed to teach.

You can earn nontraditional education credits in many ways:

- Passing standardized exams,
- Demonstrating knowledge gained through experience,
- Completing campus-based coursework, and
- Taking courses off-campus.

Some methods of assessing learning for credit are objective, such as standardized tests. Others are more subjective, such as a review of life experiences.

With some help from four hypothetical characters—Alice, Vin, Lynette, and Jorge—this article describes nontraditional ways of earning educational credit. It begins by describing programs in which you can earn a high school diploma without spending 4 years in a classroom. The college picture is more complicated, so it is presented in two parts: one on gaining credit for what you know through course work or experience, and a second on college degree programs. The final section lists resources for locating more information. The steps you need to take to turn your educational dreams into a diploma or degree are outlined in the accompanying box, "Roadmap to a Degree."

Kathleen Green is a contributing editor to the *OOQ*, (202) 606-5717.

Earning High School Credit

People who were prevented from finishing high school as teenagers have several options if they want to do so as adults. Some major cities have back-to-school programs that allow adults to attend high school classes with current students. But the more practical alternatives for most adults are to take the General Educational Development (GED) tests or to earn a high school diploma by demonstrating their skills or taking correspondence classes.

Of course, these options do not match the experience of staying in high school and graduating with one's friends. But they are viable alternatives for adult learners committed to meeting and, often, continuing their educational goals.

GED Program

Alice quit high school her sophomore year and took a job to help support herself, her younger brother, and their newly widowed mother. Now an adult, she wants to earn her high school diploma—and then go on to college. Because her job as head cook and her family responsibilities keep her busy during the day, she plans to get a high school equivalency diploma. She will study for, and take, the GED tests. Every year, about half a million adults earn their high school credentials this way. A GED diploma is accepted in lieu of a high school one by more than 90 percent of employers, colleges, and universities, so it is a good choice for someone like Alice.

The GED testing program is sponsored by the American Council on Education and State and local education departments. It consists of examinations in five subject areas: Writing, science, mathematics, social studies, and literature and the arts. The tests also measure skills such as analytical ability, problem solving, reading comprehension, and ability to understand and apply information. Most of the questions are multiple choice; the writing test includes an essay section on a topic

of general interest.

Eligibility rules for taking the exams vary, but some States require that you must be at least 18. Tests are given in English, Spanish, and French. In addition to standard print, versions in large print, Braille, and audiocassette are also available. Total time allotted for the tests is 7½ hours.

The GED tests are not easy. About one-fourth of those who complete the exams every year do not pass. Passing scores are established by administering the tests to a sample of graduating high school seniors. The minimum standard score is set so that about one-third of graduating seniors would not pass the tests if they took them.

Because of the difficulty of the tests, people need to prepare themselves to take them. Often, they start by taking the Official GED Practice Tests, usually available through a local adult education center. Centers are listed in your phone book's blue pages under "Adult Education," "Continuing Education," or "GED." Adult education centers also have information about GED preparation classes and self-study materials. Classes are generally arranged to accommodate adults' work schedules. Study materials are available in libraries, schools, and bookstores, in addition to adult education centers. A television series, "GED on TV," is broadcast on many public television stations; call 1 (800) 354-9067 to find out which channel in your area carries it.

School districts, colleges, adult education centers, and community organizations have information about GED testing schedules and practice tests. For more information, contact them, your nearest GED testing center, or

GED Testing Service
One Dupont Circle, NW., Suite 250
Washington, DC 20036-1163
1 (800) 62-MY GED (626-9433)
(202) 939-9490.

Skills Demonstration

Adults who have acquired high school level skills through experience might be eligible for the National External Diploma Program. This alternative to the GED does not involve any direct instruction. Instead, adults seeking a high school diploma must demonstrate mastery of 65 competencies in 8 general areas: Communication; computation; occupational preparedness; and self, social, consumer, scientific, and technological awareness.

Mastery is shown through the completion of the tasks. For example, a participant could prove competency in computation by measuring a room for carpeting, figuring out the amount of carpet needed, and computing the cost.

Before being accepted for the program, adults undergo an evaluation. Tests taken at one of the program's offices measure reading, writing, and mathematics abilities. A take-home segment includes a self-assessment of current skills, an individual skill evaluation, and an occupational interest and aptitude test.

Adults accepted for the program have weekly meetings with an assessor. At the meeting, the assessor reviews the participant's work from the previous week. If the task has not been completed properly, the assessor explains the mistake. Participants continue to correct their errors until they master each competency. A high school diploma is awarded upon proven mastery of all 65 competencies.

Fourteen States and the District of Columbia now offer the External Diploma Program. For more information, contact

External Diploma Program
One Dupont Circle, NW, Suite 250
Washington, DC 20036-1193
(202) 939-9475.

Correspondence and Distance Study

Vin dropped out of high school during his junior year because his family's frequent moves made it difficult for him to continue his studies. He promised himself at the time he dropped out that he would someday finish the courses needed for his diploma. For people like Vin, who prefer to earn a traditional diploma in a nontraditional way, there are about a dozen accredited courses of study for earning a high school diploma by correspondence, or distance study. The programs are either privately run, affiliated with a university, or administered by a State education department.

Distance study diploma programs have no residency requirements, allowing students to continue their studies from almost any location. Depending on the course of study, students need not be enrolled full time and usually have more flexible schedules for finishing their work. Selection of courses ranges from vo-tech to college prep, and some programs place different emphasis on the types of diplomas offered. University affiliated schools, for example, allow qualified students to take college courses along with their high school ones. Students can then apply the college credits toward a degree at that university or transfer them to another institution.

Taking courses by distance study is often more challenging and time consuming than attending classes, especially for adults who have other obligations. Success depends on each student's motivation. Students usually do reading assignments on their own. Written exercises, which they complete and send to an instructor for grading, supplement their reading material.

A list of some accredited high schools that offer diplomas by distance study is available free from the Distance Education

Lynette, who previously took courses by independent study, prefers to earn credits by distance

study. She will focus on schools that have no residency requirement,

and Training Council, formerly known as the National Home Study Council. Request the "DETC Directory of Accredited Institutions" from

The Distance Education and Training Council
1601 18th Street, NW.
Washington, DC 20009-2529
(202) 234-5100.

Some publications profiling nontraditional college programs include addresses and descriptions of several high school correspondence ones. See the Resources section at the end of this article for more information.

Getting College Credit For What You Know

Adults can receive college credit for prior coursework, by passing examinations, and documenting experiential learning. With help from a college advisor, nontraditional students should assess their skills, establish their educational goals, and determine the number of college credits they might be eligible for.

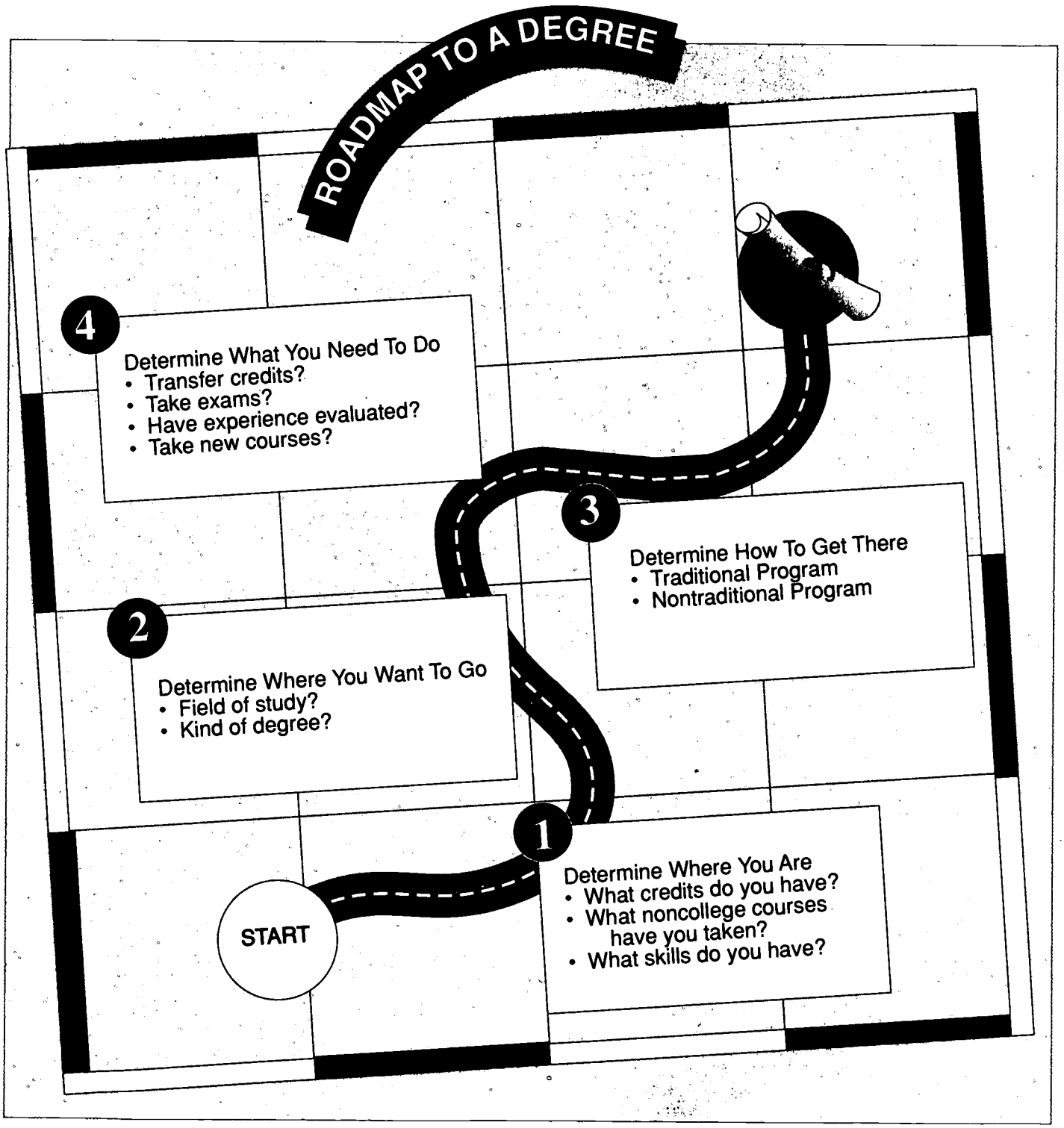
Even before you meet with a college advisor, you should collect all your school and training records. Then, make a list of all knowledge and abilities acquired through experience, no matter how irrelevant they seem to your chosen field. (*Earn College Credit for What You Know*, by Lois Lamdin, is a useful guide; ordering information is at the end of this section.) Next, determine your educational goals: What specific field do you wish to study? What kind of a degree do you want? Finally, determine how your past work fits into the field of study. Later on, you will evaluate educational programs to find one that's right for you.

People who have complex educational or experiential learning histories might want to have their learning evaluated by the Regents Credit Bank. The Credit Bank, operated by Regents College of the University of the State of New York, allows people to consolidate credits earned through college, experience, or other methods. Special assessments are available for Regents College enrollees whose knowledge in a specific field cannot be adequately evaluated by standardized exams. The fee for transcript evaluation and 1 year's registration is $225; subsequent updates are $105 annually. For more information, contact the Regents Credit Bank at

Regents College
7 Columbia Circle
Albany, NY 12203-5159
(518) 464-8500.

Credit For Prior College Coursework

When Lynette was in college during the 1970s, she attended several different schools and took a variety of courses. She did


ROADMAP TO A DEGREE
START
1
Determine Where You Are
• What credits do you have?
• What noncollege courses have you taken?
• What skills do you have?
2
Determine Where You Want To Go
• Field of study?
• Kind of degree?
3
Determine How To Get There
• Traditional Program
• Nontraditional Program
4
Determine What You Need To Do
• Transfer credits?
• Take exams?
• Have experience evaluated?
• Take new courses?

well in some classes and poorly in others. Now that she is a successful business owner and has more focus, Lynette thinks she should forget about her previous coursework and start from scratch. Instead, she should start from where she is.

Lynette should have all her transcripts sent to the colleges or universities of her choice and let an admissions officer determine which classes are applicable toward a degree. A few credits here and there may not seem like much, but they add up. Even if the subjects do not seem relevant to any major, they might be counted as elective credits toward a degree. And comparing the cost of transcripts with the cost of college courses, it makes sense to spend a few dollars per transcript for a chance to save hundreds, and perhaps thousands, of dollars in books and tuition.

Rules for transferring credits apply to all prior coursework at accredited colleges and universities, whether done on campus or off. Courses completed off campus, often called extended learning, include those available to students through independent study and correspondence. Many schools have extended learning programs; Brigham Young University, for example, offers more than 300 courses through its Department of Independent Study. One type of extended learning is distance learning, a form of correspondence study by technological means such as television, video and audio, CD-ROM, electronic mail, and computer tutorials. See the Resources section at the end of this article for more information about publications available from the National University Continuing Education Association.

Any previously earned college credits should be considered for transfer, no matter what the subject or the grade received. Many schools do not accept the transfer of courses graded below a C or ones taken more than a designated number of years ago. Some colleges and universities also have limits on the number of credits that can be transferred and applied toward a degree. But not all do. For example, Thomas Edison State College, New Jersey's State college for adults, accepts the transfer of all 120 hours of credit required for a baccalaureate degree—provided all the credits are transferred from regionally accredited schools, no more than 80 are at the junior college level, and the student's grades overall and in the field of study average out to C.

To assign credit for prior coursework, most schools require original transcripts. This means you must complete a form or send a written, signed request to have your transcripts released directly to a college or university. Once you have chosen the schools you want to apply to, contact the schools you attended before. Find out how much each transcript costs, and ask them to send your transcripts to the ones you are applying to. Write a letter that includes your name (and names used during attendance, if different) and dates of attendance, along with the names and addresses of the schools to which your transcripts should be sent. Include payment and mail to the registrar at the schools you have attended. The registrar's office will process your request and send an official transcript of your coursework to the colleges or universities you have designated.

Credit For Noncollege Courses

Colleges and universities are not the only ones that offer classes. Volunteer organizations and employers often provide formal training worth college credit. The American Council on Education has two programs that assess thousands of specific courses and make recommendations on the amount of college credit they are worth. Colleges and universities accept the recommendations or use them as guidelines.

One program evaluates educational courses sponsored by government agencies, business and industry, labor unions, and professional and voluntary organizations. It is the Program on Noncollegiate Sponsored Instruction (PONSI). Some of the training seminars Alice has participated in covered topics such as food preparation, kitchen safety, and nutrition. Although she has not yet earned her GED, Alice can earn college credit because of her completion of these formal job training seminars. The number of credits each seminar is worth does not hinge on Alice's current eligibility for college enrollment.

The other program evaluates courses offered by the Army, Navy, Air Force, Marines, Coast Guard, and Department of Defense. It is the Military Evaluations Program. Jorge has never attended college, but the engineering technology classes he completed as part of his military training are worth college credit. And as an Army veteran, Jorge is eligible for a service that takes the evaluations one step further. The Army/American Council on Education Registry Transcript System (AARTS) will provide Jorge with an individualized transcript of American Council on Education credit recommendations for all courses he completed, the military occupational specialties (MOS's) he held, and examinations he passed while in the Army. All Army and National Guard enlisted personnel and veterans who enlisted after October 1981 are eligible for the transcript. Similar services are being considered by the Navy and Marine Corps.

To obtain a free transcript, see your Army Education Center for a 5454R transcript request form. Include your name, Social Security number, basic active service date, and complete address where you want the transcript sent. Mail your request to

AARTS Operations Center
415 McPherson Ave.
Fort Leavenworth, KS 66027-1373.

Recommendations for PONSI are published in *The National Guide to Educational Credit for Training Programs*; military program recommendations are in *The Guide to the Evaluation of Educational Experiences in the Armed Forces.* See the Resources section at the end of this article for more information about these publications.

Former military personnel who took a foreign language course through the Defense Language Institute may request course transcripts by sending their name, Social Security number, course title, duration of the course, and graduation date to

Commandant, Defense Language Institute
Attn.: ATFL-DAA-AR
Transcripts
Presidio of Monterey
Monterey, CA 93944-5006.

Not all of Jorge's and Alice's courses have been assessed by the American Council on Education. Training courses that have no Council credit recommendation should still be assessed by an advisor at the schools they want to attend. Course descriptions, class notes, test scores, and other documentation may be helpful for comparing training courses to their college equivalents. An oral examination or other demonstration of competency might also be required.

There is no guarantee you will receive all the credits you are seeking—but you certainly won't if you make no attempt.

Credit By Examination

Standardized tests are the best known method of receiving college credit without taking courses. These exams are often taken by high school students seeking advanced placement for college, but they are also available to adult learners. Testing programs and colleges and universities offer exams in a number of subjects. Two U.S. Government institutes have foreign language exams for employees that also may be worth college credit.

It is important to understand that receiving a passing score on these exams does not mean you get college credit automatically. Each school determines which test results it will accept, minimum scores required, how scores are converted for credit, and the amount of credit, if any, to be assigned. Most colleges and universities accept the American Council on Education credit recommendations, published every other year in the 250-page *Guide to Educational Credit by Examination.* For more information, contact

The American Council on Education
Credit by Examination Program
One Dupont Circle, Suite 250
Washington, DC 20036-1193
(202) 939-9434.

Testing programs. You might know some of the five national testing programs by their acronyms or initials: CLEP, ACT PEP: RCE, DANTES, AP, and NOCTI.\(The meanings of these initialisms are explained below.) There is some overlap among programs; for example, four of them have introductory accounting exams. Since you will not be awarded credit more than once for a specific subject, you should carefully evaluate each program for the subject exams you wish to take. And before taking an exam, make sure you will be awarded credit by the college or university you plan to attend.

CLEP (College-Level Examination Program), administered by the College Board, is the most widely accepted of the national testing programs; more than 2,800 accredited schools award credit for passing exam scores. Each test takes 90 minutes, costs $42, and covers material taught in basic undergraduate courses. There are 5 general exams—English composition, humanities, college mathematics, natural sciences, and social sciences and history—and 29 subject exams. Most exams are entirely multiple choice, but English composition exams may include an essay section. For more information, contact

CLEP
P.O. Box 6600
Princeton, NJ 08541-6600
(609) 771-7865.

ACT PEP: RCE (American College Testing Proficiency Exam Program: Regents College Examinations) tests are given in 38 subjects within arts and sciences, business, education, and nursing. Each exam is recommended for either lower- or upper-level credit. Exams are 3 hours long, contain either objective or extended response questions, and are graded according to a standard score, letter grade, or pass/fail. Fees vary, depending on the subject and type of exam; multiple choice tests cost $45 to $80, and essay tests are $140. For more information or to request free study guides, contact

ACT PEP: Regents College Examinations
P.O. Box 4014
Iowa City, IA 52243
(319) 337-1387.

New York State residents must contact Regents College directly.

DANTES (Defense Activity for Nontraditional Education Support) standardized tests are developed by the Educational Testing Service for the Department of Defense. Originally

administered only to military personnel, the exams have been available to the public since 1983. About 50 subject tests cover business, mathematics, social science, physical science, humanities, foreign languages, and applied technology. Most of the tests consist entirely of multiple choice questions. Each test is $27; schools determine their own administering fees and testing schedules. For more information or to request free study sheets, contact

DANTES Program Office
Mail Stop 31-X
Educational Testing Service
Princeton, NJ 08541
1 (800) 257-9484.

The AP (Advanced Placement) Program is a cooperative effort between secondary schools and colleges and universities. AP exams are developed each year by committees of college and high school faculty appointed by the College Board and assisted by consultants from the Educational Testing Service. Subjects include arts and languages, natural sciences, computer science, social sciences, history, and mathematics. Most tests are 2 or 3 hours long and include both multiple choice and essay questions. Each exam is $72, with a $22 reduction available for qualified students in financial need. AP courses are available to help students prepare for exams, which are offered in the spring. For more information about the Advanced Placement Program, contact

Advanced Placement Services
P.O. Box 6671
Princeton, NJ 08541-6671
(609) 771-7300.

NOCTI (National Occupational Competency Testing Institute) assessments are designed for people like Alice, who have vocational-technical skills that cannot be evaluated by other tests. NOCTI assesses competency at two levels: Student/job ready and teacher/experienced worker. Standardized evaluations are available for occupations such as autobody repair, electronics, mechanical drafting, quantity food preparation, and upholstering. The tests consist of multiple choice questions and a performance component. Costs range from $12.50 for student/job ready skill assessments for students to $150 for teacher/experienced workers for people in business and industry. Other services include workshops, customized assessments, and pretesting. For more information, contact

NOCTI
500 N. Bronson Ave.
Ferris State University

To become an engineer, he must have a bachelor's degree; but because he is accustomed to

hands-on learning, Jorge is interested in getting experience as he gains more technical skills.

experience for credit assessment. *Earn College Credit for What You Know*, by Lois Lamdin, discusses how to organize and present your experience, including creating a portfolio. It also has advice on career planning, skills and prior learning evaluation, choosing a college or university, and college survival for returning students, along with worksheets, study tips, and additional resources. The 256-page book is available for $21.50, plus $5 shipping and handling, from

The Council for Adult and Experiential Learning
243 S. Wabash Avenue, Suite 800
Chicago, IL 60604
(312) 922-5909.

Earning a College Degree

Nontraditional students often have work, family, and financial obligations that prevent them from quitting their jobs to attend school full time. Can they still meet their educational goals?

Yes.

More than 150 accredited colleges and universities have nontraditional bachelor's degree programs that require students to spend little or no time on campus; over 300 others have nontraditional campus-based degree programs. Some of those schools, as well as most junior and community colleges, offer associate's degrees nontraditionally. Each school with a nontraditional course of study determines its own rules for awarding credit for prior coursework, exams, or experience, as discussed previously. Most have charges on top of tuition for providing these special services.

Several publications profile nontraditional degree programs; see the Resources section at the end of this article for more information. To determine which school best fits your academic profile and educational goals, first list your criteria. Then, evaluate nontraditional programs based on their accreditation, features, residency requirements, and expenses. Once you have chosen several schools to explore further, write to them for more information. Detailed explanations of school policies should help you decide which ones you want to apply to.

Get beyond the printed word—especially the glowing words each school writes about itself. Check out the schools you are considering with higher education authorities, alumni, employers, family members, and friends. If possible, visit the campus to talk to students and instructors and sit in on a few classes, even if you will be completing most or all of your work off campus. Ask school officials questions about such things as enrollment numbers, graduation rate, faculty qualifications, and confusing details about the application process or

Alice wants to attend lectures but has an unpredictable schedule. Her best course of action will be to seek out

short residency programs that require students to attend seminars once or twice a semester.

academic policies. After you have thoroughly investigated each prospective college or university, you can make an informed decision about which is right for you.

Accreditation

Accreditation is a process colleges and universities submit to voluntarily for getting their credentials. An accredited school has been investigated and visited by teams of observers and has periodic inspections by a private accrediting agency. The initial review can take 2 years or more.

Regional agencies accredit entire schools, and professional agencies accredit either specialized schools or departments within schools. Although there are no national accrediting standards, not just any accreditation will do. Countless "accreditation associations" have been invented by schools, many of which have no academic programs and sell phony degrees, to accredit themselves. But 6 regional and about 80 professional accrediting associations in the United States are recognized by the U.S. Department of Education or the Commission on Recognition of Postsecondary Accreditation. When checking accreditation, these are the names to look for.

For more information about accreditation and accrediting agencies, contact
Institutional Participation Oversight Service
Accreditation and State Liaison Division
U.S. Department of Education
ROB 3, Room 3915
600 Independence Ave., SW
Washington, DC 20202-5244
(202) 708-7417.

Because accreditation is not mandatory, lack of accreditation does not necessarily mean a school or program is bad. Some schools choose not to apply for accreditation, are in the process of applying, or have educational methods too unconventional for an accrediting association's standards. For the nontraditional student, however, earning a degree from a college or university with recognized accreditation is an especially important consideration. Although nontraditional education is becoming more widely accepted, it is not yet mainstream. Employers skeptical of a degree earned in a nontraditional manner are likely to be even less accepting of one from an unaccredited school.

Program Features

Because nontraditional students have diverse educational objectives, nontraditional schools are diverse in what they offer. Some programs are geared toward helping students organize their scattered educational credits to get a degree as quickly as possible. Others cater to those who may have specific credits or experience but need assistance in completing requirements. Whatever your educational profile, you should look for a program that works with you in obtaining your educational goals.

A few nontraditional programs have special admissions policies for adult learners like Alice, who plan to earn their GED's but want to enroll in college in the meantime. Other features of nontraditional programs include individualized learning agreements, intensive academic counseling, cooperative learning and internship placement, and waiver of some prerequisites or other requirements—as well as college credit for prior coursework, examinations, and experiential learning, all discussed previously.

Lynette, whose primary goal is to finish her degree, wants to earn maximum credits for her business experience. She will look for programs that do not limit the number of credits awarded for equivalency exams and experiential learning. And since well documented proof of knowledge is essential for earning experiential learning credits, Lynette should make sure the program she chooses provides assistance to students submitting a portfolio.

Jorge, on the other hand, has more credits than he needs in certain areas and is willing to forego some. To become an engineer, he must have a bachelor's degree; but because he is accustomed to hands-on learning, Jorge is interested in getting experience as he gains more technical skills. He will concentrate on finding schools with strong cooperative education, supervised fieldwork, or internship programs.

Residency Requirements

Programs are sometimes deemed nontraditional because of their residency requirements. Many people think of residency for colleges and universities in terms of tuition, with in-State students paying less than out-of-State ones. Residency also may refer to where a student lives, either on or off campus, while attending school.

But in nontraditional education, residency usually refers to how much time students must spend on campus, regardless of whether they attend classes there. In some nontraditional programs, students need not ever step foot on campus. Others require only a very short residency, such as 1 day or a few weeks. Many schools have standard residency requirements of several semesters but schedule classes for evenings or weekends to accommodate working adults.

Lynette, who previously took courses by independent study, prefers to earn credits by distance study. She will focus on schools that have no residency requirement. Several colleges and universities have nonresident degree completion programs

for adults with some college credit. Under the direction of a faculty advisor, students devise a plan for earning their remaining credits. Methods for earning credits include independent study, distance learning, seminars, supervised fieldwork, and group study at arranged sites. Students may have to earn a certain number of credits through the degree-granting institution. But many programs allow students to take courses at accredited schools of their choice for transfer toward their degree.

Alice wants to attend lectures but has an unpredictable schedule. Her best course of action will be to seek out short residency programs that require students to attend seminars once or twice a semester. She can take courses that are televised and videotape them to watch when her schedule permits, with the seminars helping to ensure that she properly completes her coursework. Many colleges and universities with short residency requirements also permit students to earn some credits elsewhere, by whatever means the student chooses.

Some fields of study require classroom instruction. As Jorge will discover, few colleges and universities allow students to earn a bachelor's degree in engineering entirely through independent study. Nontraditional residency programs are designed to accommodate adults' daytime work schedules. Jorge should look for programs offering evening, weekend, summer, and accelerated courses.

Tuition and Other Expenses

The final decisions about which schools Alice, Jorge, and Lynette attend may hinge in large part on a single issue: Cost. And rising tuition is only part of the equation. Beginning with application fees and continuing through graduation fees, college expenses add up.

Traditional and nontraditional students have some expenses in common, such as the cost of books and other materials. Tuition might even be the same for some courses, especially for colleges and universities offering standard ones at unusual times. But for nontraditional programs, students may also pay fees for services such as credit or transcript review, evaluation, advisement, and portfolio assessment.

Students are also responsible for postage and handling or setup expenses for independent study courses, as well as for all examination and transcript fees for transferring credits. Usually, the more nontraditional the program, the more detailed the fees. Some schools charge a yearly enrollment fee rather than tuition for degree completion candidates who want their files to remain active.

Although tuition and fees might seem expensive, most educators tell you not to let money come between you and your educational goals. Talk to someone in the financial aid department of the school you plan to attend or check your library for publications about financial aid sources. The U.S. Department of Education publishes a guide to Federal aid programs such as Pell Grants, student loans, and work-study. To order the free 74-page booklet, *The Student Guide: Financial Aid from the U.S. Department of Education*, contact

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044
1 (800) 4FED-AID (433-3243).

Another pamphlet, *Money for Adult Students*, focuses on students over age 25. It provides suggestions on how and where to look for financial aid and what to think about in preparing for school financing. The 19-page guide is available for $2.95 from

Energeia Publishing, Inc.
P.O. Box 985
Salem, OR 97308-0985
(503) 362-1480.

Resources

Information on how to earn a high school diploma or college degree without following the usual routes is available from several organizations and in numerous publications. Information on nontraditional graduate degree programs, available for master's through doctoral level, though not discussed in this article, can usually be obtained from the same resources that detail bachelor's degree programs.

Organizations

Adult learners should always contact their local school system, community college, or university to learn about programs that are readily available. The following national organizations can also supply information.

American Council on Education
One Dupont Circle
Washington, DC 20036-1193
(202) 939-9300.

Within the American Council on Education, the Center for Adult Learning and Educational Credentials administers the National External Diploma Program, the GED Program, the Program on Noncollegiate Sponsored Instruction, the Credit by Examination Program, and the Military Evaluations Program.

Council for Adult and Experiential Learning

243 S. Wabash Avenue, Suite 800
Chicago, IL 60604
(312) 922-5909.

Distance Education and Training Council
1601 18th Street, NW.
Washington, DC 20009-2529
(202) 234-5100.

National University Continuing Education Association
One Dupont Circle, Suite 615
Washington, DC 20036
(202) 659-3130.

Publications

In addition to the resources available through organizations mentioned in the article, there are numerous guides to nontraditional education. Check your library's career and college reference section. Publications include the following.

Bear, John B. and Mariah P. Bear. *Bears' Guide to Earning College Degrees Non-Traditionally* (1995; updated annually), 336 pages. Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707; 1 (800) 841-BOOK (2665). Now in its 20th year, this 12th edition of *Bears' Guide* describes over 1,600 schools and separates the accredited from the unaccredited. Chapters include discussions on accreditation, nontraditional education, scholarships and financial aid, methods of earning credit, the Regents Credit Bank, alternative high school diploma and graduate degree programs, and diploma mills. Related books by the Bears include *College Degrees by Mail* and *Finding Money for College*. Both are also available from Ten Speed Press.

Thorson, Marcie Kisner. *Campus-Free College Degrees: Thorson's Guide to Accredited Distance Learning Degree Programs* (1996; updated biennially), 256 pages. Thorson Guides, P.O. Box 470886, Tulsa, OK 74147; 1 (800) 741-7771. A detailed guide to accredited high school diploma and college degree programs that require students to spend little or no time on campus. Also includes discussions about accreditation, addresses for State higher education agencies, alternative graduate degree programs, methods of earning credits, and the Regents Credit Bank.

In addition to the American Council on Education's *Guide to Educational Credit by Examination,* available directly from its Washington, DC., office, the Council has a number of publications available through Oryx Press, 4041 North Central Avenue, Suite 700, Phoenix, AZ 85012-3397; 1 (800) 279-ORYX (6799). They include the following.

- Burgess, William E. *The Oryx Guide to Distance Learning* (1994), 424 pages. Information about nearly 300 accredited institutions that offer over 1,500 courses through audiocassettes, audiographic conferences, electronic mail, videocassettes, broadcast television via local cable stations, computer tutorials, and online interaction via modem.
- Sullivan, Eugene. *The Adult Learner's Guide to Alternative and External Degree Programs* (1993), 228 pages. Descriptions of almost 300 nontraditional degree programs, including admission requirements, limits to credit awards, estimated average completion time for degrees, and percentage of bachelor's degree holders admitted to graduate school.
- *The 1994 Guide to the Evaluation of Educational Experiences in the Armed Services.* The three-volume set includes credit recommendations for courses offered by the Army, Army Reserve, and Army National Guard in volume 1 (624 pages); Navy in volume 2 (484 pages); and Air Force, Coast Guard, Department of Defense, and Marine Corps in volume 3 (356 pages).
- *The National Guide to Educational Credit for Training Programs, 1995 Edition* (1,120 pages). A publication of the Program on Noncollegiate Sponsored Instruction of the American Council on Education's Center for Adult Learning and Educational Credentials. Describes and gives credit recommendations for more than 2,000 high-quality educational programs conducted by businesses, labor unions, professional and voluntary associations, and government agencies.

The National University Continuing Education Association supports distance and extended learning programs through its membership institutions. Its Internet home page (http://www.nucea.edu) provides information and links to colleges and universities offering courses and degree programs. The Association also has developed two books that are available through Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; 1(800) 338-3282.

- *The Electronic University: A Guide to Distance Learning Programs* (1993), 256 pages. Profiles programs that deliver courses by satellite, cable and broadcast television, and computer. Also includes sections on how to make the most of distance learning and what services are provided by colleges to distance education students.
- *The Independent Study Catalog: A Guide to Over 10,000 Correspondence Courses* (1995), 320 pages. Describes courses and programs at over 100 colleges and universities, certificate and external degree programs, and indexes by subject.

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Washington, DC 20212

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