

Adult Learner

INSIDER

A Guide to Continuing Your Education



Exploring Careers and Training

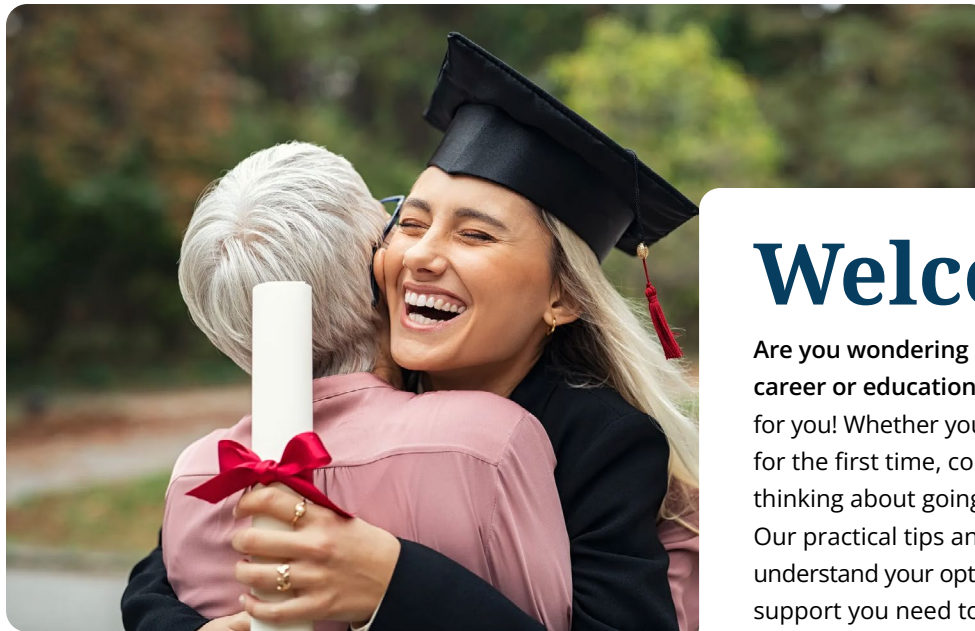


Considering College



Financial Aid Options

Granite Edvance, formerly the NHHEAF Network, is a 60-year-old nonprofit whose mission is to support NH students and families in navigating their education and career pathways. We offer college and career planning support at no cost, as well as scholarships, grants, and a private student loan. Learn more: GraniteEdvance.org



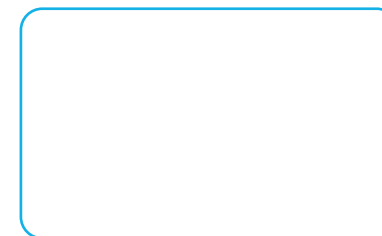
Welcome!

Are you wondering about the next step on your career or education pathway? Then this guide is for you! Whether you're entering the workforce for the first time, considering a career change, or thinking about going back to school, we can help. Our practical tips and expert advice will help you understand your options, make a plan, and find the support you need to reach your goals.



About Granite Edvance

Granite Edvance (formerly The NHHEAF Network) helps NH students prepare for college and careers. Our college and career planning team offers free workshops, presentations, and individual appointments, helping thousands of students every year. We make college and career planning as easy as possible so that students can reach their goals with confidence and excitement. We also work with school counselors, colleges, and community and business partners to reach as many students as we can. All NH students are welcome to use our free services!



What's Inside

This guide will walk you through what it means to be an adult learner and what options are available to you. We'll talk about exploring career pathways, navigating college admissions, paying for your education, and much more!

04 FINDING YOUR DIRECTION

Who Are Adult Learners?
Think About Career Options
Explore Pathways
Consider College

08 MAKING A PLAN

Create a Budget
Manage Your Time
Address Obstacles
Consider Online Options

12 PAYING FOR YOUR EDUCATION

The FAFSA
Types of Financial Aid
Grant and Loan Limits
Scholarships for Adult Learners
Private Loans
Additional Resources



Finding Your Direction

It's never too late to ask yourself what you want to do next.

Who Are Adult Learners?

Adult Learners are known by many names, including non-traditional students, adult students, returning students, mature learners, and many more! For the purpose of this publication, we are defining adult learners as people who can connect with one or more of these statements:

- They have completed high school and do not have immediate plans to further their education.
- They want to further their education but may have delayed their plans for financial or other reasons.
- They have started college as a traditional student, taken time off, and now want to continue school.
- They have not completed high school and need to complete graduation equivalency work so they can further their education or career.
- They're hoping to start a new career or find ways to advance in their current career.
- They have served in the military and now want to transition to a civilian career or continue their education.
- They have moved to the United States from another country and need to find a new career or complete schooling to work in their field here.



Think About Career Options

Before you take your next step, consider your destination.

ASSESS YOUR CURRENT CAREER

How do you feel when getting ready for work each day? Can you pay your bills and set aside money for the future on your current salary? Will you be able to grow in your current career or will you be doing the same thing five or 10 years from now? What are other pros and cons of staying in your current field?

TAKE AN APTITUDE TEST

Wondering what other jobs might be a good fit for you? Book an in-person or virtual **Career and Aptitude Exploration** appointment with Granite Edvance by visiting calendly.com/GraniteEdvance. Through a series of questions and fun quizzes, you'll learn what careers you might enjoy and be good at. You'll also learn what education or training is needed for those careers and find information on specific education programs and workforce data.

PUT IT ALL TOGETHER

You've done your homework. Now it's time to set your goals and figure out how to get there. We're here to help – book a virtual or in-person appointment today: calendly.com/GraniteEdvance!

DO YOUR RESEARCH

Once you have some ideas about careers, it's time to dig a little deeper. What is the outlook for these careers in NH and nationwide? What is the salary range? What education or training is needed? Here are some helpful resources:

- **New Hampshire Employment Security:** This state office has the latest data on jobs in NH and many tools for job seekers. Their services are for anyone, not just the unemployed. Visit the website nhes.nh.gov or visit one of the 12 NHWorks office locations around the state.
- **The U.S. Bureau of Labor Statistics' Occupational Outlook Handbook:** Look up any job in this database to find information on salaries, required education, growth rate, and more. Or you can search occupations by different categories. Visit bls.gov/ooh
- **NH-based trade associations:** Trade associations offer information on specific careers fields in the state. Here are some examples:
 - Healthcare: healthforcenh.org
 - Construction: ibuildnh.org or abcnhvt.org
 - Emergency services: nh.gov/safety/divisions/fstems

Explore Pathways

Learn about the different ways to advance in your field or start a whole new career.

ADULT EDUCATION CENTERS

The NH Bureau of Adult Education provides training and other services to help people gain academic and English language skills that will help them professionally and personally. There are adult education centers all over the state! Visit nhadulthood.org or ask at your local public school district. They can point you in the right direction.

APPRENTICESHIPNH

ApprenticeshipNH is a workforce training program of the Community College System of NH (CCSNH). They work with local employers to create apprenticeship programs that connect workers with careers. Apprenticeships are paid jobs where you learn important skills, work with a mentor, and receive extra training in a classroom. When you finish the program, you'll earn an industry credential that can help you in your career. Visit apprenticeshipnh.com

TRADE SCHOOLS AND CERTIFICATE PROGRAMS

A trade school prepares you for a specific job, usually through hands-on training. Examples include tractor-trailer schools, cosmetology schools, and healthcare training programs. There are many trade schools around New Hampshire. Do your research to find a program with a good reputation. Ask about the school's completion rate (how many students finish the program) and job placement rate. Visit trainingproviderresults.gov to search for approved trade schools in your area.

MICROCREDENTIAL PROGRAMS

Microcredentials are a new and exciting option for adult learners. Through these programs, you take a series of courses to earn a digital "badge" from an accredited university. This badge shows you have expertise in a field. Many of them are "stackable," meaning you can put them toward a full college degree. These programs can also be a good way to try out a career field or pathway without making a big commitment. The University of New Hampshire, Keene State College, Southern New Hampshire University, and NHTI-Concord's Community College all offer microcredential programs in many fields. If you're interested, set up an appointment with an admissions counselor.

COMMUNITY COLLEGE SYSTEM OF NH

No matter what you're interested in, community college is worth exploring. There are 12 community college locations around New Hampshire, and they offer more than 200 degree and certificate programs. One of the great things about the Community College System of New Hampshire is that there are so many options, from workforce training programs to two-year associate degrees, to "transfer pathways" — designed especially for students who may want to go on to earn a four-year college degree.

BACHELOR DEGREE PROGRAMS

A four-year Bachelor of Arts or Bachelor of Science degree requires a larger investment of your time and money but can open the door to many career opportunities. New Hampshire is home to three state universities (usnh.edu) and several other colleges and universities.

HIGH SCHOOL EQUIVALENCY PROGRAMS

Do you need to get your high school equivalency certificate (GED or HiSET) before you can take the next step toward your education or career goal? Visit the NH Bureau of Adult Education to find a school that offers high school equivalency training and apply to a program: nhadulthood.org.

Consider College

For some adult learners, the next step is a college degree. Maybe you started your degree and then life got in the way. Deciding to go back is a big step. Set yourself up for success with these tips:

CONSIDER YOUR OPTIONS

The choices available to you will be very different based on your needs, goals, and prior education. Here are some questions to think about:

- Which schools in the area have the degree I want? What are the online options for the degree I want?
- What is my budget? Which schools fit my budget?
- How far am I willing to travel for classes, labs, etc.?
- Which schools will accept the credits I've earned at other schools (if any)?
- Are there support services for students, including tutoring, mentoring, and career services?

GET ORGANIZED

Once you've chosen a school or a list of possible schools, find out what application materials they need. This will probably include transcripts from your high school and any postsecondary schools you've attended, and may also include letters of recommendation, test scores, and essays. A checklist of materials and dates can be helpful.

MEET WITH ADMISSIONS COUNSELORS

They can help you understand your options based on your unique situation and goals and answer any questions you have.

MAKE AN APPOINTMENT WITH US

No matter your situation, we can help you talk through your options and apply to college.



QUICK TIP

The College-Level Examination Program (CLEP)

This program allows you to earn college credit by taking exams on topics ranging from American government to chemistry so you can potentially save money and get your degree faster. There is a fee to take each exam, so it's only a good option if you know the material well. Visit clep.collegeboard.org for more information.

Applying for the first time?

If you're applying to a two-year or four-year school for the first time, check out our Admissions Insider at GraniteEdvance.org/resources. It's a comprehensive guide to the entire process!



Making a Plan

You’ve picked a destination.
Now it’s time to map your journey.

Create a Budget

A good budget can set you up for success as you pursue your dream.

Money is the fuel for your journey. To make sure you arrive at your destination, you’ll need a budget – but don’t worry, you don’t need a degree in finance to make one. Follow these steps to create a good financial plan.

LIST ALL YOUR EXPENSES

You’re excited to take the first steps to a new career or goal, but have you thought about all the costs? Along with the direct costs of a degree or training program, like tuition or fees, you may have indirect costs such as textbooks, equipment, transportation, childcare, and even food you have to buy on-the-go. Make a list of all the costs you can think of.

DO THE MATH

There are many helpful online budgeting tools and apps. You can also use a simple spreadsheet or even pencil and paper! The important thing is to

record all the money coming into your household and all the money going out, including the costs you listed above.

EXPLORE YOUR OPTIONS

Looking at the numbers in your budget can be difficult. There might be a gap between your expenses and your income. Now you’ll need to make some choices. Here are some ideas:

- **Lower some of your household costs.** Everyone’s spending habits are different, so only you know where you might be able to

FIND SUPPORT
See page 12 for information on additional ways to pay for your education.

save money. Can you eat out less? Cancel some subscriptions you’re not using? Shop for deals on things you buy frequently?

- **Lower your education costs.** You probably can’t lower the cost of your tuition, but there are ways to save on indirect costs. Rent or borrow textbooks instead of buying them. Find a friend to carpool to class with. Trade childcare with friends or neighbors.
- **Check your credit report and find out your credit score.** A higher credit score may help you get a lower interest rate on any private student loans you take out, which can help you save money in other areas. Improving your credit score may even help you land your dream job. Many employers consider a job applicant’s credit

score and credit history in hiring decisions. Visit [ftc.gov](https://www.ftc.gov) for helpful hints to improve your credit and for advice on how to avoid credit repair scams as well as other scams targeting students, job seekers, and more. The [ftc.gov](https://www.ftc.gov) website also gives instructions for how to receive a copy of your credit report free of charge.

- **Slow down if needed.** Sometimes, after taking a look at your budget, you might decide you have to delay your plans. That can be disappointing, but it’s better to wait a little than have to quit because of money. If you decide you need to wait, though, it’s **very** important to make a plan you can stick with and stay motivated. Put dates in your calendar for next year. Tell your friends about your plans. And most important, start saving a little bit of money each week.

Manage Your Time

Budgets aren’t just for money. Adult learners also need to budget their time. Going back to school or taking part in a training program can be a serious time commitment. Here are some tips for staying on top of your schedule:

KNOW WHAT TO EXPECT

Make an appointment with the admissions counselor or director of the school or training program you’re considering. Ask them about the time commitment for classes, studying and homework, and other requirements such as lab time. Be sure to add in the time it will take you to get to class.

CHOOSE THE RIGHT TOOLS

Get more done faster by staying organized. Some people like to write everything in a notebook, while others prefer a fancy online tool or an app on their phone. Find something that

works for you and make yourself a good schedule and to-do list.

TAKE CARE OF YOURSELF

As your to-do list grows, you might be tempted to stay up too late or give up healthy habits like dinner with your family or daily exercise. But many times, these decisions will make things worse. You might “burn out,” meaning, you just can’t find the energy to do everything and want to quit. Make sure your schedule includes time for the things that are important to you and that keep you happy and healthy.



Address Obstacles

Be prepared for the challenges you may face along your journey.

If you've budgeted your money and time, you're well on your way to success! But don't forget to think about common obstacles that may come up along the way.

LEARNING CHALLENGES

If you're an adult learner with a disability, it's important to know your rights. Check with the disability/accessibility services office at the school you're planning to attend. Need more information? Get a copy of our **Accessibility Insider** at GraniteEdvance.org/resources.

LANGUAGE CHALLENGES

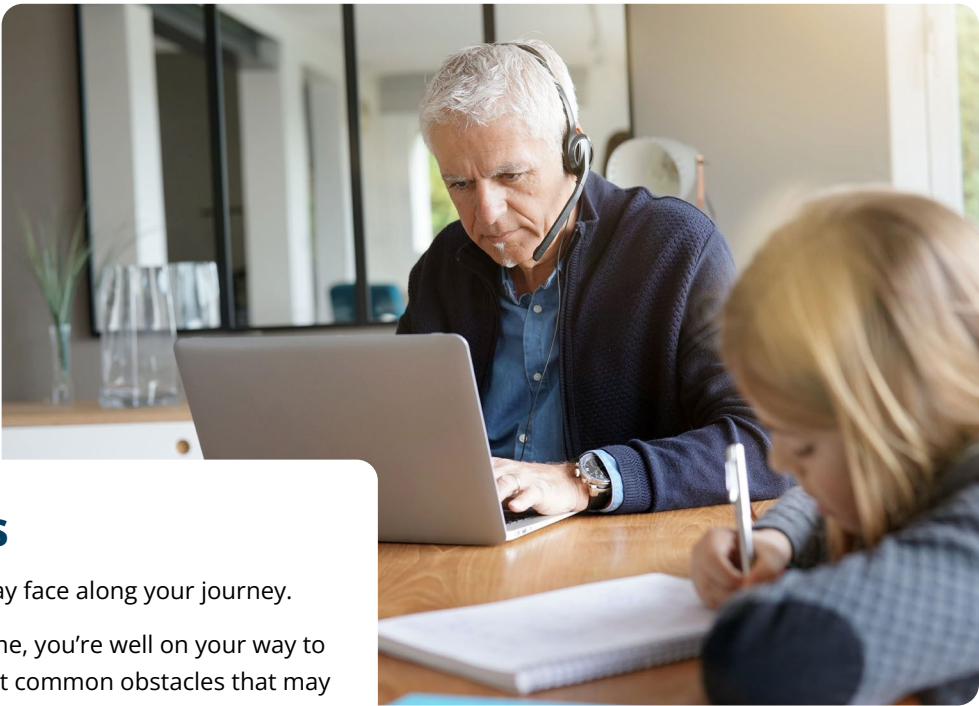
If English isn't your first language, you probably already know you will have to work harder than your English-speaking peers. How will you know if you are ready? Some degree programs will require you to pass an English test before you can enter the program. Visit your local adult education center first. They can test your skills for free, provide language training, and help you set goals.

TRANSPORTATION CHALLENGES

If you don't have a car or don't have the money to commute to school, online classes may be a good option for you. Many degree and certificate programs offer online options. The UNH College of Professional Studies (formerly Granite State College) and Southern New Hampshire University both offer numerous online degree options.

FAMILY CHALLENGES

As an adult learner, you may also have family responsibilities to think about as you plan for a new career. Be sure to talk with your family members about your plans and ask them about their feelings and needs. And if you don't have a strong support network, look for a family resource center in your area. For parents attending school, some colleges may have programs that offer childcare during classtime.



Consider Online Learning

Online classes have many benefits, as well as some downsides. Here are some questions to ask yourself if you're trying to decide between traditional and online classes:

- **What's my learning style?** If you're a visual learner who enjoys reading, you might thrive in an online classroom. If you're more of a hands-on learner who loves group discussions, you might find in-person classes more enjoyable.
- **Do I work better independently or in a group?** If you like working at your own pace your own way, online classes might suit you. If you like to get a lot of guidance from your teacher and collaboration with your classmates, you might prefer in-person classes.
- **Am I good at managing my time?** Time management is probably one of the most important skills for online learners. Many online classes don't take place at a set time during the week. You have to find the time to do the work. If that sounds difficult for you, you might do better in person.



RONA PLAYDA
Granite Edvance Scholarship Recipient

To reach her goals, this adult learner put her fears aside

Returning to school wasn't easy for Rona Playda. It had been 20 years since she started attending college back home in the Philippines, only to be forced to drop out due to finances.

"I still remember my first day in school and how scared I was," said Rona, a single parent who works full time as a licensed nursing assistant and takes care of her mom.

Though she was fearful she wouldn't be able to keep up with younger students, Rona still chose the modern field of cybersecurity.

"The field constantly evolves, so there are always opportunities to expand my knowledge and

develop new skills," she said. "I'm particularly interested in learning about advanced tools like artificial intelligence and cryptography."

In 2023, Rona received an Opportunity Scholarship from Granite Edvance (then the NHHEAF Network). The scholarship will help her reach her goal of creating a better future for herself and her children. She knows they're watching as she pursues her dream.

"I want to show an excellent example to my children that education is the key to success," she said.

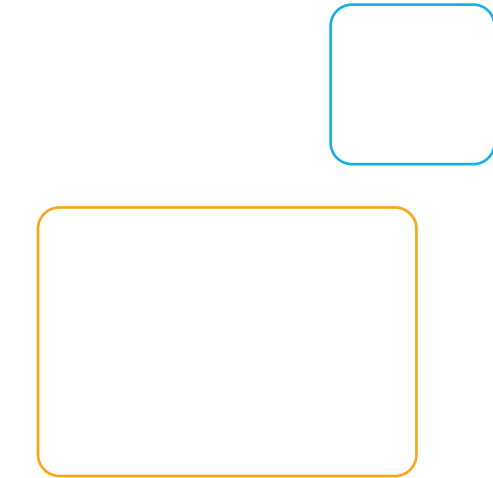


Paying for Your Education

Know the resources available to fund your future.

The FAFSA

Anyone who plans to enroll in school should apply for financial aid. This aid comes in different forms and amounts, and different schools have different forms and guidelines. Most students need to fill out the **Free Application for Federal Student Aid (FAFSA)** as the first step! The FAFSA is a very important form that opens the door to several types of financial aid, including need-based grants, federal loans, work-study opportunities, and even scholarships. Colleges also use it to award their own aid. Visit studentaid.gov to get started.



QUICK TIP

When should you file the FAFSA?

You don't need to wait until you are accepted or enrolled in a program to complete the FAFSA. And remember, by completing the FAFSA, you are applying for financial aid for one year. You'll need to reapply for each year you're in school. You can read more about eligibility criteria at studentaid.gov/understand-aid/eligibility/requirements.

Types of Financial Aid

GIFT AID

MERIT-BASED GIFT AID: This is awarded for hard work or certain abilities, or for being part of a certain group. Examples include academic scholarships, music scholarships, or scholarships for residents of your town. This aid does not need to be paid back.

NEED-BASED GIFT AID: This aid is based on financial need. You will find out how much need-based gift aid you can receive by filling out the FAFSA. The federal government provides need-based gift aid in the form of Pell Grants. Many colleges also offer their own need-based gift aid. This aid does not need to be paid back.

SELF-HELP AID

FEDERAL STUDENT LOANS: Every student who files the FAFSA can receive a loan through the federal government. These loans must be paid back.

WORK-STUDY: Through this program, you can earn money for college through an on-campus job. This program is only for students with financial need.

PRIVATE STUDENT LOANS: Private loans can help you bridge the gap between your college costs and other types of aid. They must be paid back.

Grant and Loan Limits

If you've been enrolled in college in the past, it's important to know that there are limits to the amount of Pell Grant funds, Federal Supplemental Education Opportunity Grants (FSEOG), and federal loans you may receive. Go to your Student Aid Account Dashboard at [Studentaid.gov](https://studentaid.gov) to see the amounts of grants and loans that you may have already used so you can calculate what may still be available to you.

PELL GRANT LIFETIME ELIGIBILITY

According to federal law, you may receive no more than the equivalent of six years of Pell Grant funding. The Department of Education keeps track of your available Pell balance by adding together the percentages of Pell Grants that you received for each award year. Students who are pursuing graduate degrees are not eligible for Pell Grants.

FEDERAL DIRECT STUDENT LOAN LIMITS

Your school determines the loan type(s), if any, and the actual loan amount you are eligible to receive each academic year, and there are annual loan limits and aggregate loan limits set by the Federal Government. So, if you started school before and are going back after a break, be sure to determine if you are a dependent or independent

FINANCIAL AID INSIDER
For much more information on financial aid, check out our Financial Aid Insider at GraniteEdvance.org/resources.

student now, and how much you may have used in student loans in the past, so you can plan wisely.

For instance, the aggregate loan limit in 2024 for an independent student pursuing their first bachelor's degree is \$57,500. The school can access your grant and loan history, and tell you any amounts available to you.

Scholarships for Adult Learners

Most scholarship providers do not set age limits for their applicants, but there are also many scholarships that are specific to adult learners. Using a scholarship search engine can help filter the list to scholarships that best suit you. Try one or more of these to get you started:

- [fastweb.com](https://www.fastweb.com)
- collegeboard.org
- goingmerry.com
- scholarships.com
- petersons.com
- collegetoolkit.com

Your best bet is to narrow your focus and search for grants and scholarships geared towards adult learners. Many programs target specific sections of the population, such as veterans, women, minorities, and students with disabilities. Other scholarships are geared toward certain careers.

NEW HAMPSHIRE CHARITABLE FOUNDATION

The **New Hampshire Charitable Foundation (NHCF)** is the largest provider of publicly available scholarships in New Hampshire, awarding scholarships to students for professional certificates, licensure programs, apprenticeships, two- and four-year undergraduate degrees, and graduate school. Visit [NHCF.org](https://nhcf.org) to apply.

GRANITE EDVANCE SCHOLARSHIP

If you're a NH resident attending college or trade school at least half-time, you can apply for the annual **Granite Edvance Scholarship** (formerly the NHHEAF Network Scholarship). We've awarded hundreds of thousands of dollars in scholarships to NH students! Visit GraniteEdvance.org/ge-scholarship for more information.



Private Loans

If you need more money after making a budget that includes income, savings, grants, scholarships, and federal loans, you may want to consider a private student loan. Private student loans are commonly offered by banks, credit unions, or nonprofits like Granite Edvance. You'll need to pay the loan back, plus interest, after you leave school. Most student loans offer deferment, which means you don't pay it while you're in school. Only borrow what you need, and make sure to educate yourself on details like rates and conditions. Need help reviewing your options? Make an appointment with us.

GRANITE EDVANCE PRIVATE LOANS*

As part of our commitment to helping NH students of all ages and backgrounds find and fund their futures, Granite Edvance offers a private student loan product that features competitive rates, with multiple repayment options. Visit GraniteEdvance.org/loans to learn more.

*Granite Edvance Student Loans may be made by Granite Edvance or Bank of Lake Mills, member FDIC.

Additional Resources

EMPLOYER-PAID EDUCATION ASSISTANCE

Did you know that many companies will help their employees grow their skills by paying for additional training? Ask your Human Resources department about tuition assistance programs. Even if your company doesn't have a program in place, they might be willing to help you pay for school if you ask.

SUPPORT FOR ENTREPRENEURS

Maybe your career goal is to open your own business. In that case, you'll have some different questions to ask yourself and a different pathway to pursue. The NH district office of the U.S. Small Business Administration is a good place to start. Services include funding programs, counseling, and connections to partner organizations and other community groups to help you succeed. Visit sba.gov/district/new-hampshire to learn more or schedule an in-person appointment. You can also call the office at (603) 225-1400.

Don't forget to think about what skills you might need to start a successful business! See the Explore Pathways section on **page 6** to find a good fit for filling in your skills.

RESOURCES FOR MILITARY

If you're a current or former member of the U.S. Military, you may qualify for one or more education-related programs or benefits. Visit the education and training page on the U.S. Department of Veteran Affairs website at va.gov/education.

According to NH law, active members of the New Hampshire National Guard may take courses tuition-free at colleges in the Community College System of New Hampshire or the University System of New Hampshire. They can also transfer this benefit to their spouses. Apply through the U.S. Department of Veteran Affairs website at va.gov.

Southern New Hampshire University offers discounts for U.S. Active Duty, National Guard and Selected Reserve

and spouses of those on active duty. Visit SNHU.edu for more information.

Military training can also translate into college credit or industry certifications. For example, soldiers that go through training to become drivers can often test out of some of the requirements for a commercial driver's license.

ASSISTANCE FOR INCOME-QUALIFIED STUDENTS

WorkNowNH is a free state program for individuals enrolled in Medicaid, Expanded Medicaid, TANF, OR SNAP. It offers up to \$6,500 in tuition payments per year for two years, as well as additional assistance with book fees, travel costs, and child care registration fees. Recipients also have access to employment services including job placement and on-the-job training programs. The program is one of many resources offered through the New Hampshire Department of Employment Security. Visit nhes.nh.gov for more information.



How We Can Help

Granite Edvance is here for you through the entire college and career planning process. Our public presentations, resources, and one-on-one appointments have helped thousands of New Hampshire students and families.



I want to show an excellent example to my children that education is the key to success."

- Rona Playda
ADULT LEARNER & GRANITE EDVANCE
OPPORTUNITY SCHOLARSHIP RECIPIENT

Visit our website to find college and career resources, publications, upcoming events, and more.



GraniteEdvance.org



Granite Edvance, formerly the NHHEAF Network, is a 60-year-old nonprofit whose mission is to support NH students and families in navigating their education and career pathways. We offer college and career planning support at no cost, as well as scholarships, grants, and a private student loan.

GraniteEdvance.org

(603) 225-6612

3 Barrell Court,
Concord NH, 03301