



# Tip Sheet for Adult Learners

Adult learners face unique opportunities and challenges in their quest to obtain postsecondary education. This tip sheet is designed to help adult learners with some of the pressing questions they have while contemplating whether or not they can enroll in school.

## Question

## Answer

**1. I have never been to college before and I don't know how I am going to pay for everything. Where do I start?**

The first step is to complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). This will allow the school of your choice to determine how much assistance they can provide. This is also a great time to start making a budget. There are budget tools at <http://www.finaid.org/educators/pj/studentbudgets.phtml> that can help you start this important step of the college planning process.

You should also contact the financial aid offices at the schools you are considering for more information about available aid, applications, and deadlines.

**2. I was recently laid off from my job and am looking at going back to school for retraining. Are there any resources available?**

Yes, there are resources available. There is a question on the FAFSA about whether or not you are a dislocated worker. If you meet the criteria, answer this question "Yes." Also, you should locate the office that administers the Workforce Investment Act (WIA) Dislocated Worker Program in your city and/or state. The office is different in every state; however, places like Job Service and Job Source could be potential participants. The WIA Program can help pay for tuition, fees, books, and other expenses.

**3. My student loans are currently in default. How can I go back to school and receive financial aid?**

You should contact the holder(s) of your student loans. If you do not know who the holder(s) of your loans are, or you do not have their contact information, log into [www.nslds.ed.gov](http://www.nslds.ed.gov). You will be able to see who holds your loans and who you need to contact about setting up payment arrangements to return your loans to good standing. Unless the outstanding loan amount is paid in full, it takes six to nine months to return defaulted student loans to good standing and regain eligibility for federal financial aid. Another option is to consolidate your student loans with Federal Direct Student Loans (Direct Loans) at [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov).

If you want to attend school while restoring your loans to repayment status, you will need to check with your school to see if it will set up a payment plan for you. Each school is different and so you need to check on this before enrolling to know your options. You should also apply for any scholarships that are available. You can find more information about returning your student loans to good standing, visit <http://www.finaid.org/loans/rehabilitation.phtml> and <http://www2.ed.gov/offices/OSFAP/DCS/index.html>.

**4. I am going through foreclosure on my home. How will this affect my ability to receive a student loan?**

As long as you file the FAFSA and meet all applicable eligibility criteria, you will be able to receive a Stafford Loan. Your credit is not considered when you apply for a Direct Subsidized or Unsubsidized Loan.

## Question

## Answer

**5. I am a single parent and have children. I can't afford daycare to attend school – how can I make this work?**

Some schools have daycare facilities available on-campus for their students. Check on this while you are going through the admissions process to see if you need to get on a waitlist. You might also want to consider taking on-line courses that allow you the flexibility to take courses without leaving your home. Some states also have agencies that will help cover the cost of daycare during the hours you are in class. It is best that you check with your school to see what kind of resources might be available to you. Talk with the financial aid office about having dependent care expenses (including daycare costs) added to your budget so financial aid can help cover the cost.

**6. I do not have any means of transportation to attend school – how can I make this work?**

Depending on the size of the school and the city where it is located, you might be able to use public transportation. There are also programs available in some states that will help provide gas money to students. Another option is the availability of taking on-line coursework. The budget used to calculate your eligibility for financial aid will include an allowance for transportation if you are enrolled at least half time.

**7. I am having a difficult time paying rent. Are there any programs that can help me pay my rent?**

Check with your local housing authority for low income housing options and the availability of Section 8 housing vouchers. There is also some good information on [www.hud.gov](http://www.hud.gov) regarding resources for housing. Some campuses also provide resident halls or family housing which might be more affordable than off-campus housing. Your financial aid budget includes an allowance for housing, so your aid can also be used to help pay rent.

**8. Computers are a problem for me. I'm not good with computers and I don't have one at home. Most of my financial aid forms require me to use a computer. What should I do?**

If you don't have a computer, go to your local library. It probably has one with Internet access you can use for free. If you are unfamiliar with using the internet there are many websites that can help you, including <http://www.gcflernfree.org/internet>. This website helps you with computer, internet and software basics. Don't be afraid of computers. They are really hard to break. Don't be afraid to ask for help, especially from the younger generation. They tend to be very good at using computers.

**9. My (last year's) income tax return shows that I made more money than what I will be making if I go to school. Can my current income be used to determine my financial aid?**

If your income will be reduced when you start school, you should contact your financial aid office right away. They may ask you for documentation of the change in your income to project your financial resources for either for the academic or calendar year. The financial aid office may use this information to recalculate your eligibility for financial aid.

**10. I have filed for bankruptcy or have bad credit. How will this affect my eligibility for financial aid?**

Bankruptcy does not impact your eligibility for financial aid. Federal financial aid programs like the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Perkins Loans, and Direct subsidized Stafford Loans are awarded based on financial need, not credit.