

Is online college for you? Answer five questions to find out

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In this Dec. 20, 2013, file photo, patrons of the Hernando, Miss., branch of First Regional Library system explore online college-level courses that can earn credit. Prospective students who want a college degree but can't attend a traditional campus may consider online college for its flexibility and independent learning style. But self-paced courses are not for everyone. (Stan Carroll/The Commercial Appeal via AP, File)

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's of science program in nursing online through Thomas Edison State University in New Jersey. Soon after Roberts got the promotion.

Roberts found the independent and 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 the most recent data available from Babson Survey Research Group, which conducts national surveys annually on online learning in the U.S.

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

1. ARE YOU 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 the 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, experts say.

2. DO YOU HAVE THE RIGHT EQUIPMENT?

You can take a course online at any time and place—that's its 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 access to Wi-Fi to complete coursework online. You may need to download software your school requires as well.

3. CAN YOU 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 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 University of Minnesota Crookston. "People who learn by doing tend not to enjoy the online experience."

4. IS THE SCHOOL YOU'RE 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, inquire about accreditation, both institutional and program-specific, with the admissions department.

5. HOW WILL YOU 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 on 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.

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