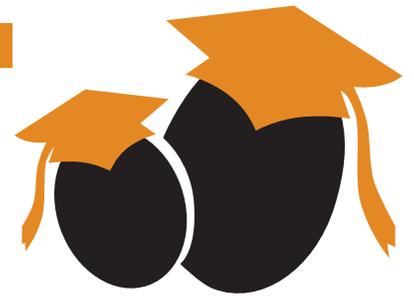


THE SINGLE PARENT'S RESOURCE FOR COLLEGE LIFE

SMART



SINGLE MOTHERS ACADEMIC RESOURCE TEAM

2010 EDITION

**HOW AM I GOING TO PAY FOR THIS?
JUGGLING THE COSTS OF COLLEGE AND KIDS!**

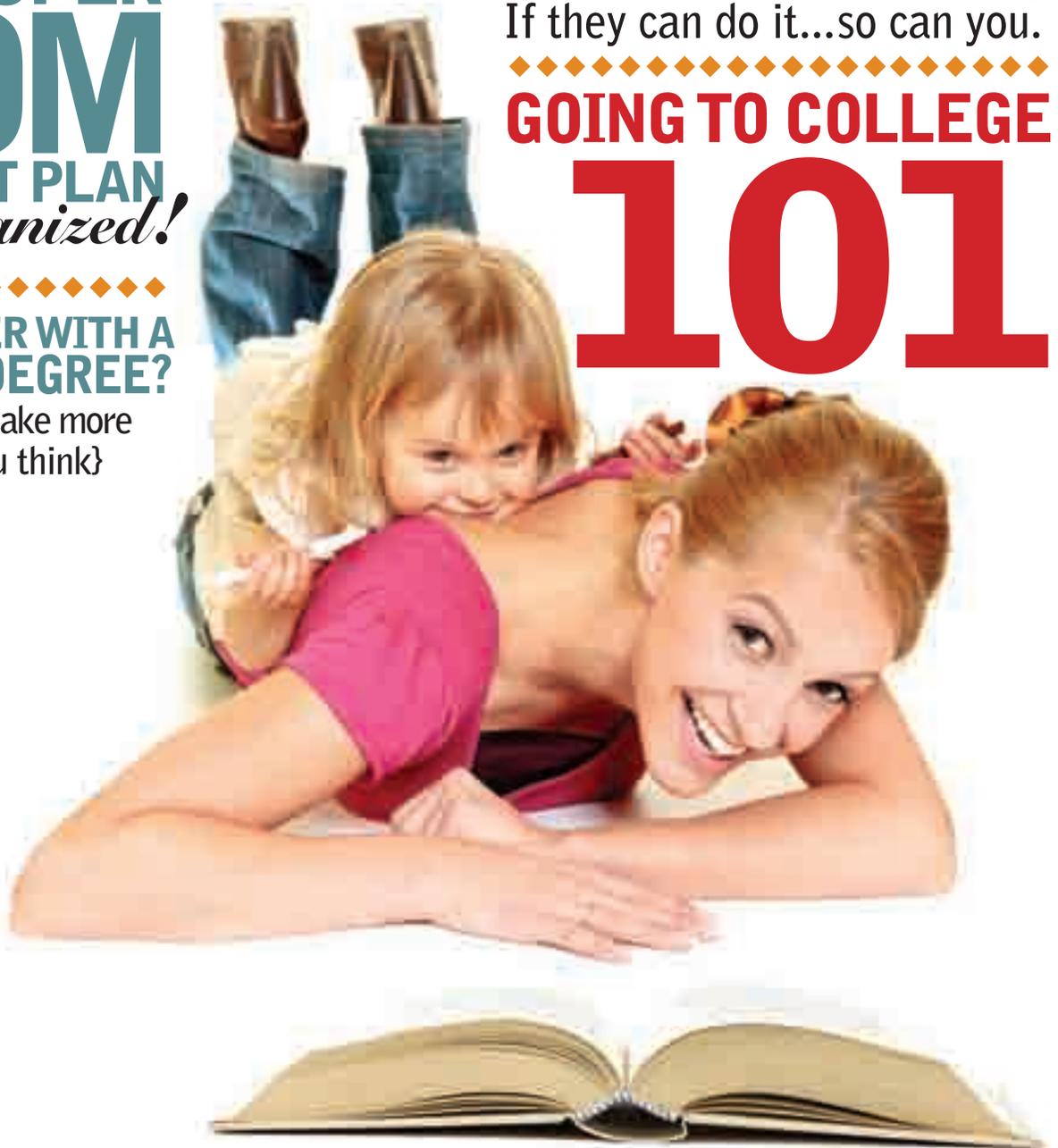
**THE SUPER
MOM**
STUDENT PLAN
Get Organized!

**WHY BOTHER WITH A
COLLEGE DEGREE?**
{Hint: You can make more
money than you think}

STUDENT PROFILES
If they can do it...so can you.

GOING TO COLLEGE

101



Inside...



4

The Super Mom Plan



6

College 101

Profiles of Student Mothers



8



10

Single-Parent Student Realities: Financial Aid



12

Online Courses: Are They Right for You?

OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION

Improving our future by degrees



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SMART

SINGLE MOTHERS ACADEMIC RESOURCE TEAM

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WOMEN'S FOUNDATION OF OKLAHOMA
OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION
GEAR UP

SMART identifies and advocates for pathways so that single-parent students can complete their college educations.

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Why get a college degree?

If you walk around a college campus, you may be surprised to find that many students are older than the traditional 18- to 22-year-olds. According to the Oklahoma State Regents for Higher Education, almost 35 percent of college students are 25 or older—that's 68,000 students! And what about single moms who are also college students?

Today, almost 30,000 Oklahoma women are raising their families while attending college!

So, why even think about college?

- You'll have the time to explore your interests, discover new areas of knowledge and set new goals.
- You'll learn how to learn—how to think critically, solve problems and develop new skills.
- You'll widen your circle of mentors and friends by meeting classmates, professors and people who are interested in the same subjects and careers that you are.
- It can take you out of a minimum-wage, entry-level job and into a good-paying career you enjoy.
Studies prove it: Continue your education, and you're likely to make more money and have a better life than people who don't go to college.
- You'll serve as a good role model for your children.



What a difference a DEGREE makes!

Associate or Bachelor's Degree	Hourly Wage	Moderate On-the-Job Experience	Hourly Wage
Accountant	\$22.67	Bank Teller	\$9.49
Computer Programmer	\$25.90	Data Entry Keyers.....	\$10.17
Pharmacist	\$38.48	Pharmacy Technician.....	\$10.77
Physical Therapist	\$30.64	Physical Therapist Aide	\$9.58
Education, Training & Library Occupation	\$17.26	Child Care Worker	\$7.05
Registered Nurse	\$22.69	Nursing Aide	\$8.84

Photo credits from top right to bottom left: Seminole State College and Oklahoma State University.

did you know? Someone with a bachelor's degree earns about 50 percent more than someone with just a high school diploma.

Source: The U.S. Census Bureau

You can find great information about careers at www.OKcollegestart.org and in the Occupational Outlook Handbook at www.bls.gov/oco. Source: Oklahoma Employment Outlook 2014



The Super Mom Plan

When you make the decision to go back to school, the hardest thing may not be the actual classes. What parents find most difficult is managing their time while trying to balance everything in their lives.

We're all going to have days when being a mom and a student collide with one another. But you can do it, **as do thousands of student parents each year in Oklahoma.** Your experiences as a parent are an incredible asset as you develop your plan to complete college. As a mom, you know how to manage your time, set priorities and multitask. Start now and develop your college plan!



Photo courtesy of Tulsa Community College.

DOING SOMETHING FOR YOURSELF IS GOOD FOR THE ENTIRE FAMILY.

Moms say they want to take college courses but do not feel it would be fair to their families. Going to college does not take away from your children nearly as much as it does to enrich their lives. It shows them that mom is a disciplined, intelligent adult who wants to improve her life as well as her family's circumstances. It also models good schooling behavior because your children see you studying and scheduling your time well.

BE YOUR OWN FINANCIAL AID EXPERT.

Grants, scholarships, loans and work-study programs are available for student moms, but you need to be a smart shopper! Fill out your Free Application for Financial Student Aid form (FAFSA) at the beginning of each year (this can be done before taxes are filed). Financial aid awards to student parents often include living expenses and child-care costs.

Before you accept any form of financial aid, it is critical that you meet with a campus financial aid counselor. Make this appointment as early as possible because they are very busy at the beginning of each semester.

Want to learn more about financial aid and fill out your FAFSA? Go to www.okhighered.org/adult-students.

SHARE YOUR SCHOOL SCHEDULE.

This is more than letting the family know when you are in class but also the time you need to—uninterrupted—write papers, study for exams and so forth.

Look at your weekly schedule. How long does it take to commute to school and child care? Which hours do you have to work? When are your classes? What days can you grocery shop? At what times can other adults help?

Next, find the holes in your schedule when you can study and have family time. These two activities should be just as important as all the others, but you have to make them a family priority.

GET EVERYONE READY FOR SCHOOL.

On weeknights, chaos often erupts as families look for backpacks, check homework and pack lunches. Adding a bedtime routine and seeking assistance from all your children can alleviate some of the stress. Have your children get their backpacks ready and place them by the front door at night while you lay out their clothes for the next day. Set a tone in your house where being ready for school is everyone's responsibility.



Photo courtesy of the University of Science and Arts of Oklahoma.

MEET OTHER STUDENT MOMS.

One of the great things about college is the friends you make. **You will not be the only student mom on campus.** It's important that you find other students completing their college goals as well as taking care of their families. Don't be shy. Find out which of your classmates also have children and see if your campus has a student parents' organization. If not, consider starting one yourself!



Photo courtesy of Oklahoma State University—Oklahoma City. Amanda Armstrong and Ana Arcivar, single parents.

INTRODUCE YOURSELF TO YOUR INSTRUCTORS.

The time to get to know your instructors is early in the semester and not when

you are struggling in their classes. Many professors are very familiar with balancing college life and raising children. Your instructor should have office hours, which are the times they leave open to meet with their students. Drop by, briefly introduce yourself and tell them why you are taking their classes. This lets the instructors know that you want to do well in their classes and maintain positive student-instructor relationships.

IDENTIFY CAREERS THAT INTEREST YOU.

Not all of us enter college knowing what we want to be when we “grow up.” But if you already know that you want to be a veterinary technician or an architect, then your degree plan should meet those goals. Let both your instructors and academic adviser know about your career aspirations and ask if career guidance is available on campus. A career services office can share information on how much a particular job pays, who is hiring and what sort of degrees these employers are seeking. They may also help with résumé writing, arranging interviews and hosting campus job fairs.

MEET WITH YOUR ACADEMIC ADVISER EACH SEMESTER.

Nothing is more frustrating for students than to discover they have gotten off-track on their degree plans. Most of us simply do not have the time or finances to take coursework that is not a part of our degree requirements. **One way to avoid these mistakes is to meet each semester with your academic adviser for a degree check.** A degree check is when your adviser checks the courses you’ve taken as well as those you plan to take to ensure you are on track for graduation. Your adviser can also assist if you are struggling in a class. Make sure to contact the adviser ahead of time for an appointment.

MAKE USE OF ACADEMIC SUPPORT SERVICES.

Your college or university wants to see you succeed, and they understand that all students need a little extra help once in a while. Tutoring, computer labs, library tours, study groups and developmental coursework are all there for you to take

advantage of, and it makes good sense to check these out early in the semester. If you are struggling with a course, speak to your academic adviser about campus support programs.



Photo courtesy of Rose State College.

TAKE YOUR FAMILY TO CAMPUS.

Your family probably wonders what your school day is like, especially if they have never been on a college campus. Give your kids a campus tour and include them in campus activities like homecoming, holiday events and free movie nights. Not only do they feel more included in mom’s exciting college adventure, but it also sends a message to your campus that many of their students are also raising families.



Photo courtesy of Single Mothers Academic Resource Team.

REMEMBER WHO YOU ARE.

You are college material. You are one of the thousands of Oklahoma moms who are completing their college educations. You can study for your Spanish test and wrangle kids at the same time. It won’t always be easy, but we promise you, it will be worth it.

When you receive your college degree, you’ll know what a Super Mom you are!

My Mom: The College Grad



Gwyn Weathers, 7th Grade

I’ve spent many years watching my mom go to college. When I was just two years old, she began taking classes, and six years later, she earned her degree. Even though she went to college so that she could get a better job, she also worked while she was in school.

I’ve learned how hard you have to work to accomplish your dreams. You have to study when you don’t want to, you have to go to all of your classes and you have to be responsible with your time and money.

I remember one time, when I was little, my mom took me to the huge library on campus. I left my shoe on a bookshelf somewhere, and we spent hours trying to find it. After a while, we gave up, and she carried me back to the car with her stack of books. In many ways, I feel like I was raised on campus, eating in the student union and even meeting some of my mom’s professors. I knew my mom was different because other moms didn’t go to college. They were stay-at-home moms or worked. But my mom’s job was being a college student.

When my mom had a paper due, she would get really involved in the research. We’d all have to help with dinner and housework. Sometimes it seemed like my mom was in her own little world, but it taught me that this was how you become an expert on something. My mom didn’t like all her classes, like statistics, but some of her courses fascinated her. It made me want to go to college to have the same experiences.

My mom put off her college plans when she had a family. Then, she decided it was her time to complete her goals. It taught me that every woman, no matter where she is in life, should still chase her dreams. And my mom learned that statistics and dirty dishes left in the sink will not actually kill anybody.

Gwyn’s mother, Erin Taylor, is the SMART Project coordinator and mother to five children.



college 101

Q Can you explain the different types of undergraduate degrees?

A Undergraduate degrees can only be awarded by a college or university. The following are types of degrees:

AAS/Associate in Applied Science: These are technical-occupational degrees that allow graduates to enter the work force in specialized fields such as automotive, child care, police sciences and allied health. To earn an AAS, you must complete at least 60 hours of approved coursework and graduate with an overall 2.0 grade point average (GPA). These degrees do not completely transfer into most bachelor degree programs.

AA/Associate in Art or AS/Associate in Science: These college degrees also require a minimum of 60 hours of approved coursework and an overall 2.0 GPA. At least 37 of these credit hours must be in general education (see below). The remaining 23 credit hours (minimum) focus on your chosen major.

BA/Bachelor in Arts or BS/Bachelor in Science or other specialized bachelor degrees: A bachelor degree typically requires four years of full-time student course load with a minimum of 120 credit hours completed and a graduation GPA of 2.0. These degrees are made up of three areas of study: general education requirements, coursework in your chosen major and elective courses.

The following are NOT college degrees:

Certificate: These are specialized courses, not an academic degree, but may be used toward requirements for a degree program.

Diploma: This is a formal document that recognizes your completion of study at an institution other than a public college or university.

Q How many credit hours are in a course?

A The average course is 3 credit hours although some are only 1 or 2 credit hours (such as labs). Therefore, if you need to complete 60 hours to graduate, you would take at least 20 courses. A full-time student usually takes 12 to 15 credit hours (4 to 5 classes) per semester.

Q I can't go to school full-time. Now what?

A You can attend college part-time, and many adult students make this choice. Taking fewer courses each semester means it will take you longer to complete your degree and may impact your financial aid.

Q What are general education courses?

A General education courses are required in all undergraduate degree programs. Their purpose is to expose you to a wide variety of courses that develop communication and math skills, national and global citizenship and appreciation for cultural diversity and heritage.

Some common general education courses include: English, U.S. history and government, math, science, psychology, foreign languages and art.

Transfer student?

More than 7,500 courses transfer among Oklahoma colleges and universities. Remember...

If you have an Associate in Science or Associate in Arts degree (two-year degrees) from an Oklahoma public college, you are guaranteed that this degree will satisfy all freshman- and sophomore-level general education requirements at a four-year public college.

If you transfer before completing a two-year degree, you will receive transfer credit for those general education credits that match those courses at the college to which you are transferring.



Photo courtesy of Oklahoma City Community College.

Find out if your courses transfer at:
OKCOURSETRANSFER.ORG



Q What's the difference between a community college and a university?

A Community colleges are two-year higher education institutions offering certificates and associate degrees as well as coursework that will transfer to a four-year institution. Oklahoma has 12 public community colleges.

Universities offer bachelor degrees as well as graduate degrees. A few universities do offer two-year degrees. There are 13 public universities in Oklahoma. *For a complete list of Oklahoma colleges and universities, please see the back cover.*



Q I did poorly in college years ago. Can I still go to school?

A A college or university can provide you with "academic forgiveness" options. These are procedures where you can recover from academic problems in ways that do not forever jeopardize your academic standing. During the admissions process, you may request an academic reprieve or renewal or the option to repeat courses.

Q What if I need more information?

A The State Regents help new and transfer students every day. There are three ways you can get more information:

- Visit okhighered.org – this is the Oklahoma State Regents for Higher Education's website.
- Call (405) 225-9100
- E-mail Erin Taylor at etaylor@osrhe.edu. Erin oversees the Course Equivalency Project and is a coordinator for SMART: Single Mothers Academic Resource Team.

What is Scholars for Excellence in Child Care?

The Scholars program provides scholarships to eligible child care providers to pursue a CDA credential, Certificate of Mastery, Director's Certificate of Completion, and/or an associate degree in child development or early childhood education.

Where are the classes offered?

Classes are available at your local technology center, community college and online.



For more information, visit www.okhighered.org/scholars



CareerAdvance Initiative Offers Training for Single Parents

Last fall, Arnetta Pollard was struggling to support her six children when she decided to join a program that would change her life.

Pollard enrolled in CareerAdvance—a nursing/health care training program offered to parents who have children enrolled in early child care programs. This pilot program, developed through the Community Action Project of Tulsa County (CAP), is for lower-income families at the Skelly and Disney Early Childhood Education Centers in Tulsa.

CareerAdvance opened its doors in August 2009 and has enrolled, to date, 15 people at various stages of completing their nursing training. The vision is for all participants to eventually become registered nurses, ensuring economic success for their families and helping fill a critical work force gap in the Tulsa economy. CAP believes that investing in a family's economic success will have not only a direct impact on families' quality of life but also influence children's educational choices and long-term economic prospects.

"This was an opportunity I could not pass up. I saw this as a chance to advance," said Pollard.

According to *Custodial Mothers and Fathers and Their Child Support: 2007*, released by the U.S. Census Bureau in November 2009, there are approximately 13.7 million single parents in the United States today, and those parents are responsible for raising 21.8 million children (approximately 26 percent of children under 21 in the United States today).

This program helps parents enter into a successful

career path that leads them to economic self-sufficiency and allows them to better provide for their children, said Monica Barczak,

director of the department running the program.

Pollard says she knows her situation is unique. She has two older adult children and two younger children. The older children watch the younger ones while she studies.

"Many times I study while they sleep," she said.



Arnetta Pollard with her daughter.

"There will be times when you want to give up, but if you have a support system, you can talk to them and stay in the program," said Pollard. "It also shows my kids there isn't anything you can't do."

Barczak said the program was designed with research-based strategies to provide a comprehensive support system for the parents.

"They have peer-partner meetings and have opportunities to help solve issues, talk about how things are going, learn work-readiness skills and learn what to expect in the health care field," she said.

General educational development, or GED, and English-as-a-second-language (ESL) classes also are available.

Participants receive incentive payments for high achievement and completion of certain portions of the program, Barczak said. A career coach checks with participants on their progress.

"The underlining hypothesis we're working on is stabilizing the family situation," Barczak said. "So much of that comes from the economic strength of the family."

"Our hope is there's less stress when more money is coming into the home, which will allow them to support the child's education better, helping parents reach their goals so the positive effects of that will accrue in their children as well."

When asked about giving advice to other single-parents contemplating the program, Pollard said, "Go for it. No matter how old you are, you can do this."

For more information about CareerAdvance, contact Micah Kordsmeier, project coordinator at (918) 382-3263.

"This was an opportunity I could not pass up."

National Guard, GI Bill Options for Some Students

Christi Venable wants to become a police officer one day, but for now, she is busy raising her daughter, Coryne, and attending Rose State College, where she is majoring in criminal justice.

Venable is also an active member of the National Guard and returned last year from a 12-month tour in Kuwait. One weekend a month and two weeks in the summer, Venable leaves home to fulfill her National Guard duties.

Like all student moms, Venable balances the multiple responsibilities in her life: being a mom, a college student and a soldier.

"Money and time are always tight," Venable confessed, "This is a working-class family." She attends college as well as pays for living expenses and child care by combining her National Guard Tuition Waiver and Pell Grants and taking out student loans.

Unsure she wanted to attend college, Venable signed up for the National Guard when she was just 17 years old. Unlike other high school students, her summers were spent at guard training camps. "Then, when I found out I was pregnant with Coryne," explained Venable, "I wanted her to have everything I didn't have as a kid." It was then that Venable decided she would enroll in college.

Her yearlong deployment to Kuwait meant that Coryne had to be raised by her father and grandmother. In the upcoming year, Venable may be deployed again. "I'm a

little scared because you don't know if you'll come back, but the money is really good when you're deployed."

Nonetheless, a deployment means more time away from her daughter and delays her graduation date.

Venable's days are hectic between classes, taking Coryne to and from child care, housework and studying. Yet, she has matured through this process and has even made good friends with other single-mother students who are also National Guard reserves. Venable is determined to graduate from college and enroll in the police academy. Each year, thousands of moms who serve our country take advantage of the GI Bill or National Guard Tuition Waivers to enroll in college. If you want to learn more about military and National Guard benefits, visit www.okhighered.org/student-vets.

"I wanted (my daughter) to have everything I didn't have as a kid."



Christi Venable with her daughter Coryne.

Looking for Child Care?

Visit www.okdhs.org and click on "Child Care Locator."

Discover:

- Licensed facilities across the state
- Ages accepted
- Hours of operation
- DHS subsidies

...and MORE!

You can also reach Child Care Locator at 1-888-962-2772.

Photo courtesy of
Carl Albert State College.



Single-Parent Student Realities

Financial Aid



Photo courtesy of the University of Science and Arts of Oklahoma.
Student parent David Leland and his daughter.

▶ After deciding to go to college, the next question is how to pay for the biggest investment in **your future**. The good news is that tuition at public Oklahoma colleges and universities is **among the lowest in the nation**. Furthermore, there is substantial federal financial aid available for students with families of their own.

Start With the FAFSA

Applying for financial aid requires that you fill out the Free Application for Federal Student Aid (**FAFSA**), and this will take a few hours of your time. Here is some information on how to get started, what information is required and who can help.

The FAFSA is the **FREE** application students must complete before receiving any type of federal student aid like Pell Grants, Federal Work Study or federal student loans.

The FAFSA is also used to award some state financial aid programs as well as financial aid offered by colleges. Students can complete the FAFSA online at www.fafsa.gov. Students (and their parents, if the student is still a dependent) should have a copy of their most recent tax returns and financial statements available to use as a reference.

Students can start completing the FAFSA as early as Jan. 1 of the year financial aid will be needed.

The FAFSA is a free application. Be wary of companies or campuses that charge a fee to assist you in completing your financial aid forms.

Review Your SAR

Once a student has submitted the FAFSA, they will receive a **Student Aid Report (SAR)**. The SAR is a summary of the information that the student originally submitted, and it includes the **expected family**

Submit your FAFSA online at www.fafsa.gov instead of mailing it. This way, the SAR is likely to arrive in a week versus the three to five weeks it takes when the FAFSA is mailed.

contribution (EFC). The EFC is what the government expects the family to contribute to the cost of the student's education.

Financial Aid Award

Your **financial aid award** is the amount given to you through grants, scholarships, work study, loans or a combination of these. This award will cover some or all of the expenses associated with attending college such as tuition, fees, books, housing, child care and transportation. The amount of financial aid a student receives depends on many things. For example, if a student attends only part-time, their financial aid award is likely to be smaller.

Types of Financial Aid

There are four major types of financial aid: grants, scholarships, work-study and loans. More information on each of these categories can be found at www.studentaid.ed.gov.

Grants are based on financial need and do not need to be paid back. The Federal Pell Grant will be the first thing a student is awarded. It is considered to be the foundation of federal financial aid, and all other aid will be added to it. For the 2010-11 academic award year, the **maximum amount will be \$5,550**. This amount may change every year depending on funding.

It should be noted that all institutions do not participate in all of the grant programs, so it is important for you to stay in touch with the financial aid office at your college or university.

► **Scholarships** can be awarded for excellence in academics, athletics or artistic talent or through a professional of civic affiliation. State, institution and private scholarships each have their own eligibility criteria. Ask your campus financial aid office for information about scholarships for which you may be eligible.

► **Work-study** provides part-time jobs for students with financial need. Work-study programs often focus on community service and work related to the student's major. These job programs are also built around the student's class schedule.

► **Federal student loans** are money that is borrowed and that **a student has to repay**. Examples

of federal student loans are Perkins, Stafford and PLUS loans.

Federal Stafford Loans fall into two categories: **subsidized and unsubsidized**.

Subsidized Federal Stafford Loans are need-based, and the government will pay the interest while the student is enrolled in school.

Unsubsidized Federal Stafford Loans can replace a student's expected family contribution, and the student is responsible for the interest while enrolled in school (or can let it accrue).

We all know that college can require quite a investment of finances and time. But **a college education will greatly enhance your earning power** (see page 3).

Now is the time to take action.

1. Fill out your FAFSA.
2. Review your SAR
3. Make an appointment with a financial aid counselor on your campus to learn how your award will be distributed and other financial aid options.



BTW, IS IT 2 LATE 2 APPLY?

Although 2010 is well underway, it isn't too late for you to apply for federal financial aid through the FAFSA (Free Application for Federal Student Aid).

GR8. WHEN IS IT DUE?

OK, technically it isn't due until June 30, 2010. That doesn't give you an excuse to wait a few more months—or even weeks. The government will start issuing money to the colleges long before that deadline, and chances are the schools are going to have spent all the money or promised it out to students before then.

Check with your college to see how they handle FAFSA and federal financial aid, but you can be pretty certain that regardless of the school you attend, all that money will be allocated before June 30 comes along.

As soon as possible, go to the official government website available at: www.fafsa.ed.gov.

K. HELP?

All you really need is your tax and income information—oh, and that of your parents if you're under 24. Make sure to read through the eligibility rules carefully, and if you have no strikes against you, continue to apply for a PIN and fill out the required questionnaires. Good luck!

THNX 4 UR HELP!

Thinking about charging it?

Some students consider paying for college with a private lender or credit cards. This is often not a financially responsible solution because the interest rate may run 21 percent or more—considerably higher than federal loan rates. Look closely at the cost difference between taking a loan at 6 percent interest, (federal student loans) versus one from a private lender or credit card at 21 percent:

Repayment Schedule (\$15,000 + Interest)	6% Interest Rate (common rate for federal loans)	21% Interest Rate (common rate for private lenders or credit cards)
10 years	\$19,983	\$35,988
20 years	\$25,790	\$63,996
30 years	\$32,374	\$94,683

Figures calculated on amortization tables and may not reflect compounded interest.



Online Courses: Are They Right for You?

Students often choose online courses because of the flexibility they provide and a belief that these courses may be less expensive. Online higher education has advanced tremendously in the last decade, and students can enroll in courses literally from around the world. Taking Internet-based courses is now viewed as an academically acceptable alternative to sitting in a classroom.

Before you commit to taking online courses, consider these common pitfalls. Are online courses the **BEST** pathway to **YOUR** college degree?

1 You must be a self-motivated learner and able to manage your time independently. It is very easy to fall behind on your online class assignments. Think back to other times when you were a student. Did you turn in your work on time or did you put off completing assignments? Do you need the support of an instructor who can help you stay focused? In online courses, “You have to create faculty interactions,” according to Dr. Debbie Blanke, associate vice chancellor for academic affairs at the Oklahoma State Regents for Higher Education. In other words, you will need to reach out to your instructors, via e-mail, in a timely fashion about any difficulties you are having.

2 You need to have regular access to a computer with high-speed Internet (and probably a printer, also). You will need to be comfortable using online course systems like WebCT or Blackboard as well as corresponding through e-mail.

3 Online courses are not easier in terms of content and assignments. In fact, these courses may be more challenging because you have to master the content independently. For example, it may seem like a good idea to take business math online because you’ll be done with the course in just six weeks. But if you are hopelessly lost after three weeks and don’t have an instructor who can meet with you to provide some help, then all you have done is wasted six weeks. Some classes make sense to take online because you are comfortable with the subject matter. However, if you think a course will be especially challenging,

then it’s time to consider whether learning in an actual classroom would serve you best.

4 Online courses are not necessarily less expensive. First of all, some colleges and universities add technology fees to their online course offerings that you would not pay if you were in a classroom. Secondly, taking only online coursework can decrease your financial aid award.

5 Parenthood and our homes offer many distractions. Imagine trying to complete your biology assignment while kids are running about, laundry needs to be done and the dog wants out. Then in. Then out again. Not letting these distractions pull us away from the computer can be very difficult. Our homes may not be the ideal learning environment, especially compared to a classroom, where everyone is there for the same purpose. Many times, parents plan to do their online courses after the kids have gone to bed. Again, take a good look at yourself. Are you willing to do 90 minutes of Spanish worksheets at 10 p.m. at night?

6 According to Blanke, employers are still **wary** of students whose entire college course load was Internet-based learning. **While it is convenient to take some courses online, you may find employers don’t value your college degree as much when it demonstrates you’ve never actually sat in a classroom.** In these situations, take advice from the people that matter—not the college or university wanting you to commit to solely online courses. Call an employer you would want to work for one day and ask



Photo courtesy of
Rogers State University.

them if they hire graduates who have an online college degree.

7 Online courses may give you independence, but they can also give you a sense of isolation. **Many of us have imagined what it would feel like to be a college student**—to walk across campus on a crisp fall day, sit in a seminar on a subject that really interests us and make new friends. This is rarely accomplished when you're taking American History II in your living room. **If part of the reason you chose to attend college was for the experience alone, then don't cheat yourself out of that.** Being on campus weekly makes you feel like you are a member of the academic community and that, in turn, can transform how you feel about yourself as a learner and future professional.

8 **Make sure that all online coursework is from an accredited institution** so that it has a greater likelihood of transferring to another college or university and counting toward their degree programs.

Ask the institution if they are regionally accredited (such as Higher Learning Commission/North Central or Southern Education Commission).

If you are unsure whether your online coursework meet State Regents' accrediting standards, please e-mail Dr. Erin Taylor at etaylor@osrhe.edu.

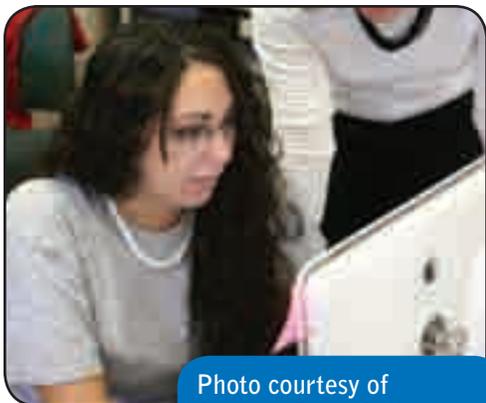


Photo courtesy of Connors State College.

“

Raising your children and going back to college is difficult because of time factors. Online classes provided me with the flexibility and leeway I needed with my busy schedule.

”



Debi Allen
Recent Reach Higher graduate

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- University of Central Oklahoma

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800.951.0768



What Is a GED?

▶ If you didn't complete your high school education the first time around, there's still a chance for you to earn an equivalent diploma known as the General Educational Development (GED). The GED high school credential is accepted by more than 95 percent of U.S. employers, colleges and universities. Passing the GED exam can mean a better job or admission into higher education. Achieving a high school diploma can also improve your self confidence and will encourage your children to finish school.

▶What is the format?

The GED exam measures communication, information-processing, problem-solving and critical-thinking skills in five content areas: reading, writing (including an essay on an assigned topic), mathematics, science and social studies. The complete GED exam lasts more than seven hours.

▶Who can take the GED?

In order to take the GED exam, you must:

- be at least 16 years of age.
- be a resident of Oklahoma.
- have withdrawn from a regular high school program for at least six months.

▶Am I too old to take the GED?

Many people think of a GED as "high school," for 18- or 20-year-olds... but thousands of people in their 50s, 60s and even older get their GEDs. Earning a GED diploma qualifies you for more jobs and higher education, and that's a good thing at any age.

▶How can I prepare for the GED?

You can prepare for the GED in two ways: through independent study or by taking a preparation class.



If you choose to study independently, there are a number of resources available to you. Go to your library to check out their free study materials or go online to find free study materials and free practice tests.

If you choose to take a preparation class, expect to invest some money and time. Most classes meet for about four to six weeks and the costs will vary. Many classes are sponsored by local school districts, colleges and community organizations.

▶How long should I study before taking the test?

It depends on how long you stayed in school, how well you can read and do math, your ability to think critically and how much you study for the test. Many people prepare months in advance by taking classes and practice tests. A local adult education program can offer guidance in gauging your readiness.

▶Will the GED allow me get into college?

Yes. More than 95 percent of colleges and universities admit GED graduates. After obtaining your GED, you may be required to take the ACT and/or the SAT, depending on which colleges you want to attend. Certain colleges may require additional testing for course placement in subjects such as math. You may also be eligible for federal, state or local financial aid so visit www.fafsa.gov.

So, if you're ready for a fresh start, for more education, or for a better career, it's not too late for the GED.

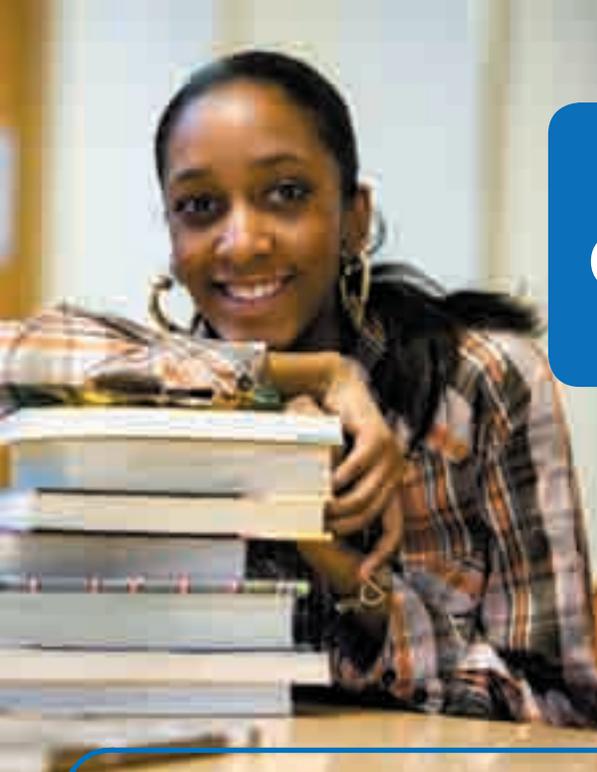


How can I sign up to take the GED tests?

To sign up to take the GED tests, go in person to a GED Testing Center. In the Oklahoma City metro area, GED sites include:

- | | |
|---|--|
| Oklahoma City Community College | Lakeview Park Church of the Nazarene |
| Crooked Oak High School | Warr Acres Library |
| Edmond Central Middle School | Choctaw Library |
| Midwest City Library | Del City Community Center |
| Edmond Public Library | Rose State College |
| Southern Nazarene University | Putnam City Academy |
| Francis Tuttle Rockwell and Reno campuses | Latino Community Development Agency (<i>Spanish GED instruction</i>) |
| Exchange Baptist Church | Mid-Del Technology Center |
| Western Oaks Middle School | Eastern Oklahoma County Technology Center |
| Putnam City Even Start | |

For areas outside Oklahoma City, visit: www.sde.state.ok.us/Programs/LifelongLearn/pdf/GEDEXamList.pdf for a complete list of sites throughout Oklahoma or call your local board of education for GED sites.



Are you looking for Grants & Scholarships?

College is an investment in your future,
so start planning for it now!

Resources

OKcollegestart.org

Serves as a one-stop shop for college planning for students, parents and counselors. Offered in English and Spanish, the student  portal includes information about public and private colleges and universities throughout the state. The site offers online college applications, career exploration and planning tools, and financial aid resources. Tips and timelines for the admission process help students plan so important deadlines are not missed. View virtual tours, bookmark favorite colleges and build personal portfolios of grades and applications. Visit www.OKcollegestart.org.

Oklahoma Money Matters (OKMM)

Provides information and resources that help youth and adults successfully manage personal finances, understand consumer credit and navigate the financial aid process. OKMM is an initiative of the Oklahoma Guaranteed Student Loan Program and the Oklahoma State Regents for Higher Education. Visit www.oklahomamoneymatters.org.



Student Information Hotline

Provides information about financial aid, admission requirements, placement scores and more. Call 800.858.1840 or 405.225.9239.

Federal Student Aid on the Web

Features free information from the U.S. Department of Education about preparing and paying for higher education. The site offers helpful information about applying for college and getting financial aid, including details about specific federal aid programs and FAFSA (Free Application for Federal Student Aid) resources. Visit www.studentaid.ed.gov.

UCanGo2.org

Features information about planning, preparing and paying for college. Tools and resources for students, parents, counselors, community groups, college campuses, technology centers and adult learners can be downloaded from this site. Visit www.UCanGo2.org.



CONTACT US!

For more information, contact:
Dr. Erin Taylor
405.225.9163
etaylor@osrhe.edu

SMART: Single Mothers Academic Resource Team is collaboratively funded by the Women's Foundation of Oklahoma, Oklahoma State Regents for Higher Education and GEAR UP.



Current as of June 2010.

Oklahoma Public Colleges & Universities

For more information about Oklahoma colleges and universities:

www.OKcollegestart.org

800.858.1840 (Student Information Hotline)

To see the 2009-2010 Official Guide to Oklahoma's Colleges and Universities visit okhighered.org/student-center/publications/Guide/pdf

Research Universities

1. Oklahoma State University, Stillwater
www.okstate.edu • 800.233.5019
2. OSU Center for Health Sciences, Tulsa
www.healthsciences.okstate.edu • 800.677.1972
3. OSU-Tulsa
www.osu-tulsa.okstate.edu • 800.364.0710
4. University of Oklahoma, Norman
www.ou.edu • 800.234.6868
5. OU Health Sciences Center, Oklahoma City
www.ouhsc.edu • 877.577.5655
6. OU-Tulsa
www.tulsa.ou.edu • 918.660.3000

Regional Universities

7. Cameron University, Lawton
www.cameron.edu • 888.454.7600
8. Cameron University, Duncan
www.cameron.edu/duncan • 877.282.3626
9. East Central University, Ada
www.ecok.edu • 580.332.8000
10. Langston University, Langston
www.lunet.edu • 405.466.2231
11. Langston University, Tulsa
www.lunet.edu/tulsa • 918.594.8070
12. Northeastern State University, Tahlequah
www.nsuok.edu • 800.722.9614
13. Northeastern State University, Broken Arrow
www.nsuba.edu • 918.449.6000
14. Northeastern State University, Muskogee
www.nsuok.edu/muskogee • 918.683.0040
15. Northwestern Oklahoma State University, Alva
www.nwosu.edu • 580.327.1700
16. Northwestern Oklahoma State University, Enid
www.nwosu.edu/enid • 580.213.3101
17. Northwestern Oklahoma State University, Woodward
www.nwosu.edu/woodward • 580.256.0047
18. Oklahoma Panhandle State University, Goodwell
www.opsu.edu • 800.664.6778

19. Rogers State University, Claremore
www.rsu.edu • 800.256.7511

20. Rogers State University, Bartlesville
www.rsu.edu/bville • 918.338.8000

21. Rogers State University, Pryor
www.rsu.edu/pryor • 918.825.6117

22. Southeastern Oklahoma State University, Durant
www.se.edu • 800.435.1327

23. Southeastern Oklahoma State University, Idabel
www.se.edu/mccurtain • 888.286.9431

24. Southwestern Oklahoma State University, Weatherford
www.swosu.edu • 580.772.6611

25. Southwestern Oklahoma State University, Sayre
www.swosu.edu/sayre • 580.928.5533

26. University of Central Oklahoma, Edmond
www.ucok.edu • 405.974.2000

*27. University of Science and Arts of Oklahoma, Chickasha
www.usao.edu • 800.933.8726

Community Colleges

28. Carl Albert State College, Poteau
www.carlalbert.edu • 918.647.1200
29. Carl Albert State College, Sallisaw
www.carlalbert.edu/sallisaw • 918.775.6977
30. Connors State College, Warner
www.connorsstate.edu • 918.463.2931
31. Connors State College, Muskogee
www.connorsstate.edu • 918.687.6747
32. Eastern Oklahoma State College, Wilburton
www.eosc.edu • 918.465.2361
33. Eastern Oklahoma State College, McAlester
www.eosc.edu/mcalester • 918.426.5272
34. Murray State College, Tishomingo
www.msok.edu • 580.371.2371
35. Northeastern Oklahoma A&M College, Miami
www.neo.edu • 888.464.6636
36. Northern Oklahoma College, Tonkawa
www.north-ok.edu • 580.628.6200

37. Northern Oklahoma College, Enid
www.north-ok.edu • 580.242.6300

38. Oklahoma City Community College
www.occc.edu • 405.682.1611

39. Redlands Community College, El Reno
www.redlandsc.edu • 866.415.6367

40. Rose State College, Midwest City
www.rose.edu • 866.621.0987

41. Seminole State College, Seminole
www.sscok.edu • 405.382.9950

42. Tulsa Community College
www.tulsacc.edu • 918.595.7000

43. Western Oklahoma State College, Altus
www.wosc.edu • 580.477.2000

Technical Branches

44. Oklahoma State University – Oklahoma City
www.osuokc.edu • 800.560.4099
45. Oklahoma State University Institute of Technology, Okmulgee
www.osu-okmulgee.edu • 800.722.4471

Higher Education Programs/Sites

46. Ardmore Higher Education Center
www.ahcc.osrhe.edu • 580.223.1441
47. Greater Oklahoma City Downtown College Consortium
www.downtowncollege.com • 405.232.3382
48. Langston University, Oklahoma City
www.lunet.edu/okcweb • 405.962.1620
49. Northern Oklahoma College, Stillwater
www.north-ok.edu • 405.744.2246
50. University Center at Ponca City
www.ucponacity.com • 580.765.3276

*Oklahoma's Public Liberal Arts University