

DCC Dollars & Sense

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Get Educated- Online

Special points of interest:

- Variety of degrees available online.
- Ways to pay for an online degree.
- What is accreditation and why is it important?

You can get a degree and prepare for a new career while working in your current position, without leaving your home! There are many fields to choose from; Business, Education, Library Science, Computer Science, Engineering, and Criminal Justice are among the most popular.

There are a number of technologies now being utilized by online education programs, these may include video tapes, interactive TV, satellite, online message boards, chat rooms, and computer conferencing. However, before choosing a program you should investigate the learning facility by checking their accreditation. Accreditation is a review structure of educational programs to ensure that the education being offered is of good quality. It's especially important to review the program prior

to enrolling as employers and other colleges and universities will scrutinize the accreditations.

There are also different levels of education to choose from. Depending on the field you select, they range in the following order: Certification, Associates, Bachelor's, Master's, and Doctoral. Certification and Associates programs require less time and money, as the learning programs are not as extensive. It used to be expected that beginning at the Certification and Associates levels would take about 2 years or less to complete and then progressively longer as you increase your level of study, however, the amount of time you invest will determine the time it would take.

And lets not forget the value of your work experience! Most colleges and universities allow students to take assessment exams in lieu of taking an otherwise required course where you may already have the knowledge. They charge a small fee, require you to take a relatively short

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exam, and given that you pass, you've just saved yourself the time and money that would have been spent on the course itself.

If test taking does not appeal to you, you may consider doing a paper or writing an essay to exhibit your expertise in the particular area. You can include projects and certificates from your work experience. Credit is often given for corporate training, professional licenses, and military training

Financial aid is available with many online degree programs. They may offer student loans or even participate in a corporate tuition assistance benefit. There are tuition benefits available for those with military affiliation as well. Generally, government-backed Stafford student loans provide the lowest interest rate.

To check eligibility, go to http://studentaid.ed.gov/students/publications/student_guide/index.html or call 800-4-FED-AID.

Private student loans have advantages and disadvantages. Typically, the rates these private banks offer are not fixed and you will need to pass a credit

check to qualify. On the other hand, you may get more financing through a private bank rather than a government-funded loan, and you're not necessarily limited to the restrictions placed by government-backed loans.

In addition, large corporations often provide tuition assistance for their employees. Check with your human resources department and see what help is available.

So you can earn your degree while still working in your current job. Whether it's saving on travel time, gas, or childcare. Maybe you have circumstances that prevent you from leaving your home, or you may simply prefer to stay in the comfort of your home while learning. You can continue to develop your work experience while preparing for a new field or expanding on the current. The benefits are endless. The time to start is now.

For more information on obtaining a degree online, visit www.geteducated.com. This information service site has an abundance of information on online education.