

NCASFAA Conference

Supporting Adult Learners



Today's Speakers



CFNC:

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Director of Grants, Training and Outreach



Agenda

- Why focusing on adults is important
- Taking a wholistic approach to financial aid
- CFNC resources for adults
 - Careers
 - Admissions
 - Finances
 - Adult Learner Resources
- Group discussion

Why focusing on adults is important

OUR GOAL



North Carolinians (25-44) with **high-quality credentials**
or postsecondary degrees

Today's college student:

- 37% of college students are 25 or older
- 42% are students of color
- 64% work, 40% full time
- 49% are financial independent from their parents

Source: Lumina Foundation: Today's Student

Today's college student – food insecurity:

39%

39% of students at 2-year institutions
are food insecure

29%

29% of students at 4-year institutions
are food insecure

Source: The Hope Center, Temple University,
#RealCollege 2021 report

Today's college student – housing insecurity:

48%

48% of students were housing insecure

14%

14% experienced homelessness
sometime in the past year

Source: The Hope Center, Temple University,
#RealCollege 2021 report

Helping adult learners succeed:

They have different needs than the 18-year-old student:

- History – past attempts
- They want shortest, clearest path to completion
- They need flexibility – as they are juggling work, family and education

What this means for financial aid offices:

Adult learners need help seeing the entire financial aid picture, not just FAFSA:

- They are looking to **you** to be the **experts** in all of the places they can look to find funds to support their education
- Become knowledgeable about additional wrap-around support services that can help with non-academic needs

What this means for financial aid offices:

3 major source of funds:

- **Family funds** – savings, work, gifts
- **Financial aid** – including sources beyond FAFSA
- **Gap funding** – employer assistance benefits, community scholarships

Exhausted Pell? Fill out FAFSA anyway!

North Carolina state grants have different limits and students may still be eligible regardless of the 600% Pell limitation.

NC State Grant Limits:

- 6 semesters (FTE) for a two-year degree program (CC program)
- 10 semesters (FTE) for a four-year degree program
- 12 semesters (FTE) for a five-year degree program

Across all programs: 10 semesters limit (12 semesters for five-year program)

Prorated if students are enrolled less than full-time

Financial Aid Beyond FAFSA:

- Osher Re-Entry Scholarship
- VA GI Bill Education Benefits
- Workforce Innovation and Opportunity Act (WIOA)
- Payment plans
- College-based scholarships
- Emergency aid

Financial Aid Beyond FAFSA:

Community-based sources / other:

- Community foundation scholarships
 - <https://www.nccommunityfoundation.org/apply/scholarships>
- Professional association scholarships (SHRM, AMA)
- Employer tuition assistance programs
- Wrap-around support (SNAP, TANF, gas cards, transit)
- Education tax credits (AOTC up to \$2500, LLC \$2000)

Financial Aid Beyond FAFSA:

Reducing time to completion (which saves money):

- Transfer credit
- Credit through exam CLEP
 - Modern States – free prep, exam fee waivers
- Reverse transfer
- Portfolio/prior learning assessment
- Shorter terms (2 8-week vs. 1 16-week)

CFNC resources

**A FREE resource for North Carolina
students and families
to Plan, Apply, and Pay for College –
provided by North Carolina**



- ✓ Comprehensive Website
www.CFNC.org
- ✓ Toll-free telephone advice
[866.866.CFNC](tel:866.866.CFNC)
- ✓ Trusted Resource in North Carolina since 2000
- ✓ Lifelong access

Taking a Holistic Approach

Working with adult learners requires a realistic and holistic approach.

Frequently asked questions or obstacles may include:

- What if I took classes at another college? Does my new college need that transcript as well?
- How do I apply for financial aid? What if I've gotten Pell before?
- What if I'm in default on my education loans?
- Is there assistance with childcare?
- Not having the funds to actually get to classes

CFNC & Colleges



CFNC:

- Free career assessments and resources, in conjunction with NC Commerce
- NC college applications
- Official HS transcripts
- Financial aid information
- Adult learner resources
- Other general information
- Regional Reps
- Spanish Services Reps

Colleges:

- Pick up where CFNC leaves off
- More personalized assistance with application, transcripts, and the FAFSA
- Institutional scholarships
- Childcare assistance
- Transportation assistance
- Personal discussions with support staff



CFNC Resources: Careers and College Admissions



- Students need to create a CFNC account
- Free career assessments with SSO at [CFNC.org](https://cfnc.org) & [NCcareers.org](https://nccareers.org)
- All community college applications live on [CFNC.org](https://cfnc.org) – free to utilize
- NC students can send official high school transcripts to all colleges in NC if they graduated in the last ten years



[Plan for College](#)**Plan for a Career**[Learn About Yourself](#)[Browse Career Categories](#)[Reality Check](#)[Know Before You Go - NC
Jobs](#)[Planning Resources](#)[Plan Your Future: Contact Us](#)

Which Career Is Right For You?

You'll spend most of your adult life working, so it's important to find a career that you'll enjoy. The tools and information in this section can help you find careers that fit your interests, talents and values.



College Finder

Find the academic programs that inspire you, and the campuses that you'll love.

Search now

En Español



Podemos ayudarle en español, también


en Español


Events

From job fairs to application deadlines, see the full list of events and crucial calendar dates.

Apply to College



EDUCATION PROFESSIONALS EN ESPAÑOL ABOUT US CONTACT US 

Plan Your Future **Apply to College** Pay for College Save for College 


[Home](#) > [Apply to College](#)

Apply to College


- Application Hub
- NC Countdown to College
- Residency Determination
- Get Recruited
- College Application Resources
- Apply to College: Contact Us

Applying to College

Applying to college is exciting, but you'll need to stay organized. Use the [CFNC Application Hub](#) to apply to NC colleges, send official high school transcripts, and monitor your progress in a single place. Also take advantage of our other resources and tools to help you stay on track so you meet every requirement and put your best foot forward.



Applications and Transcripts

Application Hub 


En Español

Podemos ayudarle en español, también.

Como pagar por sus estudios

Resources

- Practice Applying
- Admissions Deadlines
- E-Transcript School List
- Explore Programs & Majors
- College Application FAQs



Complete a Practice Application

[CFNC.org/APPLY](https://cfnc.org/APPLY)

CFNC Resources:

Financial Aid and General Adult Learner Resources

- Financial resources
- Adult learner landing page with various resources
- Free printable resources
- CFNC in Spanish & Spanish Service Reps
- Regional Representatives

CFNC Resources – Financial Aid Resources

Pay for College

Apply for Financial Aid

FAFSA Assistance

Grants and Scholarships

Scholarship Search

Work-Study Programs

Student Loans

NC Assist Loans

Loan Repayment

Manage My Loan

Manage My Payments

Other Ways to Pay

College Financing
Resources

Get Help Paying for College

What is financial aid? Financial aid is money that is given or borrowed to help pay for college. It can come from federal, state, local, school and private entities. North Carolina and the federal government award millions of dollars each year to help students pay for college. So where to start?

FAFSA

Start With FAFSA

**Grants &
Scholarships**

Grants & Scholarships

Application Hub

NC Countdown to College

**Adult Learners and
Nontraditional Students**

Financial Aid for Adult and
Nontraditional Learners

Adult Student Prep
Checklist

Military

Special Circumstances
around Financial Aid

Graduate School

Credit for Prior Learning

North Carolina Online &
Adult Learner Programs

Residency Determination

Get Recruited

College Application
Resources

Apply to College: Contact Us

Information for Adult and Nontraditional Learners

Why Should I Consider Going to College?

Even if you already have a job, getting additional education and skills can take you to the next step in your career. Although attending college as an adult is a big decision, it is one that can provide long-term benefits, including better skills and better pay. Studies show that education after high school can lead to a better paying job and stability.

What Kinds of Programs Are Available?

Maybe you want to explore a new career path, or get an additional degree or credential to move ahead in your current career. Thanks to our new partnership with NCcareers, you can set up a free account to take career assessments and explore some of the fastest growing jobs in North Carolina.

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Nontraditional Students

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North Carolina Online &
Adult Learner Programs

Resources

Dual Enrollment

Transfer Student Planner

Residency Determination

Credit for Prior Learning

Find out if you are eligible to receive credit for prior learning

Adult students often have a wealth of information that they've picked up from on-the-job training or general life experiences. When you're considering different schools or programs, be sure to see if you can get credit for prior learning.



Prior Postsecondary Course Credits

Request a transcript from the school(s) where you earned them, and find out if the new school will accept any of the credits in transfer. The college you hope to attend will inform you of the specific courses that will transfer. Information is also available from



Prior Learning Experiences

Many colleges award credit to adult students through the College Board's College-Level Examination Program (CLEP).

College-Level Examination Program

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North Carolina Online &
Adult Learner Programs

North Carolina Online and Adult Learning Programs

North Carolina's private colleges, community colleges, and UNC system campuses offer numerous programs tailored to the needs of adult learners, including distance and online options.



**Private Colleges and
Universities**

Online and Adult Learning



UNC System

Adult Learner Programs



**NC Community College
System**

Online Learning Options

Your Local CFNC Representatives

Contact Your Local CFNC Representative

Amy Denton - 252 area

Phone - [252-402-6157](tel:252-402-6157)
Facebook - [Amy at CFNC](#)
Instagram - [amyatcfnc](#)

amy.denton@cfi.org

Takeila Hall - 336 area

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Timeka Ruffin - 704/980 area

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Why this matters to colleges?

- Historically, CFNC has messaged to the traditional high school student
- THINGS HAVE CHANGED - you have to market to adults different & CFNC is making this shift
- Make sure your community college team knows all about these resources
- Embed this information into your recruiting and retention efforts
- Connect them to CFNC Resources
- You need to have a financial package to assist them - they cannot quit work to come back to school
- Success Coaches are essential for adults – make sure they know about these resources
- You have to pretend like they know nothing about college and hold their hand
- Adopt a new level of flexibility in your work inside the classroom and outside the classroom
- Change the attitude on your campus
- Create a SENSE OF URGENCY on your campus to share these resources

Group discussion

Institutional policy considerations:

- Does your institution partner to offer reverse transfer?
- Removing holds for \$100 or less using emergency funds
- Onsite food pantries – are they open when students needs them? Can they get food for their families?
- Verification (see other conference session)
- Does your institution offer shorter terms (2 8-week terms instead of 1 16-week term) so adult learners can go full time for fin aid purposes?

Questions



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