



## The Working Professionals Guide to Paying for College



By Brandman University

While students ages 18 through 24 represent the majority of college students in America, adults who are 25 and older make up nearly 40 percent of today's student population. Adult students have different lifestyle needs, so our education experts offered some advice specific to working professionals seeking ways to pay for college. Their suggestions align with three different payment options:

### Grants and loans

According to Judi Scheinberg Sveen, director of operations for online campus enrollment and student affairs at Brandman University, the financial aid process is the same for every student, regardless of their age. She highlights the following as musts for everyone:

- Complete a FAFSA
- Attend entrance counseling
- Submit a Master Promissory note
- Provide any supporting documents requested to obtain loans

When it comes to applying for loans, there are some specific things to keep in mind. Beth Dumbauld, director of content for StraighterLine—an organization that partners with colleges like Brandman University to provide general education courses that can be recognized as college credit—reminds us that interest rates are typically lower for federal student loan programs than privately financed education loans. She also recommends initially concentrating on Pell grants.

“It is time to say, ‘I want to take responsibility for financing my education. I want to be empowered. I want to be a role model. I want to graduate,’” Sveen says.

## Scholarships

When it comes to scholarship opportunities, be mindful of the fact that you’re not limited to what your school of choice offers. Sveen says there are scholarships out there for just about everything—and everyone.

Working professionals, for example, may seek out scholarship opportunities specifically intended for adult learners or other nontraditional students. There may also be offerings related to the industry in which you’ve gained experience. You can even find scholarships related to your marital status, whether you have children, your civic connections and more.

Finally, Saltman urges students to reverse their thinking when it comes to the monetary values in scholarships. “It’s tempting to want to apply for that \$10,000 or \$20,000 scholarship. But exponentially, the more value in the scholarship, the steeper the competition,” he says.

Most students don’t even think of the scholarships worth smaller amounts, such as \$100 or \$500. Many small scholarships, Saltman notes, expire without people even applying—and those smaller dollar amounts can add up.

CLIA is partnered with Brandman University for [scholarships for all CLIA members](#), obtaining the scholarship is as simple as filling out a form and providing proof of membership!

## Employer assistance

One avenue of college funding is uniquely available to working professionals. Believe it or not, your employer may offer financial assistance or may partner with a university that offers a discount to employees.

“Students should ask their supervisor or HR personnel to explain their company’s tuition assistance programs and policies,” Dumbauld says. “If they line up with your educational goals, you could have your employer pay for a significant amount of your college degree.”

If your employer doesn’t offer education benefits, it could be worth approaching the appropriate parties to propose such policies. Some schools, such as Brandman University, offer services to help students navigate these discussions.

## Make your college dreams a reality

As you journey toward earning your college degree as an adult student, heed the advice of our financial aid experts. After all, paying for college doesn’t need to burden you with debt. And, at the same time, consider some of the other ways you can set yourself up for success as an adult learner.

In addition to fully online programs, Brandman University offers models that combine face-to-face instruction with online learning. Programs that follow this learning model can be particularly beneficial to working professionals like you. To learn more, check out [five compelling ways adult students can benefit from hybrid learning](#).

*To learn more about a CLIA scholarship, contact Michelle Goyette at [mgoyette@brandman.edu](mailto:mgoyette@brandman.edu).*