



Journey to College
IT'S NEVER
TOO LATE
TO GO TO COLLEGE





**Where will going (back)
to college lead you?**



Earning a certificate or degree is more important than ever before. The skills learned through higher education can lead to promotions, higher paying jobs and more opportunities. See what furthering your education can do for you.



THE TIME IS NOW

Many adults want to earn a certificate or degree, but worry that the time isn't right or that they're too old to go back to school. Madison S., a nursing major at Ozarks Technical Community College, overcame those doubts. She decided to go back to school to create a better life for her and her son. "Don't let anything stand in your way and do not be afraid to be the oldest person in the classroom. It's never too late to pursue a fulfilling career."

Creating a personal plan

A majority of jobs today require some education beyond high school and earning those certificates and degrees is life-changing. It takes personal dedication, time management and passion to change your life and the lives of your loved ones. Start by simply figuring out what you're passionate about, and then figure out how you can make your passion a realistic fit for your life, even if that means night classes or online programs.



As more jobs require education after high school, Missouri is working toward a goal of 60 percent of adults with a degree or certificate by 2025.

Worth the work

For most adults who choose to go to college for the first time, or go back to school, there are great benefits, from raises and promotions at work, to a whole new career path. Pursuing a degree, certificate, or industry-recognized credential can create those opportunities. Many job applications require some form of degree or certificate, and even more will require it in the future.

The ripple effect

Research from the National Center for Education Statistics has shown that children with parents who have a degree face fewer challenges to secondary education and are more likely to be successful in their academic programs. In fact, students are 5 percent more likely to graduate from high school if their parent has attended college, even if they didn't earn a bachelor's degree.

ADVANCE YOUR CAREER

The COVID-19 pandemic has many working Americans considering going back to school. According to Strada Education Network, 42 percent of adult learners say that the economic effects of the pandemic made them more likely to enroll in an education program.

If you're worried that you've been out of school too long to succeed, don't be. The experience you gained while working will serve you well in college. Bud D., a secondary education major at Mineral Area College, enrolled in college to earn his teaching degree after he retired from the Army. "The military taught me how to focus and motivate myself to achieve my goals. I wish I'd known how much I would be learning about me the first time I went to college, before I went into the service. Now, college is a lot different than the first time I went many years ago."

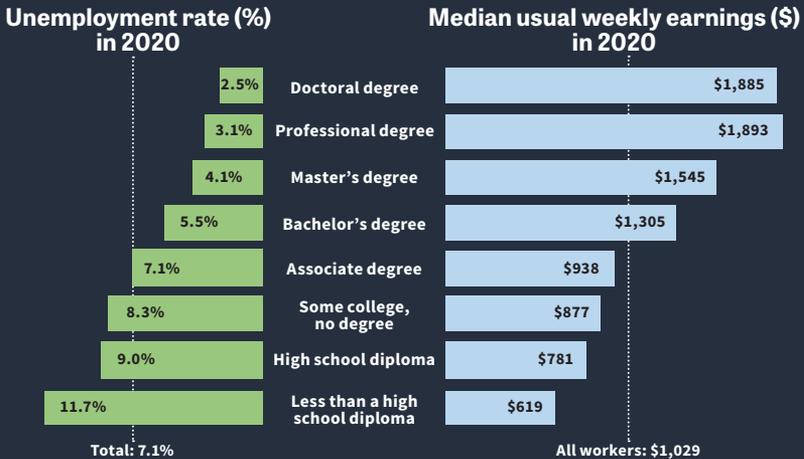
College graduates with a bachelor's degree earn \$1 million more in a lifetime, on average, than those without a degree.

Source: U.S. Bureau of Labor and Statistics

BENEFITS OF HIGHER EDUCATION

A college degree or certificate can mean more career opportunities and a higher salary. College graduates, on average, earned \$33,000 more per year than high school grads in 2018, according to the Federal Reserve Bank of New York.

Earnings and unemployment rates by educational attainment, 2020



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey

FINANCING YOUR FUTURE

Federal grants

The Federal Pell Grant does not need to be repaid. The actual amount you receive depends on factors like financial need and cost of attendance. There are other federal grants that give money to individuals who go into certain career paths or that have a certain income range. Filing a FAFSA (Free Application for Federal Student Aid) is the first step to apply for these grants.

> studentaid.gov/understand-aid/types/grants

Federal loans

The FAFSA also gives you access to federal loans, both subsidized (the interest is paid while you're in school), and unsubsidized (the interest accrues while you are in school.) Federal loans must be repaid. Neither subsidized nor unsubsidized loans require a credit check like private loans do. Both have fixed interest rates that are usually lower than private loan rates.

> studentaid.gov/understand-aid/types/loans

State, Regional or Local

There are many options for financial aid in Missouri, too. The first step to receive these is also to file a FAFSA. It provides your school with your financial information so they can determine if you're eligible for grants and need-based scholarships.

After receiving your federal and state aid, there are also private grants and scholarships you can apply for. Scholarships can be based on location, school, academic program or even age and parental status. Search online for scholarship opportunities – sites include studentloanhero.com, studentdebtrelief.us, scholarships.com and collegescholarships.org.

> journeystocollege.mo.gov/pay/state-financial-aid/

GET STARTED TODAY.

- 1 **Research Missouri colleges and degree programs at journeystocollege.mo.gov.**
- 2 **File your FAFSA at fafsa.gov to apply for financial aid.**
- 3 **Visit your local Missouri Job Center to see if you qualify for re-training funds.**
- 4 **Contact the admissions department at the college or university you're interested in attending.**
- 5 **Choose your path, enroll in classes, and remember, you can do this!**



HELPING **MISSOURI ADULTS** PAY FOR SCHOOL

Fast Track’s goal is to increase access to college for adults. By providing grants, Fast Track will increase the number of people qualified for high-demand jobs in Missouri. It provides financial aid to cover actual tuition and fees so adults can reach their goals.

Who is eligible?

- Adults age 25 or older, OR adults who have not been in an educational program for two or more years.
- Adults with no bachelor’s degree.

Who should apply?

- Someone underemployed or laid off.
- Adults with some college but no degree.
- Adults with an associate degree.
- Someone who needs another credential to move up to a better job.

Other funding

Fast Track is a last-dollar grant applied after other federal aid, including Pell Grants and Workforce Innovation Opportunity Act (WIOA) funds.

FOR FULL LIST OF APPROVED PROGRAMS AT ELIGIBLE INSTITUTIONS VISIT:

MOFastTrack.com

Academic Programs

The Missouri Economic Research and Information Center (MERIC) looked at growth, wages and projected job availability for future occupations. Those jobs were linked to academic programs like these:

- Agriculture
- Biotechnology
- Business Administration
- Clinical/Medical Laboratory Science
- Computer & Information Science
- Construction Trades
- Criminal Justice
- Education
- Engineering
- Finance/ Financial Management
- Health Professions
- Hospitality Admin./Management
- Math
- Mechanics/ Repair Technology
- Precision Production
- Public Health
- Social Work

86%

of undergraduate students receive some form of financial aid.

Source: The Integrated Postsecondary Education Data System (IPEDS)



DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

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