



# Higher Learning

Thinking of going back to school? You're not alone.

By Jonathan Vit

For Beverly Jaye Ballard of Glassboro, deciding to go back was the easy part. The 55-year-old mother of two had always planned to earn a graduate degree, but between her work at Campbell's Soup Company and raising two boys, the time never seemed right. Now, with one kid out of college and another about to graduate high school, Ballard is a student as well, enrolled in an M.B.A. program at Rutgers University Camden.

"I really thought about going back to school when the little one was two years old, but then I realized that working fulltime and raising a family [was a lot]," said Ballard. "I said when the time is right, I would go back to school."

Now, Ballard is often the oldest student in her class—she was nicknamed "Mom"—but she is not alone. College enrollment is skyrocketing as more Americans than ever before look to higher education as a life raft in uncertain times.

Among local colleges, enrollment is up among older, nontraditional students looking either to fortify their resumes with additional education, to change careers or to earn their first degree.

Some 70.1 percent of 2009 high school graduates were enrolled in college last fall according to the Bureau of Labor Statistics—

an unprecedented high rate. But the National Center for Education Statistics expects enrollment growth among older students to outpace the younger set, with a 19 percent increase among students 25 and older between 2006 and 2017. By 2008 (the most recent year for which data is available) students over the age of 25 comprised more than 38 percent of all full- and part-time college students in New Jersey, according to stats from the New Jersey Commission on Higher Education.

Lots of people are doing it. But is it right for you?

## Crunching the numbers

According to the U.S. Census, Americans with bachelor's degrees earn an average of \$1 million more in their lifetimes than those with only high school educations. And additional education only sweetens the deal. People with master's degrees earn an average of 25 percent more, while professional degrees can double your income.

However, the reality is that not all advanced degrees are guaranteed income boosters.

"If you just think that it is going to be something that is instantly going to earn you more money, that is a mistake.... It doesn't work that way," explained Alan Kaplan, chief

executive of the Wynnewood, Pa.-based recruiting agency Kaplan & Associates. "There is no compensation differential. You're not necessarily going to get a raise out of it. You might get a better advancement potential, but it is not like, 'Oh, you graduated school? Here's \$20,000.'"

That's not the point, he said: "You go back to school because you want more skills, you want to round yourself out, you want a leg up."

But be wary of taking on too much debt in the process, warned Edie Irons, communications director for the Project on Student Debt, a California-based research and policy organization. The typical college student graduates with a bachelor's degree and more than \$20,000 in debt. With few obligations and a lifetime of earning ahead of them, young college grads are well-equipped to pay off the debt. Older students, however, might not fare so well.

"Someone in their 30s can be a little more confident about borrowing than someone in their 50s," said Irons. "I have heard sad stories about people who take out loans for grad school who are in their 40s and 50s and still have trouble finding a job after graduation. They are often making those loan payments until retirement."

It's important to consider your expected

salary after graduation when deciding how much money to borrow. On average, college loan payments should total between 8 percent and 12 percent of your salary, but higher earners can safely borrow more.

Also pay attention to what kind of school you hope to attend. Many for-profit colleges, like Phoenix and Strayer universities, offer the same programs as community colleges but at a higher price, explained Irons. And unless you're attending a top-20 school, there is little difference between one graduate program and another, said Kaplan.

Debt burdens aside, though, higher education has been found to increase job retention, which is crucial in today's lackluster job market. "There is a crystal clear correlation between three very important statistics: education, income and unemployment," Kaplan said.

### Keeping it local

But with a whole host of opportunities out there to further your education, which path is right for you? Colleges in the South Jersey area have countless programs tailored for adults returning to school. From online classes to partnerships with community colleges and satellite campuses, higher education comes in more flavors than ever before.

Traveling to college, for one thing, is no longer the burden it once was. The University College program at Rutgers University Camden has partnered with the state's 19 county colleges to offer students a chance to earn a bachelor's degree under the tutelage of Rutgers professors, without ever leaving their local campus. At Atlantic Cape Community College's Mays Landing campus, for example, Rutgers Camden has set up an extensive outreach program, offering degrees from criminal justice to nursing.

"What we do now is reach out to students who are location-bound," said Chris Dougherty, associate dean of the University College at Rutgers Camden. "These are students who can't come to the Camden campus easily to finish their education."

Over at Rowan University, Dr. Horacio Sosa, Dean of The College of Continuing Education, has noticed that many people are looking to further their careers by obtaining more education. Rowan is responding with a mix of credit-based courses as well as non-credit professional development classes.

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"When the economy is in a downturn, higher education tends to fare better," Sosa noted. "Enrollments go up as people want to upgrade their skills, while others want to continue their education to be better positioned in the job market. With financial constraints, they see pursuing the education as a good investment with a good return."

### Doing it online

You can do everything from order a pizza to find a date online, so why not earn a college degree as well? Drexel University now makes it possible to earn a degree in teaching, business or anything in between, without ever stepping foot in a classroom.

"In the past seven years, we have gone from a handful of degrees to 90 online degrees, and from a handful of students to almost 800 students," said Kenneth Hartman, academic director of Drexel Online. "[Online] is the fastest-growing section of the higher education market. While higher education is growing at 2 percent, we are growing at double digits."

The flexibility of an online course allows working adults to further their education on their own time. "The people who are in these programs, a good percentage of them are actually working," said Hartman. "In many cases the companies have downsized.

They are working harder and longer hours. They don't have time to hop in a car and drive to campus to fight for a parking space."

In some ways, an online education can actually be superior to a physical classroom, he said. "Online there is no place to hide," explained Hartman. "There is intense engagement and interaction between the professor and the students, and often between the students themselves. You have a much richer experience [and] more interesting discussions with students, because they have to communicate. You're graded on participation."

### Changing careers

Currently employed in a field hit hard by the recession? Maybe it's time for a career change. Typically, careers in teaching, health care and law enforcement are the least affected by a weak economy.

In health care, demand for nurses is still high, explained Frances Ward, David R. Devereaux Chair in Nursing at Temple University's College of Health Professions. But where those nurses are most needed has changed, she said. Hospital jobs are harder to come by, but jobs in long-term care, hospice and other health care practices are on the rise.

Consequently, Temple University's R.N.-to-B.S.N. program is extremely popular. Through the program, working registered nurses are granted 30 credit hours toward a Bachelor of Science in Nursing at Temple. Students still need 130 credits to graduate, but that head start, along with online courses, makes it easier than ever to turn an associate's degree into a bachelor's.

And as health care needs change, the demand for nurses with more advanced degrees will only increase, said Ward. "Our own graduates at Temple University are less able to get jobs at hospitals than they are outside of hospitals because beds are shrinking, acute care is shrinking," said Ward. Nurses with B.S.N.s are "much more valuable, more multi-skilled."

There's nothing like a recession to hit home the importance of advanced training, explained Hartman.

"The more knowledge you have, the more marketable you are," Hartman said. "Let's face it, if a company is downsizing and they have to make a decision between one employee who hasn't been back to school in 10 years and another employee who just finished a very aggressive M.B.A. program and brings new techniques [and] new knowledge, common sense would say go with the employee with higher education." ■

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