



straighterline<sup>sm</sup>

GOING BACK TO  
SCHOOL ONLINE:  
**GUIDE TO GETTING  
YOUR COLLEGE  
DEGREE**

**\$37K**

**AVERAGE ANNUAL  
INCOME WITH A  
HIGH SCHOOL DIPLOMA**

**\$61K**

**AVERAGE ANNUAL  
INCOME WITH A  
BACHELOR'S DEGREE**

## CHALLENGING TIMES

For many, this has been a year full of challenges. In particular, COVID-19 has had a major impact on families: millions of people have found themselves unemployed, forced to take a pay cut, or suddenly responsible for unexpected caretaking duties. While it may not seem like the best moment to go back to school, it's actually the perfect time. Earning your college degree online can be affordable, convenient, and can change your life for the better.

Getting a college degree may be something you've always wanted to prove to yourself that you can do, but it can also have a positive impact on your financial health, both immediately and in the future. According to the [Bureau of Labor Statistics](#), in 2019, the average income for someone with only a high school diploma was just over \$37,000 per year, while a person who had completed some college but hadn't earned a degree could expect to make a bit over \$40,000 per year. However, the average income for someone with an associate degree was about \$43,500, and people with a Bachelor's degree earned nearly \$61,000 per year—a full 50% more than those with no degree. While earning your degree is a significant investment, it's one that's likely to pay off if you do it in a way that's financially responsible.

Fortunately, whether you're finishing a degree you began a while ago, or whether you're just starting your journey towards becoming a college graduate, the path to an online degree may be shorter and more affordable than you think. Understanding your degree options, finding a program that fits your budget, and getting a strong start by transferring college credits through alternative credit providers like StraighterLine can make the dream of earning your degree a reality.

35%

OF UNDERGRADS TOOK  
AT LEAST ONE  
FULLY ONLINE CLASS  
PRIOR TO PANDEMIC

## UNDERSTAND YOUR OPTIONS



### 2- OR 4-YEAR DEGREE?

When you're considering earning your degree, you have a few decisions to make. First, you'll need to decide what type of degree you want to earn. For some professions, such as nursing, an associate degree is all that's needed to get started in a fulfilling and lucrative career. For other careers, you may need a Bachelor's degree just to land an entry-level position. As you chart your path to earning your degree, start by targeting a specific job or career and identify what type of degree you'll most likely need to get hired.



### ONLINE OR ON THE GROUND?

Once you've identified the type of degree you want to earn, you should think about how you'd like to take your classes. While a face-to-face experience might be best for some people, online learning offers many advantages, particularly for those who need flexibility due to family and work commitments. Online learning has become increasingly common, particularly at the college level. In 2018, more than 35% of all undergraduate students took at least one fully online class as part of their degree.

Choosing the right online program, however, does require knowing yourself academically. While some programs have traditional semesters and grades, others--often known as competency-based programs--are more flexible and let you move as quickly as you are able to master the material and learning outcomes. As you consider potential programs, be sure to consider how much structure and social interaction you need as a learner in order to be successful.



### ACCREDITATION MATTERS

Once you've decided what type of degree you'd like to earn and thought about what type of learning experience might be the best fit for you, you can begin your search for an institution and program. As you start exploring your options, you should check to see if the school you're interested in is accredited. Accredited schools and programs have been officially reviewed and endorsed by a regionally or nationally recognized body, and while accreditation doesn't always ensure a program's overall quality, degrees from accredited schools tend to be more respected by other schools and employers. StraighterLine partners with hundreds of accredited institutions nationwide to ensure that you can transfer your college credits to a school with an excellent reputation for the greatest return on your investment.

**\$59**  
STARTING COST FOR  
STRAIGHTERLINE  
ONLINE COLLEGE  
COURSES

## CONSIDER THE COST



### TRADITIONAL COLLEGE TUITION AND FEES

Though you shouldn't choose a college based only on its tuition price, a program's cost is a very real consideration that has a huge impact on your financial stability, both while you're in school and after you graduate. College costs vary considerably between institutions and types of programs. For example, public two-year colleges charge, on average, \$3,440 per year in tuition and fees for in-district students, while public four-year colleges charge, on average, \$9,410 per year in tuition and fees for in-state students. That may seem like a lot, but costs at these institutions are low when compared to private nonprofit four-year colleges, which charge about \$32,410 per year in tuition and fees on average.



### COMPETENCY BASED PROGRAM TUITION AND FEES

If you're seeking an affordable online four-year degree, you might want to consider competency-based degree programs. These programs charge, on average, between \$5,000 to \$6,000 per year, and you may be able to save some money in the long term by completing your degree more quickly than you might be able to at a traditional institution.



### ONLINE COURSES

If you take courses online outside your degree program and transfer them in for credit, you can save thousands on tuition costs. StraighterLine course start at \$59 with a \$99 monthly subscription, are self-paced, and can be started immediately.

# 150+

**PARTNER COLLEGES**

**1000+ OTHER COLLEGES  
HAVE ACCEPTED  
STRAIGHTERLINE  
COURSES FOR CREDIT**

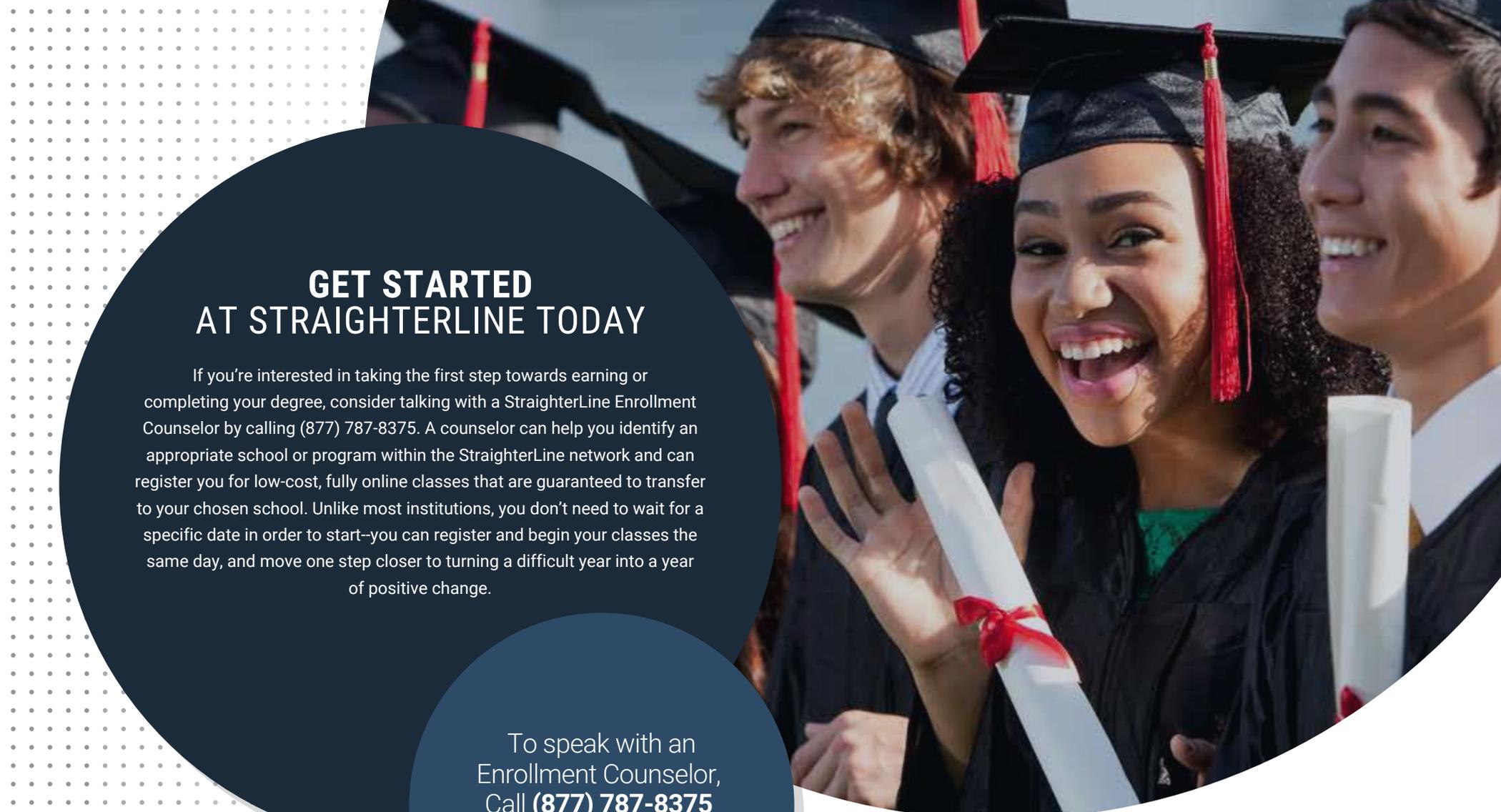
## GET A STRONG START WITH TRANSFER CREDITS

Regardless of whether you choose a traditional or competency-based program, StraighterLine can help you save money by reducing the number of courses you need to take at your chosen school. Whether you're returning to college or just beginning your journey, you can benefit hugely from understanding how to transfer college credits. If you've attended college in the past, be sure to contact and obtain transcripts from your institution(s) and have that information sent, per their transfer process, to the college you are considering. During this process, it's important to be aware that not all of your credits may transfer, or that you may only be able to transfer a certain number of credits in from one undergraduate institution towards a program at another; however, even transferring in just two or three classes can potentially save you thousands of dollars.

## TAKE ONLINE COLLEGE COURSES AT YOUR CONVENIENCE

If you haven't completed any college courses at a 2- or 4-year institution, or if you haven't yet met the maximum number of credits that can be transferred to your institution, you may want to consider saving time and money by transferring in credit through programs recognized by the American Council on Education (ACE), such as [StraighterLine](#) or the College Level Examination Program (CLEP). As part of its mission, ACE reviews courses and exams outside of traditional college settings for rigor and quality. Courses that meet or exceed these expectations are then recommended for credit and accepted at thousands of institutions nationwide. StraighterLine offers more than sixty low-cost general education courses fully online and guaranteed to be accepted at more than 150+ accredited partner colleges nationwide. StraighterLine courses have also been accepted by more than 1,000+ other colleges and universities outside of our partner network.

Finally, be sure to check with your target institution to see if it will grant you any credit for life or professional experience—many institutions are willing to offer a Prior Learning Assessment that can evaluate your level of learning from activities military service, community service, work experience, and independent studies and make appropriate credit recommendations.



## GET STARTED AT STRAIGHTERLINE TODAY

If you're interested in taking the first step towards earning or completing your degree, consider talking with a StraighterLine Enrollment Counselor by calling (877) 787-8375. A counselor can help you identify an appropriate school or program within the StraighterLine network and can register you for low-cost, fully online classes that are guaranteed to transfer to your chosen school. Unlike most institutions, you don't need to wait for a specific date in order to start—you can register and begin your classes the same day, and move one step closer to turning a difficult year into a year of positive change.

To speak with an  
Enrollment Counselor,  
Call **(877) 787-8375**  
or Chat at  
[www.straighterline.com](http://www.straighterline.com)

### Sources

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