

COLLEGE BOUND

Fall 2019 Edition

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The University of Southern Maine: The University of Everyone.

When you stroll across one of the University of Southern Maine's (USM) three campuses in Portland, Gorham and Lewiston, there are two things you are sure to see: people just like you and people different from you.

USM prides itself on its rich mix of students. We are a place where no matter your background, age or experience, you will fit in and feel welcome. And you'll greatly benefit from learning in such a diverse community located in one of the most dynamic locations in the country.

Welcome to the University of Everyone.

USM is the university of high achievers.

Top high school students are attracted to USM because of our outstanding faculty, our rich array of programs, our research facilities, our location, our low cost and generous merit scholarships. Many are also excited to join our Honors Program, where every student is guaranteed an overseas experience within their first two years.

USM is the university of the determined.

Whether you were an "A" student in high school or wished you were, whether you are returning to college after many years or trying it for the first time: if you are determined and committed to working hard, you can thrive at USM. And USM will help you every step of the way with its team of advisors, tutoring services and faculty committed to your success.

USM is the university of multi-taskers.

USM is known for being a student body of people juggling many responsibilities. Many of our students attend classes while leading a campus group, holding down a job or raising a family — and sometimes all three. You won't find harder working students anywhere.

USM is the university of New Mainers.

USM is the university of choice for those who have recently arrived to our state, and we continue to work very hard to make sure all our students feel welcome and safe.

USM is the university of those who have served our nation.

USM has more veterans on our campuses than any other university in Maine. We offer a designated space for those who have served, and special support and services to ensure our veterans successfully transition from military to university life and that they enjoy continued success on their way to a degree.

USM is university of the talented.

USM attracts incredible talent to our athletic fields and performance stages. The home of over 500 student-athletes in over 22 NCAA Division III teams, USM has had All-Americans and has won numerous titles in several sports — even a few national NCAA championships. Our music and theater programs, meanwhile, are considered among the very best in the state.



USM is the university of students wanting real-world experience.

Because USM is located in the economic, health care and cultural heart of northern New England, our students gain unparalleled hands-on and practical experience in their chosen field of study and make invaluable contacts that help launch their careers after graduation.

Whether it's working with major corporations, small businesses, law firms and banks near our Portland campus, doing clinicals and research in Maine's only teaching hospital, conducting hands-on field work with social service agencies, teaching in schools with diverse populations, or working with government officials on public policy initiatives, USM offers a wide range of opportunities that are difficult to match.

Plus, you'll be living in or near one of the most exciting and livable small cities in America, with its abundance of dining, music, theater and recreational opportunities.

And USM is the university of those who succeed.

With our outstanding faculty, exceptional programs, student support, public university tuition rate, financial aid and strong community connections in our special location, USM students are poised to succeed.

And just as you won't go to any business or organization in



the region without bumping into USM graduates in leadership positions, you also won't find a better educational value and path to your future.

That is the University of Everyone.

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Tips to build good credit during and after college

There's a lot of learning that takes place during and after college, including many lessons outside of the classroom. When it comes to personal finance, however, young people don't need to learn their lessons the hard way.

Consider these tips to help you establish good credit that will lay the foundation for a healthy financial future — well beyond college:

Do Your Research

With so many reports of rampant consumer debt, you may be tempted to shy away from opening a credit card account, but opening a credit card is a crucial step in establishing a credit history. A healthy credit history is not just necessary for most home and car loans, in many cases, it's also required for establishing accounts with utility services and signing apartment leases. What's more, good credit can help you avoid security deposit fees, get better insurance rates, and even help you land that dream job, as many employers run credit checks on candidates.

The good news is that 83 percent of college graduates and 57 percent of current college students have at least one credit card, according to "Majoring in Money," a recent national study by Sallie Mae and Ipsos. Also, nearly all young adults — 97 percent — make at least the minimum payment each month. Moral of the story? Get a credit card and use it responsibly.

Be Selective

There are many credit cards marketed specifically to young

people. Make sure to select your credit accounts wisely and watch out for programs offering rewards and benefits that make maxing out, and then owing big, all too easy.

Instead, look for credit cards designed to promote and reward long-term financial responsibility, offered by financial institutions committed to customer success. For example, Sallie Mae is introducing a new suite of credit cards with a range of benefits that do just that. The Sallie Mae Ignite card, for example, is designed to help college students responsibly establish and manage credit. For those looking to make progress towards important financial goals, the Sallie Mae Accelerate card offers a cash back bonus program designed to help pay down any student loan. Finally, the Sallie Mae Evolve card, automatically rewards a cash bonus on your top two purchase categories each month.

All three cards feature universal benefits, including U.S.-based customer service, free monthly access to credit scores, immediate access to the card upon approval, a mobile app, and tools to deliver security and control. To learn more, visit salliemae.com/credit-cards.

"Our established relationships with college students and graduates helped us understand what they're looking for in a credit card," says Donna Vieira, executive vice president and chief marketing officer, Sallie Mae. "These new credit cards, co-created and developed with students, parents and recent graduates, provide benefits tailored to their needs."

Don't let credit be an undue source of stress as you navigate early adulthood. Find the right products designed with your needs in mind and establish healthy financial habits.

StatePoint

More families have a plan to pay for college

College may be getting more expensive, but new research suggests that more families are preparing to meet those costs one way or another.

Eighty percent of families say they are confident in how they paid for college last year, and nearly half have a plan to pay for all years of college, according to "How America Pays for College 2019," a recent study from Sallie Mae and Ipsos, an independent global market research company.

All this preparation could be attributed to the fact that the overwhelming majority of families recognize the value of higher education, with 90 percent of families agreeing college is an investment.

"The individual and socio-economic benefits of a college education are clear, so it's particularly gratifying to see that families continue to view college as a worthwhile investment," says Raymond J. Quinlan, chairman and CEO, Sallie Mae.

On average, families report spending \$26,226 on college in academic year 2018-19, with a sizeable portion of costs — 43 percent — covered out-of-pocket through income and savings.

Scholarships, grants and gifts — used by 82 percent of families — covered 33 percent of costs, and that "free money" can be especially important, both logistically and psychologically, opening doors to opportunities that would be otherwise unavailable and even making a difference in the way students view the college experience as a whole.

The study also found that while borrowing covered 24 percent of overall college costs, 57 percent of the families who borrowed to pay for college say they had always planned to do so as part of their paying-for-college strategy. What's more, many families are getting a head start on paying their loans back, with 41 percent making payments on student loans while the student is in school.

Families are being proactive in other ways, too. Seventy-seven percent of families completed the Free Application for Federal Student Aid (FAFSA) for the 2018-19 academic year. Completing the FAFSA is the first step in receiving a financial aid award letter from schools. Of those who filed for the 2019-20 academic year, 25 percent did so in October, the first month the application is available. On the other hand, the majority of families waited until January or later to file, potentially missing out on free money for college.

For the complete report and a related infographic, visit SallieMae.com/HowAmericaPays. For new tools and educational resources that promote college planning, visit salliemae.com/college-planning.

"While more families are planning for college costs, we'd like to see that number continue to grow because we know those with a plan are better prepared to meet the costs, and typically have a better understanding of the financial aid process," says Quinlan.

StatePoint

University of Maine at Augusta brings the classroom to you

How can you take college courses or earn a degree while juggling work and class schedules, family responsibilities, transportation, and your personal life? With its affordable education, statewide access and strong student support, the University of Maine at Augusta (UMA) will make it work for more than 5,500 students this year.

UMA has been a leader in providing access to undergraduate education for Mainers since 1965. With campuses in Augusta and Bangor, nine UMA Centers from Saco to Houlton, more than 30 additional sites where you can take courses, and many programs available completely online, UMA is uniquely equipped to help you earn a degree — regardless of your age or location.

In addition to numerous locations throughout Maine, UMA also offers hundreds of online courses, and 14 of its bachelor's degrees can be completed entirely online. Shania Melvin, Mental Health & Human Services student, finds that her classroom location is very flexible: "I can participate in



my classes in a school setting, at home, or at the beach if I desire. Anywhere I am, I can be in a UMA classroom."

"UMA is actively using technician-assisted Web conferencing, which enables real-time collaboration between professors and stu-

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dents at various locations on web-enabled devices (PCs, laptops, tablets, etc.) through the use of audio, video, and content sharing (e.g., Zoom)," said Justin Hafford, director of Advanced Media & Instructional Technologies.

Last year, UMA delivered 47,119 credit hours (representing 73% of its total credit hours) via distance learning, more than any other University of Maine System campus. Michaela Hutchinson, Information & Library Science Student, enjoys the flexibility of her online courses and the access to the Bangor Campus for support. "I do most of my school work in the Bangor Campus library, my living room, or in cafés. Less than half of my credits have been live classes, my program is entirely online so my college experience has been quite non-traditional."

UMA's Provost Joseph Szakas is a strong advocate for online education. "Distance education allows students to find balance with competing demands on time, while being able to achieve their educational goals. It was true in 1989 when UMA created the first statewide comprehensive distance-learning network in the United States with its interactive television (ITV) system, and it is still true today: we bring our classrooms to the students where they are."

Learn more at uma.edu/classroom.

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- 11 locations across Maine
- Online access to courses & student support
- Affordable tuition & scholarships



uma.edu/classroom



50 Years of “Sounds of Success” from KVCC

When you are on the campus of Kennebec Valley Community College, the sounds of success are everywhere. From the hammers and saws being used in the construction program, to the tear of velcro blood pressure cuffs in the medical courses and welders cutting metal in the trades area — these are the sounds of the hopes and dreams being forged every day at KVCC.

KVCC’s faculty and staff encourage students of all ages and interests to pursue their dreams and are focused on student success in the more than 30 programs offered at the college’s two campuses.

President Richard Hopper shares in his welcome to the college: “Classes and support services are designed to help students meet their academic, professional and personal objectives. This focus on students means that KVCC is an ideal place for all types of people — those starting college directly from high school or those entering college after many years away from an academic setting. Our student body comes from a wide variety of backgrounds, whether traditional students, single mothers, war veterans, disabled students, unemployed adults, or folks simply wanting a change after years on the job. The range of student experiences brings a richness to the campus culture and classroom dynamic. Whatever your situation, we are here to assist you in getting started, making sure you feel welcome, and guiding you all the way to graduation and beyond.”

Celebrating its 50th year, the college continues to add unique programs in demand for the area and leading to high job placement rates. KVCC is also accessible and affordable, offering the opportunity for students to acquire or hone skills to enter the job market immediately, or to transfer to four-year institutions to complete degrees in multiple fields.

Not able to attend classes during the day, due to a current job, or other commitments? KVCC offers part-time, online, night and off-campus classes and a schedule to fit your busy lifestyle.



The Sustainable Construction program now offers two different one-year certificates designed for those who are eager to jump right into entry level positions or as a direct pathway toward the associate in applied science degree. Students may choose to earn either the certificate in framing and craftsmanship or the carpentry and building science certificate.

Think you can’t afford to attend classes due to financial concerns? KVCC offers the lowest tuition rates in the State of Maine. Last year, over 80 percent of the full-time students qualified for comprehensive financial aid packages that helped make attendance possible. Many part-time students also qualify for financial aid packages and assistance. In addition to on-site recruiters, KVCC has Equal Opportunity Programs, administrative support and guidance support to help students succeed. Students may also work with representatives of the federal TRIO Student Support Services program in their path toward a degree.

Need a location closer to home? KVCC has announced the creation of a satellite campus at the Buker Community Center at 27 Armory Street in Augusta, where KVCC had previously served more than 200 students from the fall of 2005 until 2011.

“The Buker Center provided a great space for our students to take classes and opened the door for new enrollment at the College. We are back!” said Karen Normandin, KVCC’s VP of Student Affairs, Public Relations and Enrollment Planning. Having a location in Augusta means that students in the greater Augusta area

“Whatever your situation, we are here to assist you in getting started, making sure you feel welcome, and guiding you all the way to graduation and beyond.”

PRESIDENT RICHARD HOPPER

will have more options for taking KVCC courses without the drive to Fairfield or Hinckley. Some students who live closer to Augusta may find it convenient to pick up an extra evening course at the Center and, from time to time, there are University of Maine at Augusta (UMA) students who are able to find classes at Buker that better fit their schedules. These credits are easily transferred to UMA toward the student’s degree program.

Kathryn Englehart, KVCC’s Dean of Academic Affairs, said the expansion to Augusta now “helps to serve part of our region, especially toward the coast, which has a significant population.”

“Small class size in a very student-focused atmosphere, academic and personal support services and flexible schedules — a great value proposition.” said Norman-din. “We are so excited to have this opportunity to return to the Augusta area.”

Beginning this May, KVCC began offering classes in Anatomy & Physiology I & II, Survey of Anatomy & Physiology and College Algebra at the Buker Center location.

Ready to dream?

Then dream big. KVCC wants to help find a way for you to realize your dreams. No more “sounds of silence” — it’s time to share in the “sounds of success” — those found in the welcoming environment that is Kennebec Valley Community College.

For more information, visit kvcc.me.edu or call us at 453-5822 (KVCC) — we will help you get started.

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- ✓ Over 30 academic programs
- ✓ The lowest tuition in New England
- ✓ Two campuses with state-of-the-art facilities
- ✓ Transfer opportunities to 4-year colleges/universities
- ✓ Academic excellence and student support



KVCC

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KVCC students

are provided with an outstanding educational experience - in a welcoming environment, at an affordable price.

The result? Graduates who enter the work force well-equipped, well-rounded, and ready to take on whatever the future has to offer.

Come GROW with us!

Whether you're looking to pursue an interest in culinary arts, or master the art of sustainable agriculture - or any number of other options, we've got the program for you!

From welding to lineworker technology to nursing or psychology degrees - KVCC offers it all. Our transferable courses, two beautiful campuses, and small class environment gives students the setting for success.

Our admission process is quick and easy - and Pell Grants and other financial aid assistance makes getting an education more affordable than ever. Give us a call today, and begin "seeding" your future!

Photo Courtesy of Teresa Smith



Gear up with college essentials

Before the semester begins, be sure you have all the essentials you need to live your best campus life.

Here are some top picks for a fresh start to fall:

- **Packing up:** Consider the bag you will carry with you every day. A backpack is the best way to ensure that you're distributing weight equally between shoulders, but you'll likely want to upgrade your high school look. The right bag can handle heavy loads, is water-proof and ergonomic, features safe electronic device storage and even offers such perks as a USB charging port on its exterior.

- **Keeping time:** A timepiece is not only a sophisticated way to make a style statement, you may find it quite vital during class, when other devices should be put away. Go for a classic look that will carry you between dates, the dining hall, the library and anywhere else your collegiate schedule takes you. The new models in Casio's Vintage Collection, for example, add a bold, retro-inspired look to any outfit, and come equipped with an auto calendar and daily alarms, so you never miss a session, appointment or deadline.



Photo source: (c) Jacob Lund / stock.Adobe.com

Gear up with the latest essentials and head back to campus with confidence.

- **Rocking Out:** Start a band, jam out with friends or just go solo with an instrument perfectly designed for campus living, such as the portable PX-S1000, a keyboard that's barely larger than the keys themselves and fits any space or décor. While integrated Bluetooth audio lets you play music through its powerful stereo amplification system, you can also plug into headphones for a quick practice session that won't disturb any studying roommates.

- **Take note:** When heading to class or a study session, consider leaving the laptop and notebooks at home and traveling lighter. Download the latest notetaking apps to your tablet, which combine the simplicity and versatility of paper and pen with the organizational and sharable convenience of digital.

- **Entertaining:** Space may be tight in college dorms and apartments, but you can still create a mini home theater that makes you the official host of movie nights, gaming nights, sports spectating and more. For a compact setup, check out the SLIM series of LampFree Projectors, which reach maximum brightness in eight seconds.

StatePoint

5 tips for Managing your student loan debt

Student loan debt is a fact of life for many college graduates and their parents, with borrowers owing approximately \$1.6 trillion in federal and private student loans in 2019. While some graduates easily repay their loans, others struggle to manage their debt.

Nearly one-quarter of respondents in a recent CFP Board/Morning Consult survey reported they or someone in their household has student loan debt. Only 21 percent of respondents with student loans were very confident they could manage and pay off their debt. Another 21 percent knew their student loan debt would be overwhelming and were not at all confident in their ability to repay.

The survey also highlighted the impact student debt can have on an individual's ability to achieve important milestones, such as saving for retirement. Approximately one-third of respondents said it was unlikely they would be able to contribute to a savings or retirement account while paying off their student loans, while nearly 50 percent said they would not be able to fund an investment portfolio.

If you have student loans, a Certified Financial Planner (CFP) professional can provide competent, ethical advice on managing debt while building a retirement fund and balancing other financial goals. Here are five tips to get you started:

- **Get organized.** Borrowers may miss student loan payments simply because they're unaware of the terms of their loans. Knowing how much you owe, to whom, and the terms of your loans can help you make informed budget and repayment decisions.

- **Consider consolidating loans.** Many students graduate with loans from multiple sources. Consolidating student loans simplifies repayment and may decrease the amount you pay monthly. However, keep in mind that consolidation isn't the best strategy for everyone. Evaluate your specific loans and learn more about what consolidation might look like for you.

- **Set up automatic payments.** Automatic payment plans save time, stress and, in some cases, money. Some lenders will decrease the interest rate on your loan (usually less than 1 percent) as an incentive to set up automatic debit payments. Even a small reduction can save you money in the long run.

- **Know your repayment options.** There are several repayment plans for federal student loans. This includes options that lower monthly payments in proportion to income. Or, you can apply for a deferment or forbearance, which allows you to stop making payments for a certain period.

- **Get employer assistance.** Ask if your company offers financial assistance for school expenses or student loan payments. Although not directly related to student loans, if your employer matches employee retirement contributions, make sure you're maximizing that benefit. Failing to make your own contributions up to that match is likely leaving a significant amount of money on the table. Finding a balance between all your financial goals is important.

For more debt management tips and to find a CFP professional near you who can help you review your options and



Photo source: (c) Damir / stock.Adobe.com

determine the best plan for meeting your goals, visit lets-makeaplan.org. For questions or for more information about your specific loans, contact your student loan provider.

With the right information and assistance, you can better manage student loan debt while preparing for the future.

StatePoint

How to make applying to college less stressful

Applying to colleges is exciting for many high school students. But that excitement is sometimes hampered by anxiety. The college application process can affect students' lives for years to come, so it's understandable why some teenagers might feel stressed as they apply to college.

The National Center for Educational Statistics says 69 percent of high school graduates in the United States enroll in college the fall after graduating from high school. Many students begin applying to college before entering their senior year of high school. Students can employ various strategies to make applying to college less stressful.

Create an inventory of student experiences and awards

When completing their college applications, students submit a variety of materials. In addition to students' track records in the classroom, schools will be interested in kids' extracurricular activities, hobbies, volunteer work, and even things they do during their free time.

Parents and students can work together to develop a master list that includes information about what students have accomplished during high school. These may include involvement in certain clubs, participation in sports teams, advanced ranking in scouting programs, or even a list of books read. Having this document handy will make it that much simpler to fill out college applications.

Investigate the Common Application

The Common Application began as a niche program for select private liberal arts colleges, but now has grown into an organization that services more than 750 schools. The organization enables students to create an account and complete one basic form that will be accepted by all institutions who are members. The CA helps students streamline the college application process and reduce redundancy. An alert system also helps applicants manage application deadlines.

Avoid applying everywhere

Some students think that applying to dozens of schools will improve their chances of being admitted. However, applicants may be wasting their time applying to schools they have no intention of attending, and that only adds to the stress of meeting deadlines. Narrow down the possibilities to a handful of favorite schools and go from there.

Use the resources at your disposal

Students who have access to guidance



counselors, mentors, college centers, or even teachers who are willing to help with the application process should use these resources wisely. In addition, iPhone and Android apps can help streamline the college application process.

Consider scholarships concurrently

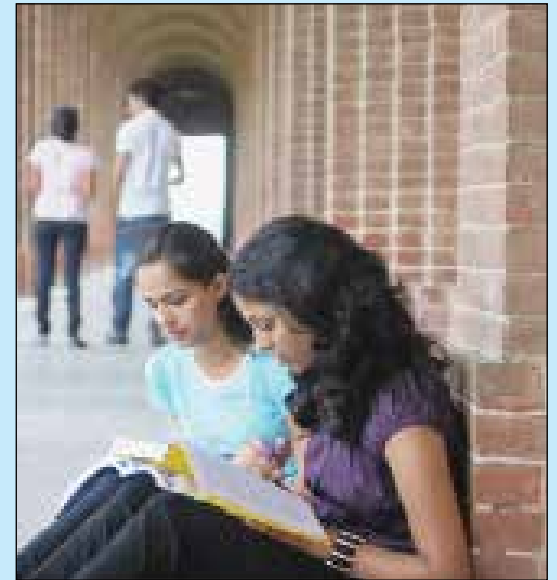
Some schools automatically consider applicants for scholarships, grants and work-study programs. But that's not so with every school, so students may have to apply on their own or rely on third parties for scholarships. Fastweb is a leading online resource to find scholarships to pay for school.

Advance preparation can make the college application process a lot less stressful for students and their parents.

Did you know?

According to estimates from the U.S. Department of Education, women have earned a disproportionate share of college degrees compared to men over the last 12 years. In 2018, women were on target to earn 141 college degrees at every level for every 100 degrees earned by men. That trend isn't all that recent, as women have earned the majority of degrees at every level of higher education for years and, in many cases, several decades. For example, DOE statistics indicate that women have earned the majority of associate's degrees every year since 1978 and the majority of bachelor's degrees every year since 1982. That trend also is reflected in postgraduate degrees, as women have earned the majority of master's degrees every year since 1987.

The female majority in regard to doctoral degrees earned is a relatively recent yet still impressive trend that dates back to 2007. Estimates suggest these trends will continue, as DOE forecasts suggest that, by 2027, women will earn 151 college degrees for every 100 degrees earned by men.



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Be aware of all of the costs for college

College is often met with excitement and interest by students pursuing their passions and what they hope will be fulfilling, lucrative careers. And the rising costs of college, coupled with the growing number of students taking on substantial debt to finance their educations, make it necessary that prospective students consider their earning potential when deciding on a major.

According to the College Board, the average cost of college tuition and fees for the 2017-2018 school year in the United States was \$34,740 at private colleges, \$9,970 for state residents at public colleges, and \$25,620 for out-of-state residents attending public universities. Canadian citizens studying in Canada can expect to pay \$6,571 per year, according to Statistics Canada.

The cost of tuition and room and board

may catch parents' eyes, but there are some lesser-known expenses associated with college that can make attending school even more expensive. According to *Cappex.com*, a website offering ideas on how to pay for college, the extra costs of college can cost between \$250 and \$500 per month.

The following are some lesser-known expenses that college students and their families may need to budget for this school year.

- **Transportation:** Commuter students will need to drive to and from campus, which involves budgeting for gas, repairs and auto insurance. Students who live on campus may be subjected to a high fee for a resident student parking pass. Colleges in the United States earn an average of \$4 million to \$5 million in parking revenues each year, according to the most recent rate study from

the National Parking Association. A typical four-year college or university in the United States charges about \$635 per space for the school year. Other students use public transportation or ridesharing services to get around. Those fees can quickly add up, too. Students attending school far away from home also need to budget for plane tickets home during the holidays and other breaks.

- **Fraternalities and sororities:** Many students join Greek organizations to fully immerse themselves in the college experience and make new friends. Many of these groups charge fees to prospective pledges and then semester dues once students are accepted. Parties, trips, living expenses and other expenses may come up as well.

- **Added fees:** Many colleges and universities charge technology fees, sports center fees and activity fees. Exploring these fees in

advance of the school year can help families create accurate budgets.

- **Dining out:** Families spend hundreds of dollars on campus meal plans per semester, but students also like to visit local eateries during the school year. Snacks, lunches and dinners purchased from such establishments can cost hundreds of dollars per year. Farmer's Financial Solutions, a division of Farmer's Insurance, says off-campus dining expenses cost an average of \$770 a year.

- **School supplies:** A new laptop or tablet, textbooks and other supplies a professor requires can cost thousands of dollars. The College Board estimates students spend \$1,300 on books and supplies in a typical school year.

The cost to attend college extends beyond tuition and room and board. Many additional expenses can stretch families' budgets.

Factors to consider before pursuing an advanced degree

Advanced degrees have long been associated with better career prospects and higher earnings. Women seem to be especially aware of that, as the Council of Graduate Schools/GRE Survey of Graduate Enrollment and Degrees noted that, in the fall of 2017, the majority of first-time graduate students at all levels were women. Among master's degree candidates that fall, 59 percent were female while 53.5 percent of doctoral candidates were women.

The decision to pursue an advanced degree requires careful consideration. Such a pursuit requires a considerable investment of time and money, and while those are two important factors to consider before making a decision (more on that below), they're not the only things students must think of as they try to make the best decision.

TIMING

Timing and time are two different things. While many people considering graduate degrees think about how much time they'll need to complete their degrees, timing also merits consideration. Newly minted graduates may want to take a break after expending so much effort to earn their undergraduate degrees. Taking time between degrees can provide the opportunity to recharge,

and it also can give young graduates a chance to get some professional experience. That experience can inform their future grad school decision, perhaps reassuring them they're on the right career path or compelling them to pursue other avenues. But enrolling right after completing your undergraduate studies can be beneficial as well. That's especially so for recent grads who hope to start a family soon after graduation. The longer you delay enrolling in a graduate program, the longer you may delay starting a family, which can have a lasting impact.

CAREER PROSPECTS

While it's easy to assume an advanced degree will greatly enhance your career prospects and increase your earning potential, it's not necessarily that simple. When considering the pursuit of an advanced degree, try to determine if you'll be in the workforce long enough to benefit from the increased earnings. Women who are mid- to late-career might not benefit considerably or at all from the extra earnings if they're paying for their advanced degrees themselves, as the cost of tuition and other fees might be higher than the extra earnings. In addition, some advanced degrees won't necessarily lead to considerably higher salaries than

you're likely to earn with a bachelor's degree. That will depend on your profession.

TIME

The time required to pursue an advanced degree merits strong consideration. Many students pursuing a master's degree full-time can earn their degrees in two years, while those who attend part-time will need more time to complete their degree programs. Doctoral programs take considerably longer.

COST

The cost of an advanced degree varies widely depending on the program. Some programs may cost \$20,000 or less, while others will cost more than \$100,000. Many doctoral candidates receive financial aid from their schools or lenders, but the cost of a Ph.D. is still considerable, especially when considering the potential lost earnings during the years while the degree is being pursued.

Women receive the majority of advanced degrees earned at colleges and universities across the country. Choosing whether or not to pursue such a degree requires careful consideration of a host of factors.

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Thomas College prepares students for success: From the beginning of their journey, to the end

As first year students prepare to begin their journey at Thomas College in Waterville, others are returning this week to close it out. Accelerated MBA-Accounting student Cassidy Pinkham is coming back this fall with her sights set on graduation in the spring, but this year is going to be a little different.

Just as Cassidy is finishing her time at Thomas College, another Pinkham – Cassidy's sister, Sydney, is beginning her journey here.

While Sydney is excited to begin – Cassidy has experienced all Thomas has to offer, holding many leadership roles and participated in career preparation opportunities, including internships.

"I had two job offers before even graduating from Thomas. Thomas College gave me the opportunity to network and connect with the business profession of accounting," said Cassidy.

Cassidy, from Poland, Maine, chose Thomas College because of its social life, proximity to her hometown, and the financial aspect.

"It was really affordable for me. I knew that it had an awesome business school that was really well known so I knew I would get a lot of bang for my buck here," she said.

Thomas College was recently recognized for having the 15th highest decrease in student loan debt in the nation – and #1 in Maine, according to a recent study.

While traditionally in the beginning of their final year graduates are often painted as contemplating "what comes next," many Thomas College graduates like Cassidy have already begun to see the return on their investment before they even graduate.

"Thomas College helped prepare me for my future by allowing me to network with business professionals, gain valuable knowledge in the classroom, and give me the opportunity to internships – and job offers."

In the spring, Cassidy will continue her full-time position as a Staff Accountant for Albin, Randall & Bennett in Portland.

Sydney has been on campus for only a week for the Early Start program – and so far, she is loving it: she's made so many new friends and has been challenged academically.

Sydney was intrigued by Thomas College because of her sister Cassidy's experience and her decision was reinforced when exploring the school on her own.

"I chose Thomas because of the family atmosphere. Every time I came to the campus, the people here were very welcoming and always seemed to have my best interest at heart. I would meet someone once, and



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Below, Cassidy (left) and Sydney (right) Pinkham are both students at Thomas College. One sister is ending her journey at Thomas and off to an accounting job in Portland; the other is just beginning her journey in the accelerated three-year Bachelor program at Thomas College.

the next time I came up to visit, they always remembered my name," said Sydney. "I also chose Thomas over other schools because of the lacrosse team. They all made me feel so welcomed and I instantly felt a part of the team."

Sydney chose the accelerated three-year bachelor's program because it makes paying for college much more affordable. With plans to be a psychologist, Sydney knows she will have to pay for post-graduate school as well so the accelerated program at Thomas College helps her journey.

"Being able to complete my undergrad in three years instead of four, will lower the amount I need to pay for my total years in school," said Sydney.

Overall, Sydney is excited for her future at Thomas College – making more friends, playing lacrosse, and setting herself up for success after graduation.

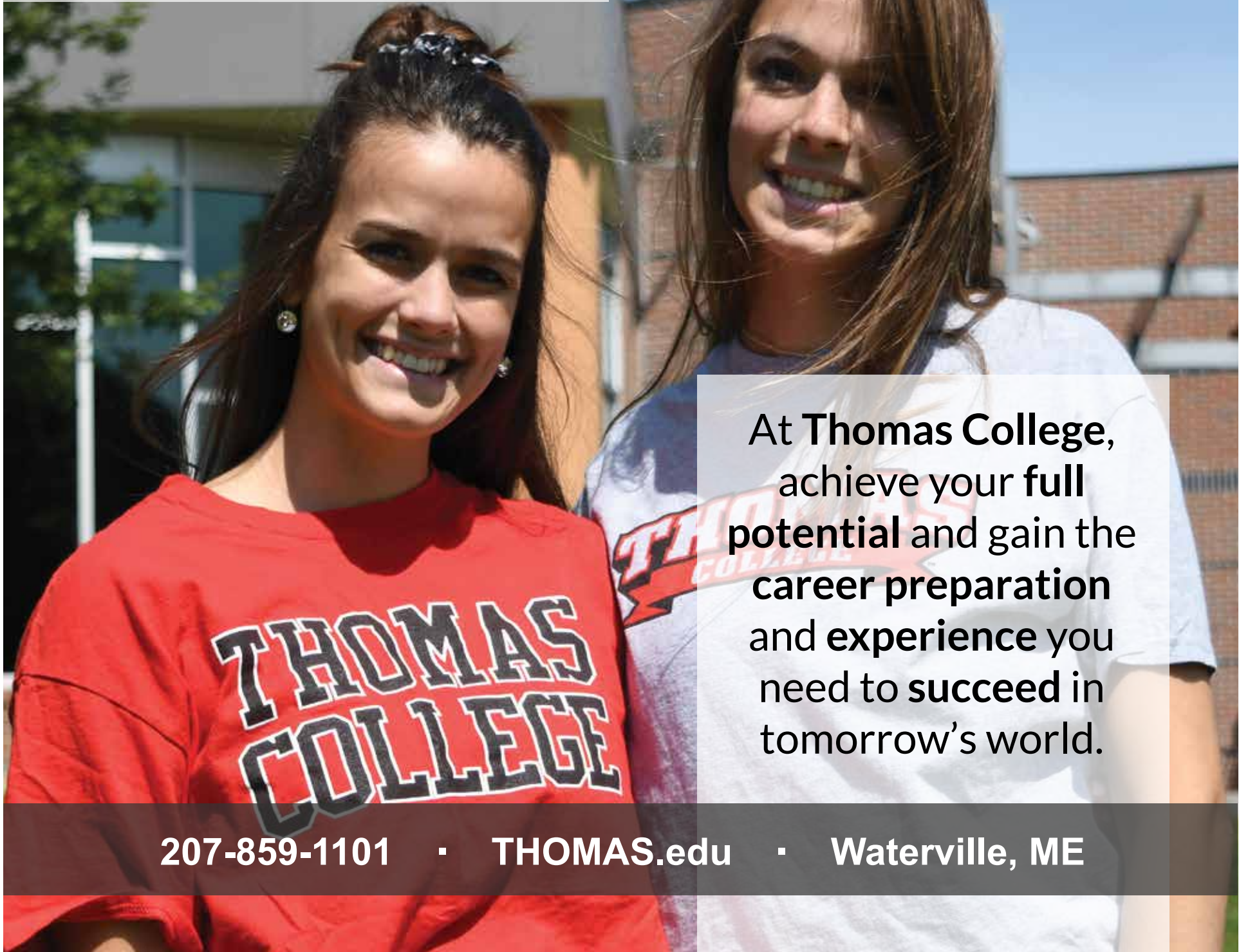
"I know that with the connections Thomas has, I will be able to find a well-respected job after I graduate through the door Thomas opened for me," said Sydney.

About Thomas College: Celebrating its 125th anniversary, Thomas College offers undergraduate and graduate degrees in programs ranging from business, entrepreneur-



ship, and technology, to education, criminal justice, and psychology. Its Guaranteed Job Program, the first of its kind in the nation, is built on students' academic, career, and leadership preparation. Thomas is also home to the Harold Alford® Institute for Business Innovation and the Center for Innovation in Education. In 2017, Money Magazine ranked Thomas 23rd of all colleges and universities

in the country for adding the most value to their degrees, and data reported by the New York Times ranks Thomas in the top 15 percent of all higher education institutions in the U.S. for upward mobility of its graduates. For more information, visit www.thomas.edu or contact the Admissions Office at 207-859-1101 or admiss@thomas.edu. Find us on social media.



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