

Consider an online college

A growing number of students take college classes online. Some do it to save cash, earn a degree faster or fit a college education into a busy schedule.

How does it work?

Online college courses—which vary from college and program—are a lot different from sitting in a lecture hall or discussion group with a professor. You can sign up for a whole degree program or a few classes at a time. You have textbooks, projects and tests, but do all the work on your own schedule. Faculty mentors are there to keep you on track and answer questions about assignments. These programs are best for students who know exactly what kind of degree they want and have the self-discipline to finish assignments without professors reminding them what's due when.

Online courses are not for you if...

- ▶ You're looking for a traditional college campus experience
- ▶ Joining a fraternity or sorority is important to you
- ▶ Rooting for the school football team is a favorite pastime

Should you take that online class?

Whether you're earning your whole college degree online or just taking one class, make sure the school offering it has been accredited.

Basically, accreditation is a long process that verifies a college as legitimate. If a college isn't accredited, the government won't give you financial aid. Here's how to see if a college is accredited:

- ▶ Search for the school on the U.S. Department of Education website (www.ope.ed.gov/accreditation)
- ▶ Double-check with the Council for Higher Education Accreditation (www.chea.org)
- ▶ Go to the accrediting agency's website and make sure the college is listed.

One class at a time

You don't have to earn a whole college degree online. You could just take a class or two. A service called StraighterLine (www.straighterline.com) doesn't award

degrees but offers basic classes, like biology and economics, for \$99 a month plus \$39 a class. You learn at your own speed, consult a tutor if you have questions and take tests when you're ready.

Just be sure to do your homework. Before you sign up, ask your academic advisor if it will transfer credit.

Be cautious

If an online college course or degree is what you want, make sure you're picking a good program. Most people don't care if you earned college credit on your computer or in a classroom as long as you've learned what you're supposed to, says Richard Pokrass, spokesman for the Middle States Commission on Higher Education.

Excerpted from "Online courses offer an alternative for students" by Rebecca VanderMeulen

