How Much is Education Worth?

The more education you have, the more you’ll earn. According to research compiled by Cecilia Ottigner of the American Council on Education, Division of Policy Analysis and Research, college graduates fare better economically than high school graduates.

- In 1990 male college graduates with bachelor’s degrees earned about $25,000 more than males with high school diplomas.
- Female college graduates in 1990 earned $11,500 more than female high school graduates.
- People with some post-secondary education earned more than those who never attended college. In 1990, males with one to three years of college earned a median income 19% higher than those with only a high school diploma.

If you’re interested in higher education and need help or more information, contact your local Educational Opportunity Center.

Learn More; Earn More

<table>
<thead>
<tr>
<th>Annual Earnings (Thousands)</th>
<th>Education Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>$40</td>
<td>High School Grad</td>
</tr>
<tr>
<td>$35</td>
<td>1-3 yrs. college</td>
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<tr>
<td>$30</td>
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<td>$20</td>
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<td>$15</td>
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<td>$10</td>
<td>4 yrs. college</td>
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Source: Higher Education & National Affairs, ACE, 1991

Success Stories in the Making

Janis Hardin
Knox County, Tennessee

Janis is a 37-year-old wife, mother, and dislocated worker turned student. Although she was working at Carrier Corporation as an assembly-line coordinator, Janis wanted to return to school. As a mother of three with substantial family obligations, the timing never seemed right. Then Carrier Corporation closed in June 1992. What could have been a tragedy became an opportunity. Janis became a certified dislocated worker and entered the University of Tennessee during the summer. She began her education by enrolling in an independent studies class. In August, she became a full-time student.

Looking back, Janis wishes she had made the decision to go to college sooner. Now, however, she realizes that attending college as an older student increased her commitment to
accomplish her goals. Janis believes her age gives her an advantage over younger students who may not be as certain about career decisions and about what they want to do for the rest of their lives. She admits that going back to school as an older student was scary at first, but she now realizes that her life experiences have given her strength and have made her a better student.

Janis says that furthering her education gives her "something that no person can ever take away." She shares the experience with her children, Brandy (17), Carrie (14), Tim (11), and her husband, David. David, who is very supportive, helps around the house, and the children often come to campus with Janis.

Janis knew she could depend on the support of her family, but she never anticipated the tremendous support she would receive from both UT faculty and fellow students. Janis is just as excited today as she was when she came back to school more than a year ago. She is looking forward to June 1996, when she will receive her B.S. in Nursing.

Where To Start When Deciding on a Career

- Call the Educational Opportunity Center for an appointment.
- Take a career interest inventory to help you match your interests with career possibilities.
- Learn about career options, skills, and educational requirements for those careers.
- Determine potential earnings in your fields of interest.

Steps to Follow When Enrolling in a Post-Secondary Institution

1. Obtain an "Application for Admission" from the admissions office at the school of your choice.
2. Complete and return the application along with the appropriate application fee.
3. Request that a copy of your high school transcript, GED, or college transcript be sent to the school of your choice.
4. If you attended any schools after leaving high school, request that a financial aid transcript be mailed to the college of your choice. This is necessary even if you did not receive any financial aid.
5. If you are under 21, register to take the ACT. If you are 21 or older, you will be required to take a placement exam. For more information, please contact the admissions office at the school you plan to attend.
6. Attend your school's orientation session.
7. Register for classes.

Educational Opportunity Center Sites and Staff

The University of Tennessee Educational Opportunity Center opened October 1, 1991. Funded by the U.S. Department of Education, it provides career, educational, and financial aid counseling services to adults of all ages and educational levels. More than 3,000 clients have participated in the program during its first two years. Many are now enrolled in GED classes, vocational schools, community colleges, or universities.

The project, which supports four full-time counselors and two part-time counselors, offers services in specified counties in three states. The primary sites and counties served are included in the list that follows.

TENNESSEE COUNTIES

Knox-Anderson-Blount
University of Tennessee, Knoxville
20 Claxton Education Building
Knoxville, Tennessee 37996
(615) 974-4466
Janice Stone Counselor
Randy Gambrell Counselor
Barbara Robinson Counselor

McMinn-Cumberland-Meigs-Polk-Rhea
Job Training Partnership Offices
625 Congress Parkway
Athens, Tennessee 37303
(615) 744-7202
Pat Willis Counselor

GEORGIA COUNTIES

Dawson-Fannin-Gilmer-Rabun-Towns-Union
Fannin Literacy Action Group
Macon Bluff Learning Center
Macon Bluff, Georgia 30559
(706) 374-2330
Rebecca Hammond Counselor

N. CAROLINA COUNTIES

Cherokee-Clay-Graham-Jackson-Macon-Swain
Macon County Schools
Administrative Offices
P.O. Box 1029
Franklin, North Carolina 28734
(704) 524-3314
Tom Edmonds Counselor

CENTRAL ADMINISTRATION

Ernest W. Brewer, Principal Investigator/Project Director
Vee McGahey, Associate Director
All About Financial Aid

Grants are awards you do not need to repay.

**Federal Pell Grants** are available for eligible undergraduate students. Currently, awards range from $400 to $2,300 per school year.

**Federal Supplemental Education Opportunity Grant (FSEOG)** is available to those in greatest need. For the 1993–94 school year, awards will range from $50 to $4,000. **Early application is a must.**

**Tennessee Student Assistance Award** (often referred to as TSAC) is a grant from the state of Tennessee. For the current school year, awards ranging from $54 to $1,482 were made on a limited basis. **Early application is a must.**

Loans must be repaid—with interest.

**Federal Perkins Loans**—These loans are available to students with greatest financial need, up to $3,000 per academic year. Repayment begins six months after the student leaves school or drops below part-time enrollment status. Current interest rates are 5%.

**Federal Stafford Loans**—All students attending a school that participates in this program are eligible to apply for a Federal Stafford Loan. Repayment begins six months after the student leaves school or drops below part-time enrollment status. Interest rates are variable (6.94% for the 1993–94 academic year and cannot exceed 9%). Freshmen may receive up to $2,625 per academic year. Sophomores may receive up to $3,500 per academic year.

Federal Supplemental Loan for Students (FSL)—Independent freshmen and sophomores can apply to receive up to $4,000 per academic year with a Federal Supplemental loan. For the 1993–94 academic year, the interest rate is 7.36%. This variable rate cannot exceed 11%.

**Federal Plus Loans**—Parents who wish to borrow to help pay for their children's education may apply for a Federal Plus loan (up to $4,000 per academic year). For the 1993–94 academic year, the interest rate is 7.36%. This variable rate cannot exceed 10%.

Other Financial Assistance

**Federal Work-Study Program (FWS)** is an opportunity to work at the school where you are enrolled (available on a limited basis). FWS students are paid on an hourly-wage scale.

**Job Training Partnership Act (JTPA)** is a federal program designed to assist individuals who want employment but lack adequate skills or education. JTPA offers GED programs, basic office-skills instruction, pre-skills classes, and specialized training for those who wish to pursue careers as electricians or carpenters. Students continuing their educations may receive tuition, books, and supplies. For more information, contact your nearest JTPA office.

**Vocational Rehabilitation Assistance** helps individuals with physical and/or mental impairments enter or return to employment. For more information, contact your local Office of Vocational Rehabilitation.

Financial Aid is available from a variety of sources for students who need assistance with college/vocational school expenses. In order to determine the types of assistance you are eligible to receive, you must complete a Free Application for Federal Student Aid. If you applied for federal student aid in 1993–94, you may receive a "Renewal Application" at your home address. In either case, contact your EOC counselor.

Because some funds are distributed early (Supplemental Education Opportunity Grant, Perkins Loans, etc.), it is important to submit your application for the 1994–95 school year as soon as possible after January 1, 1994. In fact, some schools require that students desiring maximum assistance apply by mid-February.

If you plan to attend college or vocational school and want to apply for financial aid, call an Educational Opportunity Center counselor to schedule an appointment. The EOC staff will assist you with your financial aid application.

Financial aid awards are based on

1. the cost of education at the school you select.
2. your personal financial need.

To apply for any type of financial aid, you must complete and submit the Free Application for Federal Student Aid.
How to Keep Your Financial Aid

When you receive financial aid for one academic year, you are not guaranteed financial aid for the next academic year. In order to continue to receive financial assistance, you must reapply annually, demonstrate continued financial need, and maintain satisfactory academic progress.

Contact your Educational Opportunity Center counselor in January or February to apply for aid in the academic year beginning July 1, 1994.

It is important to apply early!

DANGER: Loan Default

If you receive a Stafford Loan, Perkins Loan, Supplemental Loan for Students, or a Plus loan, you sign a promissory note agreeing to repay the loan. If you do not begin repaying your loan once you are no longer enrolled in school or drop below half-time enrollment status (less than six hours per semester), you may go into default. Then one or more of the following will happen:

1. You may be refused another loan due to bad credit.
2. You may be denied financial aid to continue your education.
3. You may be informed that your income tax refund has been seized for loan repayment.
4. You may have your wages garnished.
5. You may be sued by the state or the federal government for failure to repay the loan.

Student loans can be beneficial. They can help you meet your financial obligations while you are attending school. However it is important to remember that when you receive a student loan, you must repay it, even if you decide not to continue your education.

Improve Your Study Habits

Work 9-5
Study 6-9

MAKE A SCHEDULE AND STICK TO IT!

• Set aside at least two hours of study time for each hour of class time.
• Allow a time to review notes right after lectures and just before discussion classes.
• Taking a short break each hour can keep concentration at its best.
• Reward yourself for completed work. For example, allow yourself an extra hour of sleep after studying for a test.

DEVOTE A PLACE TO STUDY. Keep handy everything you will need:

• Dictionary
• Manual of English usage
• Typewriter or personal computer

LISTEN CLOSELY IN CLASS.

• Focus on the speaker. Don’t let your thoughts wander.
• Take brief notes on the lecture. Review and expand your notes after class.

READ CAREFULLY WHEN DOING HOMEWORK.

• Outline chapters to identify main ideas and relationships.
• Look up unfamiliar words and phrases.
• Highlight important ideas.

STRENGTHEN BASIC SKILLS.

• Take refresher courses that will help you prepare for advanced courses.
• Read self-help books that review previously learned skills.
• Take advantage of study-skills classes, workshops, or seminars available at your school.

IMPROVE YOUR TEST-TAKING SKILLS TO REDUCE ANXIETY.

• Study regularly to avoid the need for cramming.
• Skim the entire test before beginning. Plan how much time you can spend on each question.
• Answer easy questions first.
• Use test time wisely. Spend more time on questions worth more points.
Success Stories in the Making

Genia Jones
Knox County, Tennessee

Genia Jones, 19, is pursuing a dream that did not seem possible a couple of years ago. Genia completed the 11th grade but was unable to return to high school her senior year. Making a personal commitment to continue her education was both exciting and frightening. Could she do it? Where would she begin?

In the summer of 1992, Genia located a GED (General Educational Development) program that seemed right for her and received her GED in less than six weeks. This successful first step made each additional step easier. Since Genia had always wanted to be a nurse, she began to inquire about various programs in the Knoxville area. She discovered that there were financial aid and college admissions applications forms to complete. She would need to take the ACT (American College Test). Genia remembers being exceedingly nervous and apprehensive the day she returned to her former high school to take this exam.

By December 1992, her hard work and commitment began to pay off. Genia was accepted at Lincoln Memorial University (LMU) and registered for classes that would be held at St. Mary’s Hospital, Knoxville.

In January 1993, Genia began her career as a college student. Those same “Can I do this?” feelings resurfaced.

After all, being a wife, mother, and full-time student is more than a full-time job! The feelings soon disappeared as students became friends and she established personal support systems. During this time, Genia discovered that the circumstances that had disrupted her high school education had helped her become a stronger person and a more motivated, focused student. From the beginning, her test scores were good, so Genia was not totally surprised when she received a 4.0 average (an A in each subject) on her first semester’s report.

After completing another year of classes, Genia will begin her clinicals in the fall of 1994. She anxiously anticipates becoming an RN in May 1996.

Success Stories in the Making

Angie Cabe
Swain County, North Carolina

Angie Cabe is now a student at Southwestern Community College and is seeking a degree in an allied health profession. “I wasn’t sure if I wanted to go to school—and if I did, I wasn’t sure what to take,” she says. After graduating from high school, Angie attended the former Southwestern Technical College and took business courses. During this time, she got married. She didn’t finish her degree because of the responsibilities of marriage, work, and home. “I always thought that someday I might return, but money and time never came.”

Even though Angie had held several good jobs, she realized she needed more education. “If I had waited for the money, I would have been waiting forever,” she now says. Angie was referred to Southwestern Community College—Swain Center. “Mr. Edmonds helped me file for financial aid, and he gave me tests to help me decide on a career. I changed from business to an allied health field after his counsel. Tom Edmonds and Donna Cogdill were both very encouraging and helped me get started in the right direction.”

“It will not always be easy, but it will always be worth it.”

—Unknown
Managing Your Time

Dr. Ernest W. Brewer, Project Director

We all have the same amount of time. Why do some people seem able to accomplish so much? They usually follow a system of time management.

Do you know where your time goes? In order to manage time, you need to know what you usually do. One way to accomplish this is to keep a time log. Briefly jotting down what you are doing every 15 to 30 minutes for a week will give you important information. Once you have a log, ask yourself:

- Did I do everything I had to do?
- Was I rushed for time?
- Did I meet deadlines?
- What habits interfered with reaching my goals?
- Did I get more done at a certain time of day?
- What time of day did I accomplish the least?

Now you're ready to use the information from your time log. Make a list of the activities you have to do. Mark those that are scheduled at definite times and those that can be arranged according to your own time. Next, prioritize the list:

I. the most important activities
II. activities that can wait until the first group is finished
III. activities that can wait

Then prepare a schedule using the prioritized list. Use your list and your schedule every day. When you develop the schedule, remember to plan around your peak energy times and low energy times.

Here are some important tips for stretching your time: use waiting time effectively, follow instructions, avoid perfectionism, do the difficult tasks first, and avoid overcommitment.

Remember—effective time management frees you to do your best and to succeed. The schedule isn’t your master because you control it. It’s well worth the time it takes to plan your time.

Who Are Adult Learners?

- Adult learners are adults who return to school to improve their lives.
- More than one third of the students attending college in the last decade were adult learners.
- All kinds of adults return to school, including people who work, homemakers, single parents, and retirees. Education helps them grow professionally, personally, and socially.

Need a High School Diploma?

If you are experiencing difficulties because you haven’t received your high school diploma or earned a General Educational Development (GED), why not contact the EOC counselor serving your area? EOC will provide you with a schedule of Adult Basic Education programs available to you. Earning your diploma or GED is a step in the right direction. This important decision will help you obtain career success and financial independence.

Free classes are available in all counties served by EOC. Day or evening classes that fit your schedule and individual learning needs are offered. Students may begin at basic literacy level and progress through high school level in preparation for GED testing. Call your local EOC counselor, who will be happy to help you take this important step.

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"To learn is to change. Education is a process that changes the learner."

—GEORGE LEONARD
Success Stories in the Making

Michael Holloway
Graham County, North Carolina

"I would like to commend the Educational Opportunity Center and Tom Edmonds, NC EOC Counselor, for the step-by-step instructions used to qualify me for a federal grant. If I had had this assistance earlier in my life, I would have continued my education years ago."

Tom Edmonds was very helpful and gave me information concerning scholarships, grants, and programs that were available in my situation. He assisted me in applying for loans and to the colleges I was interested in. Thanks to Tom's help and support, I have been attending night school for almost a year, preparing for the Physical Therapy Assistant program. This has been very beneficial in helping me guide myself in the right direction to get in school full time soon.

Jerry Lenart
Jackson County, North Carolina

Jerry Lenart was staying at a SAFE house when she first came in contact with the Educational Opportunity Center. As EOC counselors often do, Tom Edmonds gave a presentation to all the women there and talked to them about educational opportunities.

Jerry says, "I was facing life as the single parent of five children. After eighteen years of marriage, I had no idea what the future held. I was staying at a SAFE house when I first met Tom Edmonds from the University of Tennessee. From then on, I had an idea of all of the choices I had for a better future. I was given information about the GED program, grants, and colleges, and also the fields of career opportunities I could choose from.

I now attend Southwestern Community College as a pre-nursing student. I am proud of my accomplishments, as are my children. The future is bright, thanks to all the people involved at the Educational Opportunity Center, without whose help none of this would have become a reality for me."

Mary Nelson
McMinn County, Tennessee

Mary Nelson, a 23-year-old single woman who works full time and has been on her own for five years, can't seem to praise the services of the University of Tennessee Knoxville Educational Opportunity Center enough. "I wouldn't be where I am today without it!" she states emphatically.

"I had multiple problems with my financial aid. Knowing I couldn't afford college without it, I was ready to give up. Then Pat called. She helped me follow through and get everything straightened out, though it took some doing! I am always recommending the UTK/EOC to my friends because I know they will be taken care of there."
Betty Montgomery, a 38-year-old divorced mother of two, is a college student and mother of a rising college freshman. She and her son, Wes, are UTK/EOC clients. Betty feels that the services of the UTK/EOC made the financial aid process much simpler for both of them. She was especially thankful that they did not have to send forms back two or three times as she had done when applying for financial aid on her own the previous year.

Additionally, Betty and Wes both express appreciation for the educational information they received when trying to choose a college. They say the information on various colleges provided by the UTK/EOC made the decision-making process much easier.

Obie Williams, a 17-year-old high school graduate who needed someone to talk to about a career choice and college major when he stopped by the UTK/EOC in the Roane State/TN Tech Higher Education Center in Cumberland County last October. He had considered accounting; however, after completing a career preference survey and discussing the results with Pat, he realized that he was a people-person, more inclined toward a service profession than accounting. After Pat guided Obie through the Occupational Outlook handbook, the Chronicle Financial Aid Guide, and the Federal Student Aid application, everything fell into place!

He is now enrolled at Tennessee Tech. All his tuition and fees are paid (primarily by Pell Grant) with some left over.

His goal is to become a physical therapist and eventually a physician’s assistant. We have no doubt he will reach his goal!

Obie says, “It sure is good to have someone you can talk to and share ideas with, someone you can trust to be honest and objective when they say, ‘Yes, I think you would be good at that’ or to introduce you to new ideas and possibilities. I really appreciate all that the UTK/EOC has done for me!”

We’d love to share your “success story” with our readers. Let us hear from you!

#200 Parents and Students Attend Orientation

Approximately 200 Anderson County and Clinton High School parents and students recently attended a Parent-Student Orientation Night. EOC counselors were available to discuss Educational Opportunity Center services and to answer questions about selecting a post-secondary institution and financing educational costs.

EOC counselors will be available on site throughout the year to provide assistance to qualified EOC participants.

Educational Opportunity Center
The University of Tennessee • Knoxville
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(615) 974-4466

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EOC Knoxville does not discriminate in the conduct of its programs and activities, pursuant to requirements of Title II of the Education Amendments of 1972, Public Law 93-380, Section 504 of the Rehabilitation Act of 1973, Public Law 90-287 and the Americans with Disabilities Act of 1990, Public Law 101-336, respectively. This policy returns to both employment by and admission to the University.

Inquiries concerning Title II, Section 504, and the Americans with Disabilities Act of 1990 should be directed to the Office of Affirmative Action, 403-C Andy Holt Tower, The University of Tennessee, Knoxville, Knoxville, TN 37996-0144, (615) 974-8196. Charges of violation of the above policy should be directed to the Office of Affirmative Action.