

# Four Ways To Compare Online Colleges To Offline Alternatives

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The New Year is a time for change. For many people, change means education, and that means going back to school. About 20 million people enroll in colleges and universities annually. Whether you're thinking about finishing a program you started years ago, earning an advanced degree to move up in your field, or learning a new skill to try to branch out, this can be the year you don your mortarboard and get back to the books.

If you've been online or near a television, you've no doubt seen ads for online colleges. These programs offer it all: convenience, flexibility, and low prices. But are they really a good deal? Let's look at four ways to compare online colleges to their brick and mortar counterparts.

## 1.) Cost

If you think going to school online will get you away from skyrocketing tuition prices, think again. Online colleges have been quick to adjust their rates to keep up with traditional classroom prices. Are the costs still lower, though?

If you're looking at an online program at an existing institution, the answer is no. A survey conducted by the American Association of State Colleges and Universities revealed that 60% of the 400 public universities surveyed charge the same per credit hour for online courses as they do for classroom courses. The cost saved from campus services online students don't use are eaten up by training costs for faculty.

On the other hand, online-only colleges like Western Governor's University or Kaplan University have much different structures in place to deliver education. They rely much less on

academic instructors, who are chiefly responsible for designing courses. The day-to-day teaching is done by student mentors and tutors. Their costs tend to be slightly lower than offline delivery. Expect to save between \$30 and \$40 per credit hour, as much as \$4,000 over the duration of earning an undergraduate degree.

The biggest difference in price will be between institutions, not between kinds of institutions. Community colleges and state schools in your own state will offer the best prices, regardless of the method of content delivery. In many cases, community college programs are deeply discounted for people who live or work nearby and they offer many similar kinds of online learning setups.

## **2.) Convenience**

This is the biggest selling point for online degree programs. You can focus on your course work as your schedule allows. This means you can maintain your work or childcare responsibilities while completing your education. There's also the commuting problem. A classroom course will require you to get to the campus, adding time and stress to your education.

To combat this trend, more institutions are offering after-hours courses for working adults. If you're interested in a professional degree program like accounting, computer science or medical technology, many schools will offer classes that meet weekday evenings or weekends. These courses also meet in so-called "satellite" locations, or branch offices of the campus that may be closer to public transportation.

## **3.) Education**

The biggest question you need to address when considering your college options is education quality. That's what you're there for, right? Proponents of online education point to studies like the 2008 National Survey on Student Engagement. The study found that students in online classes are more likely to participate in class discussions and have conversations with peers about their major fields. They were more engaged in material than their offline peers.

Still, one need not look hard to find stories of students faking their way through online courses. Some students pay freelancers to take online courses for them, while others turn in low-quality work yet receive high grades. Online courses are much like their offline equivalents. Students get out of them what they put into them.

## **4.) Reputation**

The lingering skepticism with online universities has long been that employers don't take them seriously. The general perception that online degree programs are marked by low standards and indifference can be tricky to shake. While you may have taken your online study quite seriously, the danger is that an employer may not believe that to be true.

If you're attending an online extension of a real-world university, though, you won't have to encounter that problem. Degrees granted by these institutions bear the same seal and credential

that all other graduates receive. If you complete an online program at University of Denver, for example, you're a graduate of that university.

The real trouble with reputation comes with online-only colleges. Some, like the University of Phoenix, still have an image problem. Others, like Southern New Hampshire University, have earned a great deal of positive press for their imaginative approach to education. When you're picking a degree program, check out rankings like US News and World Report's list of best online programs. This will help steer you toward degree programs with the best reputations.

When you're ready to step in the classroom, don't forget your notebook, a fresh pencil, and some help from MembersAlliance Credit Union. We're happy to help you figure out how to best invest in yourself. Whether you're returning to school or going for the first time, your first stop should be MembersAlliance Credit Union. Call, click, or stop by today!

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