

# 7 ways for nontraditional college students to save on a degree



By Elizabeth Exline

## A nontraditional student's guide to tuition savings

Anyone who's contemplated higher education has also contemplated **ways to save** money. Saving on supplies, saving on transportation, saving in other areas of life to pay for tuition – pretty much any way to save is open to exploration. But it's tuition itself that usually gets the most attention in the ways-to-save department.

For **nontraditional students** – individuals who don't attend college directly after high school – the situation offers its own set of challenges and advantages. Sure, you may not qualify for an athletic scholarship as a middle-aged parent of three, but you do bring plenty else to the table. Here's what to know about parlaying your unique knowledge and skill set into **tuition savings**.

## 7 tuition-saving tips for nontraditional students

Much like pants, there's no one-size-fits-all approach to saving money on education expenses. What you save will hinge on what you're studying, where you're going to school and what kind of life experience you have under your belt.

Still, the following offers some **general pathways** to consider when charting your own course toward a **savings plan**.

### 1. Transfer eligible credits

You may not have a degree as a nontraditional student, but that doesn't mean you don't have any college credit. If you have **successfully completed college courses** online, in person, through dual enrollment in high school or at a college as an adult, you may have credit hours that can be applied to a college degree program.

At University of Phoenix (UOPX), for example, **up to 90 credits can be transferred** from qualifying accredited schools and applied to a bachelor's program. On average, students saved between \$5,000 and \$21,000 in 2021 (based on the 25th/75th percentiles) using a combination of transfer credits and work and life experience.

What's work and life experience, you ask? Read on.

### 2. Find equivalency between life experience and college credit

It goes by many names. Prior learning assessment (PLA). Credit for prior learning. Experiential learning. Whatever you call it, the idea is essentially the same: **What you've learned over the course of your life and work history can be translated into college credit.**

If you have professional licenses, certifications or on-the-job training, none, some or all of it may count as college credit. If you have life experiences (like raising children, for example) that correlate to approved topics, you can journal about them to potentially earn college credit.

### 3. Put your military experience to work

One of the biggest assets military service members bring to the civilian table is their training. Whether it's fixing (or flying) planes, negotiating contracts or leading others, service members may introduce a range and wealth of skills to the civilian workforce after they transition out of the military.

And that includes education. **Credit-worthy education** is documented differently by the military branches and made available via transcript. Some universities also offer special military rates for service members, veterans and their spouses.

#### **4. Test out of classes**

In high school, there were AP exams. As an adult, you have even more **testing options for proving what kind of college-level knowledge you've acquired** through life and on-the-job experience.

One popular test option is the **College Level Examination Program** (CLEP), which consists of multiple-choice questions in a variety of subjects. Each test takes about one-and-a-half to two hours to complete, and scores are available immediately.

But there are more choices! The DSST, which offers more than 30 exams for lower- and upper-level credits, and **Berlitz® language evaluations** both offer additional pathways to earning college credit.

#### **5. Get after scholarships**

Perhaps one of the most well-known ways to save money on education expenses is **scholarships**, and this is true for traditional and nontraditional students alike.

Scholarships are like grants in that they don't have to be repaid, and they can be offered by a variety of sources. **Schools, clubs, and religious and ethnic organizations** are potential sources for scholarships.

When it comes to finding the right scholarship, keep in mind that **you can apply for and receive more than one**. You just have to keep track of what each scholarship is for (tuition, books and so on) and what the rules are. Some scholarships, for example, can be applied generally to a degree program, while others must be used within specific parameters.

## 6. Take advantage of employer educational assistance

Can you get paid for going to school? Sort of.

Employer educational assistance is essentially **money your employer can contribute toward your education**. Not every employer offers assistance, and those that do may have varying rules about who's eligible and for which programs.

The IRS allows employers to contribute up to \$5,250 to an employee's education, tax-free, each year. This assistance is separate from an employee's salary, and so it's not counted as income.

## 7. Leverage alternative credit providers

Whether they want to graduate faster or earn credits for less than what regular tuition costs, nontraditional students may be able to take courses through their university's approved **learning-platform partners**. [Study.com](https://www.study.com) and [Sophia.org](https://www.sophia.org) are two examples of these kinds of platforms.

Learning platforms offer low-cost courses whose credits transfer to select schools and programs. They can be a convenient way to "double up" on classes (take one through the school, for example, and another through the platform) or to complete general education requirements.

## Start saving money on your degree at University of Phoenix

Looking for more help saving money while going to school? Discover [ways to save money](#) on your degree at University of Phoenix, including the **free Savings Explorer™ tool**.

Ways to save at UOPX include:

- College transfer credits from accredited universities and colleges
- Over 1,500 alliance organizations that provide employee tuition assistance
- Credit for eligible military training
- Credit for relevant personal and professional experience

- Up to \$3,000 in scholarships for qualifying students
- Lower-cost general education courses from alternative credit providers
- Credits from national testing exams

Going to school as a nontraditional student isn't easy (hello, kids and work!), but resources like these **college-savings options** prove it's also possible. It's just a matter of configuring the right approach for you.

*For additional information, please visit: <https://www.phoenix.edu/blog/nontraditional-student-guide-to-tuition-savings.html>*