

Boosting post-secondary and career success Resources to help set your course

Skilling up by getting a post-secondary credential is increasingly important in Ohio's labor market. Higher education can provide some insurance against long stretches of unemployment. It can help you access better jobs that provide decent pay and benefits, and are connected to a career ladder, so you can move up. Skilling up can help your entire family, but it is really hard to know where to start.

The larger report identified some barriers to post-secondary success and looked at partnerships to help bring more adults into higher education and keep them there. This appendix offers some advice to adults ready to start or restart climbing the skill ladder. This section offers guidance on getting started: How do you learn about the local job market and about in-demand skills? How can you figure out what skills, credentials and licenses are needed for a particular job? How do you decide on a particular school or training provider? And, how on earth do you pay for it all?

This appendix is a guide, but it's not definitive. There are many programs, resources and pathways that are not included. The programs covered could also change over time. Whether you qualify for assistance will depend on your unique situation.

Returning to school can be expensive and at times, frustrating. However, it can also change your life and help set your child up for future success. Here are some ways to get started:

What skills will pay the bills?

Figuring out what to study is the first step and it can be a tough one. One way to start is by thinking about what kinds of work you find enjoyable. Do you like working in an office setting, or outside? Do you enjoy working with people or independently? What subjects do you enjoy learning about? You should think about how you would like to spend your work hours.

You should also consider the job market and the realities of the field. Is it an in-demand job, or better yet is the training directly connected to an employer and a job opportunity? What is the likely pay and benefits for a worker just entering the field? Think about the long-term impact of completing the training program and consider whether the length of the program and cost makes sense for you and your family.

Sometimes it's not feasible to commit to a 2 or 4-year program. Training connected to a career pathway can help. A career pathway breaks down a long-term training program into smaller training chunks. An example of a carpentry pathway is included in Appendix B, at the end of this paper online. You can complete a shorter program, earn a credential that is career-connected, enter the workforce, and continue to the next level of training.

Think outside the office. Keep an open mind about potential career choices. Becoming a truck driver or carpenter may not be at the top of your list. However, these careers have shorter-term training requirements, or shorter chunks of training that can move you forward, and they are projected to have lots of openings in the coming years. Plus, they both have median wages well above minimum wage. Median wage for truck driving is \$18.51 and for carpenters its \$20.44. This is a particularly important consideration for women. Too often, women find themselves in jobs that offer less pay and less scheduling control. For example, Certified Nursing Assistant is a more “traditional” skilled occupation for women. The field is projected to be a fast growing occupation in the region and requires only short-term training, but the median wage is only \$9.37.

Women can find career success in trade and technical work. The work can be high wage and high benefit, offering real opportunities for career success and family stability. Tri-C is home to two union-partnered vocational programs, the Construction Apprenticeship and Steelworker for the Future, that can help women access these jobs.

Another consideration is whether the occupation has licensing or other restrictions. If you have a criminal record or are an undocumented immigrant some jobs may not be open to you. Ohio has made some effort to remove barriers to work for workers with a criminal conviction, but many remain. Career counselors and advisors should be able to tell you about these requirements. The Ohio Justice and Policy Center provides an online database of barriers that might come from a criminal conviction or offense and has information on ways some barriers can be eliminated. The Center is also home to information about eliminating or reducing convictions as a barrier to work.

Resources to help sort it out:

Ohio Means Jobs Center - Cleveland/Cuyahoga (Formerly Employment Connection)

A one-stop career and training center. The center provides online services but also staff-assisted guidance. They can provide information on skills, occupations, and training opportunities. The center may also provide some training. They also provide GED preparation and information.

Online- <http://www.employmentconnection.us/en-US/jobseekers.aspx>

Phone- (216) 664-4673

In person- 1020 Bolivar Road, Cleveland, Ohio 44115

Towards Employment

Agency dedicated to help individuals prepare for jobs, keep them, and move up the career ladder. The agency provides job readiness and job search training, supportive services to help clients be successful, including legal services, and assistance with vocational and technical training.

Online- <http://www.towardsemployment.org/what-we-provide/>

Phone- 216-696-5750

In person- 1255 Euclid Ave., Suite 300, Cleveland, Ohio 44115

Tri-C

Tri-C offers adult basic education programs, GED preparation assistance, and several pathway programs geared toward adult learners in addition to trade and technical training programs. The Women in Transition program is an eight-week course that helps women assess skills, training, and occupation options.

Women in Transition

Online- <http://www.tri-c.edu/apply/specialinterest/wit/Pages/default.aspx>

By Phone- 800-954-8742

Ohiomeansjobs.com

Ohiomeansjobs.com website is a “virtual” one-stop career shop. The site is a partnership between the state of Ohio and Monster.com. You can use the site to search for jobs and post your resume but it also houses a variety of resources you can use to explore your own interests and skills, careers, and training resources. Users can register with the site to keep their information and save their progress. Because the website is so packed with information, it can be difficult to navigate and confusing. Ohio Means Jobs Centers may help you navigate the resources available through the website.

Picking a training provider.

There are three broad categories of education and training providers:

- **Public:** Public institutions are owned by the state. They are often less expensive in tuition and fees than private institutions. Public institutions can be four-year schools, like Cleveland State University or two-year schools, like Tri-C. Community colleges generally offer a variety of shorter term, work connected training, in addition to longer programs of study and several accelerated programs that transfer to four-year schools.
- **Private, nonprofit:** These institutions can offer both four-year and two-year programs but they are operated by private nonprofit organization instead of the state. Nonprofit organizations are mission-driven and directed by a board of trustees.
- **Private, for profit (proprietary):** Private, for profit (proprietary schools) typically offer short-term training programs. Proprietary schools are profit-driven and they make money for their owners and shareholders by selling education and training.

Your career goals will help guide you to the type of provider best suited to your goals but there are some important considerations. Private institutions are generally more expensive than public ones, even when the course of study is similar. Many proprietary institutions have come under national scrutiny for aggressive recruitment tactics and some data suggests that proprietary school students leave with more debt, are less satisfied with their education, and are more likely to not be working or enrolled in school six years after starting. Many public institutions provide high-quality long- and short-term training at a relatively affordable price. The institution type will also affect the type of financial aid you can receive.

The training provider should be accredited and licensed with the state. The institution should also be approved by the U.S. Department of Education so you can qualify for federal and state financial aid. If you are seeking additional financial support through the Workforce Investment Act you should confirm that the institution and program is on the state’s qualified list of WIA training providers. Ohio Means Jobs Center staff can help.

You should also ask about dropout rates, graduation rates and in-field job placement rates for the institution and for the course of study you are interested in. If your field requires a license or certification exam, learn about how the school prepares students to pass and how many take the exam and succeed. You should also know what support services are available to students. Does the school offer tutoring, child-care, or transportation assistance?

Get a good understanding of each school's career resource center. Are they connected to employers in the field? Do they provide additional services after graduation? Does the school have an active alumni organization and can you reach out to former students in your field?

If schools make promises they should be in writing. Program information, graduation rates, services, and policies should be available in writing in the institution's materials – in a brochure or student handbook for example. Be wary of aggressive enrollment staff or recruiters making lots of promises that aren't in the schools materials. Be cautious if recruiters use strong emotional appeals to encourage you to immediately enroll. Learning about a school's training programs should not make you feel afraid or bad about your current situation. The enrollment process should not feel high-pressure. Taking on a training and education program is a big decision. You should get all your questions answered before enrolling.

How do I pay for all of this?

In order to figure out how to finance your education you have to start with a budget. The admissions staff at your program can help you figure out how much school will cost. You should compare your options across a few institutions to see which is the best fit for your budget, your goals, and your support needs. Budget to include the cost of tuition, fees, book and other training or work-related materials you will need to do well at school. You should also look at your household budget. You will need transportation, childcare, and to keep your household running while you add on the responsibility of school. This often means working less hours and finding additional childcare to carve out time to attend class and study.

Once you have a budget and a plan you can better assess your options. Don't get discouraged if you feel that your dream job is currently beyond your reach. More programs are identifying career pathways and stackable credential models to make education and training more accessible and less burdensome to nontraditional adult students. Speak with a career counselor for advice on breaking down some of the barriers, identify ways to accelerate or shorten the time spent in the program, or ways to break the program requirements into more manageable chunks.

The following section offers some basic information on the types of financial assistance available. Eligibility and awards are highly specific to the individual student and program.

- **Scholarships and grants:** These awards do not need to be repaid, although some may require repayment or partial repayment if you fail to meet the terms of the program. The education institution, the state, and the federal government can offer both forms of aid. Some community organizations, trade groups, charitable and religious organizations may also offer scholarships. Scholarships and grants can be awarded based on merit or for financial need. The Pell grant is the most comprehensive need-based aid program offered by the federal government. Ohio does provide one need-based grant program, the Ohio College Opportunity

Grant. It is not available to students at two-year, public institutions, but is available to students at four-year colleges and some proprietary institutions. It is a best practice to finance your education through scholarships and grants to avoid taking on debt, if possible.

- **Loans:** Unlike scholarships and grants, loans must be repaid. Loans charge interest on the money borrowed. The interest charges and some loan's late payment fees and penalties can make an expensive education cost more. If you have to take out a loan, you should understand the terms of the agreement and how much you will pay over the life of the loan. You should also try to take out only the amount you need to finance your education. You should not take out the maximum amount you are eligible for unless you truly need the maximum amount. Loans can be from the federal government or a private lender. Federal student loans are typically cheaper, in terms of interest and fees, and have greater consumer protections than private student loans.
- **Work-study:** the federal government also funds work-study programs. Work-study programs provide part-time jobs, typically connected to your field of study or located on campus, to students that need additional help with college expenses.

Resources to help sort it out:

College Now, Greater Cleveland

Nonprofit organization connects people to college advising, financial aid counseling, scholarships, and retention assistance. College Now has staff based in Cleveland schools. The program also assists adult learners through their Resource Center, as well as programs through community-based partner programs. College Now provides both guidance and access to aid to help people access and succeed in higher education.

College Now Resource Center

Online: <http://www.collegenowgc.org/>

Phone: 216-635-0441

In person: 50 Public Square, Level Three of Tower City Center

To find out what type and how much aid you can get from the state and federal government you need to fill out the Free Application for Federal Student Aid. The application is available online at www.fafsa.ed.gov. Volunteer Income Tax Assistance (VITA) sites offer free tax help to people making less than \$53,000 a year, or who are disabled, elderly, or have limited English proficiency. Trained volunteers provide free basic tax return preparation and electronic filing. These sites also offer help completing the FAFSA. Local tax assistance sites can be found at <http://www.policymattersohio.org/taxmap>.

The U.S. Department of Education maintains a website to explain the ins and outs of financial aid at www.studentaid.gov. Ohio offers students a gateway into career and financial aid exploration through ohiomeansjobs.com and on the Board of Regent's website at <https://www.ohiohighered.org/students>. The financial aid office at your institution is the best resource for helping identify all funding available based on your particular needs and program goals.

Additional financial support

Paying for your education is only part of the challenge. You will also have to pay for life! Rent, bills, childcare expenses, food and transportation are all costs that continue once you start school. To be successful in school you will need to balance your expenses, your work hours, and your financial aid so you can devote enough time to your education. You want to enter your program with a plan for success and evaluating your home budget is part of solid planning. The following programs may offer additional financial or training support.

- **Housing:** Students can apply for housing assistance if they are low income. Cleveland Metropolitan Housing Agency can help students enrolled in education, training or upward mobility programs and full-time students in accredited institutions or skills-based training programs. This gives applicants meeting these criteria a priority position on the housing wait list once deemed eligible for assistance.
- **Workforce Investment Act training assistance:** The Workforce Investment Act (WIA) may offer students in some training programs additional assistance. The rules on what assistance is available are highly localized and may depend on whether the training is directly connected to employment. The WIA was recently reauthorized by Congress to prioritize training. Many changes will be made in the program. The local Ohio Means Jobs Center can provide information on what is available.
- **Supplemental Nutrition Assistance Program (SNAP):** provides benefits that can be used to buy food at most grocery stores. Many students will be eligible for SNAP. Eligibility is based on income and household situation. If you are low income and you receive money through a federal work-study program you likely qualify. Enrolling in a community college program that can be certified by the college as helping you find employment may also help meet certain work and training requirements. Monthly household expenses, number of people in the household, income and assets determine the amount of assistance. Ohio maintains a website to help you see if you are eligible and learn how to apply for benefits at <https://odjfsbenefits.ohio.gov/SelfServiceSplash.jsf>.
- **Ohio Works First:** Ohio's Temporary Assistance to Needy Families program, formerly known as welfare, provides cash assistance. Families qualify if they have young children in their care and if they earn a very low income. You may also qualify if you are pregnant and near term. OWF requires recipients to sign a self-sufficiency contract with a plan to move toward self-sufficiency. The contract sets out what the agency will do to help the client. For most recipients the program has work requirements that vary based on the number and age of the children in the home. College and training programs may fulfill some of these requirements; work-study, volunteer on-campus work, and supervised lab and study hours may also count toward fulfilling work and training requirements. Failing to comply with the contract or terms of the program can result in penalties, including loss of benefits and suspended eligibility. The Cuyahoga county program includes a pre-employment screening to help identify barriers to work, a job readiness program with information on job search, interview skills, and workplace expectations. The program can help link you to vocational and job training programs and assistance. You can learn more about the program and how to apply at <http://cjfs.cuyahogacounty.us/en-US/Ohio-Works-First-Assistance.aspx>.

- **Health Insurance:** Many schools and training programs require students to carry health insurance. Many schools offer students the chance to purchase a student health plan. Health insurance plans generally charge insurance premiums, co-pays, and deductibles. Typically you can meet the health coverage requirements by submitting evidence of other coverage. If you are 26 or younger you may be eligible for health insurance through your parents' plan. You may also have coverage through a spouse or through your job. You should also determine if you are eligible for expanded Medicaid or a subsidized private plan offered through the health insurance exchange. You can determine eligibility at <https://www.healthcare.gov/>.
- **Childcare:** Parents who are working or in school may be eligible for help with childcare expenses. If eligible you will choose from a covered provider list. The amount you pay for childcare will depend on your income, family size and number of children in care. If you receive OWF or have recently received OWF, or if your income is low, you may qualify. You can apply for eligibility at your local Ohio Job and Family Services center. Learn more about eligibility and providers at <http://jfs.ohio.gov/CDC/childcare.stm>. If you are not eligible for public childcare assistance, ask your school about their child care programs. Many schools are providing childcare assistance, on campus care, or other supports for student parents.
- **Tax Credits:** You may be eligible to receive a higher tax refund or owe less in taxes if you have paid for tuition, books, or materials to go to work, college, or training. The American Opportunity Tax Credit and the Lifetime Learning credit both reduce the amount of tax you owe, so they may increase your refund. The American Opportunity Credit is partially refundable, meaning even if you do not owe tax you may get up to \$1,000 back. The credits have different eligibility guidelines. The Earned Income Tax Credit (EITC) and the Child and Dependent Care Credit (CDCC) are additional tax credits that may reduce the amount of tax you owe or increase your refund. Ohio also has a state EITC that may reduce the amount of state income tax you owe. These credits can help you keep more money in your pocket but they can be complex. VITA sites that offer free tax preparation assistance can help you identify all the tax deductions and credits you can claim.

Resources to help sort it out:

Cuyahoga County Job and Family Services

JFS can help you learn about benefits and enroll. The County maintains a website with an online benefit application at <http://cjfs.cuyahogacounty.us/en-US/benefits.aspx>, or call 215-987-7000.

Ohio Benefit Bank

The Ohio Benefit Bank can help screen you for multiple programs and help you complete multiple applications. The organization also provides free state and FAFSA preparation help. There are locations across Cleveland. Call 1-800-648-1176 to get started.

Find your local VITA site: <http://www.policymattersohio.org/taxmap>.

See also: "Boosting Post-secondary and Career Success: A two-generation approach for the Promise Neighborhood," at http://www.policymatters.org/CCPN_OCOG_oct2014.