



# **ACADEMIC REENTRY HANDBOOK**



# Contents

## 1

### Advice for Success

<b>Setting Goals</b> .....	8
Occupational and Professional Licensing .....	8
<b>Asking for Help</b> .....	8
<b>Making Informed Decisions</b> .....	8
Avoiding Diploma Mills .....	9
Avoiding Schools with Poor Reputations .....	9
Avoiding Scholarship Scams .....	10
<b>Time Management</b> .....	10
<b>Keeping Records</b> .....	10
<b>Keeping Organized</b> .....	10
<b>Staying Positive</b> .....	11

## 2

### Choosing a School or Program

<b>Types of Colleges and Universities</b> .....	14
Public Versus Private Institutions .....	14
Community Colleges .....	14
Four-Year Colleges and Universities .....	14
<b>Other Considerations</b> .....	14
Accreditation and Why It Matters .....	14
Support for Nontraditional Students .....	15
Full-Time Versus Part-Time Enrollment .....	15
School Size .....	16
Online Classes .....	16
Internships .....	16
<b>Touring Campuses</b> .....	16

## 3

### Applying to a School or Program

<b>Completing an Application</b> .....	20
Types of Admission .....	20
Deadlines .....	20
Accessing Applications .....	20
Application Materials .....	20
Transcripts .....	21
Personal Statement .....	21
Letters of Recommendation .....	22
Review and Submission .....	23
<b>Answering Questions about Your Involvement with the Justice System</b> .....	23

# 4

## How to Pay for Your Education

<b>Federal Financial Aid</b> .....	<b>28</b>
Types of Federal Aid .....	<b>28</b>
Benefits of Federal Loans .....	<b>28</b>
Eligibility Requirements .....	<b>29</b>
Federal Financial Aid and Convictions .....	<b>30</b>
Applying Through the FAFSA .....	<b>30</b>
<b>Financial Aid from Your College or Program</b> .....	<b>31</b>
<b>Financial Aid from Your State</b> .....	<b>32</b>
<b>Financial Aid from Private Organizations</b> .....	<b>32</b>

# 5

## Entering the Academic Community

<b>Forming Positive Relationships</b> .....	<b>36</b>
Networking .....	<b>36</b>
Peer Relationships .....	<b>36</b>
Professor Relationships .....	<b>36</b>
Staff Relationships .....	<b>37</b>
Changing Relationships at Home .....	<b>37</b>
<b>Campus Events</b> .....	<b>37</b>
<b>Acceptable Clothing for Various Occasions</b> .....	<b>38</b>
<b>Internet and E-mail</b> .....	<b>38</b>
<b>Textbooks</b> .....	<b>38</b>
<b>On-Campus Services</b> .....	<b>39</b>
<b>Affirming Your Place in the College Environment</b> .....	<b>40</b>

# A

## Appendices

<b>References</b> .....	<b>44</b>
<b>Appendix A: Finding Your Ideal Career Worksheet</b> .....	<b>45</b>
<b>Appendix B: Expungement of Records in Missouri</b> .....	<b>46</b>
<b>Appendix C: Relevant Reentry Resources</b> .....	<b>48</b>
<b>Appendix D: Accredited Community and 4-Year Colleges and Universities in the St. Louis Area</b> .....	<b>49</b>



# Introduction

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Higher or post-secondary education—that is, education obtained after receiving a high school degree or its equivalent—serves many purposes. These can be practical, such as an increase in lifetime earnings, professional training, or access to libraries and student support services. They can also be personally formative, such as exposure to new, provocative ideas; connections to a range of people and communities; the honing of writing and thinking skills; and being surrounded by a network of supporters (including other students, faculty, and staff) who are invested in your intellectual growth and success.

Throughout your involvement with the justice system you have demonstrated an incredible resilience that traditional college students may not have experienced. With your experience, you have a unique perspective to bring to the table—one of significant value from which your peers and colleagues can benefit. Perhaps you pursued higher education at a college or university before your incarceration, or you have taken classes or

earned a degree while incarcerated, or maybe you have yet to take a college-level course. No matter what your circumstances are, by either starting or continuing your education, you can make a more positive impact on your life, your family, and your community.

The purpose of this handbook is to assist you in either starting or continuing your education: this handbook is meant to serve as a foundational guide to “academic reentry.” Academic reentry is the process of starting or returning to school after a period away from academic work. In this handbook you will find information on how to research, apply for, pay for, and manage your higher education. This handbook should serve as a starting point for all people looking to further their education. Additionally, several sections herein suggest how specifically to approach the academic reentry process given prior involvement with the justice system. We hope that this handbook is helpful as you embark on your transformative journey.



# 1

## Advice for Success

Applying to college and for financial aid requires some organizational skills. This will be especially true when these responsibilities are compounded with your duties as a parent, partner, or employee. When confronted with this range of tasks, you may find it helpful to refer to the following broad guidelines.

## Setting Goals

Exploring and setting your goals is an important part of embarking on any long-term project. When it comes to choosing an academic path, you need to know yourself, what your skills and strengths are, what your schedule looks like, what commitments you already have in your life, and what you want to accomplish as a result of your education. Take some time to reflect on why you want to pursue a higher education, what you want from this experience, what you need for your desired profession, and how you can accomplish these goals. Knowing yourself and these goals will both help you start your search for the appropriate program or school and will provide a guiding force toward the next steps on your chosen path. If you haven't yet set your professional and educational goals, take some time to review the following steps.

First, try to narrow down what you want to do or accomplish to just a few professions. This can be as easy as creating a list of which professions you might like to work in, asking yourself what you already have training or experience in, what you like to do, and what you are good at. If you need more guidance in determining what career you may want to pursue, you can take an online interest assessment, like the one from Career One Stop<sup>1</sup> that will match your interests to various professions. Appendix A also provides a short worksheet that can help you with this goal-setting process. While this worksheet will not point you to a specific career path, it can help you identify what you value and enjoy by helping you see patterns and themes in your answers. If you get stuck, try giving the worksheet to a family member, friend, or mentor and see what they have to say.

Next, research the professions you may want to pursue. Determine whether or not the professions you may want to pursue are open to those who have involvement with the justice system. Many occupations require an occupational or professional license in addition to a degree. Some laws prohibit those with conviction records from obtaining these professional licenses. However, there are ways to bypass these restrictions. This topic will be explored more below. After this step, do research on the professions remaining on your list, including required training or education, earnings, demand for workers in each field, typical responsibilities, and average working conditions.

## Occupational and Professional Licensing

In addition to requiring a postsecondary education degree or certificate, many occupations also require an occupational or professional license. With these licenses come laws that restrict who is eligible for such certification. There are approximately 32,000 laws for such licenses that take justice system records into account, and over one-third of such laws have automatic exclusions regardless of the type

of felony.<sup>2</sup> However, these restrictions are changing every, so one must stay current on the regulations associated with the career field you might be interested in.

To begin your search, you should find out if the careers you may want to pursue require a license. To search nationally, you can use the License Finder from Career One Stop.<sup>3</sup> To search for professions that require a license in Missouri specifically, you can use that site or else visit the Missouri Division of Professional Registration website.<sup>4</sup>

In Missouri, the most likely path around these licensure restrictions is to have your record expunged. Expungement erases your record completely and permanently. The process of expungement can be long, expensive, and frustrating. Get advice and support from people who are familiar with the legal process of expungement, like a parole officer or a lawyer that specializes in expungement. For information on expungement and record sealing eligibility, see Appendix B.

Existing laws that may present a potential barrier between you and your professional goals should not deter you from asking questions and getting advice from a reputable source. As more is done to reduce the barriers to education and employment for people who have prior involvement with the justice system, there is still reason to be hopeful even if you don't currently qualify to have your record sealed or expunged. Don't listen to rumors. Instead, ask questions and seek out guidance from someone trained in answering these questions. Organizations like the Vera Institute and Just Leadership USA can help to answer such questions; their contact information is listed in Appendix C.

## Asking for Help

If there is something you do not understand, cannot find, or about which you generally have questions, then never hesitate to ask for help. Getting advice from counselors, probation or parole officers, mentors, or others whom you trust and who have experience within the education system is a vital step in this process. Additionally, reach out to those at a prospective college if you have specific questions about their programs. There are counselors at colleges and universities who can answer questions from potential applicants. Using these key resources can help to provide the correct information and necessary clarification that may make this process easier to understand and accomplish. You're always welcome to contact the Saint Louis University Prison Education Program to ask questions about your academic plan or application to a college or university; our contact information can be found in Appendix C.

## Making Informed Decisions

Furthering your education takes a significant amount of resources, and therefore you should be pouring said resources



into a program or school on which you have done plenty of research and to which you've made a calculated decision to commit. Doing your research and making informed decisions about what is best for you and your future will help to guarantee your success. Although the majority of institutions, scholarships, and advice that you will encounter during this process are most likely legitimate, there are organizations or scholarships that may seem "too good to be true" because they are. Watch out for these so that you do not fall victim to a scam.

## Avoiding Diploma Mills

Some institutions, most of which operate solely online, are only interested in making a profit as opposed to helping you receive a quality education. These programs, called "diploma mills" (or "degree mills"), are scams that should be avoided at all costs. A diploma mill is an organization that presents itself as an institution of higher education, but which offers degrees and diplomas that are illegitimate, because they are neither accredited nor based on proper academic assessment.

A diploma mill will likely have one or more of the following characteristics:<sup>5</sup>

- **Interest Suspicious Accreditation**

All colleges and universities must be "accredited" for the credits you receive to be recognized as legitimate and transferable to another school. A diploma mill may claim to be accredited by a non-existent accreditation agency or will be accredited by a less-respected accrediting agency. Take note if a school has a name that is similar to a well-known university. For example, Hartford University (a diploma mill in Minnesota) can be easily mistaken for the University of Hartford (an accredited university in Connecticut). This should raise questions about its accreditation status and overall legitimacy. Similar red flags include an institution with an address that is a P. O. Box or an address with suite numbers, because legitimate higher learning institutions should have an actual address. (For more information on accreditation, see section 2.2.1 below.)

- **Advertising**

While some legitimate universities may advertise in newspapers, magazines, and on the Internet, diploma mills operate through "aggressive sales tactics," including unsolicited and high-pressure emails, phone calls, spam, and internet pop-up windows.

- **Amount of Work**

If a school or program is offering a degree for "work or life experience" alone, it is most likely a diploma mill. While an accredited college may award a few credits for relevant work or life experience, you cannot obtain an entire, legitimate degree with these experiences. Yet diploma mills will offer you a complete degree with little or no documentation that you have actually completed this prior learning. Additionally, to earn a degree, you should be doing a significant amount of work. Legitimate higher learning institutions, even online schools and programs, have course work completion requirements and attendance policies. If a school has no attendance or course work completion requirements, it is most likely a diploma mill. Similarly, if you have little or no interaction with professors or people who actually work for the school, you should be very cautious.

- **Amount of Time**

In addition to significant amounts of work, a degree takes a specific amount of time to complete. Associate degrees usually require two years of full-time course work, give or take a few courses depending on your passing rate and transfer credits. A bachelor's degree usually takes four years of full-time course work. A school that offers a degree in days, weeks, or months is probably a diploma mill.

- **Amount of Money**

Finally, legitimate schools or programs will charge per credit hour, per course, or per semester. Diploma mills may offer a flat fee for an entire degree. This is because these businesses are more interested in getting your money than in providing you with a quality, meaningful higher learning experience.

## Avoiding Schools with Poor Reputations

In addition to researching scams and well-known diploma mills, you should also consider a prospective college's reputation among employers and the academic community. Degrees from an accredited university are significantly more reputable than those from non-accredited universities. Degrees earned through online-only universities are not as well-respected in the academic or employment spheres. This does not mean that getting a degree from a distance learning program or taking a couple classes online is a waste of resources. Distance learning programs and online courses offered by reputable, accredited universities with actual college campuses are still college courses that will get you closer to obtaining a degree.

The reputations of higher learning institutions are compared and ranked by many organizations. You can find these rankings online with a simple Internet search. The most frequently used websites to find college and univer-

sity rankings are created by *U.S. News and World Report*,<sup>6</sup> *Niche*,<sup>7</sup> and the *Princeton Review*.<sup>8</sup> Your local library or bookstore will most likely have lengthy books listing college rankings based on various criteria. While these rankings should not be the defining characteristic of the college or university you choose to attend, they can provide insight into how students, alumni, community partners, employers, and the larger academic community view a certain school. Such rankings can also be applied to specific majors and programs. Depending on the field you'd like to study, you can probably find reliable rankings of programs that offer it using a simple Internet search.

## Avoiding Scholarship Scams

In addition to diploma mills, you should also be aware of scholarship scams. If an offer of financial aid or a scholarship seems “too good to be true,” it might be, and you should be careful of companies attempting to take advantage of students seeking money for college. Asking questions and seeking advice from an advisor you trust and who has experience with college admissions and scholarships can help you avoid such scams. The following are warning signs that may indicate a scholarship or financial aid scam:<sup>9</sup>

- **High-Pressure Scam Tactics**

If a financial aid information seminar is using high-pressure tactics, like pressuring or requiring you to pay an upfront fee to avoid missing “exclusive information or opportunities,” the seminar is most likely a front for a scamming operation. A common high-pressure sales or scam tactic is to offer scholarship money for things that you never applied for. If you are told by a company that you are a finalist for a contest or scholarship that you never entered, this is a scam. Similarly, a scholarship scam organization may guarantee that they will find you scholarships, most often for an advanced fee. A legitimate scholarship search business or website will never guarantee results, especially for advanced payment.

- **Fees**

As noted above, if a company offers to find scholarships on your behalf in exchange for an “advanced fee,” especially with a “money back guarantee,” it is most likely a scam. Additionally, some scam businesses will offer to help you process or file your Federal Application for Student Aid [FAFSA] for a fee. You should never pay to file or to get help filing the FAFSA or its related documents. If you need help filing the FAFSA or have general questions about the federal financial aid process, visit the FAFSA or Federal Student Aid websites. Finally, some scholarship and financial aid scams may ask you to confirm eligibility for scholarships or other financial aid by giving them your banking information. You should

always be hesitant to give someone your banking information, especially online. (For more information on the FAFSA, see section 4.1 below.)

## Time Management

Deadlines are an important part of applying to college. The earlier you start this process, the earlier you can turn in your applications, so start each application or step in this process as early as you possibly can. This allows you to take the appropriate time to complete various forms and applications, and it gives you a cushion in case something unplanned occurs. Many four-year colleges and universities operate on a first-come, first-served basis for both admissions and institutional financial aid. By starting early, you are placing yourself in the best possible position to benefit from selective admissions and financial aid processes.

## Keeping Records

Keep a copy of everything you submit and everything you receive in case something goes wrong and to serve as a starting point for any future applications. Be sure to organize and keep these copies in a safe place you can frequently access. With almost everything being submitted and received electronically, it may be a good idea to have electronic copies of these important documents saved on a computer that only you or your family members use and to which you have regular access. If you don't have access to your own computer, email yourself documents as attachments and delete anything you saved on a public computer. (Note: many email services, like Gmail, are free to use.) If this is not possible, save paper copies in a safe place.

## Keeping Organized

Keeping organized can help you prevent lost, missing, incomplete, or late materials. Additionally, organization can help you feel more in control as you work through this process. It may be useful for you to set up a couple blocks of time each week you can allocate to research or completing applications. Designating a specific space to keep all of your documents and in which you can work on these applications and other materials will help you stay focused. Ultimately, staying organized can prevent unnecessary mistakes and contribute to your success.

## Staying Positive

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Applying to college is never a stress-free experience. The combination of deadlines, applications, and a variety of individualized processes from college to college can seem overwhelming. Also, you may fear that your previous involvement with the justice system will affect the outcomes regardless of your hard work or effort. Feeling anxious or intimidated is normal. There are systems in place to support you on this journey, and there is no reason not to be optimistic about your future in the academic sphere. Many people directly impacted by the justice system participate in higher education, either as students, staff, or faculty.

An increasing number of higher education institutions have committed themselves to the Fair Chance Higher Education Pledge, implementing recommendations outlined in the U.S. Department of Education's guide *Beyond the Box: Increasing Access to Higher Education for Justice-Involved Individuals* (2016a). This guide opens by reporting a "growing recognition that successful reintegration back into our society for justice-involved individuals benefits those individuals, their families, and our communities" and that "education can be a powerful pathway ... to transition out of prison." It makes a compelling case for banning "the box" that asks about previous involvement with the justice system on applications for both college admissions and employment. It also recommends increasing supportive services in a variety of contexts, like career and financial aid counseling for those with previous involvement in the justice system. All of these macro-level, federally-supported measures are reason enough to be optimistic throughout this process. However, there are also several resources in the St. Louis area that can aid in your academic reentry process, which are listed in Appendix C.

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<sup>1</sup> <https://www.careeronestop.org/getmyfuture/toolkit/interestassessment.aspx>

<sup>2</sup> National Employment Law Project; National Reentry Resource Center; & CSG Justice Center 2015, p. 1.

<sup>3</sup> <https://www.careeronestop.org/toolkit/training/find-licenses.aspx>

<sup>4</sup> <https://pr.mo.gov/professions.asp>

<sup>5</sup> These are adapted from U.S. Department of Education 2009 and The Federal Trade Commission 2021a. See those resources for more information.

<sup>6</sup> <https://www.usnews.com/education>

<sup>7</sup> <https://www.niche.com/>

<sup>8</sup> <https://www.princetonreview.com/college-rankings/best-colleges>

<sup>9</sup> Adapted from The Federal Trade Commission 2012b. See that resource for more information.



# 2

## Choosing a School or Program

When choosing a college or program, there are a variety of factors you should take into consideration. Evaluating these factors will help you make an informed decision about your academic future. Consider your goals and the ways in which you think they would best be accomplished. Then consider your individual situation—responsibilities, learning style, finances, previous educational experience, and passions—and how these might influence your life as a college student.

Throughout your school search, keep key questions like these in mind:

- What do I want to study? Does the school I'm applying to have the sort of program that I need and that I'm interested in?
- What is the cost of tuition at the school I'm applying to? Will I be able to afford it?
- Where is the school I'm applying to

located? Do I have reliable housing and transportation?

- Are the courses that I need to take offered at the school I'm applying to at times that I can attend class?

With these questions in mind, review the following considerations to determine what school or program will best fit your unique needs and goals. You should be able to find the sorts of information discussed in the following sections on a school's website, though you can always contact the admissions office or specific program department at any school for more information. Appendix D lists the contact information for all accredited community colleges and four-year colleges and universities in the St. Louis area in order to help you begin your search.

# Types of Colleges and Universities

## Public Versus Private Institutions

Public colleges and universities are funded by the federal and state governments, whereas private colleges and universities rely on tuition and endowments for funding. This means that the cost of attendance is the major difference between public and private institutions.

Public institutions, including community colleges (see section 2.1.3 below), are typically less expensive and less competitive than private institutions. Private institutions are generally more expensive and are often more competitive in their admissions policies. In addition to considerations of admissions and financial aid, public schools are usually larger than their private counterparts.

Public institutions will often have different in-state and out-of-state tuition rates. Private institutions have one tuition rate for their students, regardless of their state of residence. In-state tuition is less expensive than out-of-state tuition, which is why many students opt to go to a public college or university in their state of residency rather than somewhere out-of-state.<sup>10</sup>

Another benefit of the federal financial support that public institutions receive is their ability to fund much more academic research, including equipment, facilities, and labs. This means it's easier for professors at public universities to be at the forefront of new discoveries, and thus it's also easier for their students to get involved and gain valuable experience in their field of study.

Unlike public institutions, private institutions don't offer different in-state and out-of-state tuition rates. Because they aren't subsidized by state governments, each private college or university has their own set tuition rate regardless of your state of residence. Thus, private institutions can be significantly more expensive than public ones.<sup>11</sup> However, thanks to their often large endowment funds, private institutions may have more scholarship money to allocate to their students. This can offset some of their added costs, and in some cases you may find that it's actually cheaper in the end to attend a private school than a public school.

There are other typical differences between public and private institutions. Because public institutions tend to be larger, they tend to offer more degree programs and majors than private institutions. Public institutions also have larger class sizes, larger sports and extracurricular programs, more clubs and organizations, and more campus activities than private institutions have. And because public institutions tend to have higher acceptance rates and lower tuition, they tend to have more demographically diverse student bodies (that is, more students with different social and economic backgrounds, like differences in race, faith, wealth, etc.) than private institutions have. However, because private institutions charge the same tuition no matter where a student

is from, they tend to be more geographically diverse (that is, you'll find more students from around the county and even the world). Also, because private institutions tend to be smaller, it's often easier for their students to form working relationships with their faculty and staff.

## Community Colleges

Community colleges are public institutions that offer associate degrees, which are less prestigious than bachelors degrees and typically take only two years to earn if you attend full time. There are many benefits to continuing your education at a community college. Community colleges can provide a necessary transition period, offer courses that can catch you up in a specific academic area (like math or writing), and propel you into a career like nursing or teaching. Although the costs of community colleges can vary by state, they are known for their low costs as compared to four-year colleges or universities. In fact, through the nonprofit organization College Promise, qualified students can study at a community college free of charge in 47 states, including Missouri; visit their website to learn more.<sup>12</sup> Furthermore, many community colleges have open admissions policies, meaning they do not have competitive admissions processes and you may not be asked about your previous involvement with the justice system.

## Four-Year Colleges and Universities

Four-year colleges and universities are public or private schools that offer bachelor's degrees, and in some cases master's and doctoral degrees as well. Admission to these schools is generally more difficult, as they do not have open admissions policies and can be fairly competitive. Furthermore, four-year colleges and universities can be significantly more expensive than community colleges. While you may start your journey at a community college, you will eventually transfer to a four-year institution if your goal is to obtain a bachelor's or graduate degree. As previously noted, four-year public schools will usually be less expensive than private schools, and they are much less expensive for residents of their state than for students attending from out of state.

## Other Considerations

### Accreditation and Why It Matters

If a school or program is accredited, that means it meets certain standards for the types and quality of services it provides. So accreditation is a form of quality control.

Accrediting agencies, also called accreditors, are independent education associations of regional or national



scope that create criteria to determine whether a college or university meets certain quality standards. The federal government does not accredit colleges or universities itself. Instead, the U.S. Department of Education recognizes or approves the accreditors, who then in turn accredit colleges and universities. For an accreditor to be recognized by the federal government, the accrediting agency itself must meet certain regulatory criteria and must have some connection to a federal program.

In addition to regional and national accreditation of whole schools, there is also “specialized” or “programmatic” accreditation that applies to specific departments or degree programs, like law or medicine. Not all individual departments or degree programs need to be accredited, but you can be sure that, if the program you join has specialized accreditation, then the quality of education you receive will be exceptionally high.

The most common type of accreditation is regional accreditation. All public colleges and universities are regionally accredited, and some may be nationally accredited as well. Many for-profit colleges and universities are nationally accredited, and many schools with regional accreditation will not accept transfer credits from schools that are only nationally accredited. All schools, both public and private, must be accredited either regionally or nationally in order for their students to be eligible to receive federal financial aid.

Attending an accredited school (and, if possible, an accredited program) is important because (i) employers generally respect credentials from an accredited institution with a good reputation, (ii) credits from non-accredited schools do not transfer to other schools, and (iii) federal financial aid is only available to those who are attending an accredited college or university. If you do not attend an accredited institution, or if you attend an institution accredited by an unrecognized accrediting agency, your future career, ability to transfer to another college or university, and your financial aid status may all be in jeopardy.

Ask questions about accreditation before you plan to attend a school, take a class, or pay any fees. Unaccredited schools are often very quick to ask you to pay for classes or services. You should not pay for a class until you are confident that the school is accredited by a reputable accrediting agency, and that the credits and/or degree you receive will be recognized by employers and/or other colleges or universities. To determine whether a school is accredited or to learn more about the accreditor itself or the accreditation process, visit the websites for the Council on Higher Education Accreditation<sup>13</sup> or the U.S. Department of Education,<sup>14</sup> or use the College Navigator tool provided by the National Center for Education Statistics.<sup>15</sup>

## Support for Nontraditional Students

You will most likely be considered a “nontraditional” student at the college or university you choose to attend. Knowing

this can help you choose an appropriate program and can aid in the application process.

A “traditional” student is someone who, immediately after getting a highschool diploma around age eighteen, enrolls in college or university full-time, who depends on their family for financial support, and who either doesn’t work or only works part-time during the school year. A “nontraditional” student is anyone who doesn’t fit this description, that is, someone who has one or more of the following characteristics:

- delayed enrollment in postsecondary education (over age 24)
- attends college part-time
- works full-time
- is financially independent for financial aid purposes
- has dependents other than a spouse
- is a single parent, or
- does not have a high school diploma.

The label “nontraditional” is not meant to be discriminatory. Rather, it’s simply meant to suggest that, for a variety of reasons, the traditional college structure may not be the best fit for such students. However, nowadays as many as three out of every four college students could be considered nontraditional. That means nontraditional students are the new norm. Recognizing this, many colleges and universities are shifting their practices and programs to accommodate such students. For example, the Saint Louis University [SLU] School of Professional Studies specifically tailors their programming to the needs of nontraditional students.

Because nontraditional students have different characteristics than traditional students, they experience different institutional and situational barriers and have different educational and campus-based needs. These could include: difficulty with the length of semesters, parking and transportation, balancing work and class schedules, meeting with faculty and staff during normal business hours, and more. Acknowledging what barriers you may face as a nontraditional student should not discourage you. Instead, knowing what they are can help you choose a school or program that will best accommodate your needs.

## Full-Time Versus Part-Time Enrollment

Most schools allow students to be enrolled either full-time or part-time. Full-time students traditionally take a minimum of four courses (approximately 12 credit hours) at the same time, whereas part-time students typically take fewer than

that. Attending school part-time means you will take longer to finish your degree, but part-time enrollment may be more manageable if you also have a job, family responsibilities, and/or limited finances. However, many financial aid awards are conditional upon you enrolling in a certain number of courses per semester. These requirements may vary depending on the type of financial aid and from whom you are receiving it. Changing your enrollment status at the start of or during a semester could affect your financial aid status. Any time you move between full- and part-time enrollment, you should speak with both an academic and a financial aid advisor to ensure you remain eligible for financial aid.

## School Size

Schools can vary widely in size, and both small and large schools have their pros and cons. There is no hard and fast definition of what makes a school “large” versus “small.” One way is to compare the number of students they have: the smallest colleges in the United States have fewer than 1000 students (some have fewer than 100!), whereas the largest colleges have more than 50,000 students. Another way is to compare their student-to-teacher ratios: a small college will have a ratio of around 8:1, whereas a large college will have a ratio like 24:1 or higher. As discussed in section 2.1.1 above, public institutions tend to be larger than private ones.

A smaller school may have smaller class sizes and more one-on-one time with your professors, but fewer types of courses and degrees overall, as well as smaller libraries and fewer resources overall. Larger schools may have larger class sizes and less individualized attention from professors, but more course and degree options, as well as larger libraries and greater resources overall.

Some students will thrive in a large school setting where others will want the advantages of a smaller university with smaller classes. Larger schools have wider social circles, but it's also easier to get lost in the crowd. Smaller schools will have more limited social opportunities, but these can foster a strong sense of community. It's important to find a school environment that fits your needs, and that includes providing an environment where you are most comfortable. Depending on what kind of person you are, you may be more comfortable in either a larger or a smaller school environment.

Sometimes it's not possible to choose a school based solely on the size of the overall student body, but it might be possible to choose classes based upon enrollment size. Keep this in mind when you are selecting your classes and/or program of study. Most colleges and universities, regardless of the size of the school, will offer some classes that have many students (up to 200) and some classes that have few students (20 or fewer).

## Online Classes

If you have difficulties attending traditional classes, then online classes may be a viable alternative. These classes are taught by an instructor from your school or program, and allow you to listen to lectures, watch presentations, and submit assignments through the Internet. If you have continuous access to the Internet and if you are motivated, self-directed, and skilled with computers, then considering a school's capabilities to provide online courses may be an important part of your decision.

Do your research on these online programs, because many non-accredited schools and diploma mills also offer online courses and degrees. But many legitimate colleges and universities also provide online offerings to accommodate their students' busy lives and various learning styles. Online course options are especially common in programs designed for nontraditional students. For example, Saint Louis University's School for Professional Studies [SPS] offers several undergraduate and graduate degree programs entirely online, for the convenience of nontraditional students.

## Internships

An internship is a position, usually offered to students, that is offered by an organization in order to help the student gain valuable experience. A college or university's ability to offer internships may be an important consideration for your decision to apply or enroll. Internships can give you real-world hands-on experience while you are pursuing your educational and professional goals. Some internship opportunities, most of which are between five and fifteen hours per week, are unpaid. However, you may find an internship that pays an hourly wage or that can be completed for class credit. Internships can help you decide whether or not you want to actually work in your chosen field, help you network for future employment opportunities, improve your resume, and increase your work experience.

## Touring Campuses

There is one more thing you should do, if you can, to help you make a decision about where to apply: while all the above information can be found online or in brochures from each school or program, it's often also helpful and even inspiring to take a tour of the school's campus and, in particular, your chosen program's facilities. Taking a tour can give you better insight into what it would be like to be a student and whether or not you would feel comfortable there. Additionally, tours



give you the opportunity to ask questions and to potentially meet current students, staff, and faculty. Even if you don't have time to take a tour of your school or program's facilities, many colleges offer virtual tours and online presentations which allow you to tour the campus on your computer whenever you have time. Information about tours, virtual capabilities, and online presentations can usually be found on the school's or program's website. If you cannot find such information online, then contact their admissions office.

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<sup>10</sup> For example, during the 2021-22 school year, University of Missouri-St. Louis [UMSL] offered tuition at \$379.00 per credit hour to Missouri residents and \$1019.00 per credit hour for out-of-state residents (University of Missouri-St. Louis 2021). Furthermore, if you attend school in the St. Louis area, but live in Illinois, you may also be eligible for in-state (resident) tuition at some schools. For example, UMSL offers resident tuition to those who live in certain counties of Illinois because they are still within the St. Louis metropolitan area. Some schools offer a wider reach for in-state tuition. Southern Illinois University-Edwardsville [SIUE] in Edwardsville, Illinois offers in-state tuition to all domestic residents of the United States (Southern Illinois University-Edwardsville n.d.). With these important differences, be sure to evaluate the differences between in- and out-of-state tuition and whether or not you qualify for in-state tuition.

<sup>11</sup> For example, during the 2021-22 school year, the cost to attend the Saint Louis University [SLU] School for Professional Studies was \$650 per credit hour regardless of whether or not one lived in Missouri or the metro area (Saint Louis University n.d.).

<sup>12</sup> <https://www.collegepromise.org>

<sup>13</sup> <https://www.chea.org>, under "Browse Directories"

<sup>14</sup> <https://www2.ed.gov/admins/finaid/accred/index.html>

<sup>15</sup> <https://nces.ed.gov/collegenavigator/>



# 3

## Applying to a School or Program

Once you take all of the above information into consideration, and once you choose one or more schools or programs that you think would be right for you, it's time to apply. It's not uncommon for people to apply to multiple schools at once, especially in the case of four-year colleges and universities where the admissions process is typically more competitive. However, with more applications comes more time and potentially money spent throughout the application process, as many schools require you to pay an application fee. Some schools will waive the application fee if you call the admissions office and request a waiver.

# Completing an Application

## Types of Admission

There are several different types of admission options that colleges and universities use. It is important to know what kind of admission process your chosen school uses before you apply. The type of admission process can tell you the admission period — the several-months-long time frame in which you must submit your application for admission and enrollment for the next available semester — and how early you should submit your application to increase your chances of admission and a larger financial aid package.

Most commonly, colleges and universities use a “regular admissions” process. This requires students to submit their applications by a specific date so that they can enroll and attend the school at a specific time. Once the deadlines have passed, an admission committee will review the applications and send out decisions at the same time.

Rolling admissions are becoming more common for larger colleges and universities, especially as they have adjusted to the COVID-19 pandemic. This admission process allows prospective students to apply at any time during the admission period, which is usually several months longer than the admissions period for schools with regular admission processes. The admission committee reviews applications as they come in, and acceptance and financial aid is given on a first-come, first-serve basis. If your school of choice has a rolling admissions deadline, it is important to submit your application as early as possible.

Some schools, in addition to their regular or rolling admissions process, offer a process called “early decision.” With the early decision admissions process, you must agree to attend the school if accepted and you may not apply to any other schools after you receive this acceptance. If you are accepted and have applications being processed at other schools, you must withdraw all other applications. This is most often used at colleges and universities with intensely competitive admission standards.

## Deadlines

Pay close attention to deadlines. If you miss the application deadline, you will not be able to apply until, at the earliest, the following semester. Some schools have many separate deadlines. First, there is a difference between the preferred and regular admission deadlines. The “preferred deadline,” sometimes called “early action,” is often November 1 of the year before you plan to enroll. The “regular admission deadline” is early in the same year you wish to enroll, usually in the early spring. If possible, submit your application by the preferred deadline date. While it may be due a few months earlier, you will have a better chance of receiving a more comprehensive financial aid package because financial aid

packages are often awarded based upon need and on a first-come, first-served basis.

In addition to the distinction between the preferred and regular admission deadlines, there may also be a difference in application deadlines depending on whether you are a first-time student or a transfer student. Most colleges and universities are very clear about their admission processes, application deadlines, and what process and application date would apply to you. If you have questions, then reach out to the admissions office of the school to ensure you do not miss any important deadlines.

## Accessing Applications

Most colleges and programs have their applications on their websites and they are usually easy to find. If you cannot find the online application, or if you wish to complete a paper version, contact the admissions office at the school. You can always find the phone number for the Office of Admissions on the school website. Once you access the application, it is important to read it carefully, as it will contain important information about how to correctly apply, all of the application materials required, and the appropriate submission deadline. You may want to take notes while you read the application in order to keep a record of the important information.

Most online applications give you the option to save your application and complete it later. This can be a helpful resource if you did not dedicate enough time to the application when you began. Additionally, this feature can allow you to complete the easier, less-time consuming parts of the application—like filling out personal information—before moving on to the more complicated portions. Saving your application on the admissions website will usually require a username, email address, and password. If you choose to save your application and submit it later, remember to keep the details of your login information in a safe place so you can access your application at a later time.

## Application Materials

Gather the necessary documentation before you start any application. This section is a broad outline of what may be required to complete out an application. Because each school decides for themselves what information they need from you, the materials required may vary from school to school. Therefore, pay close attention to the application instructions to ensure you have all of the necessary items. The most common information and material required for a college application includes:

- Social Security number
- birth date
- state identification (ID) card or driver's license
- high school or GED transcripts
- transcripts from other colleges or programs
- personal statement
- résumé
- letters of recommendation

Information on how to access your transcripts, how to write a personal statement, and who to ask for a letter of recommendation will be covered in the next few subsections.

The application may or may not ask about your previous involvement with the justice system. If it does, then the application will most likely ask you to elaborate further, and it may require a copy of your law enforcement record, or "rap sheet". Have your rap sheet available to help you answer these questions as accurately as possible while only having to disclose what is absolutely necessary. (More information on answering these types of questions will be discussed later in section 3.2 below.)

Each state determines who has access to your rap sheet and how you can attain a copy of your own record. The process for obtaining both state and federal rap sheets can be found using the Criminal Record Online Toolkit made by the Cornell Project for Records Assistance.<sup>16</sup> That resource will also provide you with information on how to fix any errors or omissions on your record. While this can be a multi-step process, once your record is fixed on the state level, any other official record should be automatically corrected.

### Transcripts

Providing your transcripts is a necessary part of the application process. Most applications will ask for your high school or other educational institutions to send these official transcripts on your behalf. Any unofficial copies that you have on-hand will not be acceptable. An official transcript will come in a sealed envelope and will be sent directly from the school where you have completed courses to the school where you are applying. Most schools require a small fee to send your transcripts to your college or program. Sometimes this fee can be waived if you fall below a certain income level. Ask the school from which you are requesting the transcript if you qualify to have any fees waived.

If you graduated from high school, you must submit your high school transcripts as part of your application. To access your high school transcript, call your high school and ask about the process for sending an official copy to

the school or schools to which you are applying. Your high school will be able to walk you through the process and, after you provide the addresses of the schools to which you are applying, they will send your high school transcript on your behalf. If the school does not have your transcript, or if it has since closed, these records are often kept at City Hall or with the Department of Education in the city or state.

If you earned your GED or HiSET, then you will need to send a copy of these transcripts to the school to which you are applying. If you did so in Missouri, then to access these transcripts and have them sent on your behalf you should visit the Missouri Department of Elementary and Secondary Education website.<sup>17</sup> These transcripts are free and can only be accessed online.

If you have taken college-level courses through a community college or four-year college or university, you will also need to submit these with your application. In addition to aiding in your admission, there could be credits that transfer from one institution to another, thus potentially helping you to complete your degree a little quicker. Contact the registrar's office at those institutions (by phone, email, or online depending on the school) in order to request your transcript. The process may be slightly different per school, so read the information they provide very carefully.

If you're requesting a transcript from a college or university at which you have an outstanding balance, you will probably not be able to access your transcripts. This is called a "hold". Holds can be applied for various reasons, typically because the university needs you to resolve something (like pay an outstanding balance or return an overdue library book), complete some action (like attend an orientation), or meet with someone (like an adviser). The registrar's office will be able to tell you if there are any holds on your account, and should direct you to the appropriate office in order to resolve the issue and remove the hold. If the hold is because you have an outstanding balance, and if you are unable to pay the full amount of that balance at the time you are attempting to access your transcripts, then ask about repayment plan options for which you may qualify. In special circumstances, some employees may be able to temporarily lift holds on your account, but this is not guaranteed. Typically, all holds have to be resolved and removed before you will be able to access your transcripts.

### Personal Statement

Your personal statement is an opportunity for you to show yourself and your written communication skills to those reviewing your application for admission. Personal statements come in many forms. Sometimes you will be asked to respond to a very specific question; other times, you will be posed a rather general question, or even no question at all, which allows for the most freedom regarding what and how much you write. Writing a personal statement can be one of the most time-consuming and stressful parts of your application. Take your time to ensure that your final product reflects you and your best work.

While each application will have different guidelines and

perhaps different questions or prompts, there are several general guidelines that you should implement when writing your personal statement.<sup>18</sup> First, answer the prompt as directly as possible. Stay on topic throughout the entirety of your statement. Second, try to tell a story. Be specific by providing a concrete example of an real life experience you have had that directly relates to the prompt. Third, make your personal statement stand out from the hundreds of others the admissions board might read in a day of reviewing applications by grabbing the reader's attention with vivid details.

Doing your research on the school or program to which you are applying and including some of that information in your personal statement can help to set you apart from other candidates. For example, relating the school's mission statement to the experience about which you are writing can help make your personal statement more specific to that college or university and can be an impressive and thoughtful addition to your personal statement.

In addition to what you should include, there are some things you should not include in your personal statement. For example, you should avoid using clichés and similar tired statements, because they show a lack of creativity and poor word choice. Additionally, controversial topics like religion or politics are usually best avoided. Think of the reader as an acquaintance. It'd be inappropriate to have a deep discussion about your ideological preferences with an acquaintance or stranger; similarly, it would be inappropriate in the context of your personal statement. However, if these potentially controversial topics are directly related to the experience about which you are writing and if referencing these topics helps you to directly and concisely answer the question or prompt, then including these topics should be okay so long as you tread cautiously.

As with any piece of writing, you should write as well as you possibly can. You should go through several drafts, have several trusted friends, mentors, or advisors look over your personal statement, and be as meticulous as possible. Admissions counselors are not only looking for what you say in your personal statement, but also how you say it. Having good written communication skills and a command of language is not just a preferred qualification—it is a requirement. For more information on how to write a compelling personal statement, the Internet can be a valuable resource for finding guides from specific colleges, general tips from reputable websites, and message boards from current and prospective college students. The Purdue Online Writing Lab Website has examples of successful personal statements.<sup>19</sup>

When you revise your personal statement, you should always consider important guidelines or requirements, like the number of statements required and general length expected. For example, some applications require only one personal statement, some require several, and some do not ask for one at all. Additionally, some personal statement questions have word count or character count specifications that should be treated as non-negotiable rules. Even if the personal statement does not have a word or character count limit, it's always

a good idea to get to your point sooner rather than later.

Many prompts for personal statements involve elements of struggle, resilience, and growth. With these topics, you may feel compelled to disclose your previous involvement with the justice system. While this is not off limits, it may not be the best decision. A general rule for talking about your involvement with the criminal justice system is to only disclose what you have to. (How to talk about your involvement will be covered in section 3.2 below.)

### Letters of Recommendation

Asking for letters of recommendation is another major part of the college application process. The number of recommendations can vary by application and some applications require different kinds of recommendations. For example, some applications may ask you to list a few references and their contact information while others may ask for formal letters of recommendation. Some applications may not require this step at all.

Here are three guidelines for successfully securing and submitting letters of recommendation:

1. **Decide who you are going to ask** to either act as a reference for you or write you a letter of recommendation. You should ask counselors, teachers, employers, religious leaders, or respected community members that you have previously worked with or who know you well. It's usually best not to ask family members or friends. Most importantly, you should ask someone who knows you well, who is enthusiastic about recommending you, and whom you trust to provide this vital piece of your college application.
2. **Consider the timeline** for asking someone to provide a recommendation. If you need an actual letter of recommendation, you should ask at least a month before you need the letter. If you haven't heard from your recommender for a couple weeks, send them a friendly reminder to ensure that you will meet your deadline. If possible, ask for a recommendation in person. Remember to ask politely, as this person will be doing you a favor by taking time to recommend you for admission.
3. **Provide your recommender with all the materials** they'll need. Any information you have about the letter of recommendation — what has to be included, when it's due, the procedure for sending it, etc. — should be shared with your recommender. If the letter of recommendation needs to be mailed to the school, provide your recommender with a stamped envelope for the letter. Additionally, you may want to give them a copy of your résumé or an unofficial transcript so they have material to consider while they write your letter of recommendation. Once your recommender has finished their letter, you might



ask for a digital or paper copy that you can keep for your records in case something goes wrong in the submission process. If they give you a copy, do not use it for any other applications unless you have their permission. However, asking for a copy is not always appropriate. Some applications will ask that letters of recommendation be kept private, so that the applicant cannot see them. In this case the recommender will be responsible for sending the letter. Other applications will give you the option to keep the letter private or not. In that case it is almost always better to choose to keep it private. If you're not sure, then discuss it with your recommender, and let them decide what they are most comfortable with. Once you submit the letter of recommendation, send your recommender a thank you note and update them on whether or not you have been accepted to the school to which you sent the letter.

## Review and Submission

Before you submit your application, take the time to review it for errors. Make sure all of the information you supplied is accurate to the best of your knowledge and that it reflects who you are. Take the time to re-read and reflect on your personal statement and make any last-minute changes. When you feel that your application reflects the most correct, most representative information, you can finally submit it. If you are filling out a paper application, make a copy of it and save it with your other records. Some online applications give you the option to print a copy of your completed application; if so, do this and save it. These completed applications can serve as guides if you apply to other schools or programs, and it can also provide proof you've met the due date if anything goes wrong.

If you are submitting your application online, you will most likely receive an email confirmation that your application has been received. Some colleges have online tracking capabilities where, if you are logged into the website, you can see if your application has been processed or not. If you do not receive a confirmation email within about a week—or if you submitted a paper copy, within two weeks—contact the admissions office at the institution to ensure they received your application and to ask about any next steps.

Once you've submitted your application, sit back, congratulate yourself, and take a break! The first big hurdle to continue your education is complete. Hopefully you've done everything in your power to be successful. Now all you have to do is wait for your results.

## Answering Questions about Your Involvement with the Justice System

This section aims to provide a general foundation on how to answer questions about your previous involvement with the justice system.

Each college or program has the freedom to determine their own admissions policies, and therefore the way they ask about potential involvement with the justice system may vary from school to school. For example, for some colleges or universities, you will be required to say whether you have been adjudicated guilty or convicted of a misdemeanor, felony, or other crime. Other schools make this question optional, or don't ask it at all. Still others decide to review the answer to this question only after they make a preliminary admission decision.

After this initial question is posed, the information you are required to provide about your previous involvement with the justice system will also vary. ***Your answers to these questions do not automatically disqualify you for admission.*** Many of the country's largest schools have stopped asking questions about applicants' criminal histories, and there is a growing movement to encourage all schools to either stop asking such questions entirely or to ask them later in the application process.

If you are asked about your previous involvement with the criminal justice system, there are several guidelines you should follow. First and most importantly, read the fine print on each question. Some questions will clearly define what information they are seeking. Look closely for time limits, inquiries about convictions only (as opposed to questions about convictions and arrests), and what kind of crime was committed (like questions only asking about drug convictions). This will ensure that you disclose only the information that you absolutely have to. This is why it may not be a good idea to disclose your previous involvement with the justice system in your personal statement. If a school does not ask about your previous history, then it may be better to not bother disclosing it at all.

But be honest if and when you are required to provide such information. Providing intentionally false information, especially on financial aid forms, can lead to hefty fines and possible prison time. Additionally, always make a point to focus on what you learned from your experiences. If you are asked about your previous history at any point in this process, then you should describe how you have grown from the experience and how you will use that knowledge as you move onward in a new academic environment. Lead with this overview and explain how your experiences have made you an exceptional candidate for admission. Colleges favorably view students who exhibit resilience, determination, diversity, and the ability to grow as a result of difficult situations. By choosing to further your education, you definitely exhibit these characteristics, so it is important that you show this to the school or program to which you are applying.

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<sup>16</sup> <https://cjei.cornell.edu/about-your-record>

<sup>17</sup> <https://dese.mo.gov/adult-learning-rehabilitation-services/high-school-equivalency/official-transcript>

<sup>18</sup> The following suggestions are adapted from Doran & Brizee 2012. See that resource for more information.

<sup>19</sup> [https://owl.purdue.edu/owl/job\\_search\\_writing/preparing\\_an\\_application/writing\\_the\\_personal\\_statement/index.html](https://owl.purdue.edu/owl/job_search_writing/preparing_an_application/writing_the_personal_statement/index.html)







# 4

## How to Pay for Your Education

Unfortunately, higher education is rarely free.

After choosing and applying to your schools of interest, you need to consider how you are going to pay for your higher education. Tuition is not the only cost; books, supplies, housing, transportation, meal plans, and other expenses can quickly add up. The majority of students pay for college with a combination of personal funds and financial aid. Financial aid can come in many forms, including assistance from the federal government, the state in which you reside, the college you attend, and private organizations. This section will explore each of these types of aid in detail in order to help you

get a better understanding of how to pay for your higher education.<sup>20</sup>

Please read all of this information very carefully and consult multiple sources when making decisions about how to pay for college. Assuming debt (in any amount) is often not advisable. Before you take out a loan and put yourself in the situation of having to pay back the loan (plus possible interest) you must be certain that you can cover the cost of the repayment and that you have exhausted all other options for affording the college or university that you want to attend.

# Federal Financial Aid

## Types of Federal Aid

Applying for financial aid through the federal government is free through the Free Application for Federal Student Aid [FAFSA], which can be found on the Federal Student Aid website.<sup>21</sup> By filling out this application, the government will determine what type and amount of aid for which you are eligible. You can submit the application and apply without having to accept an award. Applying will just let you know the amount of financial aid for which you are eligible. The types of aid that the FAFSA covers include:

- **Grants**

Grants do not need to be repaid as long as you maintain an acceptable grade point average [GPA] and do not withdraw from school. Each grant will determine the minimum GPA needed to stay eligible. The amount of aid offered through federal grants varies. If you are awarded a federal grant, then be sure to discuss the details with a financial aid officer at your school, because grants may have rules about how many credit hours you need to take per semester and the number of semesters you are eligible to continue receiving the grant. The two most common types of federal grants are:

- **Federal Pell Grants** are grants specifically for low-income undergraduate students, ranging up to \$6,895 for the 2022–23 award year. Pell Grants are one of the most common and trusted types of grants, and are awarded to all eligible students. Usually students are eligible to receive a Pell Grant for a maximum of 12 semesters (six years).
- **Federal Supplemental Education Opportunity Grants [FSEOGs]** are also grants specifically for low-income undergraduate students, ranging between \$100 and \$4000 per year. Unlike Pell Grants, there is no maximum time-frame for receiving a FSEOG, but schools are allocated limited FSEOG funds, and once those funds run out for a given year, no more aid can be provided this way.

- **Direct loans**

Direct loans are low-interest loans that can be subsidized or unsubsidized. While all direct student loans must be repaid with interest, subsidized federal loans do not start building up interest until after you graduate with your degree. These loans are often only for those who qualify based on economic need. Unsubsidized federal loans start building up interest as soon as you receive the money, and

therefore it is preferred to have a subsidized loan. The amount of aid received through federal student loans varies depending on the cost of attendance of your school, your FAFSA, and any other financial aid you receive. The most common types of direct loans are the Federal Perkins Loan and Stafford Loans. If you qualify for direct student loans, you will have to complete a short tutorial before you accept and receive the funds. This tutorial, called “counseling,” will outline your rights and responsibilities as a borrower and student.

- **Work-study**

Work-study programs make part-time work available to full- and part-time students who demonstrate financial need. These opportunities will be found on your school's campus and are designated specifically for those who are federal work-study eligible. Your total work-study award—how much you are allowed to make through a designated work-study position per year—is based on when you apply, your level of need, and how much funding your school receives for it.

Federal financial aid is intended to help you cover the costs of going to college, including tuition, student fees, room and board, transportation, books and supplies, and other expenses. Any money allocated to you through the FAFSA will be sent directly to your school by the federal government. After your tuition, room, board, and fees are paid, your institution will refund any money remaining to help you cover other school-related costs. In order to continue receiving aid from the federal government, you must apply via the FAFSA every year you are in school and need financial aid.

## Benefits of Federal Loans

Federal student loans offer many advantages over private loans. The loans mentioned in the previous section are federal loans, which are funded and distributed by the federal government. Private loans, which are mentioned in section 4.4 below, are non-federal loans that are funded and distributed by private organizations like banks, credit unions, businesses, non-profits, schools, or even individual citizens. Be very cautious when applying for and accepting a private loan. You should only accept the loan after reviewing all of the conditions and fully understanding your repayment obligations. Unlike federal government loans, private loans may not have as many (or even any) provisions for deferment to help you if you are unable to repay. Below are the key differences between federal student loans and private student loans:<sup>22</sup>

- **Delayed Repayment**

Most private student loans require immediate repayment, meaning that you may have to start making payments on your loan while you are still in school.

Federal student loans do not require repayment until you graduate, leave school, or become enrolled less than half-time.

- **Fixed Interest Rates**

Interest is an amount that you must pay back in addition to the money you borrowed. Private student loans have varying interest rates, some greater than 18%. These rates vary by loan and provider, and some interest rates increase over time. This means you could pay a 12% interest rate one year and an 18% interest rate the next. This substantially increases the total amount that must be repaid. On federal student loans, the interest rate is fixed and is often considerably lower than private loans.

- **Subsidization**

Based on financial need, you may qualify for a subsidized loan. This means that the government pays the interest on your loans while you are in school and are enrolled at least part-time. The interest you must pay on these subsidized loans will not start accruing, or building up, until you graduate or leave school. Private student loans do not have this option, making the total amount of repayment higher than subsidized loans.

- **No Credit history required**

Many private loans require an established credit record, and the cost of a private student loan is based on your credit score, among other factors. With the exception of PLUS loans (which are available only to graduate or professional students and parents of dependent undergraduate students), you will not need a credit check for federal student loans. Moreover, repaying federal student loans in a timely manner can actually help you establish a good credit record.

- **Cosigners**

In most cases, you will need a cosigner for a private student loan, especially if you do not have good credit history. You will not need a cosigner to get a federal student loan in most cases.

- **Tax-deductible interest**

The interest on private student loans may not be tax deductible, while the interest on federal student loans may be tax deductible.

- **Loan consolidation**

If you, your spouse, or your dependent already has a federal student loan, you may be able to combine, or consolidate, them into one new loan called a Direct Consolidation Loan, which may significantly decrease your monthly payment. Private student loans cannot be consolidated.

- **Loan forbearance or deferment**

If something happens that affects your ability to repay your federal student loan, you may be able to temporarily postpone (defer) or lower (forbear) your monthly repayment amount. Private loans may not offer forbearance or deferment options, in which case you'd have to continue repaying them regardless of your situation or special circumstances.

- **Repayment plans**

Typically, federal student loans have more repayment plan options than private student loans. For example, there is an option to tie your monthly loan payment to your income. This means that you will only pay what you can, based on your monthly income.

- **No Prepayment penalty fees**

If you have money to spare to begin repaying your student loans before you have to, federal student loans do not have a prepayment penalty. However, some private student loans charge fees if you choose to pay them off sooner than required.

- **Loan forgiveness**

Depending on your career, you may be eligible to have some of your federal student loans forgiven — which means you are not required to pay back the full amount. For example, if you work in a public service career for a certain amount of time, your federal student loans may be forgiven. Private student loans rarely offer loan forgiveness programs.

## Eligibility Requirements

To qualify for federal financial aid, you must meet the following basic requirements:<sup>23</sup>

- demonstrate financial need (for most programs)
- be a U.S. citizen or an eligible noncitizen
- have a valid Social Security number (unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- be enrolled or accepted for enrollment as a student seeking a degree, certificate, or other educational credential in an eligible degree or certificate program
- be enrolled at least half-time to be eligible for Direct Loan
- maintain satisfactory academic progress in college or career school (as determined by the college or career school itself)

- sign the certification statement on the FAFSA stating that
  - you are not in default on a federal student loan,
  - you do not owe money on a federal student grant, and
  - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a home-school setting approved under state law (or — if state law does not require a homeschooled student to obtain a completion credential — completing a high school education in a home-school setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and either (i) passing an approved "ability-to-benefit" test administered by such a program or (ii) completing six credit hours or equivalent course work toward a degree or certificate (during which you may not receive aid while earning the six credit hours).

## Federal Financial Aid and Convictions

You may be worried that your involvement with the justice system will have made you ineligible for federal financial aid. Fortunately, this is not the case! Most eligibility limitations are removed upon your release, even if you're on probation or parole or living in a halfway house.

The one exception to this is if "you are subject to an involuntary civil commitment upon completion of a period of incarceration for [a forcible or nonforcible sexual] offense", in which case you're automatically disqualified from receiving a Federal Pell Grant, though other types of federal financial student aid are still available to you. (See section 4.1.1 above for a list including other kinds of federal aid.)

If you're currently incarcerated in a federal or state institution, you aren't eligible for a Federal Pell Grant or federal student loans. While you are still eligible for FSEOGs and Federal Work Study, it's unfortunately unlikely that you'll receive these, because (nonincarcerated) students also receiving Pell Grants get priority. If you're in an institution

other than a federal or state institution, the same situation just described applies, except that you're also eligible for a Federal Pell Grant.

If you're currently incarcerated but will soon be released (before the start of the next school year), you can fill out the FAFSA even before your release, so that your application will be processed in time for you to start school.

When you complete the FAFSA, Question 23 will ask: Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans)?

Answer "No" if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. Answer "Yes" if you have a drug conviction for an offense that occurred while you were receiving federal student aid. If you answer "Yes", then you will be directed to fill out a worksheet. Take care to answer all of its questions truthfully. However, your answers will not affect your eligibility for federal financial aid. A recently passed law means that you are now eligible for federal student aid even if you have been convicted for the sale or possession of illegal drugs while receiving federal student aid. No further action is required.

Two things to remember: (i) in addition to federal financial aid, the information you provide on the FAFSA can help you qualify for financial aid from your school or state; and (ii) it's important to provide accurate information on the FAFSA, as there are serious consequences for intentionally providing false information on the FAFSA, including having to pay back any aid given, having to pay a fine of up to \$20,000, being sent to prison, or some combination thereof. So take care to complete the FAFSA in a truthful and timely manner.

## Applying Through the FAFSA

If you've never completed the FAFSA before, it can appear complicated. But all you have to do is follow the process step-by-step, take your time, and start the FAFSA as early as possible. There are basically four steps, described below.

### Step One

Gather Documentation. The first step is to gather the necessary documents required to fill out the FAFSA. In addition to the address or school code of your college, you may need the following information or documents in order to apply:

- your Social Security number, or your Alien Registration Number if you are not a U.S. citizen
- your federal income tax returns, W-2s, and any other records of money earned

- records of your untaxed income, such as child support received, interest income, or veterans' non-education benefits
- bank statements and records of investments (if applicable)
- records of untaxed income (if applicable)

If you are a dependent student, then you will need all of the above information for your parents as well — by law, they must provide this information.<sup>24</sup>

### Step Two

Create Your FSA ID. Before you can do anything else, you must create your own Federal Student Aid ID [FSA ID]. Your FSA ID is an account that keeps track of all your federal student aid activities. You need it to fill out the FAFSA. You will also use it to sign your Master Promissory Note [MPN] if you decide to accept any federal loans, to apply for repayment plans, to complete any loan counseling, and to use the Public Service Loan Forgiveness Help Tool if you ever need to do that. You can easily get your FSA ID online by going to the Federal Student Aid website.<sup>25</sup> You will need your Social Security number and either your own mobile phone number or your own email address. Once created, keep your username or email and password for your FSA ID in a safe place with all your other documents.

### Step Three

Complete and Submit the FAFSA. After you compile the necessary documentation and get your own FSA ID, you must complete the FAFSA. The FAFSA is available online and on paper in both English and Spanish. It is better to complete the FAFSA online because it will be processed more quickly, you are less likely to make mistakes, and it will be able to save basic information for the next time you apply.

To access the FAFSA online, visit the Federal Student Aid website.<sup>26</sup> According to federal regulations, you must submit your FAFSA by June 30th of the academic year you will be attending college. However, state or school deadlines for filing your FAFSA are often much earlier. The state deadline will be listed on the FAFSA; the college deadline will most likely be listed on the school's website, otherwise you should contact the school's financial aid office. In Missouri, the state deadline is April 1st of the same year, or February 1st for priority consideration.

After you complete and submit the FAFSA, you can make changes up until the deadline for filing. This can be done with your FSA ID, which you created in step two above. If your financial situation changes, make the appropriate changes and refile the FAFSA. If you choose to attend another school, you do not have to refile the FAFSA. Simply send the current copy to your new school.

### Step Four

Review Your Student Aid Report. Within about 10 days after you file your FAFSA online (or two to three weeks after you file by mail), you will receive your Student Aid Report [SAR] by mail or email. If you do not receive your SAR within this timeframe, check the status of your FAFSA online or by calling 1-800-4-FED-AID (1-800-433-3243). Your SAR lists all of the information you provided on the FAFSA. Review this to make sure all of the information is correct. If something is wrong, then you can make changes online or on the form and mail it back to the appropriate address. Once you verify this information, the SAR will be electronically sent to every college listed on your FAFSA.

## Financial Aid from Your College or Program

Upon receiving your SAR, your chosen school(s) will review the report to determine how much aid they are going to give you in addition to your federal aid. Your college may call you to verify your income. If this occurs, you can use your prison release papers to demonstrate why your income was so low in previous years. Providing this information should have no bearing on your admission decision.

In addition to the financial aid you receive from the federal government, many colleges and universities offer their own forms of financial aid, typically in the form of scholarships, grants, loans, and work-study programs. The eligibility requirements of these financial aid offers vary by school. Some aid is based on need, and some is based on merit calculated most often by grade point average [GPA] and standardized test scores at previous academic institutions. Additionally, some supplemental financial aid opportunities from your school may be affected by your previous involvement with the justice system. So take the time to read the fine print to see if you qualify. You can often find this information on the school's website or by contacting the school's financial aid office. Keep an eye on the deadlines to ensure that you turn in the necessary paperwork to qualify for additional financial aid from your school.

Many schools base financial aid packages on the FAFSA alone. However, some schools may have additional scholarships, for which you may need to fill out additional applications. These separate scholarships are often based on merit; however, they can also be based on financial need. These opportunities and their requirements should be listed on your school's website, otherwise you can contact the financial aid office at the college or university. Likewise, some awards may come directly from the specific department or program you enter. These opportunities and their requirements should be listed on your department or program's website, otherwise you can contact the department or program office directly.



## Financial Aid from Your State

Many states provide additional financial assistance to students who live in that state and are seeking help with the cost of continuing education. Financial aid can vary from state to state, along with requirements, eligibility, and deadlines. Each state-level department of education will put out information for potential state scholarship opportunities in its own way.<sup>27</sup> Your involvement with the justice system may affect your eligibility for state scholarships, so read all of the information and eligibility requirements carefully before applying.

The majority of state-sponsored scholarships in Missouri are given based on your FAFSA and thus require no additional application. While many state-sponsored scholarships are for recent high school graduates who have taken the ACT or SAT, others are less restrictive, and some are even geared toward adult learners. Not all schools participate in these programs, but there are still a few scholarships for which you may qualify. To find all of this information, visit the Missouri Department of Higher Education website.<sup>28</sup>

Other states have their own procedures for distributing state-level student financial aid. Most states, like Missouri, require students to fill out the FAFSA in order to be eligible for state aid. Some states require both the FAFSA and an additional state-based application. For example, Iowa requires the FAFSA plus its own Iowa Financial Aid Application [IFAA] to be eligible for many state grants and scholarships.<sup>29</sup> As another example, Kansas has its own State of Kansas Student Aid Application [SOKSAA] that students must complete in order to be eligible for state aid; while it doesn't require the student to fill out a FAFSA, most Kansas state scholarships and grants do require a completed FAFSA before any funding will be awarded.<sup>30</sup> Similarly, the main source of state student aid in Wyoming comes from their Hathaway Scholarship, which includes both merit-based and needs-based awards. Wyoming students do not need to complete a FAFSA to be eligible for a merit-based award, but do need to complete it to be eligible for a needs-based award.<sup>31</sup> One notable exception is the state of Washington: while they will accept FAFSA submissions to be considered for state-based aid, they also offer their own Washington Application for State Financial Aid [WASFA] for students who may not be able to complete the FAFSA.<sup>32</sup> Every state is unique, with their own policies, procedures, and deadlines. A complete directory of state financial aid programs can be found at the National Association of Student Financial Aid Administrators website.<sup>33</sup>

## Financial Aid from Private Organizations

Another way to fund your education is through scholarships, grants, or loans from private organizations. Many of these scholarships are only available for those people who have certain characteristics or who meet certain qualifications. There are many catalogs and websites that provide information on these scholarships. By utilizing the Internet, you can find and apply for many of these scholarships. Your involvement with the justice system may affect your eligibility for private scholarships. However, each scholarship from a private organization is different, and therefore you should read all of the information and eligibility requirements carefully.

The easiest way to find private scholarships is through an Internet search or with a book of scholarships that you can buy at a local bookstore or find at your local library. With an Internet search, you can find various websites where you put in your unique characteristics—age, race, religious preference, area of study, state of residence, previous experience, etc.—and they match you with potential scholarship opportunities.<sup>34</sup>

You are less likely to run into scholarship scams if you find them compiled in a book of scholarships rather than online. However, when looking for private scholarships of any kind, remember to be wary of scholarship scams. (See section 2.3.3 above for more information on how to avoid scholarship scams.) Additionally, you should be realistic about the likelihood you will receive these sorts of scholarships. Many private scholarships get thousands of applicants and have long lists of requirements for applying. As previously noted, the most likely place from which you will receive financial aid for school is through the FAFSA. However, so long as you have additional time to spare to search and apply for private scholarships, it won't hurt to try.



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<sup>20</sup> Visit <https://studentaid.gov/understand-aid/types> for more information about the types of financial aid- visit

<sup>21</sup> <https://studentaid.gov/>

<sup>22</sup> Adapted from U.S. Department of Education Office of Federal Student Aid n.d.-a

<sup>23</sup> Adapted from U.S. Department of Education Office of Federal Student Aid n.d.-b.

<sup>24</sup> The FAFSA will help you determine if you are a dependent student. For a checklist to help determine if you need to provide parental information, visit <https://studentaid.gov/2223/help/need-parent-info>

<sup>25</sup> <https://studentaid.gov/fsa-id/create-account/launch>

<sup>26</sup> <https://studentaid.gov/h/apply-for-aid/fafsa>

<sup>27</sup> Contact information for every state-level department of education can be found at <https://www2.ed.gov/about/contacts/state/index.html>.

<sup>28</sup> <https://dhewd.mo.gov/ppc/grants/>

<sup>29</sup> <https://iowacollegeaid.gov/iowaFinancialAidApplication>

<sup>30</sup> [https://www.kansasregents.org/resources/PDF/Students/Student\\_Financial\\_Aid/State\\_Aid\\_Application\\_2022-2023.pdf](https://www.kansasregents.org/resources/PDF/Students/Student_Financial_Aid/State_Aid_Application_2022-2023.pdf)

<sup>31</sup> <https://hathawayscholarship.org/>

<sup>32</sup> <https://wsac.wa.gov/wasfa>

<sup>33</sup> [https://www.nasfaa.org/State\\_Financial\\_Aid\\_Programs](https://www.nasfaa.org/State_Financial_Aid_Programs)

<sup>34</sup> The most trusted websites for searching for scholarships through the Internet include the following: Fastweb.com, Cappex.com, Scholarships.com, CollegeBoard.org, NextStudent.com, StudentScholarships.org, Unigo.com, and SuperCollege.com.



# 5

## Entering the Academic Community

Once you arrive on campus you may discover a culture different from your own or what you're used to. When compounded with higher expectations in classes, more coursework, and a new social environment, such cultural adjustment or "culture shock" can make the first year of higher education even more challenging. However, college and university campuses and the larger academic community are aware of this challenge and typically try to anticipate student needs through the creation of various programs and departments designed to support their students. The following sections outline several college cultural norms and expectations and offer recommendations for how to navigate this new cultural space.

## Forming Positive Relationships

One of the greatest benefits of pursuing higher education comes from the positive relationships that you form throughout your experience. The academic environment hosts a wide variety of unique people with whom to form such relationships, including peers, faculty, staff, and professors. The next few sections discuss how to form positive relationships with all these people.

### Networking

“Networking” is a business term for hanging out with a lot of professionals who have similar career goals and passions. To successfully network, you have to form and maintain professional relationships with other people to further a goal. While this can take place in a more formal, structured setting—like an actual networking event or mixer—networking can also take place in normal, day-to-day interactions with your peers, professors, and other faculty members. Social media can also be used as a networking tool, which is why it is important to “clean up” your social media accounts. You never know who will be looking at those pages.

The benefits of successful networking are numerous. Successful networking helps to improve your own confidence and establish reliable staff and faculty contacts for later in your academic and professional career. Networking involves being open-minded, confident, and professional. It doesn’t mean only forming relationships with people solely for their utility in your professional life. It also doesn’t mean blatant self-promotion or over-confidence. Limiting your circle of contacts, being aggressive, or having a hidden agenda can all be detrimental to your networking experiences and overall professional reputation. Practice is one of the best ways to learn how to properly network, so attend a variety of networking opportunities and seek advice and resources that can help you build better networking skills.

### Peer Relationships

Positive relationships with your classmates are valuable assets to have in college. Seeing your peers as equals who have new information and insights to share with you can help you make friends, feel more connected to your campus community, and learn more about what is happening on your campus and in the world. However, it may be challenging to get to know your peers, whether due to different life experiences, priorities, or cultures. Try hard to find a core group of people with whom you can bond over commonalities you share.

Seeking out other nontraditional, first-generation, or commuter students is a great place to start. For example, at many colleges and universities, there will be a lounge or work area specifically designated for commuter students. Additionally, many campuses have organizations or student groups specific to commuter students, first-generation students, students with children, and all other types of nontraditional students. One way to find these groups is to find the student government and/or student group website, or to go to the student union or student center and ask for a list of student organizations.

However, college is also a place where you will meet new people whose lives are unlike your own. Yet you can learn from their different life experiences, and likewise they can learn from yours. Forming friendships with people who are different from you, who you might not have met and befriended if not for attending college together, is also a significant aspect of the college experience. It may be that the only commonality you’ll share is your interest in your classwork or major. So getting to know the other students in your program is another great way to find new friends and build strong relationships that could last for the rest of your life.

### Professor Relationships

Getting to know your professors (or other instructors and faculty members) and allowing them to get to know you is an indispensable ingredient for academic success. Your professors play a key role in your education, because they are directly responsible for teaching you the things you need to learn. Yet they play important roles outside the classroom, too: they can act as mentors and advocates, and are the best people to ask for references and to write recommendation letters when you later apply for jobs or if you decide to go on to graduate school.

Throughout your college career, you will interact with professors in a variety of places and situations. Forming a good relationship with your professor during class is essential. Choosing a seat toward the front of the classroom, always being present, attentive, and curious in class, being prepared with textbooks and readings, and turning in assignments on time can help to build a positive professor-student relationship from the very beginning.

It is important not just to appear engaged in the classroom but also to vocalize your engagement with the material. While this might be harder in a large lecture class, strive to do so whenever you can. You should aim to answer or ask questions in every class period, especially in smaller (seminar-style) classes where students are expected to participate. Most faculty will outline their participation requirements in their course syllabi.

You should address your professors and other faculty members as they would like to be addressed. Faculty will most often tell you how they would like you to address them on the first day of class. Some examples include

"Professor," "Dr.," or even by their first name. You should follow these guidelines, which could be different for each faculty member. If you are unsure how to address faculty, you should ask them how they would like you to address them. This question will demonstrate professionalism on your part. Otherwise, "Professor [Last Name]" is usually the safest and most professional option.

Outside of class, you may interact with professors via email, unless they specify alternative methods of communication. Be cordial, professional, and concise when emailing your professor. You should always treat your emails with a professor in the same way you would a supervisor at work, and never like a friend or family member. Your email should have a professional opening ("Dear Professor") and a proper closing ("Thank you," "Sincerely," etc.). You should use formal language and proper grammar. Additionally, you should only email your professor after exhausting all other options (consulting the syllabus, asking a classmate or a teaching assistant, etc.) unless the professor specifies otherwise.

Another setting in which you can create positive relationships with professors is through their office hours. Office hours are the times in which your professor says they will be in their office, ready to answer any questions you may have. For most faculty members you do not need to make an appointment to visit during office hours. However, if you think your question requires an extended conversation, you might want to request an official appointment. Office hours provide you with an important outreach tool for getting help outside of class, directly from the person teaching the material. Additionally, they can help you build more frequent contact with your professors. Attending office hours is usually not mandatory, but they should be utilized often if you have questions or concerns about an assignment, test, project, or have general questions about the class. You should make a point to attend office hours for each of your classes at least once a semester, as it's an excellent way to demonstrate to the professor that you are engaging with the material and are actively participating in the course.

You may also see your professors and other faculty members outside of these scenarios, like at on-campus or social events. Say hello and engage them in brief conversation when appropriate. Don't be offended if they don't remember your name, especially if you took their class some time ago or if you only had them in a large lecture-style class. Making in-person contact with your professors outside the classroom environment can help them remember you in class and can help to foster a stronger relationship.

## Staff Relationships

Seeing everyone on your campus as your equal can help you form positive relationships outside of the classroom. Being polite to other people on campus (like librarians, secretaries, student workers, food service workers, custodial staff, and other employees) can prove incredibly beneficial. These relationships can help you feel more connected to your school,

can present you with a new sphere of influence from which you can learn, and can supply you with contacts in case you need help in the future. Often, it's the staff members who have the most insight about the campus, as they are on campus every day and work traditional hours. They may also be more knowledgeable than faculty members about your school's policies and procedures.

## Changing Relationships at Home

It's possible that your relationships with your friends and family members will change after you enter college. This is usually because college can be very time-consuming, and also because it can be stressful. These changing relationships can be a point of growth not just for you but also the rest of your family and friends. Ensure that they know how invested you are in your education, how much it will positively change you, how it could positively impact them, and how it will potentially lead to greater things for all of you in the future.

You should also think about how you can incorporate your family and friends into your university life. For example, invite a family member or friend to an on-campus event and make a point to discuss it with them after the event, first asking about their experience before sharing your own. Making time to take family or friends to campus for a tour, to show them your classrooms, or to visit the student center can be another way to involve them in your academic life. The campus is always open to you and most classrooms, when not in session, are open, too. Helping your family and friends have a vision of where you're spending your time apart from home and work will allow them to feel like they too are part of your college experience.

You may have friends or family members who are in college as well, or who might be interested in attending college. In these cases, you have the opportunity to set a positive example and build shared experiences with your loved ones as you pursue higher education together.

## Campus Events

Colleges offer a variety of events throughout the school year in order to engage their students with the larger campus community. Many on-campus events include: networking events, job fairs, graduate school fairs, special lectures, movie screenings, presentations, simulations, concerts, among others. The majority of these events will be free, and many also include free food or appetizers and attendance prizes. Even if you are just motivated by the offer of pizza or ice cream, going to these events can help you meet new people on your campus, relieve the stress of the week, and help you network. Interactions at these events are much less formal than those in the classroom. Often faculty and staff also attend events, and it is a great way to talk with them outside of the classroom or an office environment.

The difficult aspect about having all of these events at your disposal is that time management can become difficult and your other responsibilities can slip through the cracks. Ensuring that your obligations as a student, employee, parent, and/or partner are met first, then viewing the attendance of a special on-campus event as a reward for your hard work can help you avoid time management disasters. Also, because most events on campus are open to the public, you can always invite a friend, family member, and/or partner (as well as children that are old enough for the material and/or are able to be well-behaved audience members) to attend an event with you. It's also important to balance your work with your entertainment, as not giving yourself some leisure time can be equally detrimental to your success. Remembering to practice self-care is important, and on-campus events often give you the opportunity to engage in this practice.

## Acceptable Clothing for Various Occasions

Depending on the event, the dress code can vary wildly. Typically, there is no formal dress code for classes at American colleges. Both students and professors wear a variety of styles ranging from workout clothes to professional attire. Wearing sweatpants and t-shirts to class is certainly acceptable, at least every now and then, but wearing these all the time is not advised. Following the dictum to "Dress for success" can be a helpful guideline when deciding what to wear to class. Smart casual—for example, nice jeans, nice-looking but comfortable shoes, button-down shirts, sweaters, dresses, and blouses—can help you stay comfortable throughout the day while giving you a more respectable appearance as well as an added boost of confidence.

For events like job fairs or networking events, business casual is preferred unless otherwise specified. Business casual is meant to be a mix of professional and comfortable, making this style less rigid than professional attire. Items constituting this style of clothing include dress pants or khakis, button-down shirts, ties, sweaters, pencil skirts, blouses, and close-toed shoes. For interviews, business professional is always recommended. Wearing items like suits, ties, pencil skirts, and blazers or sport coats constitute business professional dress.

If you're ever unsure if an event requires a certain dress code, you should either ask someone who is knowledgeable about the event or else dress more professionally than you might need to. You can write to the host of the event or ask someone else who is attending the event, like a classmate, faculty, or staff member. Most likely, you will not be too well-dressed for a class or event.

## Internet and E-mail

College life nowadays revolves around the Internet. From doing research for a paper to communicating with professors via e-mail to registering for classes, the Internet and e-mail are invaluable tools. It's necessary to understand how to use these tools in order to be successful in your studies.

Learning how to send a professional email to a professor or faculty member, or learning how to properly research for a paper is a crucial step in acclimating yourself to college life. Career services, mentioned in section 5.6 below, can help you learn how to write an articulate, concise email to a professor. They may also be able to help you better navigate programs like Word or Excel. A librarian can help you learn how to effectively do research, both on specific databases and through general Internet searches. Every university librarian takes very seriously the role of helping students use the library to conduct research. Most universities will have a place on the university library website where you can make an appointment with a staff member to learn more about the library. Librarians are there to help you manage research and use the library, and many students do not take full advantage of their support. We recommend you make a point to visit the library and meet with a librarian during your first month on campus.

On a similar note, make sure you have a copy of Microsoft Office Suite or its Apple product equivalent on your personal computer or laptop, or else make sure that you can access them through a university computer lab. Most schools offer these products at a discounted price or completely free to their students. If you don't have a personal computer or laptop, there are computers in the library or in the Information Technology (IT) services office that you can use for your coursework. However, it's strongly recommended that you purchase a laptop for yourself, especially if you live off-campus. Some universities now have "laptop loan" programs where students can rent or borrow a laptop. Information about laptop programs may usually be found at a university's library. Additionally, every university has multiple computer labs that are open and freely available to students. Getting to know the labs that are open during the hours that work with your schedule and that are close to the buildings where you have classes is important for your academic success, especially if you don't own a reliable computer.

## Textbooks

Next to tuition and housing, textbooks are the largest cost for college students. However, there are several ways to save money on textbooks. First, you might be able to check out the textbooks you need from your university library. Second, some professors or departments have spare copies of important textbooks that they can loan to students in special circumstances; ask your professors if this is so. Third, you can rent your textbooks instead of buying them. Renting textbooks



can be done through your university book store or through websites like Amazon or Chegg. If you do buy a textbook and decide that you do not need it later, you can try to resell it. Your university or college bookstore and websites like the two aforementioned often buy back textbooks. Unfortunately, the buy-back price is a small fraction of the cost at which you originally bought the book. However, if the book is in phenomenal condition and if you no longer need it, selling it back can be a better alternative than letting it sit on a shelf.

Do your research before you rent or buy. Determine whether or not getting a digital copy of a textbook will save you money and whether or not you can work with this format. Find out what edition is actually required, as professors will require a certain edition textbook that has very little changes from the previous, often significantly cheaper, edition. Discuss with the school bookstore whether or not they have a return policy and whether or not their textbooks get more expensive as the semester goes on. If this is the case, then it may be beneficial to obtain all of your textbooks much earlier than needed to save money, and then return the textbooks that you do not need for a full refund. Check to see if your library has a copy of the textbook you need and if it would be practical for you to rent this textbook several times throughout the semester instead of buying or renting a copy for yourself. And, again, always check to see if the library has what you need.

Finally, you may not need the textbook at all. Occasionally, some professors are required to put textbooks on their syllabi, especially if it was written by a faculty member of the university or college, even if they don't use it very much or at all to teach their class. So while a class syllabus may list some texts as required, you can talk to the professor as well as students who have taken the class before to see if the textbook is really necessary. Often it is, but not always.

## On-Campus Services

Colleges and universities have a variety of resources to help support their students and students' unique needs. Knowing about and utilizing these resources can help your overall transition and can support you in your professional, academic, and personal goals. The following services are available at most higher learning institutions—although they may be called a variety of different names—and can be found on the school's website:

- **Residential services**, including support Resident Advisors (RAs) and Residence Hall Coordinators (RHCs) for people who live on campus
- **Counseling services**, including free counseling (usually for a limited number of sessions) offered by a licensed counselor or advanced graduate student for people who are struggling with their college transition, depression, anxiety, or other mental health concerns

- **Religious services**, including a variety of different religious representatives that can help you get connected to religious centers or activities on and off campus
- **Financial services**, including information and explanations about your federal aid award or package and how to obtain and utilize other benefits
- **IT support services**, including free help and consultations for computers and other technology you may need for classes
- **Health services**, including free or reduced-cost medical care to students at the college or university
- **Career services**, including help with career planning, goal setting, resume building, interview preparation, and job placement
- **Student success or tutoring services**, including one-on-one or group study sessions for particular classes, advice on developing good study skills, and proofreading and editing;
- **Commuter services**, including special services and amenities for students who do not live on campus
- **Diversity, Equity, and Inclusion [DEI] services**, including services for people with disabilities, students in the LGBTQIA+ community, international students, and students with children.

If you cannot find information about these resources on your school's website or if you need help determining what services you should take the most advantage of, then talk with an academic advisor or faculty mentor.

As a nontraditional college student, especially if you are a first-generation college student, there may also be supportive services specific to your unique needs. These will likely be administered in places like multicultural offices, student success services offices, or the student counseling center. Unfortunately, tailored services like these are less common than those listed above. However, knowing your needs and asking various people and departments for relevant information can help you find existing resources and tailor them to meet your needs.

## Affirming Your Place in the College Environment

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You aren't expected to know all of the unspoken rules or norms in your new college environment. While some traditional college students may find it easier to learn and navigate these new social, academic, and behavioral norms, it's important to remember that all people have some level of difficulty when they come to college. Try your best to affirm yourself for where you are at now. Being admitted to a college or university is a great achievement and it's an affirmation that the university believes that you will be successful. We also believe in your ability to succeed in college.

Remember that you are your own best advocate. While the university or college may have systems and services already in place, taking initiative, finding resources that will work for you, and forming positive relationships are all in your hands. Being a good student is not equivalent to being an independent student, and it's vital to your success that you ask for help when you need it. If you don't understand an assignment or cannot turn one in on time, talk with your professor honestly and early. If you have a financial or mental health crisis, talk with the appropriate resources on campus so they can help you determine how to handle these things while still being in school. You're more than capable of thriving in this new environment, especially when you take advantage of the various resources available to you.

No student is expected to make their way through college on their own. It's a sign of strength to ask for help and seek out resources when needed. Colleges and universities are communities and networks of support for students. Everyone working on campus, from the grounds crew to the university president, is there to help you, the student, thrive personally, intellectually, and professionally during and after your time on campus. Explore the university, meet new people, take challenging classes, ask questions, and, most importantly, take pride in your achievement and the work that you do!







# Conclusion

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We hope this handbook has given you a foundation for starting or continuing your higher education. Academic reentry is no easy task, but you have already proven that you have the ability to persevere in adverse situations and, by reading this handbook, you have demonstrated your desire to continue your education. We hope that you will find few barriers to your pursuit of higher education. However, with the information in this handbook to help guide you, we hope you will feel confident and empowered

to continue your transformative journey in spite of any barriers you may encounter. As you plan for your academic and professional future, we hope you will approach this process positively, continue to demonstrate your resilience, and make the most of your talents, gifts, and passions as you embark on this next chapter of your life. We would be happy to answer any questions that you have (our program contact information can be found in Appendix C). Good luck and be well!

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# Appendix A

## Finding Your Ideal Career Worksheet

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If I could choose one friend to trade jobs with, I'd choose

because

I've always wondered what it would be like to do

because

If I had the right education or skill set, I'd definitely try

because

If I went back to school tomorrow, I'd major in

because

My friends and co-workers always say I'm great at

because

The thing I love most about my current job is

because

If my boss would let me, I'd do more of

because

If I had a free Saturday that had to be spent "working" on something, I'd choose

because

When I retire, I want to be known for

because

# Appendix B

## Expungement of Records in Missouri

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Expungement or “sealing” is the process of removing some portion of your history with the justice system from public view. When a record is expunged or “sealed” it is no longer publicly available, unless a subsequent court order reopens or “unseals” it.

### B.1 Am I eligible for expungement in Missouri?

If your offense occurred and was prosecuted in Missouri, then you may be eligible to file a petition for expungement of your record. You may expunge at most one felony and two misdemeanors or ordinance violations, but any number of infractions, in your lifetime in Missouri. Approximately 1,900 offenses qualify. In general, property and drug-related offenses may be expunged, whereas offenses against a person don’t qualify.

Offenses that cannot be expunged in Missouri include:

- class A felony offenses
- “dangerous” felony offenses<sup>35</sup>
- offenses that require sex offender registration
- felony offenses where death is an element
- felony offenses of assault or kidnapping
- misdemeanor or felony offenses of domestic assault

For a complete list of offenses that cannot be expunged, see Missouri Revised Statutes §610.140.<sup>36</sup> In addition to all the offenses that can be expunged under that section, other records can be expunged too, including: first-time intoxication-related traffic and boating offenses,<sup>37</sup> arrest records that didn’t result in convictions,<sup>38</sup> and arrest records based on stolen or mistaken identity.<sup>39</sup>

Furthermore, to be eligible for expungement of records under Missouri Revised Statutes §610.140, all of the following must be true:

- it’s been three years for a felony or one year for a misdemeanor since you’ve completed your sentence
- you have no other felony or misdemeanor convictions (besides traffic violations)
- you don’t have any pending charges against you
- you have paid all fines and restitution
- your habits and conduct demonstrate that you are not a “threat to the public safety of the state”

- expungement of your record is “consistent with the public welfare and the interests of justice”<sup>40</sup>

If you meet all the criteria listed above, then the court should issue an order of expungement within six months of when you filed your petition. If you don’t meet all the criteria listed above, or if the court determines that you provided false information in your petition, then they will dismiss it. You can appeal the court’s decision, or you can refile your revised petition after one year.

### B.2 How do I apply for expungement in Missouri?

**1. Find the correct form.** There are several different forms, depending on the type of offense. All of them can be found on the Missouri Courts website.<sup>41</sup>

**2. Complete the correct form.** You will need to supply the following personal information and details about the records you want expunged:

- your
  - full name
  - sex
  - race
  - driver’s license number, if applicable
  - current address
- the name of each offense, violation, or infraction you want expunged
- the approximate date you were charged
- the name of the county or municipality where you were charged
- the case number for each offense
- the name of the court for each offense<sup>42</sup>

**3. Make a copy** of the completed form for your records.

**4. File the form** and any supporting documents with the clerk of the county court where you were charged.

**5. Pay the fee**, presently \$250. If you cannot afford to pay the fee, you have the right to get it waived. There is a separate form you need to fill out to apply for a fee waiver, which you

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must submit with the court clerk when you file your petition for expungement.<sup>43</sup> A judge will determine whether you qualify for a fee waiver.

**6. Go to your hearing.** Once you file your petition, the court has 30 days to object; if the court objects, a hearing will be scheduled within 60 days of the objection; if not, a hearing will be scheduled within 30 days after you filed.

While you can fill out and file a petition for expungement all on your own, because the laws involved are complicated and frequently change, you might do well to seek support from a criminal defense lawyer who specializes in expungement.

### **B.3 What happens if I'm granted expungement in Missouri?**

If your petition for expungement is granted, then, if an employer asks you if you've ever been convicted of a crime, then in many cases you may be able to legally say "no," so long as you have no other convictions for felonies, misdemeanors, ordinance violations, or infractions that haven't been expunged. However, you must still answer "yes" in some cases, including if the employer is required to exclude applicants with certain convictions from employment due to state or federal law. You must also answer "yes" in some other situations; see Missouri Revised Statutes §610.140 for a complete list.<sup>44</sup>

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<sup>35</sup> This covers a variety of offenses, including: first degree arson, first degree assault, first degree rape, first degree robbery, and many others; for a complete list, see Missouri Revised Statutes §556.061, at <https://revisor.mo.gov/main/OneSection.aspx?section=556.061>.

<sup>36</sup> <https://revisor.mo.gov/main/OneSection.aspx?section=610.140>

<sup>37</sup> See Missouri Revised Statutes §610.130, at <https://revisor.mo.gov/main/OneSection.aspx?section=610.130>.

<sup>38</sup> See Missouri Revised Statutes §610.105, at <https://revisor.mo.gov/main/OneSection.aspx?section=610.105>. Note: if this law applies to you, then your record should have been expunged automatically; if it wasn't, you should seek legal counsel for how to proceed. Furthermore, this section excludes arrest records for misdemeanor non-intoxication-related, non-commercial motor vehicle offenses that didn't result in convictions, which are covered by §610.122; see the footnote directly below.

<sup>39</sup> See Missouri Revised Statutes §610.122, at <https://revisor.mo.gov/main/OneSection.aspx?section=610.122>.

<sup>40</sup> For items (5) and (6) above, all you have to do is plead that you believe them to be true; so long as items (1) through (4) are met, this creates a "rebuttable presumption," which means the burden shifts to the prosecuting attorney to prove that items (5) and (6) are not met.

<sup>41</sup> <https://www.courts.mo.gov/page.jsp?id=649>

<sup>42</sup> If you need copies of records related to your case, then contact the arresting agency or the court in the county in which you were arrested, and they should provide them.

<sup>43</sup> You will need to fill out a Motion and Affidavit in Support of Request to Proceed as a Poor Person, which can be found at: <https://www.courts.mo.gov/page.jsp?id=526>.

<sup>44</sup> <https://revisor.mo.gov/main/OneSection.aspx?section=610.140>



# Appendix C

## Relevant Reentry Resources

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### Academic Reentry in St. Louis

#### Saint Louis University Prison Education Program

Website: <https://www.slu.edu/prison-program>

Address: Morrissey Hall, 3700 Lindell Blvd, St. Louis, MO 63108

Phone: 314-977-3196

#### TRIO Educational Opportunity Centers

Website: <https://www.hecstl.org/trioeoc>

### Other St. Louis Area Resources

#### Start Here St. Louis Resource Directory

Website: <https://www.startherestl.org/>

United Way 2-1-1

Website: <https://www.211helps.org/>

Phone: 2-1-1 or 1-800-427-4626

### National Reentry Resources

#### The Vera Institute

Website: <https://www.vera.org/>

Address: 233 Broadway, 12th Floor, New York, NY 10279

Phone: 212-334-1300

Email: [contactvera@vera.org](mailto:contactvera@vera.org)

#### Just Leadership USA [JLUSA]

Website: <https://www.jlusa.org/>

Address: 555 Lenox Avenue, Suite 4C, New York, NY 10037

Email: <https://www.jlusa.org/contact/>

# Appendix D

## Accredited Community and 4-Year Colleges and Universities in the St. Louis Area

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### Community Colleges

#### Jefferson College – Arnold

1000 Viking Drive  
Hillsboro, MO 63050  
636-481-3597  
*Website:* <https://www.jeffco.edu/arnold>  
*Admissions:* <https://www.jeffco.edu/student-services/admissions>

#### Jefferson College – Imperial

1000 Viking Drive  
Hillsboro, MO 63050  
636-481-3481  
*Website:* <https://www.jeffco.edu/imperial>  
*Admissions:* <https://www.jeffco.edu/student-services/admissions>

#### Jefferson College – Hillsboro

1000 Viking Drive  
Hillsboro, MO 63050  
636-481-3000  
*Website:* <https://www.jeffco.edu/Hillsboro>  
*Admissions:* <https://www.jeffco.edu/student-services/admissions>

#### Lewis and Clark Community College – N.O. Nelson Campus

600 Troy Road  
Edwardsville, IL 62025  
618-656-8800  
*Website:* <https://www.lc.edu/>  
*Application:* <https://www.lc.edu/applying/>

#### Lewis and Clark Community College – Benjamin Godfrey Campus

5800 Godfrey Road  
Godfrey, Illinois 62035  
618-468-7000  
*Website:* <https://www.lc.edu/>  
*Application:* <https://www.lc.edu/applying/>

#### St. Charles Community College

4601 Mid Rivers Mall Drive  
Cottleville, MO 63376  
636-922-8000  
*Website:* <https://www.stchas.edu/>  
*Admissions:* <https://www.stchas.edu/admissions/apply>

#### St. Louis College of Health Careers – County Campus

1297 North Highway Drive  
Fenton, MO 63026  
636-529-0000  
*Website:* <https://slchc.edu>  
*Admissions:* <https://slchc.edu/admissions/>

#### St. Louis College of Health Careers – City Campus

909 South Taylor Avenue  
St. Louis, MO 63110  
314-652-0300  
*Website:* <https://slchc.edu>  
*Admissions:* <https://slchc.edu/admissions/>

#### St. Louis Community College – Meramec

11333 Big Bend Road  
St. Louis, MO 63122  
314-984-7500  
*Website:* <https://www.stlcc.edu/MC/>  
*Admissions:* <https://stlcc.edu/admissions/apply-to-stlcc/>

#### St. Louis Community College – Florissant Valley

3400 Pershall Road  
St. Louis, MO 63135  
314-513-4200  
*Website:* <https://www.stlcc.edu/FV/>  
*Admissions:* <https://stlcc.edu/admissions/apply-to-stlcc/>

#### St. Louis Community College – Wildwood

2645 Generations Drive  
Wildwood, MO 63040  
636-422-2000  
*Website:* <https://www.stlcc.edu/WW/>  
*Admissions:* <https://stlcc.edu/admissions/apply-to-stlcc/>

#### St. Louis Community College – Forest Park

5600 Oakland Avenue  
St. Louis, MO 63110  
314-644-9100  
*Website:* <https://www.stlcc.edu/FP/>  
*Admissions:* <https://stlcc.edu/admissions/apply-to-stlcc/>

## Four-Year Colleges and Universities

### Chamberlain College of Nursing Missouri

11830 Westline Industrial Drive, Suite 106  
St. Louis, MO 63146  
314-991-6200  
info@chamberlain.edu  
**Website:** <https://www.chamberlain.edu/nursing-schools/campuses/St-Louis-Missouri>  
**Application:** <https://dv.secure.force.com/applyonline/Page1?brand=ccn&source=207375>

### Lindenwood University

209 S. Kingshighway  
St. Charles, MO 63301  
636-949-2000  
**Website:** <https://www.lindenwood.edu/>  
**Application:** <https://www.lindenwood.edu/admissions/index.html>

### Missouri Baptist University

One College Park Drive  
St. Louis, MO 63141  
314-434-1115 or 877-434-1115  
**Website:** <https://www.mobap.edu/>  
**Admissions:** <https://www.mobap.edu/admissions/>

### Fontbonne University

6800 Wydown Boulevard  
St. Louis, MO 63105  
314-862-3456 or 800-205-5862  
fbyou@fontbonne.edu  
**Website:** <https://www.fontbonne.edu/>  
**Application:** <https://www.fontbonne.edu/admission/apply-now>

### Maryville University

650 Maryville University Drive  
St. Louis, MO 63141  
314-529-9300 or 1-800-627-9855  
**Website:** <https://www.maryville.edu/>  
**Admissions:** <https://www.maryville.edu/admissions>

### Saint Louis Christian College

1360 Grandview Drive  
Florissant, MO 63033  
314-837-6777  
info@stlchristian.edu  
**Website:** <https://stlchristian.edu/>  
**Admissions:** <https://apply.apps.cccb.edu>

### Saint Louis University

One North Grand  
St. Louis, MO 63103  
1-800-758-3678  
**Website:** <https://www.slu.edu>  
**Admissions:** <https://www.slu.edu/admission>

### Harris Stowe State University

3026 Laclede Avenue  
St. Louis, MO 63103  
314-340-3300  
admissions@hssu.edu  
**Website:** <https://www.hssu.edu/>  
**Application:** <https://futurehornet.hssu.edu/default.asp>

### McKendree University

701 College Road  
Lebanon, IL 62254  
1-800-BEARCAT  
**Website:** <https://www.mckendree.edu/>  
**Admissions:** <https://www.mckendree.edu/admission/info/index.php>

### University of Health Sciences and Pharmacy in St. Louis

4588 Parkview Place  
St. Louis, MO 63110 314-367-8700  
800-2STLCOP  
**Website:** <https://www.uhsp.edu/stlcop/index.html>  
**Admissions:** <https://www.uhsp.edu/admissions/apply-now/index.html>

### Washington University in St. Louis

One Brookings Drive  
St. Louis, MO 63130  
314-935-5000  
**Website:** <https://wustl.edu/>  
**Admissions:** <https://admissions.wustl.edu/how-to-apply/>

### Southern Illinois University at Edwardsville

State Route 157  
Edwardsville, IL 62026  
618-650-3705  
800-447-7483  
**Website:** <https://www.siue.edu/>  
**Admissions:** <https://www.siue.edu/apply/>

### Webster University

470 East Lockwood Avenue  
St. Louis, MO 63119  
800-981-9801  
**Website:** <https://www.webster.edu/>  
**Admissions:** <https://www.webster.edu/admissions/undergraduate/apply.html>

### University of Missouri – St. Louis

1 University Boulevard  
St. Louis, MO 63121  
314-516-5000  
1-888-GO-2-UMSL  
**Website:** <https://www.umsl.edu/>  
**Application:** <https://www.umsl.edu/admissions/apply-now.html>





## **Academic Reentry Handbook**

- Designed to assist you in either starting or continuing your education.
- Will serve as a foundational guide to “academic reentry”, the process of starting or returning to school.
- Provides information on how to research, apply for, pay for, and manage your higher education.
- This is a starting point for all people looking to further their education
- Suggests how specifically to approach the academic reentry process given prior involvement with the justice system.
- We hope that this handbook is helpful as you embark on your transformative journey.