



College Now
Greater Cleveland



ADULT PROGRAMS AND SERVICES

Each year, College Now provides a variety of services to 1,600 adults ages 19 and older for free in its downtown Resource Center and in other Greater Cleveland community settings. College Now also provides services to adults in Stark and Summit Counties.

EDUCATIONAL PATHWAYS TO CAREERS

At College Now, advisors are uniquely trained to match individuals of all ages and levels of experience with the educational pathways in wealth-creating occupations. College Now advisors meet students where they are, assess their education and career experience and goals, and match them with the opportunities that are their best fit.

COLLEGE ACCESS AND CAREER ADVISING

College Now advisors provide guidance and resources to adults to prepare for and explore postsecondary educational opportunities, including two-year and four-year degrees and certificate programs. With the help of College Now advisors, students develop a college and career plan by:

- > Determining skills and interests
- > Exploring career fields and coinciding academic programs
- > Navigating the admissions process, and
- > Registering for required tests

FINANCIAL AID COUNSELING

College Now offers advising in our Resource Center and at community venues on student financial aid, including:

- > FAFSA (Free Application for Federal Student Aid – required for nearly all forms of aid) completion; federal, state, institutional and private grants; loans and scholarships
- > Solving burdensome financial issues and counseling individuals on the best resolution based on their unique circumstances
- > Resolving existing student loan issues such as default recovery/loan rehabilitation, deferment, forbearance, consolidation, income-based repayment and loan forgiveness

The advisors focus on helping students achieve a goal of securing maximum financial aid with minimal loan debt.

SCHOLARSHIP AND RETENTION SERVICES

The Adult Learner Scholarship has a rolling application and is open to adults 19 and over who have discontinued their education for more than one year and are residents of the following Northeast Ohio Counties: Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit or Trumbull.

Applicants must qualify for the Federal Pell Grant and plan to take at least six credit hours at a public or private not-for profit institution. College Now's adult learner scholarship recipients graduate at significantly higher rates (64 percent in 2014) (NSC, 2015) than the national average of all low-income graduates (9 percent) (The Pell Institute, 2015).

STUDENT LOAN RESTRUCTURING SERVICES

Student loan debt has risen nationally to over \$1 trillion. Of the Ohioans earning degrees in 2013, 68 percent carry student loan debt, with the average borrower owing \$29,000. Students that have defaulted on student loans are unable to apply for financial aid which makes going back to school nearly impossible. College Now provides loan rehabilitation counseling on repayment and consolidation options for students in default, often getting their status changed out of default. In addition, College Now provides loan consolidation, loan restructuring and loan forgiveness counseling for loans in good standing.

In three years of the Student Loan Rescue program, College Now has saved 617 individuals who have taken advantage of student loan restructuring services over \$46 million in student loan debt.

HOLLY DRIVER

When Holly Driver lost her job as a long-haul truck driver after 14 years, she found herself at a loss. She believed she was too old to start a new career – as well as not prepared enough to go to college. After learning she was eligible for the Pell Grant, and taking placement tests, Holly was motivated to return to school at age 45 and finally earn her degree. However, during her time at Cleveland State, Holly found she needed more financial assistance than she had. She applied for – and received – College Now's Adult Learner Scholarship, which will make it possible for her to finish her degree.

