

THE BLADE EDUCATION

FALL 2023 EDITION



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**The Students' Guide to Colleges, Universities
& Other Career Opportunities**

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Changing Your Life in an Instant

Owens Community College Offers Nation's Only Accredited MRI Associate Degree Program

CARA PITCHFORD

Our lives can change in an instant. Cara Pitchford's life changed when she was in a car accident and the journey to healing brought her to her future.

Pitchford graduated from Old Fort High School in 2015 and began working as a pharmacy technician while deciding what she wanted to do to further her education. Then, she was in the accident. "I remember being so scared when I was taken straight to the hospital," Pitchford said

That moment inspired her to want to provide the same care to others in need. "They did everything they could to make me calm, comfortable and get the best care," she said, emphasizing how she remembers receiving quality care in the radiology department and emergency room the most.

Six years after her high school graduation, Pitchford enrolled at Owens Community College in the Magnetic Resonance Imaging (MRI) Program in Fall 2021. "Going back to school was intimidating after being away from a classroom for so long, but thank you Owens for making this process so great and helping me find my passion," Pitchford said. The small class sizes reminded her of high school and made the transition easier both personally and professionally. "Going to such a small high school made me appreciate a more intimate learning setting. Owens allows for a better opportunity to create relationships with my professors and classmates."

According to the U.S. Bureau of Labor Statistics, the job outlook for MRI technologists is at 6 percent, slightly above average for the next 10 years. Technologists earn an average salary of nearly \$62,000 per year. The MRI Program at Owens Community College has a five-year job placement rate of over 98 percent.

"You always feel like you matter at Owens"

The MRI program at Owens is the only associate degree program in the United States accredited by the Joint Review Committee on Education in Radiologic Technology. In the program, students learn not only in the classroom, but in a fully functional simulation MRI. "Our lab consists of MRI equipment that allows students to position people for proper centering, equipment placement, MRI software and MRI image regeneration," said Suellen Barnum, Chair of the MRI Program at Owens Community College. While on campus, students learn all entry-level exams in the lab prior to going to a clinical location to work on a live scanner with real patients.

In addition to learning program curriculum, students in the School of Nursing and Health Professions also take part in learning experiences through interprofessional education (IPE). "IPE prepares students to

work in an effective team. That's important because patient outcomes are improved when a patient is cared for in an effective team environment," said Cathy Ford, Dean of the School of Nursing and Health Professions. "IPE learning experiences may be in small groups, program to program, or in a school wide setting such as our assistive technology fair."

The School of Nursing and Health Professions at Owens offers the most programs in the medical field in the region with fourteen programs including surgical technology, medical assisting, health information technology, sonography and occupational therapy assisting, as well as ten certificates.

Pitchford is dedicated to future student success at Owens. She volunteers for new student orientation for the incoming MRI class, which includes a tour of campus and the MRI lab as well as answering questions about the program. Through her educational journey, she also is a member of the Magnetic gRadiant Imagers, an organization for students in the Owens MRI program. She will graduate in May 2024. "You always feel like you matter at Owens," said Pitchford.



To learn more, visit owens.edu/mri



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OWENS
COMMUNITY COLLEGE

How College Students Can Protect Themselves Financially From Fire, Theft And Crime

(Brandpoint) — Millions of eager college students across the country are starting a new school year. The excitement is electric on and around campuses, but to help ensure students have a year full of learning and fun, it's an important time to brush up on student safety.

While primarily a space for education, enrichment and community, college campuses, unfortunately, can also be a place where crimes and other incidents occur. According to Clery Act Reports, an average of over 24,000 crime and safety incidents have been reported annually on college campuses since 2009. These include:

- 2,411 robberies were reported on average annually
- 1,840 fires were reported on average annually
- 20,521 burglaries were reported on average annually

Students living in off-campus housing face a similar situation. No matter where you live, it's important to be proactive about things like theft, fire and crime so that people of all ages can feel secure while at school.

Theft prevention

Students bring many things to college, including expensive items like laptops, smartphones and bikes. Always be aware of your surroundings and protect your things whenever possible by taking a few simple steps.

For example, consider getting your laptop engraved with your name, use complex passwords and only take it with you when needed. Keep your laptop zipped in a secure bag or backpack that you keep on you or within reach at all times. If you use a bike, always lock it when making stops.

When it comes to your home, it should be your safe space. Whether you live on or near campus, get into the habit of locking your door. If you have a room, consider a lock on your private space as well. Some students even have small safes for valuables.



Fire safety

Fires can occur on and off campus in dorms, fraternities, sororities and elsewhere. Fires pose a risk to your health and safety and can damage or destroy your personal items.

To lower your risk for fires, first check that fire alarms are in all living spaces and in working order. Next, know your fire escape plan for where you live, noting two different ways out. Finally, talk with roommates and others in the building about the importance of fire safety and basic steps like double checking stoves and hotplates are off and not putting flammable items too close to lamps.



Renters insurance

While being proactive and prioritizing safety can make a big difference, crimes and other incidents can still happen. Most colleges do not cover the cost of stolen or damaged student property. Even if the event was not the student's fault (like a burglary or burst pipe that caused water damage), the student would likely be on their own to cover the financial cost.

"Families are smart to consider if they can afford to replace everything if it is stolen or damaged. For many students, the answer is no, not to mention the disruption to the entire college experience. Among rising college costs, many families would feel the sting of replacing a \$1,500 laptop or \$500 bicycle," said John Fees, cofounder of GradGuard, whose insurance programs have protected more than 1.3 million students since its founding in 2009.

GradGuard's College Renters Insurance contains an exclusive student endorsement that provides worldwide property coverage, liability protection, a low \$100 deductible and no credit check. They work with hundreds of colleges and universities to offer affordable rates for coverage that start at just \$11 a month. So, whether you're studying abroad or visiting home for winter break, you can rest easy knowing your belongings are covered. Learn more at GradGuard.com.

As energies run high on college campuses nationwide, it's important also to be mindful of safety and security. These simple steps can help ensure students stay well so they can focus on their studies, personal growth and making cherished lifelong memories.



Tips To Help You Pay For Your College Education

(Brandpoint) — While heading to college is a great adventure, the cost of college is sky high. Whether you're still in high school or planning your enrollment at a state public school or a private college, here are some tips for what you can do now to be able to cover your college expenses.

Get your finances in order

If you've already chosen a school, get a detailed annual cost estimate and compare it to your existing savings, income and budget. If you haven't picked a school yet, understand the potential cost differences between community, in-state and private schools. If college is still several years away, factor saving into your monthly budget.

Look for funding

No one wants to start off with student loan debt. But sometimes it's the only way. First, make sure you have a college savings plan that allows tax-free withdrawals. Then, see if there are gaps in your college fund and look into federal loans, grants or scholarships.

Get a head start

Fill out a FAFSA application for federal student aid. To cover the gap, ensure you apply early so you don't miss your school's deadlines. A gap in funding happens when federal student aid and scholarships don't cover all your college expenses.

Look into private student loans

Private student loans are for when federal student loans, grants, savings and scholarships don't cover all your qualified higher education expenses. Applying for these loans is easy. For example, at Navy Federal Credit Union, a student loan application takes less than 15 minutes, and you have a variety of repayment options while you're in school to help reduce your overall loan costs.

Plus, with a Navy Federal private student loan, you're automatically eligible for a Career Assistance Program - online tools and training that can help you level up your resume, hone your interviewing skills and find job search opportunities and other tips.

Get a cosigner

Private lenders want to know you can handle repayment before giving you a loan. A parent, other family member or even a trusted friend with good credit can agree to back your loan. Having a cosigner may even help you get a student loan at a lower interest rate.

For example, Navy Federal allows you to request a cosigner release after you graduate school and make 24 on-time payments in a row.

Borrow the right amount

You may not know what all your college expenses will add up to, so it can be hard to know how much to borrow. Base the amount of your private student loan on the cost of your school's attendance, which includes college tuition and college expenses like fees, books, computers, meals, travel and housing.

Navy Federal Credit Union is federally insured by NCUA.



Study Abroad Programs Can Benefit Students

METRO CREATIVE

Study abroad program participation understandably dipped in recent years as the world confronted a global pandemic, during which many countries closed their borders to non-residents for a period of time. In fact, according to NAFSATM: Association



of International Educators, the number of students from the United States studying abroad in the 2020-21 academic year declined by 91 percent from the year prior. Since then, the world has largely returned to normal, and that means tens of thousands of students are once again considering study abroad programs.

Participation in a study abroad program can be a life-changing experience for young students. As students and their families consider study abroad programs, they can consider these notable benefits of signing up to study overseas.

Experience a foreign culture: The chance to experience foreign cultures firsthand compels many students to study abroad each year. Data from NAF-SATM indicates that 44 percent of American study abroad students study in just five countries: Spain, Italy, the United Kingdom, France, and Ireland. But study abroad programs are active in just about every corner of the globe. That means study abroad participants can experience foreign cultures similar to their own or go to school in countries with cultures vastly different from their own homeland.

Enhance your career prospects: Study abroad programs can help students enhance their career prospects after graduation. NAFSATM notes that a 2014 survey found that nearly 40 percent of companies indicated they missed out on overseas business opportunities due to a lack of personnel capable of working abroad. Students who study abroad can stand out in crowded applicant pools, particularly among employers looking to expand their international operations.

Build networks: Networking is perhaps more valuable to professionals than ever before. Students who enroll in study abroad programs may ultimately graduate with both domestic networks and international networks through their universities at home and abroad. Career placement offices at both schools can help students connect with alumni and professionals. In addition, students can build relationships with professors and fellow students they meet while studying abroad, further expanding their professional and personal networks.

Improve your earning potential: The Institute for the International Education of Students, also known as IES Abroad, reports that its alumni earn an average of \$6,000 more in starting salaries compared to recent college graduates in the United States. That's a significant benefit for students on the cusp of graduating who will have to confront a rising cost of living that has made it as challenging as ever for young adults to establish their financial independence.

Study abroad programs have much to offer. Students who enroll in such programs may find the benefits of studying overseas pay dividends for the rest of their lives.

Gift Ideas For College Students

METRO CREATIVE

College is the natural next step for many graduating high school students. According to Best Colleges, in 2022 there were 17.9 million students enrolled in degree-granting colleges and universities in the United States. Many other students began their college careers in the fall 2023 semester, joining the ranks of people working toward their degrees.

Holiday gifts that aim to meet the needs and interests of recipients can ensure presents will be enjoyed and utilized. Modern college students likely can use a few things to simplify life on campus.

Laptop or tablet

Gone are the days when students primarily utilize pen and paper for school assignments. Students are often introduced to tablets and other digital devices to complete assignments and take notes as early as elementary school. This reliance on paperless communication continues at the high school and university level.

Most, if not all, assignments are posted online and then completed and submitted through various portals or cloud services. Therefore, college students will require a laptop or high functioning tablet with the right processing speed and memory capacity to handle the demand.



Student card funds

Colleges utilize different programs for paying for meal plans and incidentals purchased on campus. This likely involves funds linked to a proprietary card that functions similarly to a debit or credit card. Savvy gift givers can deposit funds into students' accounts so that they'll have a little extra spending money to put toward books or that mocha latte at the campus coffee shop.



Parking pass

Although freshmen may be restricted from bringing cars to campus unless they are commuter students, sophomores and upperclassmen may be able to park in campus lots. Parking typically is an extra cost for students, meaning friends or relatives can gift the cost of annual parking passes to the college students in their lives.

Dorm gear

College students who opt to live in campus housing often want to make their dorm rooms a home away from home. They will need to outfit these tight quarters with items that won't take up too much space. Small pod-type coffee pots, compact microwaves, mini fridges, under-bed storage shelving, area rugs, cozy comforters, and bathroom essentials can make college kids' dorm rooms feel more like home.



Event tickets

Not every moment should be spent in classrooms or residence halls. College students may want to venture away from campus, and what better way to enjoy the sights and offerings of what nearby venues have to offer than by attending various events? Gift-givers can offer tickets to art shows, music festivals, comedy club nights, amusement parks, or other events in college towns.



Travel assistance

Attending college far from home means that students will take planes, trains or automobiles to return home for holidays and other special events. Gifting college students airline or train fare, or providing gift cards for gas station fill-ups, means students will be able to afford trips home when needed.

College students can benefit from gifts geared to the college lifestyle.



Siena Heights University

Siena Heights University was founded in 1919 by the Adrian Dominican Sisters. As a liberal arts institution, Siena Heights aims to develop students who are competent, purposeful, and ethical, while maintaining a teaching-learning environment that respects the dignity of all. Its residential campus is located in Adrian, Michigan, and offers a wide range of extracurricular activities for students to involve themselves in, such as participation in athletics, the arts, or clubs.

Over 65 percent of the student body at Siena Heights uphold the status of student-athlete, and the average GPA of the combined athletic teams was 3.13 for the Fall 2022 Semester. SHU has 25 different athletic teams: 11 men's programs, 11 women's programs, and three co-ed programs. Siena Heights University is part of the National Association of Intercollegiate Athletics and opportunities for athletic scholarships are available. Scholarships are also granted for academics and the arts, both of which serve as a foundation of Siena's strengths as a University. Students involved in the arts have access to the state-of-the-art Performing Arts Center, a \$12 million facility noted as one of the best in the Midwest!

While its extracurricular opportunities run deep, SHU's goal-oriented academic programs are integral to its success as an institution that prepares students for their professional and personal lives. Siena Heights operates on an average 12:1 student-to-faculty ratio, and these small class sizes allow students to form lifelong connections with their professors and peers. These connections serve them well beyond their undergraduate education, as many students have

job opportunities immediately after graduating or are accepted into a graduate program of their choosing.

Siena Heights University welcomes students of all backgrounds and walks of life, including traditional-age college students as well as the working and nontraditional students. Siena Heights University boasts a strong online program known as SHU Global. SHU Global offers associate, bachelor's, and master's degrees for individuals looking to enhance their education or finish their degrees. SHU Global's Online program has been consistently nationally ranked by the U.S. News & World Report since 2014. For the seventh consecutive year, SHU Global's Online program is the top-ranked program in Michigan. SHU Global accepts up to 90 transfer credits toward a bachelor's degree, some of which can be gained through professional experience, certificates, and licensures, which results in saving thousands of dollars in tuition costs.

Recently, SHU launched Workforce Development certificates, which are designed toward helping individuals further their education and skills, as well as opening new opportunities in their field. The Workforce Development program offers a variety of certificates in the healthcare and technology industries, including certifications in healthcare administration, pharmacy technician, physical therapy aide, cybersecurity, software developer, and more! In addition, these programs are 100 percent online and self-paced.

For more information on all things Siena Heights — including what path is best for you — please visit www.sienaheights.edu.

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ADRIAN, MI

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As a century-strong Dominican Catholic institution, Siena Heights University believes in the power of questioning. A healthy sense of curiosity is a common trait among Siena students—one we never fail to encourage.

We also offer value, being ranked fourth out of 44 Michigan universities for having the lowest average student loan debt-to-income ratio. Our graduates are recognized as having some of the top starting salaries once they enter their career field, as well!

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The future you want — the one you dream of — won't just appear overnight. You are in control of your tomorrow.

SUCCESS FOR ALL

UToledo has been recognized as a top institution in Ohio for social mobility by U.S. News & World Report and a top institution in Ohio for income mobility by the New York Times. With more than 130 undergraduate programs and pre-professional tracks including pre-med, pre-dental, pre-veterinary, pre-pharmacy and pre-law, UToledo has a path for every career and the support to help you accomplish your goals.

EXPERIENTIAL LEARNING TO CHART YOUR CAREER PATH

At UToledo, you'll gain real-world experience before you graduate, no matter what you study. Complete an internship or co-op. Participate in honors studies, community service or research opportunities. Study abroad in one of 78 programs in 25 countries. And network with more than 700 employers at campus job fairs throughout the year.

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Calculate the cost and value of your education without any surprises with the Toledo Tuition Guarantee. New degree-seeking undergraduate students can lock in a fixed tuition rate and fixed-rate fees for four years.



Take a closer look

Schedule a campus tour at utoledo.edu/visit — and in the meantime, take a virtual 360-degree tour of our beautiful campus.



Ready to take the next step?

The application for Fall 2024 admission is now available. Visit utoledo.edu/apply to begin your application as a Rocket.



**Looking to complete a degree?
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The University of Toledo offers more than 50 degree and certificate programs 100% online. And if you've already earned college credit, you could be well on your way to completing a UToledo degree. Visit utoledo.edu/apply to learn more about admission requirements and application processes.




Mark your calendar

As you complete your UToledo application, keep in mind these other dates and deadlines important to your college search.

- **December:** FAFSA available
- **Nov. 1:** Presidential Scholarship application deadline*
- **Jan. 3:** Application due date for priority consideration of merit scholarship
- **Feb. 15:** FAFSA priority deadline
- **April 1:** Final application deadline for merit scholarship consideration
- **Early April:** Financial aid packages mailed to students who have submitted their FAFSA information by the Feb. 15 priority date
- **May 1:** Enrollment deposit priority date

*Candidates must be admitted to UToledo to be eligible; applications to UToledo by Oct. 15 strongly recommended.

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Join us for a campus tour this fall. Visit utoledo.edu/visit to register.

Penta Career Center

ADULT POST-SECONDARY

Most people are familiar with the career-technical programs offered by Penta Career Center for students in high school. However, did you know that Penta has been providing training programs for adults in our entire region for decades?

Penta's Adult Post-Secondary programs are available to adults in the area who have a high school diploma or equivalent. Adults who are looking for career-focused education options can choose from a variety of short-term programs. Courses prepare adult students for in-demand jobs in areas such as Welding; Auto Maintenance & Light Repair; CNC Programming/Precision Machining; Dental Assisting; Phlebotomy; Construction Technologies; and Intro to HVAC. Programs provide the opportunity for adult students to earn important Industry Recognized Certificates that employers seek in job candidates. Penta's programs are short-term, providing adults the chance to earn certifications in 18 weeks or less.

Courses offered through Penta's Adult-Post Secondary have flexible start dates. Financial assistance is available for students who qualify according to specific guidelines. Penta also offers Ed2Go online courses in many career areas including business, information technology, healthcare & medical, and hospitality. Self-paced courses begin anytime and instructor-led courses begin monthly.

Penta Adult Post-Secondary is a qualifying institution for the State of Ohio's Second Chance Grant program. This program provides financial assistance to adults, who disenrolled from a state institution of higher education in Ohio, and who wish to re-enroll in a qualifying institution, including Ohio Technical Centers, like Penta Career Center.

Adults who need to prepare for their high school equivalency (GED®), can take free classes through the Aspire Career Pathways Readiness program. Classes are offered at several convenient locations in Lucas, Erie and Wood counties.

To learn more about Penta Adult Post-Secondary or to register for classes, please visit pentacareercenter.org/AdultEd_home.aspx.

How To Pay For College

METRO CREATIVE

College has become the traditional next step for many of today's students despite its high price tag. According to information from Education Data Initiative, the average cost of college in the United States is now \$35,551 per student per year, including books, supplies, and daily living expenses. However, many schools cost much more annually.

Colleges in Canada are not free to attend, but they are considerably less expensive than American schools, particularly because some are subsidized by provincial governments. International students will pay more for Canadian colleges and universities than domestic students.

Families facing the prospect of college on the horizon would undoubtedly like to do all they can to make college more affordable. There are many different ways to pay for college tuition. The following are some of the paths students and their families can take.

Savings and investment accounts

Some guardians feel that it is their responsibility to pay for college, while others say that it is up to the students to handle some, if not all, of the costs. Most people cannot afford to pay college tuition bills each semester as they would a utility bill or mortgage. That makes it essential for families to begin saving for college very early on.

People can put funds in bank accounts or tax-advantaged investment opportunities, and Education Savings Accounts, such as Coverdell accounts and 529 Plans. It's important to note that investment accounts have a higher percentage of risk than low-interest savings accounts, particularly because they are tied to investments. However, such accounts boast the potential for greater growth. Families must weigh the pros and cons accordingly.

Financial aid

One of the first steps prospective college students in the United States who need help paying for college should do is fill out the Free Application for Federal Student Aid. This form will help the government, as well as individual

See **PAY FOR COLLEGE**, Page 12

Discover Your Passion!



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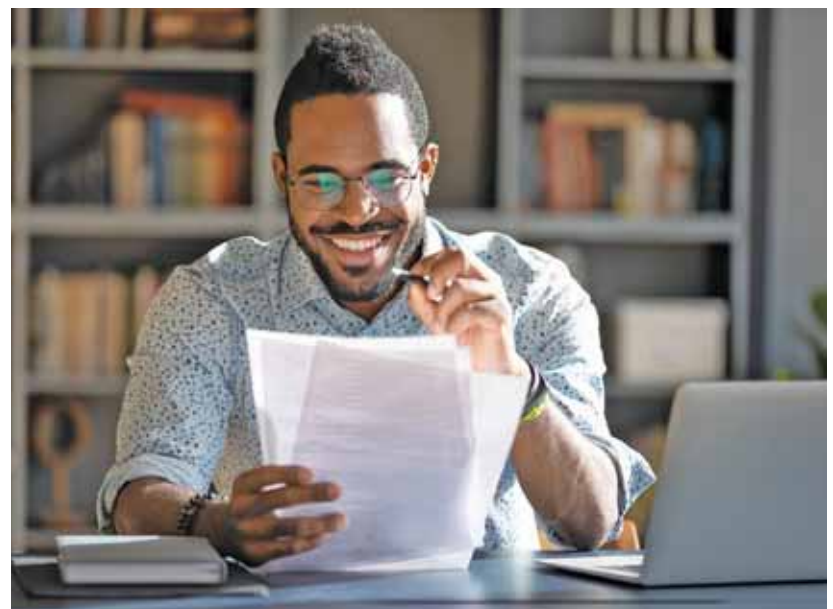
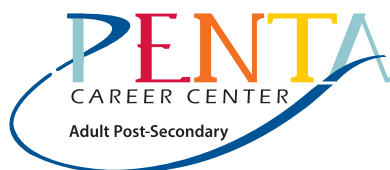
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For more information or to register for classes call: 419-661-6555

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Bluffton University

Welcome to Bluffton University

Since 1899, our faculty and staff have dedicated themselves to helping students like you find your talents, your passions and, ultimately, your way. Starting with the Great Adventure in your very first semester, you'll be challenged to ask the big questions in life. And, surrounded by a village of support, you'll find your truth! Welcome to Bluffton University: a place of academic excellence, a community of belonging and a world of opportunity.

Experience Adventure

We embrace classroom learning, but we also know you've had a lot of years experiencing education in the same way. That's why we developed the Bluffton Blueprint — classes that help you come to new understandings through action and hands-on practice.

In your first semester, you'll take part in the Great Adventure to the Great Smoky Mountains of Tennessee! There you'll bond with your classmates, and with the help of mentors, you'll reflect on your goals, your values and your role in society. These classes give you the tools to develop a framework to overcome the challenges of life. By graduation, you'll be ready to answer the same question John the Baptist is challenged with in Luke 3:10-14 "What then shall we do."

Experience Connection

To excel academically, you need to be both challenged and supported. Our professors are experts in their fields and serve as academic advisors. Tell them your goals, and they'll put you on a path to exceed them.

Ask Bluffton students why they choose to be Beavers, and you'll get many of

the same responses.

- It just feels right from the moment you step on campus.
- You're not just a number filling a seat.
- People go out of their way to help you succeed here!

It starts on move-in day where student-athletes, faculty and staff are waiting to help you carry your boxes to your room and extends through graduation. Bluffton professors are invested in your success and will know your name within the first few days (or hours) of class.

Experience Teamwork

We're Division III, compete in the Heartland Collegiate Athletic Conference and have an uncommon mascot. Why are we the Beavers? In the 1920s, longtime-coach A.C. Burcky suggested the Beaver because Bluffton student-athletes are resourceful, don't tire easily and work to leave the world a better place. Through our Virtue-Driven Athletics program, you'll learn to take the lessons learned on the field and transform them into habits of excellence off the field. At Bluffton, there may be 19 sports, but we are all part of one team.

Experience Bluffton

We are committed to your success in college and in all the years that follow. Join us, and you'll realize why we are a College of Distinction and continually selected to the Top Tier by U.S. News and World Report.

- Alumni serve and live in all 50 states and 70 countries.
- 98 percent of graduates are employed, in graduate school or completing long-term service within six months of graduation.
- 100 percent of Bluffton University students receive financial aid.

EXPERIENCE

BLUFFTON

- **Starting with the Great Adventure in your first semester, you'll be challenged to ask the big questions in life!**
- **Unsure of a major? That's okay, faculty will mentor you through Bluffton University's Design Your Life program.**
- **98% of graduates are employed, in graduate school or completing long-term service within six months of graduation.**



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Advanced Degrees Are Growing In Popularity

METRO CREATIVE

Many college grads are continuing their educations after earning bachelor's degrees. Roughly 13.1 percent of American adults have an advanced degree, which is up from 8.6 percent in 2000, according to findings from the U.S. Census Bureau's Educational Attainment in the United States: 2018. As of 2016, 28.5 percent of Canadians had a bachelor's degree or higher, says Statistics Canada.

The National Student Clearinghouse Research Center says enrollment in graduate programs continues to grow. It rose 3.6 percent in fall 2020 from a year earlier, and 4.4 percent during the spring 2021 semester, perhaps spurred on by the global pandemic and schools' more flexible course offerings that cater to remote students.

Despite their growing popularity, advanced degrees do not always translate into higher salaries or improved job prospects. The research site Educationdata.org says about 9 percent of Americans have master's degrees, but the degrees increased employability by less than 3 percent.

Furthermore, the cost of a master's degree nearly doubles the average debt held by people with bachelor's degrees, according to the personal finance marketplace Credible.

In addition, certain business owners may even pass up on applicants with advanced degrees because the students had been in school too long or tended to assume their degrees make them worth more, according to a report by Fox Business. That report indicates less than 10 percent of employers believe colleges do a good job of

preparing students for the working world, and many employers value applicants who prioritize real-world experience over schooling. This is information students need to consider when thinking about pursuing advanced degrees.



PAY FOR COLLEGE, Continued from Page 10

schools, determine financial need and aid eligibility. The FAFSA will ask for personal and family income information as well as tax records to determine eligibility. It also will establish an Expected Family Contribution (EFC), which will be renamed a Student Aid Index (SAI) for a given school year. It is a formula that the Department of Education uses to crunch family financial data and determine eligibility for financial aid, says Lending Tree. Those with lower EFCs/SAIs generally receive more financial aid. There are ways to lower EFCs if families start well before the college application process.



Grants and scholarships

Some schools offer grant money or scholarships to students based on academic performance, alumni ties or other factors, which does not have to be paid back. Students also can pursue private scholarships and grants through outside organizations, such as parents' employers.

Loans

After all financial aid, personal savings, investments, and scholarships/grants have been exhausted, student or parental loans may be needed to round out the cost of attendance. If possible, students should opt to, at the least, make interest payments on student loans while in school. In the U.S., lenders require students to take out a Federal Direct Loan prior to applying for private loans. It's essential to shop interest rates and payback rules for each loan to secure the best deal.

College tuition is expensive, but students and their families have various options to plan for and potentially mitigate those costs.

discover 

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Kevin Dalton, President

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Mercy College

PROGRAM OPTIONS AND FINANCIAL SUPPORT FOR NURSING STUDENTS

The admissions team at Mercy College frequently encounters a recurring sentiment from prospective nursing students: "This is something I've wanted to do my entire life," often followed by the quick addition, "However, I'm uncertain about how I'll manage the financial aspect."

Jessica Coombs, Associate Director of Admissions, acknowledges, "We hear this statement consistently from both young and mature individuals alike. It applies to those straight out of high school, those who hold existing degrees, individuals who haven't been in school for a considerable amount of time and even transfer students. Their desire for nursing is clear, yet financial concerns persist. The good news is that Mercy College nursing students now have more choices and increased financial backing to explore."

Mercy College has multiple paths for aspiring Registered Nurses. The associate degree program is available in daytime and evening/weekend formats. Furthermore, the bachelor's program is offered in traditional and accelerated formats for students with bachelor's degrees in a field other than nursing.

Nursing students who opt to work at Mercy Health while pursuing their studies at Mercy College stand to gain access to an exceptional opportunity: up to 100 percent of their educational expenses will be covered with an eighteen-month work commitment following graduation. This arrangement substantially alleviates financial burdens and allows students to acquire hands-on experience within a hospital environment while still in the educational phase.

Ms. Coombs emphasizes, "Financial apprehensions are widespread. Many students are already grappling with student debt and might be ineligible or hesitant to assume additional financial responsibilities. This makes the tuition assistance provided through Mercy Health truly transformative."

A recent graduate of the Accelerated Bachelor of Science in Nursing program, Seth Gerkin, says, "Being employed at the hospital not only granted me access to Mercy Health's tuition support, effectively making my BSN education cost-free, but it also offered valuable real-world experience. I felt part of the team. I engaged with patients, participated in procedures, and was able to determine the department I wanted to join upon graduation." Seth navigated the four-semester program while working approximately 24 hours per week at the emergency department of Mercy Health-Perrysburg Hospital.

Shannon Williams, Director of Talent Acquisition-Mercy Health says, "Mercy Health and Mercy College of Ohio offer a truly unique opportunity for those like Seth interested in

pursuing a healthcare career. Mercy Health is committed to supporting students and continuing to develop the healthcare providers of the future. For those who have delayed their goal of becoming a nurse, we want them to know that now is a great time to start."



Visit www.mercycollege.edu for more information about preparing to become a nurse and other healthcare fields at Mercy College or www.mercy.com/careers for open positions within Mercy Health.



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THE BLADE
24/7 NEWS

Bowling Green State University

A PUBLIC UNIVERSITY FOR THE PUBLIC GOOD IS MORE THAN A TAGLINE. IT IS WHO WE ARE, AND WHO WE HAVE ALWAYS BEEN.

Bowling Green State University continues to innovate by elevating what students can expect from an undergraduate educational experience. As one of the original public universities in Ohio, Bowling Green State University has been a public university for the public good for more than a century. Today, BGSU is a high-research, nationally ranked, comprehensive university.

As stewards of a public institution, it is our obligation to cultivate good through public education. Home to more than 20,000 students, BGSU is committed to redefining student success and is investing in academic programs that meet workforce needs. In recent years, we have established new schools and programs in key areas such as nursing, physical therapy, engineering, built environments and aviation. From health care and education to engineering and business, our programs prepare students for the jobs of tomorrow – even the ones that don't exist yet.

They learn in classrooms and labs modeled after the real world, and then take that knowledge into actual real-world settings through internships and co-op opportunities to gain learning experiences that ensure they graduate truly ready for their first jobs. We are committed to building partnerships in every industry that help provide students with a front row seat to their future careers.

Those partnerships help inform our program development, curriculum, learning environments and technology to produce graduates who can fill an immediate need in key industries. From robotics and advanced manufacturing to logistics, data science and forensics, to helping fill the critical role of teachers in our communities at a time when the need has never been greater – our wide-ranging partnerships are truly serving our students and the public good.



Expect More From Your Education

BGSU also continues to innovate by elevating what students can expect from an undergraduate educational experience. That's why BGSU has introduced Life Design.

Based in design-thinking, students receive additional support beyond the classroom with Life Design coaches in the Geoffrey H. Radbill Center for College and Life Design and career connectors in the Michael and Sara Kuhlman Hub for Career Design and Connections. Students gain the skills needed to discover how to apply their interests to a career, build relationships with students, mentors and a professional network, navigate challenges, pivot when needed, and ultimately, lead meaningful and productive lives.

As the only university in the United States offering Life Design on such a broad scale, every BGSU student has the opportunity to engage in this new and innovative approach to higher education.

BGSU's state-of-the-art Life Design facility

provides a space for collaboration and connection that empowers students to fully leverage all that a comprehensive university like BGSU has to offer.

Life Design will ensure that students are not only career-ready, but life-ready. In that way, BGSU drives public good through graduates who are not only ready for their first career, but for a life of careers, while making a difference in their families, communities and professions.

Our graduates are trailblazers, policymakers, industry leaders and innovators who have earned Emmys, Grammys, the Pulitzer Prize and an Oscar. They are Hall of Fame inductees, Olympic gold medalists, Super Bowl champions, Stanley Cup winners, presidents and CEOs, teachers, researchers, nurses, doctors, entrepreneurs and public servants.

A Community of Care

While we remain focused on our students' accomplishments, we are equally committed to providing the support they need to overcome challenges. Our Community of Care takes a holistic approach to student success by prioritizing physical and mental well-being and providing the resources to foster overall wellness – something that ultimately helps our students succeed.

Every student is promised comprehensive, universitywide support at BGSU. This includes robust mental health resources and access to fitness and wellness programming. We talk about the Community of Care early and often so that students know where to seek help or new outlets if the need arises. Our community approach to student well-being is part of what makes BGSU a special place for our students to live and learn.

Groundbreaking Relevant Research

As an anchor institution of the region and as one of two classified by the Carnegie Foundation as a High Research University, BGSU has a special obligation to focus on research, scholarship and creative activities to support the vitality of our communities.

With 50 patents and 21 pending, BGSU faculty and students routinely develop new models, processes and technologies to respond to societal challenges and inform public debate, driving groundbreaking discoveries across a wide spectrum of disciplines.

The work of our faculty and student researchers is wide-reaching, from improving water quality on the Great Lakes, to developing light-responsive chemical compounds with applications in healthcare and agriculture, to guiding public policy through national research on evolving social patterns and family structure — among many other notable efforts.

At BGSU, we create good, together.



Expect More Than a Degree

THE **BGSU** PROMISE

Bowling Green State University offers the resources to graduate both career-ready and life-ready.

From scholarships, research opportunities and mentorship to helping you minimize student debt to offering a place where you truly belong – all in one of America's best college towns – the BGSU Promise is our commitment that your college experience and investment will be worthwhile.



bgsu.edu/promise