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## NEVADA POST SECONDARY EDUCATION FREQUENTLY ASKED QUESTIONS (FAQs)

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### Nevada Education and Training Voucher (ETV)

#### What is ETV?

The Chafee Education and Training Voucher (ETV) program awards up to \$5,000 annually to qualified students who have been in the foster care system, so they can pursue a postsecondary education credential—such as an academic college certificate or degree (typically completed in two to four years), or a short-term career and technical education (trade or vocational) certificate or degree (typically completed in two years or less)—to help them prepare to enter the workforce. The actual award amount is determined by your financial need, which is calculated in accordance with the Higher Education Act of 1965, as amended.

#### Am I eligible?

The ETV is available to students who:

- Have attained 14 years of age and remain in the legal custody of the state; **OR**
- Have attained 16 years of age and have been adopted, or have entered into a kinship guardianship from foster care; **OR**
- Have aged out of the U.S. foster care system at 18 years of age; **AND**
- Have completed the FAFSA (Free Application for Federal Student Aid) for the current academic year; **AND**
- Maintain cumulative grade point average (GPA) of 2.0 or higher on a 4.0 scale; **AND**
- Have not reached your 26<sup>th</sup> birthday; **AND**
- Have not participated in ETV program for more than five years; **AND**
- Are not currently receiving ETV in a different state.

#### What can ETV pay for?

ETV funds are dispersed on a first come, first served basis, dependent on verified academic financial need and are not guaranteed. If approved, you can use ETV to pay for:

- Base course registration fees (if not already covered by the [NSHE Foster Youth Fee Waiver](#)), tuition (if attending an out-of-state or for-profit institution), other student fees (such as the health fee), books, other school materials or supplies, etc.
- Room and board (both on campus and off campus)
- Transportation for school attendance
- Technology - computer, software, or other equipment
- Dependent care expenses
- Expenses related to a student's disability, including special services, personal assistance, transportation, equipment, and supplies that are not paid for by another source.
- Expenses related to work experience under a cooperative education program or other employment-related expenses.
- Expenses incurred by student loan borrowers—including loan fees, origination fees, or insurance premiums charged to the borrower during the current ETV fiscal year
- The one-time cost of obtaining the first professional credentials for a student in a program requiring professional licensure or certification.
- Miscellaneous personal or education-related expenses
- Monthly personal stipend (limited to \$250 each month)

### **Where can I use ETV funding, and for what purpose?**

You can use ETV funding at an **accredited** postsecondary education institution (a public or private nonprofit college or university, or a private for-profit institution that meets minimum accreditation standards such as being eligible to participate in federal student aid programs) - to pursue an academic college certificate or degree program (typically completed in two to four years), or a short-term career and technical education (trade or vocational) certificate or degree program (typically completed in two years or less). **SEE DETAILED SECTION BELOW on what is important to consider as you narrow down your postsecondary education institution or program options.**

### **Where do I apply and get more information about ETV?**

#### Nevada ETV Application:

You can access the Nevada ETV application for the current academic year on the [ETV webpage](#) of the Nevada Division of Child and Family Services (DCFS) website.

#### Nevada-Specific ETV Contact Information:

- Current or former Clark County Family Services foster care dependents & out-of-state students residing in Clark County who are unable to receive funding from their state of dependency can contact [ETV@ClarkCountyNV.gov](mailto:ETV@ClarkCountyNV.gov)
- Current or former foster care dependents from any other Nevada county & out-of-state students residing in any other Nevada county who are unable to receive funding from their state of dependency can contact [ccarstairs@childrenscabinet.org](mailto:ccarstairs@childrenscabinet.org)

### **When should I apply?**

ETV requests are subject to approval and funds may be limited due to the number of applications received. The academic year runs July 1 through June 30, and you can apply at any time during that period. Applications start in the Fall semester; however, if you did not apply in the Fall, you can apply in the Spring semester. Once approved, your application will be valid for the entire academic year.

### **What happens after I apply?**

Please allow 7 to 10 business days for us to review your application and contact you to discuss your enrollment.

### **How do I re-apply for ETV?**

The applications are valid for the entire academic year (July 1 through June 30). If you remain eligible, you can re-apply for the next academic year [here](#).

### **What are my responsibilities as an ETV recipient?**

- Submit completed ETV application and required documents.
- Maintain contact with ETV staff.
- Enroll and attend at least half-time.
- Meet your school's Satisfactory Academic Progress (SAP) policy requirements, including maintaining at least a 2.0 cumulative GPA and a satisfactory course completion rate, as well as completing their degree coursework within the maximum time frame allowed by federal student aid regulations. If you fall below, contact ETV staff as soon as possible.
- Contact the ETV program immediately if there are any changes in your address, phone number, email, banking information or if you have any school changes.

**Am I eligible for ETV if I am receiving Court Jurisdiction, Funds to Assist Former Foster Youth (FAFFY), or Nevada System of Higher Education (NSHE) Foster Youth Fee Waiver funds?**

Yes.

**What if I was in foster care outside of Nevada?**

Youth and young adults who experienced foster care outside of Nevada should contact the state of origin with placement care and responsibility for information on how to apply for ETV. If your request is denied by the state of origin and you are unable to receive ETV, you may submit proof of denial and apply through Nevada.

**What if I experienced foster care in Nevada but want to attend school out of state?**

Eligible youth and young adults should start by applying for the Nevada ETV program; however, you are eligible to receive ETV from only one state. This means, if you are receiving ETV grants from Nevada, you are ineligible to apply or receive the ETV grant from the state in which you currently reside and attend college.

**Where can I get more information about the FAFSA (Free Application for Federal Student Aid) and how to accurately complete it each academic year?**

The [Nevada System of Higher Education \(NSHE\) Fostering Success Initiative](#) has a few foster care-specific FAFSA resources, which you can access through the links below.

- [Fostering Success Initiative FAFSA Flyer](#)
- [Foster Care-Specific FAFSA Fact Sheet](#)
- [Nevada Fostering Success Financial Aid and FAFSA Guide](#)

**What if I have maxed out ETV, the [NSHE Foster Youth Fee Waiver](#), or other forms of financial aid?**

Youth and young adults are encouraged to explore other potential financial aid resources. The [NSHE Fostering Success Initiative's 2-page Foster Care-Specific Financial Aid Fact Sheet](#), [Nevada Fostering Success Financial Aid and FAFSA Guide](#), and [Nevada Fostering Success Comprehensive Financial Aid Toolkit](#) are great places to start.

**What is the [NSHE Foster Youth Fee Waiver](#) that was mentioned above? Where can I find more information about whether I am eligible, when and where I can use it, and how does it interact with ETV funding?**

The course registration (enrollment) fee waiver is administered by the Nevada System of Higher Education (NSHE), which oversees Nevada's seven public, nonprofit colleges or universities. Fee waiver funding is only available at those seven institutions listed below.

- [University of Nevada, Las Vegas \(UNLV\)](#) – 4-year research university
- [University of Nevada, Reno \(UNR\)](#) – 4-year research university
- [Nevada State University \(NSU\)](#) – 4-year teaching university
- [College of Southern Nevada \(CSN\)](#) – 2-year community college
- [Great Basin College \(GBC\)](#) – 2-year community college
- [Truckee Meadows Community College \(TMCC\)](#) – 2-year community college
- [Western Nevada College \(WNC\)](#) – 2-year community college

Here is a summary of the [NSHE Foster Youth Fee Waiver](#) financial aid resource:

**Who It's For:** Undergraduate students who are or were dependents of the Nevada foster care system, at or after age 13 (eligibility ends on 26th birthday) and are enrolled at one or more NSHE schools.

**What it Covers:** Directly waives most major course registration (enrollment) fees at any of the seven degree-granting NSHE schools (exact amount waived = base course registration fees + any applicable lower-division lab fees for all eligible courses).

The course registration (enrollment) fee waiver is a separate resource from ETV - with different eligibility requirements, different parameters for what types of education-related costs it can cover, and how much total funding qualifying students can receive. However, both resources are foster care-specific, and many students are eligible for both resources. Even if you are ineligible for ETV funding, you may still qualify to receive fee waiver funding.

If you think that you are eligible for the fee waiver, you will need to complete and submit the brief [NSHE Foster Youth Fee Waiver form](#) to whichever NSHE school you plan to attend, along with your foster care documentation. Some important things to note are listed below.

- The form only needs to be submitted once to each NSHE school you plan attend (if you need or want to attend multiple NSHE schools, you do need to submit the brief form to each school, as each school internally covers the course fees for its own students).
- Your foster care documentation only needs to be submitted once to the first NSHE school you attend. If you transfer to a different NSHE school or enroll in more than one school at a time, your foster care documentation can be internally transferred between schools.
- As with ETV funding, you will need to complete your FAFSA for each academic year in which you plan to enroll in postsecondary education courses, to receive fee waiver funding and all other forms of student financial aid for which you may qualify.

You can find more detailed information about the course registration (enrollment) fee waiver eligibility requirements and benefits in the fee waiver fact sheets listed below.

- [Who, What, When, Where, & Why Fact Sheet](#)
- [Steps to Obtain Fact Sheet](#)
- [Frequently Asked Questions Fact Sheet](#)
  - **CLARIFYING NOTE ON TERMINOLOGY:** In some states, base course registration (enrollment) fees (i.e. the main course fees) may be referred to as tuition (the two terms are sometimes used interchangeably); however, in Nevada, Nevada resident (in-state) students are only charged base course registration fees at our public, nonprofit colleges and universities—while non-resident (out-of-state) students are charged the base course registration fees, plus an additional tuition charge.
  - This is why the [NSHE Foster Youth Fee Waiver](#) is considered a course registration fee waiver, not a tuition waiver, which is explained in more detail in the fee waiver's [Frequently Asked Questions Fact Sheet](#).
  - Private (nonprofit or for-profit) institutions, however, often do label their base course registration fees as tuition.

If you have questions about the fee waiver, you can reach out to the contacts listed below.

- Laura Obrist, who serves all seven degree-granting NSHE institutions, is the NSHE System Administration (Chancellor's Office) contact for the [NSHE Foster Youth Fee Waiver](#). Please direct any questions related to the course registration (enrollment) fee waiver policy and requirements to Laura, at [lobrist@nshe.nevada.edu](mailto:lobrist@nshe.nevada.edu) or 702-522-7035 (call or text).
- Contact information for the designated fee waiver contacts for each of the seven degree-granting NSHE institutions, and the three Nevada child welfare agencies who can provide the required proof of foster care history are listed on the [NSHE Foster Youth Fee Waiver form](#) and the [NSHE Fostering Success Initiative website](#).

### **Aside from the [NSHE Foster Youth Fee Waiver](#), what are the other benefits offered by the Nevada System of Higher Education (NSHE) schools?**

There is a section below that details what is important to consider as you narrow down your postsecondary education institution or program options. You should make the choice that is best for you, based on the crucial considerations outlined in that section; however, it is important to know some of the key unique benefits offered by public, nonprofit postsecondary education institutions, such as the NSHE schools. Major highlights are listed below.

- Public, nonprofit colleges and universities usually offer lower base course registration (enrollment) fees (i.e. the main course fees) than private (nonprofit or for-profit) colleges and universities, especially for students who are residents of the state where a college is located (must be a resident prior to enrolling in college courses)—due to local, state, and federal government funding that allows public institutions to charge students lower rates and provide complementary student financial aid options that do not need to be repaid, both of which lessen the financial burden on students.
  - **Benefits to in-state residents:** Because public, nonprofit institutions are funded by public, taxpayer money, there is a substantial financial benefit to being a resident (in-state) student at a public, nonprofit postsecondary education institution. This is because resident students have paid or will pay taxes in that state, while non-resident (out-of-state) students do not pay taxes in that state; so, taxpayers benefit from lower course fees and increased financial aid options that the state funding provides for its residents.
  - **Gift aid available:** Public colleges and universities typically offer more gift aid (i.e. financial aid that typically does not need to be repaid) than private (nonprofit or for-profit) institutions do, which minimizes the need for student loans (which need to be repaid with interest or extra fees).

The Nevada System of Higher Education also has the added benefit of a systemwide initiative that is directly connected to the [NSHE Foster Youth Fee Waiver](#), known as the [NSHE Fostering Success Initiative](#)—which is dedicated to supporting students who have experienced foster care. The initiative serves any current or prospective NSHE student with experience in foster care—regardless of when or where they were in foster care, or their eligibility for the fee waiver or other financial aid. The systemwide initiative is dedicated to providing both financial and wraparound support, as we know that providing funding for students who have experienced foster care is just one crucial step in ensuring their college success.

Laura Obrist is the NSHE System Administration (Chancellor's Office) contact for the systemwide [NSHE Fostering Success Initiative](#). Please direct any questions related to the systemwide initiative to Laura, at [lobrist@nshe.nevada.edu](mailto:lobrist@nshe.nevada.edu) or 702-522-7035 (call or text).

There are also key contact people at each of the seven degree granting NSHE institutions. The designated NSHE college or university contacts for campus-based wraparound support are listed in the [Fostering Success Initiative Wraparound Support Flyer](#) and on the [initiative website](#), some of whom also serve as the fee waiver contact for their institution. These representatives or Laura can also connect students with the other NSHE institution-specific contacts who are assigned to support students who have experienced foster care with specialized needs (such as admissions and financial aid), as well as additional NSHE employees who can connect students to academic success support, basic needs support, and a variety of other campus- and community-based resources/services.

Additionally, three NSHE institutions have established campus-based support programs for students who have experienced foster care. You can access their websites here: 1) [University of Nevada, Las Vegas \(UNLV\) Fostering Scholars Program](#); 2) [University of Nevada, Reno \(UNR\) Fostering the Pack](#); and 3) [Truckee Meadows Community College \(TMCC\) Fostering College Success Program](#).

You can stay updated about initiative resources and activities by:

- [Subscribing to its newsletter](#); and/or
- Following its social media accounts:
  - <https://x.com/NSHEFoster>
  - [instagram.com/nshefosteringssuccess](https://www.instagram.com/nshefosteringssuccess).

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## **Post Secondary Institutions or Programs: Important Considerations to Help You Select the Right Educational Path for You**

**What is important for me to consider as I narrow down my postsecondary education institution or program options, in terms of ETV funding, additional forms of financial aid, and other critical factors?**

Choosing a postsecondary education institution and program of study can be overwhelming for many students to figure out, as there are many internal and external factors to consider; however, there are resources to help. Just make sure that you are using reputable resources that are not trying to sell you on any particular options. Resources provided directly or vetted by the U.S. Department of Education (DOE)—particularly through their Federal Student Aid office—are the most reputable.

[Federal Student Aid's Choosing a School webpage](#) is a great place to begin; however, listed below are some of the top things to consider, as well as additional resources to help you sort through your postsecondary education and career preparation options.

**#1 - BEST FIT FOR ACADEMIC/CAREER GOALS** – Which school or program is most in line with your ultimate academic and career goals, including consideration of whether or not you will have the option of building upon your credits and continuing to advance in your education (either at the same school or through transferring to a different school), if you think there is any chance that you might want to pursue more education or obtain a higher certificate or degree after you complete a credential (at whatever level you choose).

**#2 - COST** – What each program/credential (certificate or degree) costs (including classes, books, supplies, and transportation) and how much of your education would need to be paid for with student loans that you will need to pay back, with interest and extra fees, after you leave the school or graduate—as opposed to financial aid you do not have to repay (gift aid), provided you are maintaining sufficient attendance in your classes and adhering to all financial aid regulations

**MORE ON BEST FIT & COST** – If you need support with exploring living-wage career options that may be a good fit for your skills and interests—as well as which schools or programs of study will most effectively prepare you for those careers, at a price you can afford—these U.S. Department of Education (U.S. DOE) resources can help:

- [Federal Student Aid's Career Search Tool](#) – This tool utilizes the Occupational Information Network (O\*NET), which was developed under the sponsorship of the U.S. Department of Labor Employment and Training Administration. It allows users to explore job options in different employment fields, providing information such as: 1) an overview of what the jobs entail, 2) the knowledge, skills, and abilities required, 3) personality traits that tend to be a strong match, 4) the level of education or training required, 5) whether or not new job opportunities are likely to be available in the future, and 6) average salary ranges.
- The [U.S. DOE's College Navigator](#) (a tool, developed by the U.S. DOE's National Center for Education Statistics, that allows users to narrow down best-fit postsecondary education institution options by inputting a range of criteria they are looking for) and the [U.S. DOE's College Scorecard](#) (a U.S. DOE tool that allows users to look up postsecondary education institutions or programs of study they already know they are interested in pursuing, to assist in making a decision).
  - Both tools provide users with a summary of the following key information (and more) for each institution: 1) location; 2) type of school; 3) types of credentials offered; 4) programs of study/majors; 5) whether standardized test scores are required & the admission/acceptance rate; 6) average annual cost (which you can also get information about through the [U.S. DOE's Net Price Calculator Center](#)); 7) financial aid & student loan debt statistics; 8) whether campus-based housing is offered; 9) campus diversity statistics; 10) extended learning opportunities (distance learning, weekend/evening courses, & credit for life experience); 11) student retention and graduation rates; and 12) typical earnings of graduates.

**#3 - QUALITY** – Whether the institution is accredited and licensed by the state.

- **Accreditation standards** are a set of criteria that qualified higher education accrediting bodies use to evaluate the quality and effectiveness of institutions and programs. It is important to know that not all postsecondary education institutions have the same accreditation standards; what is most important to look for is that the institution is accredited by an accrediting agency that is approved/recognized by the U.S. Department of Education (U.S. DOE).
- **State licensure** is another critical component to look for in postsecondary education institutions.
- Institution/program accreditation and licensing directly impact an institution or program's track record with overall quality. In addition to researching an institution or program's accreditation and licensing—before enrolling or signing student loan paperwork—it is wise for prospective students to also investigate what employers and graduates of that institution or program say about its quality. While institution employees may be able to provide prospective students with useful information that will help them determine the level of quality, some institutions employ more aggressive marketing tactics that prospective students should watch out for.
- To obtain less biased information about institution or program quality, it is always wise for prospective students to seek out information about what graduates of that institution or program and employers in that industry say about the institution or program's quality.

When an institution has particularly low accreditation standards or is not licensed by the state, it is far more likely to be associated with the core issues listed below that can negatively impact a student's academic and career path.

1. **Lack of Affordability** – If an institution or program does not meet certain accreditation or licensure standards, it is often pricier—partially due to being more limited in the types of financial aid options offered. Some institutions may be completely ineligible to participate in federal student aid programs—which means that gift aid may be nearly or completely nonexistent. This increases the financial burden on students, because decreased gift aid (i.e. financial aid that typically does not need to be repaid) increases the need for student loans (which need to be repaid, with interest and extra fees)—which means higher levels of student loan debt and student loan default rates (which significantly impact students' credit ratings, which in turn negatively impact things like being able to rent an apartment or purchase a car).
2. **Credits earned not successfully transferring to other colleges** – When a student attends an institution that has lower accreditation standards or is not licensed, their credits rarely successfully transfer from that institution to another institution (which results in students needing to start over with their postsecondary education, in many instances, when they transfer to another institution).
3. **Low-quality training and lack of gainful employment outcomes for students** – When a student attends an institution that has lower accreditation standards or is not licensed, they often do not receive high-quality education and training, which means graduates are often underprepared for post-graduation job or career opportunities; and employers are sometimes leazier of hiring them (many job postings explicitly call for graduates from programs that have higher accreditation standards).
4. **Low student graduation rates** – Many institutions that have lower accreditation standards or are not licensed have lower student retention and graduation rates, because students typically do not receive strong academic success support at those institutions.

**How do I determine whether a postsecondary education institution or program I am interested in pursuing meets at least the minimum accreditation standards of a qualified higher education accrediting body that is approved and recognized by the U.S. Department of Education (U.S. DOE)?**

You can find out whether or not a postsecondary education institution—and the specific program of study you are interested in pursuing—meets at least the minimum accreditation standards of a qualified higher education accrediting body that is approved/recognized by the U.S. Department of Education (U.S. DOE), by searching for that institution or program in the [U.S. DOE's Database of Accredited Postsecondary Institutions and Programs](#). *"The Database of Accredited Postsecondary Institutions and Programs contains information reported to the U.S. Department of Education directly by recognized accrediting agencies and state approval agencies. The database reflects additional information as it is received from recognized accrediting agencies and state approval agencies...The U.S. Department of Education does not accredit educational institutions and/or programs. However, the Department provides oversight over the postsecondary accreditation system through its review of all federally recognized accrediting agencies. The Department holds accrediting agencies accountable by ensuring that they enforce their accreditation standards effectively"* (<https://ope.ed.gov/dapip/#/home>).

When you search for an institution or program, the database will tell you if it is accredited and, if so, by which accrediting agency. Program-level accreditation is particularly important for more technical skill-based programs, such as those in the medical field.



Regional accrediting organizations tend to be viewed as having more rigorous accreditation standards than those that are national, so you may want to search for institutions that are accredited by one of the [six U.S. regional accrediting commissions](#). You will see that many job postings ask for credentials that are earned by an institution or program that is regionally accredited, so this is an important consideration in choosing a school/program.

*“The information reported in the Database of Accredited Postsecondary Institutions and Programs is not audited. The U.S. Department of Education cannot, therefore, guarantee that the information contained in the database is accurate, current, or complete. **For the most accurate and current information, contact the appropriate agency [listed as the official accrediting body of the institution(s)/program(s) you’re considering]**”* (<https://ope.ed.gov/dapip/#/home>). And, be sure to watch out for diploma mills—unaccredited schools, or businesses claiming to be schools, that award degrees without requiring coursework that meets college-level standards—which you can learn more about through the [U.S. DOE Diploma Mills and Accreditation webpage](#).

### **How do I determine whether or not a postsecondary education institution or program I am interested in pursuing is licensed by the state of Nevada?**

The State of Nevada Commission on Postsecondary Education *“is the predominant licensing authority charged by the Nevada Legislature for the oversight of private postsecondary educational institutions operating in Nevada. The Commission meets its oversight obligations through a rigorous licensure process and periodic reviews”* (<https://cpe.nv.gov/About/About/>).

You can find out more through their [Students webpage](#), but here’s the key information you need to know about state institution and program licensure, from that webpage:

*“Check to see if the school has a business license (city or county) and if required, a license issued by the Commission on Postsecondary Education. If the school is not licensed by the Commission on Postsecondary Education, the institution must be licensed by another state agency or the federal government (unless the College/University is part of the Nevada System of Higher Education).*

*Licensure of private schools is mandatory in most states unless the licensing entity has exempted the school. In Nevada, all licensed schools are required to prominently display the school’s license which includes the inclusive dates of the license. The license should be current. If you are planning on enrolling in an out-of-state school, contact the Commission as we are in contact with other state licensing agencies and can assist you in determining if the school is legitimately operating”* ([https://cpe.nv.gov/Students/Students\\_Home/](https://cpe.nv.gov/Students/Students_Home/)).

Remember, no school can legally guarantee a student or graduate a job. If any school or institution does this, you should report them to the commission. The [Students webpage](#) also posts updates and warnings about recent closures of Nevada postsecondary education institutions that were shut down due to accreditation or licensing issues.

## **#4 - PROGRAM REQUIREMENTS, CLASS STRUCTURE, FACULTY, and FIELD WORK OPPORTUNITIES** – Whether an institution or program meets your particular life situation and individual needs, based on an evaluation of the key factors listed below.

### **Program Requirements**

- What kinds of classes or hands-on training do you need to earn the credential you want to pursue, at a particular institution? Do the program requirements and classes sound interesting and manageable to you?
- Can any of your high school classes be applied toward those credential requirements?

## Class Structure

- Are classes held in person, virtually, or through a hybrid format?
- What do the class sizes look like (small versus large classes)?
- What are the program attendance requirements?
- What is the breakdown of class time versus required field work or hands-on training outside of the in-person or virtual classroom setting?

## Faculty (Instructors and Professors)

- Do they use teaching approaches that will work for you?
- What are their qualifications (credentials they hold, how long they have been working and teaching in that field, etc.)?

## Field Work Opportunities

- What types of internship or apprenticeship opportunities are offered?

Words of caution when choosing a school or program.

1. **Programs described as quick and easy may not actually be that quick and easy.** A word to the wise: if it sounds too good to be true, it probably is.
2. **Even if a program does seem like it might be quick and easy, it may not be affordable.** Some institutions tell students that they will get “tons of financial aid,” but they do not explain that they are mostly talking about large, high-interest student loans which need to be repaid with interest and extra fees.
3. **Even if a program does seem quick, easy, and affordable, it may not be high-quality enough to appeal to employers or help you secure a job after graduation.** If you are going to invest any of your valuable time and energy in something, you want it to be worth your time and energy. Pick the best possible and highest quality program you can find, at a relatively affordable price, in terms of reaching your ultimate education and career goals (the affordability comes through securing sufficient gift aid that you do not need to repay—such as grants, scholarships, fee waivers, and vouchers—without incurring significant student loan debt that will increase your monthly bills and diminish your monthly discretionary income for many years to come).

**What do I need to know about different types of postsecondary education credentials, to help me make an informed decision about which school or program would work best for my needs and interests and most closely align with my ultimate job and career goals?**

## UNDERGRADUATE-LEVEL CREDENTIALS

### ACADEMIC OPTIONS:

- **Bachelor’s Degree** – A degree granted for the successful completion of a baccalaureate program of study, usually requiring the equivalent of at least four but not more than five full-time academic years of college-level study (120 credits).
  - **Bachelor of Arts (BA)** degrees focus more heavily on coursework in the arts, humanities, and social sciences, often heavily emphasizing critical thinking, creative thinking, communication, holistic learning, and empathy.
  - **Bachelor of Science (BS)** degrees focus more heavily on coursework in the fields of science and technology, with a major emphasis on developing technical skills. BS coursework often emphasizes logic, reasoning, and quantitative skills. More science, math, and technology courses tend to be required. BS degree programs also tend to include more laboratory classes and other practical training.

- **Associate's Degree** – A degree granted for the successful completion of a sub baccalaureate program of study, usually requiring the equivalent of at least two but less than four full-time academic years of college-level study (60 credits).
  - **Associate of Arts (AA) or Associate of Science (AS):** Prepares students to transfer to a four year college to earn a bachelor's degree (two full-time years at community college and two full-time years at a four year school = four total years of college)
    - Can be completed in isolation.
    - An AA or AS also prepares the student to transfer to a four year college or university, if they want, to expand their two year associate's degree into a four year bachelor's degree (two years completed at the community college and two years completed at the four year college or university); some two year colleges, including the Nevada System of Higher Education (NSHE) community colleges, also offer a limited number of four year bachelor's degrees.
      - **CAUTION:** If you are interested in expanding your two-year associate's degree into a four year bachelor's degree, make sure that you double-check with an academic advisor at the two year college, before you begin down your associate's degree path, as some associate's degrees are not designed to transfer to a four year college or university (See below, for information on applied associate's degrees).

#### SHORT-TERM CAREER AND TECHNICAL EDUCATION (CTE) OPTIONS:

**Career and Technical Education (CTE)** - historically known as trade and vocational education includes short-term certificate and degree programs, as well as pre-apprenticeship or apprenticeship programs. These programs focus on preparing students for a certain career, without needing to continue on to complete a four-year bachelor's degree or a graduate-level degree.

- **Associate of Applied Science (AAS) or Associate of Applied Arts (AAS):** Prepares students for entry-level employment or upgrade of current employment status in specific fields, including vocational-technical fields and trades.
  - Typically completed in two years or less.
  - **CAUTION:** Applied degrees are terminal in nature, meaning that they are designed to be the final educational step in the student's academic path and therefore do not require certain general education or core courses that are necessary to complete in order to become eligible to transfer to a four-year college or university, to turn a two year associate degree into a four year bachelor's degree. This can be a great option in certain fields, where a two-year applied degree is all that is needed to obtain gainful employment and advance in the field. However, this is not always the ideal option for cultivating future career opportunities; so, applied degree options should be very carefully considered. Students who are considering an applied associate degree program should seek guidance from folks in their field of study regarding whether or not a two-year applied degree will be sufficient to secure and advance in employment. If there is any doubt, it may be wise for the student to pursue a more traditional two-year associate's degree that will allow the student to transfer their courses to a four-year school and continue in their coursework until they have completed a four-year bachelor's degree.
- **Certificate** – Credential granted for the successful completion of a short-term sub baccalaureate postsecondary program of study.
  - Can require: (1) less than one year of study, (2) at least one but less than two years of study, or (3) at least two but less than four years of study

- Usually awarded in Career and Technical Education (CTE) fields or trades, and may cover the same coursework as an associate's degree, but without the general education requirements.
  - Students can often later build upon their certificate program credits, if they choose, to earn a two or four year degree in the same focus area—which means that the student will begin their two or four-year degree program with some of their credits already completed.
- **Pre-Apprenticeship and Youth Apprenticeship Training Program**
  - Prepares workers to enter and succeed in registered apprenticeship programs, which provide national credentials that are recognized anywhere in the industry.
  - Offered by:
    - Public high schools & community colleges
    - Public, nonprofit workforce-focused organizations (such as local workforce development boards)
    - Other nonprofit organizations, including public and community-based entities
  - As little as four weeks long
  - Low cost or FREE
  - Examples: [YouthBuild](#) & [Job Corps](#)
  - You can learn more about youth apprenticeship programs on the [U.S. Department of Labor's Office of Apprenticeship website](#).
- **Registered Apprenticeship**
  - Full-time position with a sufficient starting salary, depending on the industry and position, which focuses on teaching specific skills in a chosen area of expertise (combination of paid on-the-job learning and job-related classroom training).
  - Offered by:
    - Public community colleges
    - Workforce-focused organizations (such as local workforce development boards)
    - Nonprofit and community-based organizations
    - Industry associations and business organizations
    - Labor management partnerships
    - Private, for-profit institutions
  - Results in a national credential that is recognized anywhere in the industry.
  - The length can vary—depending on the employer, complexity of the occupation, industry, and type of program.
  - A union apprenticeship is typically overseen and coordinated by a trade union and sponsored by a local organization. Unions also provide members with representation to negotiate wages, rights, or other aspects of a work environment.
    - Depending on the area in which you hope to attain expertise, a union can coordinate the education, practical training, representation, shadowing opportunities, and registration required to pursue available roles.
    - **Craft unions:** These are for professionals hoping to refine a specific skill or craft (examples: electricians, plumbers, painters, and carpenters).
    - **Industrial unions:** These recognize people working in a specific field, rather than a specific skill or craft (examples: engineers, steelworkers, or miners).
  - You can learn more about registered apprenticeship programs on the [U.S. Department of Labor's Office of Apprenticeship website](#).

## GRADUATE-LEVEL CREDENTIALS

- **Master’s Degree** – A degree that is given to a student by a college or university, usually after one or two years of additional study following a bachelor’s degree.
- **Doctoral (Doctorate) Degree** – Any of several academic degrees of the highest rank, such as the Ph.D. or Ed.D., awarded by universities and some colleges for completing advanced work in graduate school or a professional school; typically, four to six years following a bachelor’s or master’s degree.
- **Professional Degree** – A specialized type of master’s or doctoral degree, designed to prepare students to work in a specific industry or career, after two to four years of additional study following a bachelor’s or master’s degree (medicine and dentistry also require two to seven years of residency after completing the professional degree; the exact length of each residency program is dependent upon the student’s chosen specialty).
  - Can provide eligibility for certain licenses, accreditations, and certifications required in the field.
  - Some careers do not allow professionals to practice without a professional degree.
  - Can have a range of titles, but they all aim to equip students with specific skills to succeed in the occupation.
- Examples of fields with professional degrees: Architecture; Business; Medicine; Dentistry; Education; Engineering; Law; Pharmacy; and Social Work.