



# Competency-Based Education: 4 Considerations for Online Students

Prospective students should compare program costs and make sure they can get financial aid.

By [Devon Haynie](#) | News Editor □ March 3, 2015, at 10:00 a.m.



While many competency-based programs grant federal financial aid to students, there are a number of new programs, called direct assessment programs, that may not. (GETTY)

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Traditional brick-and-mortar education was not a fit for 27-year-old Tyler Harris. He tried attending classes at a few colleges in his native Utah, but didn't find the courses challenging.

"I would go and get bored," he says. "I felt like I was wasting my time."

Then Harris discovered the competency-based program at [Western Governors University](#), which allowed him to move through [online courses](#) at his own pace. He enrolled in July 2014 and aims to earn his [bachelor's degree in information technology](#) in only 18 months.

"The goal is maybe a little ambitious," he says. But so far he's actually ahead of schedule, and guesses he will have earned close to 70 Western Governors credits out of the required 120 by the end of his second semester.

Generally speaking, competency-based education, which is gaining steam in the U.S., aims to cut back on the time and money necessary to complete a degree. Under most of the programs, students can zip through courses where they already know the material and spend more time on subjects they find challenging.

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Students are assessed not simply for their knowledge but for how they can use that knowledge to demonstrate their "competencies." To demonstrate those competencies, students often complete a project, such as a balance sheet or a business plan, or take an exam.

While competency-based education is a great fit for some students, it's not for everyone, experts say. Below are several considerations students should keep in mind before pursuing a competency-based degree.

**1. Program cost and setup:** "Students need to look at the cost and also look carefully at how the cost is structured," says Robert Kelchen, assistant professor of higher education at [Seton Hall University](#).

Some programs require students to pay a certain amount per course, while others allow students to pay a

set sum, perhaps \$3,000, every few months while taking as many courses as they can.

"If a student thinks they can [take a lot of courses](#) then that can be a very good model," Kelchen says of the latter option. "But if they see themselves moving more slowly, than maybe a traditional model of paying for credit makes more sense."

Harris, at Western Governors, agrees. He pays \$3,000 per six-month term and must take up to 12 credits at a time, adding more as he finishes courses. If he simply took the 12 credits each semester, it would take him five years and \$30,000 to graduate. At his rate, he would be set to pay about \$9,000 for the degree, though he'll end up paying even less through employer tuition assistance.

"You really get the financial bonus if you accelerate," he says.

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**2. Financial aid:** Before students sign up for a competency-based program, they should look into whether they can get some [extra help from their employer](#) or the federal government, experts say.

Working adults in particular have a good shot at getting tuition reimbursement from their employers, Kelchen says.

He also suggests students investigate whether their program is able to give out federal financial aid. While many programs are eligible, there are [a number of new programs](#), called direct assessment programs, that may not be.

Direct assessment programs don't give out degrees based on the credit hour, as most of higher education does, and instead rely on competencies. Some of the programs, such as those at [Capella University](#) and [Southern New Hampshire University's](#) College for America, have received approval from the U.S. Department of Education to move ahead with their models and are now eligible to give out aid.

Students should note that some schools have approval for some direct assessment programs and not others, Kelchen says.

**3. Learning style:** Students who excel in a competency-based learning are typically very self-directed and motivated, says Dorothy Wax, associate vice president for operations at the Council for Adult and Experiential Learning.

Students need to be comfortable working at their own pace without regular interaction from a professor and other classmates, she says. "My fear is that people are going to think that it's easier than traditional learning, but it's not."

John Scafide, who is earning an [online MBA](#) through Capella University's direct assessment program, agrees. He says he reads between five to 10 hours a week.

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"You have to say, 'I want to learn,'" says the New Jersey resident, who works as a helicopter tool inspector for Boeing. "If you have that mentality, that you want to learn, you will learn and you will learn a lot."

**4. Coaches and other support:** Even though competency-based learning is an inherently independent way to learn, students interested in the programs should make sure they have resources to turn to if they need [help in a course](#), says Kim Pearce, academic lead with Capella's direct assessment program.

"Those support services are an important component," she says. "They need to know if there are academic advisers or tutors – they should expect a high level of service even though they get to maintain the pace of their progress."

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