Considering Further Education

One of the great advantages of retirement is the extended leisure time; you now have the chance to do all of the things that you may have put off due to work commitments. Many people who have previously been considering further education but dismissed it due to financial and time constraints can now take advantage of the wide range of courses that are open to adults of any age.

Benefits of Further Education
Whatever age you are there is always room for improvement when it comes to learning new skills. Further education is a great way to learn about something you are interested in and meet new people. For the over fifties and upwards, the advantages of further education can make a significant difference in terms of health, and possible career options.

It is widely recognised that further education in later life can be a boost to both physical and mental health. Adult education classes are a great way to keep the mind active and to build up new social contacts, and the classes themselves can be fitted around your other activities.

Widening Career Options
Retirement age is now no longer a fixed point in life and with more and more people working past retirement age, there is no reason why you cannot change career later in life. Adult education is an excellent way to either brush up on your skills or to change career completely. A degree will usually take around three to four years to complete, and the required on-site attendance is usually between 16 to 20 hours per week. Achieving a degree later in life may not be as unobtainable as you had previously thought.

Many older people have utilised part-time courses during the day, and enrolling in night classes in order to help them gain skills to find a new career or to help promotion within their current careers. In many companies gaining extra qualifications and skills will be beneficial not just in gaining a step up the career ladder but also as an excellent bartering tool in wage negotiations.

Distance Learning
Away from the traditional onsite courses, there are distance learning courses where you can obtain qualifications online or through the post. Degrees and qualifications can be obtained from the Open University where you can work to your own pace and fit the course around your life. There may be some attendance at classes in a university campus near you, but these courses are designed with people who need flexibility within their learning timescale.
Most local universities and colleges will be able to offer distance learning either by post or online, and the courses available are diverse. You can gain degrees and qualifications such as speaking a foreign language or gaining an Information Technology degree. You can learn to teach English to speakers of a foreign language or obtain a degree in fine art. With the technology and communications available today you can speak and see your lecturer online, and achieve your entire course curriculum either through the post or online.

**Course Funding**
Many older people may be put off by the expense when considering further education, but there are avenues of financial help available. If you are over 50 there are Adult Learning Grants that are means tested, and if successful, an amount will be paid each week towards the cost of your course.

Many local colleges will offer financial discounts to older learners and some courses may be free to older learners. As with all college and university courses there are bursaries and grants that can be applied for regardless of age.

**Working and Adult Learning Funding**
If you are still working it may be a good idea to check with your employer regarding funding towards adult learning. If the course you are considering is beneficial to your current employment you may find funding available from your employer, or they may actually fund the entire course. You may also be able to apply for a career development loan, which is a deferred repayment bank loan and can be used to borrow up to £8000.

**Enjoying your Education**
Of course there are plenty of adult education courses that can be taken just for the fun of it. Many colleges run classes where you can learn a new hobby or interest. Courses can range from flower arranging to wine tasting, dramatic arts to photography or creative writing to learning the guitar. There are numerous classes to choose from and they are usually discounted for senior citizens.

When considering further education make sure to get the balance right between work and leisure. If you are retired you may just want to attend a class where you can learn something new and have fun. Retirement is all about enjoying your new leisure time, so pick a class you think you will be interested in and make the most of it.

**Courtesy:** [http://www.financingretirement.co.uk/considering-further-education.html](http://www.financingretirement.co.uk/considering-further-education.html)