

BACK to SCHOOL

**The Exhilaration of
Learning in Retirement**

BY TRACEY EDGERLY MELONI
PHOTOGRAPHY BY ROBERT MERHAUT

"ANYONE WHO STOPS LEARNING IS OLD, WHETHER AT 20 OR 80. ANYONE WHO KEEPS LEARNING STAYS YOUNG."

-HENRY FORD

Retirement.

The Golden Goal, the light at the end of the tunnel, the Promised Land for those who toil in a pressure-cooker environment. Then it happens: the farewell party, the funny certificate, maybe the gold watch. You celebrate, and maybe you think about relocating to a smaller place in an unfamiliar neighborhood. You visit friends and family; maybe you take a cruise. You sleep late, linger over coffee and spend your days in sweats.

You miss your work friends, your multidecade routine—you get bored.

Fortunately, you live in the right place. Virginia knows just what you need, so pack your favorite lunchbox and head back to school.

Senior Citizen Tuition Waiver



Don't worry about huge tuition bills. Instead, fantasize about what you want to learn: art, theater, literature, language, history

or maybe the more practical concerns of today like the new normal in retirement, money management or preventing identity theft.

According to Lee Andes, assistant director for financial aid at the State Council of Higher Education for Virginia, Virginia residents over age 60 who meet the requirements of current law (see box) may follow one of two tracks: taking a class for credit (income restrictions do apply) and auditing/noncredit (no income restrictions). Qualified seniors may seek enrollment at any Virginia public institution.

Dr. Elizabeth Harper, associate vice president for student services and enrollment management at Northern Virginia Community College, says: "NOVA enrolls hundreds of senior citizens (age 60-plus) who take courses for free under the provisions of the Virginia Senior Citizens Higher Education Act. Seniors whose legal residence [domicile] is in Virginia can audit—i.e., receive no grade or academic credit—any course in which space is available. They pay no tuition for these classes, but there are occasional fees to pay for things such as art supplies. Low-income seniors, or those making less than \$23,850, can receive

academic credit without paying tuition. Regardless of income, seniors can use the tuition waiver for up to three courses per semester."

Because the law requires that all tuition-paying students be accommodated first, seniors may register and claim the tuition waiver only at the end of the registration period. They may not register for classes that are full.

"We've developed an electronic form for seniors to use to claim the tuition waiver, and all of our course registration is done online," Harper adds. "This eliminates the need for seniors to physically come to campus and stand in line to get registered. They can also get their free parking permits online."

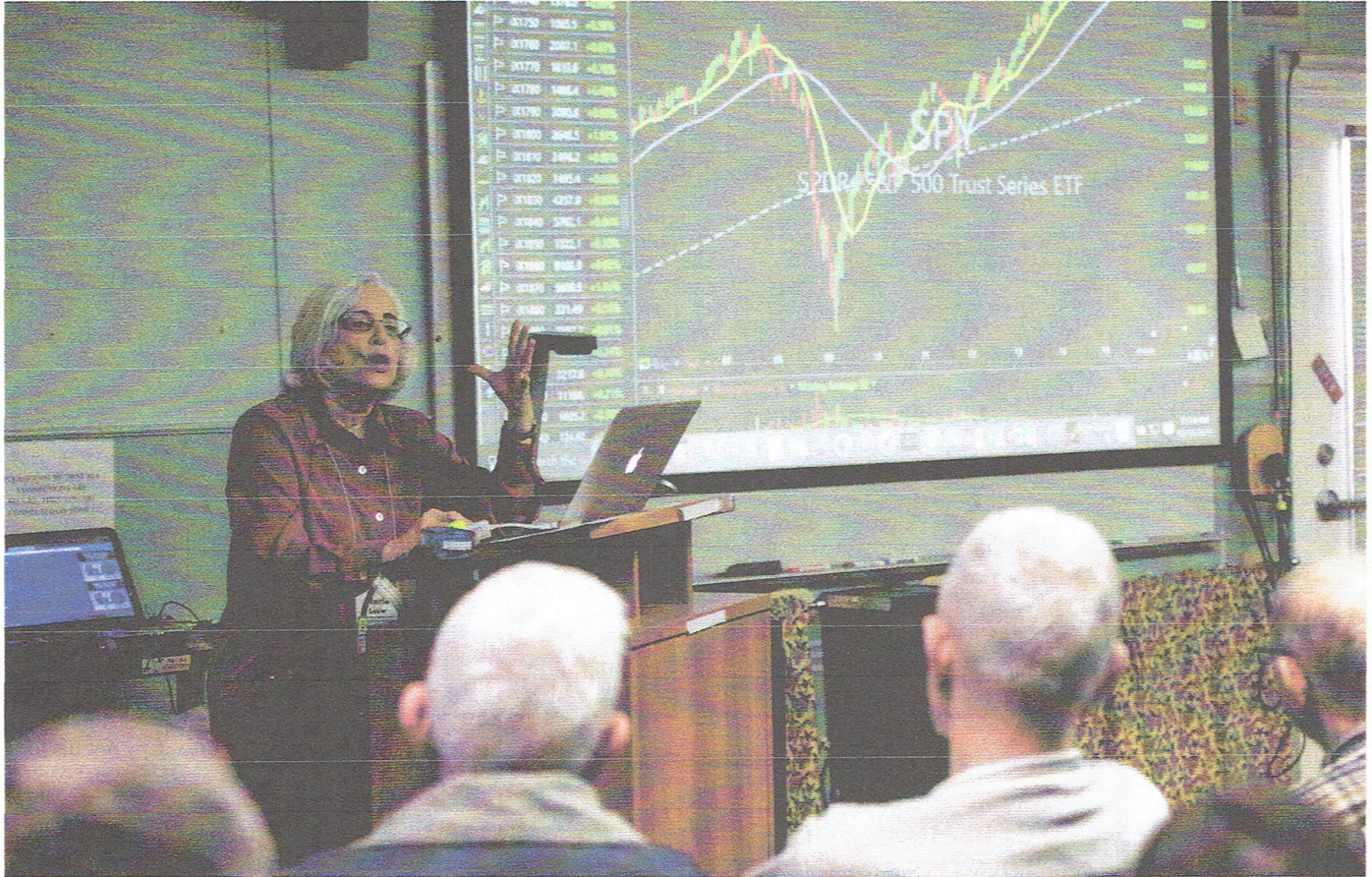
LAW: TUITION WAIVER PROGRAM

The program is authorized by the Code of Virginia and is available to Virginia domicile senior citizens enrolled in a Virginia public institution. There are two options: taking a class for credit, which has income restrictions, and auditing/noncredit, with no income restrictions:

- (i) To register for and enroll in courses as a full-time or part-time student for academic credit if such senior citizen had a taxable individual income not exceeding \$23,850 for Virginia income tax purposes for the year preceding the year in which enrollment is sought;
- (ii) To register for and audit courses offered for academic credit; and
- (iii) To register for and enroll in courses not offered for academic credit in any state institution of higher education in this Commonwealth.

If meeting the above requirements, the normal

institutional tuition/fee charges are waived. It is important to remember that this program does not create any special rights or provisions. If the senior is interested in taking part in a course offering, subject to conditions above, they may do so tuition free but must pay for incremental charges such as books/supplies/lab fees. The course must be part of the institution's regular offering (no requirement to offer solely for the seniors) and the senior must meet any admission, course prerequisite requirements or satisfactory academic progress standards, etc. required of any other student.



Lecturer and students at the Tom Crooker Investment Forum at the Tallwood Fairfax campus of OLLI at George Mason University.





Senior students learn about finance—focusing on topics of interest to retirees—in an OLLI class.

OLLI BOASTS OVER 1,200 MEMBERS IN NORTHERN VIRGINIA TODAY. MEMBERSHIP IS COMPOSED OF ADULTS AGE 50 AND ABOVE FROM DIVERSE BACKGROUNDS, WITH AN AVERAGE AGE OF 70.

Auditing a course means that the student doesn't need to turn in any work for a grade—no homework or exams. Auditors participate fully in the class through discussions, labs, field trips, etc. "Because they don't earn graded credit, the courses can't be used toward a degree," Harper explains.

Some of the most popular classes for seniors are fine arts, IT and physical education, "though we have seniors enrolled in almost every discipline," adds Harper. "Our faculty love having

seniors in their classes. The senior students are engaged, conscientious [and] knowledgeable and provide a wonderful role model for younger students."

Jim McClellan, dean of liberal arts at NOVA's Alexandria campus, speaks from long, affectionate experience.

"I joined the faculty at NOVA when I was 29. I am now 70. In every class I have taught over the years, there have been seniors. They enrich the classes with their experiences, their eagerness to learn and their willingness to share what they know with others. When I was an undergraduate, all of the students in the classes I took were roughly the same age as me. I now know what I missed by not having seniors as classmates," McClellan says.

During his first semester at NOVA, McClellan was teaching a class on Western civilization and "trying to describe the Minoan palace of Knossos on the Island of Crete. I had never been there myself, but I noticed that there were several seniors in the class and they were nodding their heads in agreement. I discovered

that I was describing something I had never seen to people who had been there. I turned the discussion over to them, and I learned along with the other students.

"Speaking as a senior, I know there are many things that once were easy that now are hard, and I know that I face ever-intensifying challenges in finances and in keeping my mind sharp. It is good that the commonwealth of Virginia helps me in both challenges by offering me the stimulation of a college classroom tuition-free.

"ELI STUDENTS RANGE FROM TRADITIONAL COLLEGE STUDENTS, STAY-AT-HOME PARENTS, STUDENTS WHO LIVE IN REMOTE AREAS AND FULL-TIME WORKING STUDENTS. ... IN ELI COURSES, A STUDENT MUST BE SELF-MOTIVATED TO STAY ON TASK AND EVEN TEACH THEMSELVES IMPORTANT COURSE CONCEPTS."

"If I were not teaching classes, I would be taking them," adds McClellan.

For seniors not eager or able to attend classes on campuses, the NOVA Extended Learning Institute may be just the thing. More than 300 online courses are offered.

Arielle Palomino, NOVA professor in communication studies, applauds the program.

"ELI provides a different and flexible format for learning," she says. "Many students who take ELI courses find it challenging if not impossible to come to campus." In addition to her senior students, "ELI students range from traditional college students, stay-at-home parents, students who live in remote areas and full-time working students. I also appreciate their discipline; in ELI courses, a student must be self-

motivated to stay on task and even teach themselves important course concepts."

Palomino doesn't generally know which of her students is in the tuition waiver program. One of her students is happy to comment: "I sometimes have to speak in public, and I would be basically paralyzed even if I were only reading text," says Gerri. (Last names are omitted because students are cautioned against providing full identity information.) "I am learning how to use my communication skills, verbally and nonverbally, in ways that

aid me in my private and public life. I have also learned technology skills, with the help of NOVA's technological, knowledgeable and patient support, enabling me to video speeches from my computer's webcam and put [them] on YouTube, just to name one of the many answers to my calls to the technological support line."

She is also learning how to analyze films and speeches "and to not only hear but learn listening styles." Gerri has gained confidence to the point that she was able to give a short video speech

NOW IS THE TIME!



Find the perfect floor plan— and get it while you can!

There's never been a better time to enjoy your retirement in a beautiful, new home at Ashby Ponds in Ashburn or Greenspring in Springfield. Our predictable expenses and exciting lifestyle make living in one of our communities a smart decision for you and your loved ones.

**Call 1-877-361-1396 for a FREE brochure
and schedule your visit today.**



Ashby Ponds | Ashburn, VA

Greenspring | Springfield, VA



10709359

EricksonLiving.com

THE SENIOR CITIZEN'S TUITION WAIVER PROGRAM

2011/
2012

2,335

STUDENTS

2012/
2013

2,537

STUDENTS

2013/
2014

2,530

STUDENTS

GMU

263

GMU

274

GMU

282

NVCC

856

NVCC

915

NVCC

990

*numbers reported by institutions

at her son's wedding. "I plan to continue taking more communication courses," she says.

And why ELI?

"I enjoy the ELI concept because I would feel out of place and uncomfortable going into a classroom at this stage in my life, sitting and learning with children that would be my grandchildren's ages. I believe I could make it work, but ELI's work schedule is flexible, and I can complete my volunteer work and keep appointments during the day and still complete my schoolwork in a timely fashion."

Gerri also is a participant in the tuition waiver program for credit, "which is awesome. I am retired, and I can be a lifelong learner as long as possible. The senior waiver program eliminates

the affordability excuse either for credit or audit."

Do You Know Olli?



he Osher Lifelong Learning Institute at George Mason University may be the thing for you if spontaneity and involvement are your things.

Jennifer Disano, executive director, puts it well: "When folks retire from work, they gain wonderful freedoms; freedoms from schedules, freedom from demands, freedom from inter-

acting with others. For a few months those freedoms are a blessing, but then many folks become bored, restless and dissatisfied with the monotony of daily life—often they are missing purpose, and they can become lonely. OLLI is a real lifesaver for many folks facing the doldrums of retirement. We offer intellectual stimulation via our excellent lectures and teaching opportunities, social interaction in the form of clubs and trips and leadership opportunities through volunteerism within the organization, from office volunteers to the board of directors.”

The highly acclaimed OLLI program is aligned with 119 other universities nationwide. Many retirees plan their relocation around OLLI availability. Disano points out that George Mason’s support of the program makes “our area one of the greatest places for retirees to live.”

What Does It Cost?

Folks interested in joining OLLI can sign up anytime online at olli.gmu.edu. The annual fee is only \$375, and we also offer a one-time/one-term trial membership at \$150,” Disano explains.

“Once a member, you can sign up for as many classes as you would like with no additional fee [if space is available], which includes access to all three of our campuses, Fairfax/Reston/Loudoun, plus special privileges at George Mason University. You can also try a class session for free to test the waters. Just contact the office at olli@gmu.edu to arrange a visit.”

Alice Slayton Clark, communi-

cations associate/registrar explains further: “Founded in 1991, OLLI-Mason is a nonprofit organization derived from collaboration between George Mason University and the Bernard Osher Foundation in California. OLLI is part of George Mason University’s strategic vision to contribute to the “cultural vitality” of its community through regional partnerships.”

OLLI-Mason is run by senior volunteers with the support of a small paid staff. A small annual membership fee entitles OLLI-Mason members access to

over 400 daytime noncredit courses and events over four terms per year. Courses range from archaeology to zoology and from science to the arts and require no homework, no exams and no previous degrees. Courses and events are offered in three convenient locations in Fairfax (Mason-Fairfax campus), Reston (church and community center sites) and Sterling (Mason-Loudoun campus).

Members also can participate in all aspects of OLLI operations—program coordination, social planning, board of directors, etc.—and can also draw on

**VINSON HALL
RETIREMENT COMMUNITY**

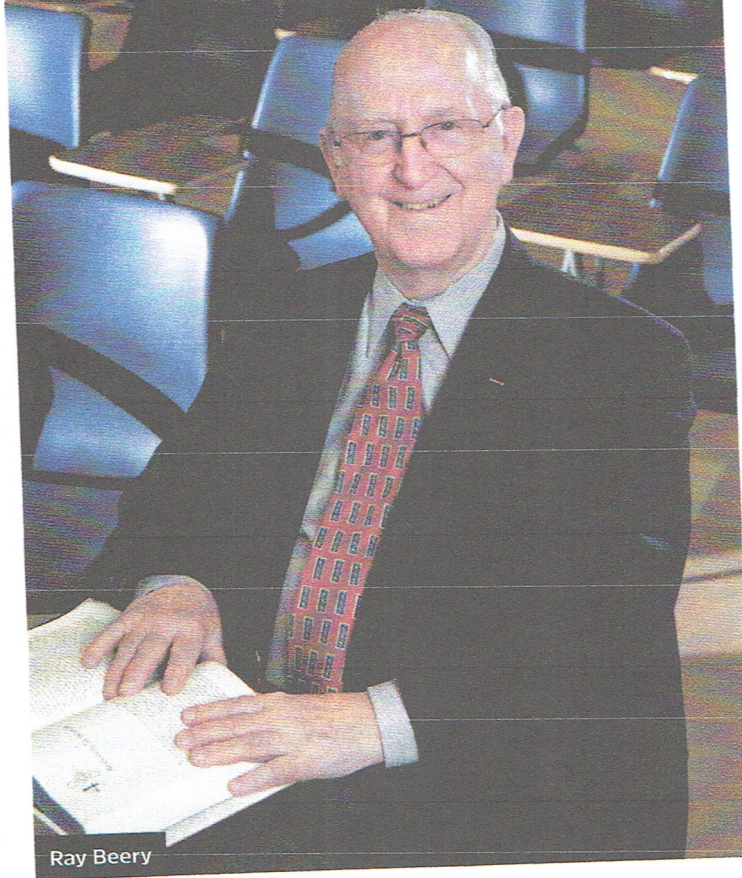
**Independent Living,
Assisted Living,
Healthcare, and
Memory Support**

Vinson Hall Retirement Community is located in idyllic McLean, Virginia. As a resident-focused Life Plan Community, we value independence and individuality. We honor and encourage freedom of expression, personal choices, and the opportunity to revitalize and begin new friendships.

www.VinsonHall.org

**6251 Old Dominion Drive
McLean, Virginia 22101**

1-2 bedroom apartments available! Call 703-536-4344



Ray Beery

"I CONSIDER MY VOLUNTEER PARTICIPATION IN OLLI A THIRD CAREER, WITH NO RETIREMENT IN SIGHT."

their personal and professional expertise to teach classes on campus. Courses not taught by OLLI members are taught by Mason professors/graduate students and outside experts.

OLLI boasts over 1,200 members in Northern Virginia today. Membership is composed of adults age 50 and above from diverse backgrounds, with an average age of 70.

Saving Your Future



Leo Brennan, chair of the OLLI Program Planning Group for Economics and Finance, joined

OLLI upon retiring in 2004 and has been in his current position since 2005. He has significantly increased the number of courses offered.

"As our economy keeps changing, additional courses have been offered to understand changes in tax laws, social security, Medicare, identity theft and issues associated with long-term care and retirement living," Brennan says.

His primary goal is to "provide useful information to our members that will allow them to make sound personal and financial decisions as we age. Even with competent advisers, we must be literate in the language of finance, health care, estate planning and taxation if we are to understand what suggestions are being offered. The truth is the only person in charge of your manageable future is the person you see in the mirror daily."

"Many OLLI members are widows or widowers, some of whom might not have previously been involved in family finances," he adds. "The goal of the economics and finance committee is to provide our folks with the tools they need to manage their situation."

In addition to his OLLI activities, Brennan chairs the advisory board of George Mason's College of Health and Human Services.

"NANA" Technology



Andrew Carle is an executive in-residence, assistant professor and director of the program in senior housing administration at George Mason University. "The

program specializes in senior housing and aging issues, with a particular focus on what I call 'nana' technology—technology that can improve the quality of life for older adults. 'Nana' technology has been a particular topic of interest for C

members.

"The largest difference between teaching for OLLI and traditional university students is the depth of their knowledge, combined with their life experience and genuine interest in the topic," Carle says. "They are not there because it's a course requirement for a major; they are there because they want to continue to learn. They are often well ahead of the conversation and ready to ask pertinent and important questions. It makes for conversation that can be less about teaching than sharing infor-

"THE LARGEST DIFFERENCE BETWEEN TEACHING FOR OLLI AND TRADITIONAL UNIVERSITY STUDENTS IS THE DEPTH OF THEIR KNOWLEDGE, COMBINED WITH THEIR LIFE EXPERIENCE AND GENUINE INTEREST IN THE TOPIC."

mation. The instructor may get as much out of the lecture as the students."

Carle notes that OLLI members "reflect a new form of retirement. Today's older adults aren't interested in retiring to a rocking chair on the front porch. They want to remain active, intellectually stimulated and engaged in the world community. Lifelong learning programs like OLLI provide the point



Sometimes you just have to *Experience* things for yourself.

There is so much to love about **Kendal at Lexington**. From panoramic views of the Blue Ridge Mountains to the timeless charm of historic downtown Lexington to the cheerful enthusiasm of life in a college town—it's hard to pick a favorite! Why not come and see for yourself? Experience the beauty and history of our enchanting location.

KENDAL[®] at Lexington

Together, transforming the experience of aging.[®]

160 Kendal Drive | Lexington, VA 24450

A Not-for-Profit Continuing Care Retirement Community
Serving Older Adults in the Quaker Tradition



LeadingAge
Virginia



Let your senses be your guide. Schedule your visit and learn more about our continuum of care by contacting us today!

1-800-976-8303

www.kalex.kendal.org/experience-it-for-yourself

Kendal at Lexington is a full-service lifecare Continuing Care Retirement Community.

of entry for meeting these needs."

An enthusiastic OLLI professor, Cynthia Lum, Ph.D., who is an associate professor in the Department of Criminology, Law and Society at George Mason, adds, "From a professor's view, I think OLLI holds great value. It allows the professors the opportunity to provide both outreach and service to the community. Education doesn't just take place within the campus walls; it is borderless, and one of our most important communities is the population

of Virginia. OLLI provides accessible learning to our communities."

OLLI-Mason students echo the value of finding an OLLI facility close to their retirement destination.

Irene, from Kingstown, says: "In late 2009 as my husband and I were moving into retirement, we started looking around at things we might do with our time. We found OLLI on the Internet, and it seemed interesting. We signed up for an introductory membership for the winter term of

OPENING SPRING 2016

A new concept in senior living.



**NO EXPENSIVE BUY-INS | SPACIOUS RENTAL APARTMENTS
FARM-TO-TABLE RESTAURANT-STYLE CUISINE**

The Crossings at Chantilly is Fairfax County's state-of-the-art Senior Living Community, offering Independent Living, Assisted Living and Memory Care for older adults seeking the comforts of home, the care of professionals, and the energy of life. To learn more, contact us today at **(703) 994-4561**.

thecrossingsatchantilly.com

THE
CROSSINGS
AT CHANTILLY
Independent Living, Assisted Living, & Memory Care

13921 Park Center Drive | Suite 355 | Herndon, Virginia 20171
(703) 994-4561 | thecrossingsatchantilly.com



A Harmony Senior Services Community

2010. We wanted to make sure it fit our needs and to see what the traffic would be like. The program turned out to be wonderful. We have been members ever since. I particularly love the current events courses. OLLI takes advantage of the university, the government, embassies and think tanks in the region. I have learned details about important issues nationally and in the world from people who have been directly involved, information I don't get from regular news coverage."

Bill, from Burke, joined OLLI in 2008 "based on a recommendation from a friend at our church. I wasn't exactly sure what to expect, but what I found was a community of friendly people who share my continuing interest in learning. The breadth of course offerings is such that I've always been able to find courses covering topics of interest. In fact, it's often difficult to choose which courses to take because there are so many good ones. In addition, OLLI's proximity to Washington, D.C., allows it to arrange special lectures by top government officials.

"While I've tended to gravitate toward courses in literature, religion and history, I've also taken some fascinating

courses in other topics, such as nuclear power. The nuclear power course, taught by a GMU professor, was particularly timely because during that term there was a major nuclear reactor incident in Japan. The course also provided evidence of the other reason I like OLLI—the range of backgrounds and expertise of the students, who also teach many of the courses. During one of the class sessions, the professor showed a picture of the inside of a nuclear reactor located somewhere in Europe, at which [point] not one but two students in the class raised their hands to say that they had actually been inside that exact reactor as part of inspection teams during their working days. With students like these it's no wonder that class discussions are more engaging and interesting than most of us experienced during our years of formal education."

Perhaps the best summary of learning and teaching in maturity comes from Ray Beery, 84: "I came to the OLLI predecessor organization, Learning in Retirement Institute at GMU, in 1993. I have taught a couple of dozen courses over the years.

"Presenting college-level material to my peers is a vital part of my life. What

I like best is to launch into an academic area where I don't know much but want to learn. There's no better way for that than to meet the challenge of absorbing as much as I can on the topic, then lecturing and leading discussions. I did this with the history of ancient Greece and Rome, as well as the Renaissance, and macro-economics, and archaeology in Northern

"WHAT I LIKE
BEST IS TO
LAUNCH INTO AN
ACADEMIC AREA
WHERE I DON'T
KNOW MUCH
BUT WANT TO
LEARN. THERE'S
NO BETTER WAY
FOR THAT THAN
TO MEET THE
CHALLENGE OF
ABSORBING AS
MUCH AS I CAN
ON THE TOPIC,
THEN LECTURING
AND LEADING
DISCUSSIONS."

Virginia ... all separate courses. Within the last two years, I discovered the Internet lectures from the University of Virginia and presented two of these courses here at OLLI—The Kennedy Half Century, given by professor Larry Sabato, and The Modern World Since 1760, offered by professor Philip Zelikow. The latter was lengthy, so I gave it over the span of three terms.

I consider my volunteer participation in OLLI a third career, with no retirement in sight." 🐾