

## Information on Opportunities for Senior Citizens to Obtain Discount or Tuition-Free Higher Education by State

Senior Citizens (usually age 60 and older, but in some cases, age 55 and older) across the country have plentiful access to higher education for free or at a reduced tuition rate. Especially those Senior Citizens as confirmed by some **Assisted Living Market Study** are more than likely to take advantage of prospective higher education. While opportunities for senior citizens to study at institutions of higher education varies by state and more specifically by the college or university, there are many programs, scholarships, and even state laws that provide older adults with reduced or free tuition. In fact, many states welcome their elderly residents to study at state-supported schools for free. In some cases, based on some **Senior Living Market Analysis** that an ideal site for senior living and/or assisted living would be nearby a college or university. Reduced tuition for senior citizens may range from 50% less to as low as a fee of just \$3.00 per course. Some programs will only offer free or reduced tuition if the senior resident is low income; however, seemingly most programs allow eligible seniors to audit a course for free and/or enroll at a reduced cost regardless of income. And in most cases, whether he or she is enrolled for free or not, the senior citizen will be responsible for their books and supplies.

Usually a senior specific program or scholarship requires the person to be of a certain age (which is typically 60 or 62 years or older) and a legal resident of that specific state. Furthermore, a senior citizen may be required to meet certain minimum educational requirements or prerequisites. For example, the senior may have to have at least a high school diploma or should already have some college credits. Virtually all schools' policies and state laws regarding a senior citizen education program requires permission be granted to the individual by the professor and/or pending acceptance based on available space. Notably, no tuition waivers or programs for senior citizens were found to apply to any medical, dental, pharmacy, or law school.

Lastly, while eligible senior citizen residents in a select few states can obtain a degree for free through a state-sponsored school, most programs limit the number of courses a senior citizen can audit for free or at a reduced rate, or limits the number of credits the senior citizen can earn per semester. The Bernard Osher Foundation has a notable presence throughout the country with its many scholarship programs, lifelong learning institutes, and integrative medicine programs. While not every college or university offers financial incentives or has a special program for elderly students, something can be found in every state by searching **Senior Living Market Study** the Google search engines. Hence, overall, there is ample opportunity for a senior citizen in the U.S. to study at the collegiate level for free or at a greatly reduced fee. Following is a brief summary of opportunities offered to senior citizens in higher education on a state by state basis.

**Alabama:** The state of Alabama offers adults 60 years and older free tuition at public community colleges/the Alabama Community College System.

**Alaska:** Permanent residents of Alaska who are eligible to receive full social security benefits are eligible to fill out the Senior Student Waiver for free tuition at the University of Alaska System.

**Arkansas:** Senior citizens age 60 years or older can enroll in a state-supported institution of higher education tuition-free. Seniors can actually earn degrees for free under state law. One

example is at College Square at the University of Central Arkansas who offer senior living-style opportunities when considering senior living facility in this area when completing due diligence in a **Senior Living Market Study**.

Arizona: The Osher Lifelong Learning Institute (OLLI) has a strong presence in Arizona. OLLI is found at the following: University of Arizona; Arizona State University; Yavapai College, Prescott; and Yavapai College, Verde Valley & Sedona. Central Arizona College offers lifelong learning opportunities as well and Cochise College has a tuition waiver program called Golden Apache Tuition Program for senior citizens 60 years and older. The University of Arizona specifically is an active partnership with The Academy Village offers educational opportunities for seniors. When studying the market for assisted living services, one can use **Assisted Living Feasibility Study** to search for market information.

California: Several colleges in the state offer reduced, or in a few cases, free tuition to elderly persons. For example, Cal State University's "Over 60 Program" waives tuition for California residents over the age of 60 regardless of income. California State University at Long Beach welcomes state residents 60 years or older to enroll as regular students at a cost of \$3.00 per semester.

Colorado: Many institutions of higher learning in Colorado welcome senior citizens to audit courses for free or at a discounted rate, including Colorado State University; the University of Colorado, Boulder; and the University of Colorado, Denver.

Connecticut: State law requires public colleges and universities to waive tuition for state residents age 62 years and older, provided space is available. Connecticut senior citizens can actually earn a college degree for free!

Delaware: The University of Delaware, Delaware State University and Delaware Technical and Community College allows state residents 60 years of age or older to audit courses or earn credits tuition free on a space available basis. Golden-Beacon College and Wesley College also have reduced or free tuition programs for senior citizens.

Florida: State law allows Floridians aged 60 years and older to audit college courses for free. An elderly student cannot earn credit under Florida's Senior Citizen Tuition Waiver Program. There are many institutions of higher education and lifelong learning opportunities older Floridians can take advantage of in the state. For example, Florida Atlantic University provides the largest adult continuing education program in the US, serving over 19,000 senior citizens. A **Senior Living Market Analysis** potential would assist to provide background for similar projects in Florida.

Georgia: State residents age 62 or older may enroll in any of the more than 30 colleges and universities in the University System of Georgia tuition free.

Hawaii: There are colleges throughout Hawaii that allow senior citizens to audit classes for free. For example, the University of Hawaii Manoa and the University of Hawaii Kaua'I Community College allow state residents 60 years and older to audit courses for free.

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Idaho: Senior citizen residents in Idaho may take advantage of tuition discounts offered at several colleges in the state. The College of Southern Idaho, Twin Falls permits eligible persons age 60 and older to take credit courses for free. Several other schools such as North Idaho College, Boise State University, Idaho State University System, and Lewis Clark State University welcome state residents 60 and older to enroll in courses at greatly reduced rates, e.g. \$5 per credit hour.

Illinois: Low-income residents 65 years or older may enroll in credit courses at public institutions of higher education tuition free. Hence, an elderly person may earn a college degree for free in Illinois!

Indiana: Indiana has a statute concerning tuition waivers for residents 60 years and older. The statute is specific about the educational and work requirements for the senior citizen and the tuition waiver. Albeit, an eligible senior citizen could obtain a college degree for free in Indiana. A **Senior Living Marketing Analysis** would be ideal when searching for senior educational programs associated with senior living communities. Holy Cross Village at Notre Dame, Indiana is a prime example affiliated with Holy Cross College, University of Notre Dame, and Saint Mary's College.

Iowa: A senior citizen in Iowa could take advantage of several opportunities for a free or reduced cost higher education. For example, Iowa State University and the University of Iowa both have an Osher Lifelong Learning Institute where a potential senior living community could partner to provide educational opportunities for seniors when completing a **Senior Living Market Study**. Several community colleges in the state offer reduced tuition for senior citizens (i.e. a discount of 50%) or a specific senior citizen program.

Kansas: Eight universities in Kansas were found to offer free or reduced tuition to Kansas residents 60 years and older: Emporia State University, Fort Hays State University, Kansas State University, Pittsburg State University, University of Kansas, University of Kansas Medical Center, Wichita State University, and Washburn University. Some community colleges in the state were also found to offer reduced tuition for senior citizens.

Kentucky: State residents 65 and older can enroll in any state-supported institution of higher education tuition free.

Louisiana: Louisiana residents 55 and older may study at a public college or university for free and shall receive a 50% reduction in the cost of books and supplies.

Maine: Low-income Maine residents 65 and older can register for undergraduate courses on a credit basis at any unit of the University of Maine System.

Maryland: Maryland residents 60 years or older who are retired, and who are not employed full-time and whose chief income is derived from retirement benefits may qualify for a tuition waiver for undergraduate and graduate courses at the University of Maryland System.

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Massachusetts: State residents over the age of 60 that meet certain criteria may receive a tuition waiver when enrolled in at least three undergraduate credits per semester in a state supported undergraduate degree or certificate program. Lasell College in Newton, Massachusetts requires seniors to complete 450 hours of learning and fitness activity as a condition of residency. A **Senior Living Market Study** potentially could pinpoint this program as a model for other programs.

Michigan: A few public and private colleges and universities in Michigan participate in tuition waivers or discounted tuition for senior citizens. However, seemingly a community college in the state appears to be more likely to offer tuition reduction for senior citizens than another type of institution of higher education. One example of the college community supporting educational opportunities in Michigan is the University of Michigan and University Commons. Seniors 55+ are able to attend educational and cultural programs as well as other activities like lectures, musical programs, and more. This example could be an ideal opportunity to utilize for a similar senior living community by searching **Senior Living Market Analysis**.

Minnesota: Legal residents of Minnesota who are 66 or older may enroll in credit or non-credit courses at any state supported institution of higher education in Minnesota - The University of Minnesota System's Senior Citizen Education Program.

Mississippi: Only a handful of institutions of higher education were found to offer a tuition waiver program for senior citizens: Delta State University; Mississippi State University; Jackson State University (College of Lifelong Learning); and a few community colleges, including the large institution of Mississippi Gulf Coast Community College.

Missouri: The Missouri Department of Higher Education grants a certain number of eligible state residents who are 65 or older scholarships to study at a state-supported educational institution. The state also has several colleges that grant tuition discounts to senior citizens. For example, Missouri State's Senior Citizen Fee Waiver Program permits non-degree seeking persons 62 and older to enroll in one course per semester tuition free.

Montana: State residents 65 and older may qualify for a tuition waiver at an institution that is part of the Montana University System. The Senior Citizen Tuition Waiver Program is sponsored by the Montana Board of Regents.

Nebraska: A senior citizen may be granted a "discretionary tuition waiver" when enrolled at an institution that is part of the Nebraska State College System. Several community colleges in the state were found to offer senior citizens tuition discounts or a specific class for the elderly.

Nevada: Many institutions of higher education in Nevada were found to offer a tuition discount or a particular academic program for senior citizens. In Las Vegas, Nevada, there are 18 assisted living facilities that have the potential to utilize the universities and colleges services for educational opportunities. To find the potential opportunities one can search on **Assisted Living Feasibility Study or Assisted Living Market Study**.

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New Hampshire: Some state colleges and universities offer tuition waivers for senior citizens. The Community College System of New Hampshire specifically offers the cost of half tuition on credit courses for New Hampshire residents aged 65 and older.

New Jersey: Most of the public institutions of higher education in New Jersey were found to offer senior citizens tuition waivers. Rutgers University has a Senior Citizen Audit Program that permits state residents, age 62 or older, to audit courses for free with permission from the instructors. Some private institutions in the state also offer senior citizens tuition waivers, including Seton Hall University.

New Mexico: New Mexico's Senior Citizens Reduced Tuition Act of 1984 permits state residents who are 65 or older to contact any state-supported institution of higher education and request a reduction in tuition. Tuition may be as low as \$5 per credit hour.

New York: New York State may present the most and best opportunities for a senior citizen to study at an institution of higher education for free or at a reduced cost. New York has two extensive public education systems of higher learning: the State University of New York (SUNY) and the City of New York (CUNY). Virtually all public schools in the state offer discount tuition for senior citizens (typically stipulated at age 60 or older), or an audit or academic program specific to senior citizens. Furthermore, many private colleges and universities in the state also offer tuition discounts or a special program for senior citizens. See page 8 for the insert, "APPENDIX B: Opportunities for Senior Citizens for Continuing Education at Colleges and Universities in New York State" from *SLM Community Outreach Report (August 2013)*. **Assisted Living Market Study** or **Senior Living Market Analysis** are search possibilities to find the Kendal Corporation's developments particularly in New York. One in Ithaca, New York is located adjacent to Cornell University and a few miles from Ithaca College. Both institutions provide educational opportunities for Kendal at Ithaca.

North Carolina: State residents age 65 or older may take up to six hours of credit instruction and one non-credit course per semester in the North Carolina Community College System. A retirement community in Durham, North Carolina, known as Forest at Duke is a Continuing Care Retirement Community (CCRC) that provides continuous-care for the community at Forest at Duke. As a CCRC, it not only provides a continuum of health care, however there are various opportunities for educational classes at Duke University and other adjacent colleges and universities. One could search on **Assisted Living Market Analysis** to find various models like Forest at Duke especially regarding the CCRC model.

North Dakota: The North Dakota University System provides discretionary waivers for senior citizens to audit courses.

Ohio: State residents age 60 and older may audit courses for free and on a no-credit basis through the University System of Ohio. Furthermore, many of the community colleges offer special programs for senior citizens.

Oklahoma: The State Regents provides qualified senior citizens with tuition waiver scholarships to audit classes at Oklahoma public colleges and universities.

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Oregon: Many institutions of higher education, public and private alike, were found to provide tuition waivers, discounts, and even special programs for senior citizens. Notably, numerous community colleges in the state offer Senior Options. For example, Lane Community College's Successful Aging Institute for Lifelong Learning and Clackamas Community College's Senior Programs.

Pennsylvania: Senior citizens in Pennsylvania have ample opportunities to participate in higher education, especially at public institutions. Notably, Pennsylvania State University has a Continuing Education Department that includes an Osher Lifelong Learning Institute. Furthermore, Penn State's Go-60 Program offers Pennsylvania residents who are age 60 or older to take undergraduate credit courses, study towards a degree or certificate, or audit courses at no cost for either option. The Village at Penn State, a CCRC, provides residents with exclusive benefits related to the Penn State Go-60 Program. This CCRC offers a continuum of care and a variety of living opportunities for residences. One could search on either **Assisted Living Marketing Analysis** to find various models like Forest at Duke especially regarding the CCRC model.

Rhode Island: The Rhode Island Board of Governors for Higher Education provides tuition waiver scholarships to eligible senior citizens over the age of 60. For example, an eligible senior may study at the University of Rhode Island for credit courses only.

South Carolina: State residents age 60 and older may attend classes for credit or non-credit at state-supported institutions of higher education for free.

South Dakota: Senior citizens age 65 and older qualify for a 75% discount of tuition at any state-supported college or university.

Tennessee: Senior citizens age 60 or older may audit courses at any state-supported college or university free of charge.

Virginia: Virginia's Senior Citizens Higher Education Act of 1974 enables legal state residents (of at least one year before the beginning of the semester) who are age 60 and older, regardless of income, to register for and audit courses for non-credit at any Virginia institution of higher education. An individual may take up to three non-credit courses per semester and may study at an institution for an indefinite number of semesters. A senior citizen whose taxable income does not exceed \$15,000 may enroll as a full-time or part-time student for academic credit. There is no restriction on the number of courses that may be taken for credit in any term, semester or quarter in which an eligible senior citizen may take courses for credit. Enrollment is on a space available basis. A Virginian senior citizen can earn a college degree for free! The Kendal Corporation as mentioned earlier in addition developed a CCRC known as Kendal at Lexington located in Lexington, Virginia. Similar to its other community and CCRC developments, Kendal at Lexington offers Lifelong Learning for its residents provided by nearby colleges and universities. Both **Senior Living Market Study** and **Assisted Living Feasibility Study** are searching possibilities to find the Kendal Corporation's developments particularly in New York.

## Sources

Education for Senior Citizens. Accessed February 2014 from:  
<http://www.seniorresource.com/senioreducation.htm>.

A Senior Citizen Guide for College. Accessed February 2014 from:  
<http://www.aseniorcitizenguideforcollege.com/p/find-your-state-tuition-waivers.html>.

State Council of Higher Education for Virginia. Accessed February 2014 from:  
<http://www.schev.edu/>.

## APPENDIX B

### Opportunities for Senior Citizens for Continuing Education at Colleges and Universities in New York State

Many colleges and universities in New York State offer senior citizens (typically age 60 years and older) discounted tuition and/or an opportunity to participate in an auditing program. Following is information on institutions of higher learning in New York State that offer senior citizens those options. Note: A senior citizen who audits a course is not granted college credit and can only enroll in an eligible course if space is available.

#### The City University of New York (CUNY)

CUNY is comprised of 24 institutions: 11 senior colleges, 7 community colleges, and 6 specialty or professional schools spread throughout New York City. CUNY offer senior citizens (age 60 years and older) discount tuition or a tuition waiver. CUNY has a Senior Citizen Audit Program. The program allows for a New York State resident 60 years of age or older who has completed high school to take an undergraduate course as an auditor. Senior auditors pay a fee of \$80 per semester and can enroll on a non-credit basis, permitting space is available. There is a two course limit per semester. Please see the following link for more information on CUNY: <http://www.cuny.edu/index.html#findcollege-ar>.

#### Private Institutions in New York City

Columbia University - <http://www.columbia.edu/>

Contact Info: 212-342-4790

Senior citizens are welcomed to audit courses at a discount. The “lifelong learners” auditing fee is \$750 per course.

Long Island University - <http://www.liu.edu/CWPost/Admissions/NTSP/Senior-Citizens.aspx>

Contact Info: 516-299-2445 (Brookville campus) and 631-273-5112 (Brentwood campus)

Senior citizens (65 and older) are offered discounted tuition.

- Senior Adults pay 1/2 tuition for credit courses (50% reduction)
- Senior Adults pay 1/4 tuition to audit courses (75% reduction)

Mercy College - <https://www.mercy.edu/>

Contact Info: 914-948-3666

Senior citizens (62 and older) are offered a reduced tuition rate of \$150 per credit and may take up to 24 credits.

Pace University - <http://www.pace.edu/continuing-professional-education/senior-programs>

Contact Info: 866-722-3338

Specifically designed for people 55 years and older, Pace University's Adult Resource Center (PARC) brings the most affordable programs to the University's lower Manhattan campus.



Members pay an annual fee of \$100 and have access to PARC's programs, lectures, and social functions. PARC membership privileges also include access to the downtown campus library and computer lab.

New York Institute of Technology - <http://www.nyit.edu/tuition/>

Contact Info: 1800-345-NYIT (6948)

Senior citizens get a reduction in tuition of about 30% per credit for either undergraduate or graduate courses.

New York University School of Continuing and Professional Studies - <http://www.scps.nyu.edu/>

Contact Info: 212-998-7100

NYU School of Continuing and Professional Studies has an Osher Program (NYU OLLI) for adults 50 and over. Seniors 65 and older can take many courses for half the regular fee.

The New School - <http://www.newschool.edu/irp/>

Contact Info: 212-229-5600 and 212-229-5682

The New School has an Institute for Retired Professionals that offers special programming and study groups for older semi-retired and retired adults.

## Private Institutions on Long Island

Adelphi University - <http://www.adelphi.edu/>

Contact Info: 800-233-5744 and 516-877-3400

Senior citizens can enroll in courses at a reduced tuition rate. The University also offers Campus Recreation Memberships for senior citizens.

Dowling College - <http://www.dowling.edu/admissions/fees/general.shtm>

Contact Info: 800-369-5464

A senior citizen (62 or older) can audit a course for \$114.

Hofstra University - <http://bulletin.hofstra.edu/content.php?catoid=54&navoid=3064>

Contact Info: 516-463-6600

Senior citizens age 60 years and older can qualify for a 50% rate in reduced tuition.

Molloy College - <http://www.molloy.edu/academics/division-of-continuing-education-and-professional-development/policies-and-procedures/tuition-financial-aid-and-refund-info>

Contact Info: 1800-4-MOLLOY

Adults 62 and older are given a 10% discount on tuition. Molloy College has an Institute for Lifelong Learning (MILL), which is a program designed for "savvy seniors and adult learners." The annual membership fee is \$435 and \$750 for couples.

## State University of New York (SUNY) Community Colleges

As noted on the Herkimer County Community College website, “The State Education Law has been amended to add that tuition may be waived for persons 60 years of age and older at community colleges who wish to audit credit courses. Guidelines for senior adult auditors are the same as those established for full-time student auditors in credit classes where space is available as determined by the institution. Auditing is limited to credit courses,” (“Senior Adult Auditors.” Herkimer County Community College. Accessed August 18, 2013 from: <http://herkimer.smartcatalogiq.com/en/2013-2014/College-Catalog/Policies-Procedures-Services/Academic-Standards-and-Regulations/Senior-Adult-Auditors>). There are 29 SUNY community colleges.

## SUNY University Centers

Binghamton University - <http://www2.binghamton.edu/continuing-education/credit-programs/learning-in-retirement/older-adult-auditor-program.html>

Contact Info: 607-777-6420

New York State residents 60 years and older can audit courses for free under the Older Adult Auditors Program.

Stony Brook University - <http://www.stonybrook.edu/spd/olli/index.html>

Contact Info: 631-632-6868

Through the University’s Osher Lifelong Learning Program, retired and semi-retired older adults can participate in various activities such as workshops, lectures, business meetings, committees, offices and social activities. Seniors can also audit courses at Stony Brook University.

## SUNY Specialized Doctoral Granting Units

College of Environmental Science and Forestry - <http://www.esf.edu/>

Contact Info: 315-470-6500

Senior citizens have opportunities to audit courses, however no information was found on whether seniors can audit for free or at a low cost.

Upstate Medical University - <http://www.upstate.edu/>

Contact Info: 315-464-5540

Senior citizens can participate in the OASIS Senior Program.

## SUNY Technology Colleges

Canton College - <http://www.canton.edu/>

Contact Info: 315-386-7011

The audit fee for senior citizens (age 60 and older) is \$50.

Cobleskill College - <http://www.cobleskill.edu/>  
Contact Info: 518-255-5700  
The audit fee for senior citizens (age 60 and older) is \$50.

Farmingdale College - <http://www.farmingdale.edu/>  
Contact Info: 631-420-2000  
There is an audit program for senior citizens that charges a fee of \$50 per course.

Morrisville College - <http://www.morrisville.edu/>  
Contact Info: 800-258-0111  
Senior citizens can audit courses at a cost of \$50 per course.

State University of New York Institute of Technology - <http://www.sunyit.edu/>  
Contact Info: 315-792-7500  
Senior citizens have lifelong learning opportunities and can audit courses for free.

## SUNY Colleges

Plattsburg College - <http://web.plattsburgh.edu/>  
Contact Info: 518-564-2000  
Plattsburg has a center for Intergenerational Studies and Programs (CISP) and operates the Third Age Adult Day Center. The Third Age Adult Day Center provides senior citizens with a range of educational, social, and therapeutic recreational activities like simple exercises and group walks. Seniors can also participate in sensory activities like a music class and intergenerational activities as well. Access the following link for more information on Plattsburg College's Third Age Adult Center: <http://web.plattsburgh.edu/offices/centers/cisp/thirdage/>.

Potsdam College - <http://www.potsdam.edu/>  
Contact Info: 315-267-2000  
Senior citizens can audit a course for \$25.

Purchase College -  
<http://www.purchase.edu/Departments/AcademicPrograms/CE/RegistrationGuide/SeniorCitizenAuditors.aspx>  
Contact Info: 914-251-6000  
New York State residents 60 years of age and older can audit up to two credit-bearing courses for free at Purchase College. There is a nonrefundable *special auditor's fee* of \$50 and a \$15 student ID processing fee.