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## **Moving Forward, Living with HIV: Considering Education or Training**

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Image



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*Very special thanks to [Vickie Lynn, Ph.D., MSW, MPH](#), Community Advisory Board member and Visiting Instructor in the School of Social Work at the University of South Florida, for her inspired primary authorship of this fact sheet; and to Mark Misrok, founding director of the National Working Positive Coalition, for significant contributions to its development.*

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*Education empowers women to overcome discrimination ... have greater awareness of their rights, and greater confidence and freedom to make decisions that affect their lives, improve their health, and boost their work prospects. - UNESCO*

Are you a woman living with HIV who is considering seeking an education or training for a career? Do you want to challenge yourself? Do you seek a sense of personal achievement? *You can do it!*

**Note:** Most of the information below applies to the United States.

## Women, Education, and Empowerment

In the early days of the epidemic, an HIV diagnosis changed how women perceived themselves and the world around them. Pursuing childhood dreams, careers, and families did not seem possible for so many women.

But nowadays, that has changed. Women living with HIV can live a similar lifespan to what they would if they did not live with HIV. With the promise of a longer, fuller life ahead of them, women living with HIV are exploring options for education and career training without any limitations based on their HIV status.

Access to higher education varies widely around the world. Because it can have such powerful benefits to individuals, their communities, and society as a whole, global leaders have made a commitment to equal access to education and training for all women and men worldwide, regardless of income, by 2030. But many reviews have shown that, across the globe, access to education, and the quality of education a person has access to, continues to depend a great deal on whether the individual and their family are rich or poor. This is absolutely true in the United States. But there are also resources available to help you fund your education, which you will learn more about below.

The purpose of education is to inspire our interests and provide us with the knowledge and skills we need to move forward in our personal and professional lives. It is also important to note that some credentials or milestones of educational achievement (for example, a high school equivalency or a college degree) may be requirements for accessing certain opportunities, even though sometimes that milestone may not measure abilities or knowledge that are relevant to those opportunities.

Pursuing an education or job training program is a big decision but can offer many rewards. There is no age limit to learning; you are never too young or too old to learn, and women living with HIV of all ages are pursuing their education. Education provides opportunities to explore our world in ways we never thought possible.

*"My experience of living with HIV inspired me to pursue my education. It helped shape my career goals, and gave me the strength and courage to keep going. One class at a time, one semester at a time, one assignment at a time. Dreams do come true!" - Vickie Lynn, Ph.D., MSW, MPH, The Well Project [Community Advisory Board Member](#) and [A Girl Like Me](#) blogger*

## Are You Ready and Able to Pursue an Education, or Train for a Career?

Before starting or returning to school, it is important to evaluate your health status. Your physical and emotional health are your first priority. It may be a good idea to talk with your healthcare providers to assess your physical readiness. They can answer any questions or concerns you might have about how starting a new challenge like school or training may affect your health.

This may also be a good time to identify any barriers in your life that may make it more difficult to pursue your educational goals. You can also consider talking with your family, friends, and colleagues who may be able to help you brainstorm possible solutions to your concerns. Barriers may be tied to immediate needs or may be more deeply rooted in past negative experiences.

For example: Women often have multiple life roles, including numerous responsibilities within their

families. Finding social support from family and friends, shifting roles and tasks, and creative time-management solutions might be necessary as you get started with a new program. If you are a student with young children, one solution could be finding another parent who has children and is also going to school, and "swapping children" to help handle childcare needs. Swapping children simply means one person takes the kids one day and the other takes the kids the following day. This can give both parents the time they need to attend class and complete homework assignments.

***[Click above to view or download this fact sheet as a PDF slide presentation](#)***

It is also important to recognize that many women, for many reasons, have felt unsupported or even threatened in an educational environment at some point in their lives. Just a few examples:

- In some parts of the world, young women may have been kept out of school because traveling to a school would be unsafe
- Numerous transgender or gender nonconforming people have been harassed or even physically attacked in school or training settings. Results of the 2015 US Transgender Survey show that nearly a quarter of people who identified or were perceived as transgender in college or vocational school were verbally, physically, or sexually harassed. In the 2022 survey, sixty percent of 16-17-year-olds reported mistreatment or negative experiences at the elementary and high school level, which can cause interruptions to education for trans people early in life.
- The behavior of young women of color, particularly young Black women, in schools is punished at harsher rates - and their accomplishments are less likely to be acknowledged - than their white counterparts, thereby pushing too many young women out of school
- Sexual harassment, particularly against women, is a reality in school at all grade levels, and is largely underreported and inappropriately addressed
- Many educational institutions and training centers have not welcomed women, especially in technical fields

These traumatic experiences may interfere with current plans to pursue an education. In selecting an educational environment, it may be a good idea to look at things like how the school handles harassment reports from students; whether the administration listens to student concerns in general; whether there are affinity groups, clubs, or mentorship programs for women, students of color, and/or LGBTQ students; or whether the institution's healthcare covers cisgender women's and transgender people's health needs. It may also be important for you to make your own list of features an educational environment would need to offer in order for you to feel safe there.

## **What Type of Education or Career Path Will You Choose?**

Once you decide that you are physically and emotionally ready to pursue an education, the next step is to identify the type of job or career path you are interested in, and the type of school you want to attend. It is alright to take some time to explore your interests to help you make these decisions.

Different people will approach their educations differently, with different goals. Many women may benefit in their education journey by setting goals in steps rather than committing to a full degree or training program from the very beginning. It may be a good idea to take one class, in order to gain experience with the demands of education. New or first-time successes in learning may be a great source of preparation for taking on more expansive goals in the future.

Another important step for many women may be obtaining their GED (general education diploma) or their high school equivalency (HSE, which in some states has replaced the GED) if they do not have a diploma from a traditional high school. Not completing high school or its equivalent is not only a major barrier to further education for many people, a high school diploma or equivalent is often a requirement for jobs. It can also be a source of great pain, as not having a diploma may be due to the kinds of

negative school experiences that are mentioned above. It may be challenging to gather hope and motivation to complete the equivalent of high school, which may put you in touch with past pain. It also may lead to powerful strides in personal development, and even healing.

Understanding your personal key values may help you decide what type of education and career you want. For example, if your key values include adventure and generosity, then you might consider pursuing a career in travel nursing and helping people in a range of new and different locations.

Also, it is a good idea to explore what potential work settings or activities you enjoy:

- Do you like working with people or animals, or do you prefer to work by yourself?
- Do you like working in an office, from home, or outdoors?
- Do you like to coordinate events or conferences?
- What are your interests?

The good news is, you do not have to know exactly what you want to do. As you take classes in your areas of interest, you will begin to explore yourself and the world around you. Your goals and dreams might change along the way.

There are a variety of organizations offering help and advice for people who want to change careers or get an education; some of these are listed at the end of this fact sheet. Most universities, colleges, and even vocational schools also have career services departments. You can browse the careers library and speak with a career advisor to help you discover new things.

It may be a good idea to meet with a counselor in an educational institution, and speak directly about your hopes, past challenges, and goals. You can request to learn about what kinds of support might be available to contribute to your ability to succeed. For those with learning or other disabilities, it may be possible to connect with a counselor from the university or college's programs and services for disabled students who can discuss the many approaches now being used to help individuals gain successful educational experiences - sometimes for the first time.

*"I have been working for not-for-profits since I was 13 years old and never thought as a child that college or even school was important. I always thought, being born positive and seeing my friends pass at such an early age, that I would be next despite being healthy with HIV. I had dropped out of high school and obtained my GED once I became public with my status, which was the one thing in life I regretted, but at the time I felt like it was the best thing for me to do.*

*"I first attended college when I was 19 and failed miserably because I really didn't want to be there. I felt I have all the experience I need and still didn't believe that my life mattered or even if I was going to stay alive long enough to finish or even reap the benefits of a degree.*

*"Fast forward to age 25: I now had a 1-year-old son and a mediocre job, but I couldn't afford the basics in life. My whole mindset changed. I wanted to be better for my son and also for my friends who couldn't finish high school or even attend college.*

*"When people say it takes a village to raise a child, it took a village for me to finish school. I was scared, I was anxious, but I was motivated. I'm now 32 and have obtained 2 degrees and am looking to go back for my third. I realized it wasn't my time at 19 and I had to go back when I was ready, not because others thought I was but when I felt that I could do it.*

*"If I had to give advice for anyone going back to school I would say: Take your time, be patient and go at your own speed." Kim Canady, The Well Project [Community Advisory Board member](#)*

## **Which Educational Settings and Formats Will Work for You?**

*Note:* Responses to the COVID-19 pandemic have changed the way in which education is provided. For now, in-person instruction is back. However, that may change in the future. You may need to consider how different scenarios – all online, partly online, all in-person instruction – and switching from one scenario to another could fit into your life.

Colleges, universities, and vocational schools offer both full- and part-time programs, in-person and virtual online classes. Adult basic education can provide an important foundation of skills and confidence for future education or training. Institutions vary in size, environment, type of student, and location. You can research what kinds of jobs and paths students take after graduation or completion, to get a better sense of whether the institution will meet your needs. The education system has many options, and understanding your goals and personal values, as well as your needs and limitations, will help you make decisions that work for you.

**Adult basic education (ABE)** can help individuals build their skills in reading, math, computers, and English for speakers of other languages. ABE can also be part of preparing to complete an HSE or GED, as discussed above. Those who are eligible for ABE are at least 16 years old, not enrolled in high school, and work below the 12th grade level in one or more of these areas: reading, math, writing English, or speaking English. ABE programs are free and available to the public through public schools, libraries, community-based organizations, and other groups.

**Community colleges** offer a great variety of academic and occupational programs, credentials, and degrees, as well as an affordable pathway to a university. Community colleges often have diverse student bodies, representing all ages, races, ethnicities, and life experiences, and many students are also parents. Community colleges tend to have far lower tuition, smaller classes, and strong support for students. Your local community college also may be the best source of information about adult basic education and GED or HSE preparation; if they do not offer these programs or courses themselves, they will know where you can find them. Many students in the US choose to go to a community college for the first two years of their university studies, and then transfer to a four-year university for the final two years to complete a bachelor's degree (though it often takes more than four years to complete this process).

**Universities and colleges** offer degree courses that focus on a particular subject area and often offer a wide range of degree subjects. Higher education institutions look for a range of skills and qualities when they receive applications from students. This means taking into account work and life experiences as well as any formal qualifications. It is important to visit a higher education institution before you apply, to see whether you are likely to be happy there.

**Vocational or trade schools** are typically short, career-focused programs that prepare students to enter the workforce immediately after completion. Vocational schools focus on building skills that are used in a variety of professions like cosmetology, hotel and restaurant management, medical transcription, automotive repair, electronics engineering, welding, plumbing, carpentry, and more.

Different educational environments and formats have different benefits that you will want to consider. For instance, an institution with a campus may offer a ready-made community to connect with, and perhaps even groups and activities outside of classes for those who want to be even more involved in a school community.

Some city and state agencies also provide training for certain occupations, or financial assistance while you attend a training program. Your local or state website may offer a link to such programs. Alternatively, search for "[your state/city/county] training" to see whether vocational training or assistance is available in your area.

**Online courses and programs** may be a better option than an in-person program for someone who needs more flexibility in their schedule or who must be at home often, due to caregiving responsibilities

or their own health challenges. It is possible to take classes, or pursue an entire certification or degree program, online. If you would like to try out taking a class to learn a bit more about an area of your interest, but do not want to commit to a program or classes for credit, online learning sites like Coursera offer free courses from traditional universities in a variety of subject areas. You may receive a certificate showing that you completed a course, though it will not count as credit toward completing a full program.

A note of warning: It is very important to be aware of scams from online institutions that take tuition for courses or degrees but are fake, or only exist to make money with virtually no benefit to the people who enroll. **All online schooling is not of equal quality or value.**

When looking at online education options, consider asking some of the following questions:

- Does the school have a name that sounds similar to a famous university, but is not the same (like Barkley, Yale Technological University, or Columbiana)?
- Does getting a degree seem too easy? Many fake institutions advertise that students can receive their degree in a couple of months or even weeks
- Are you required to pay a large flat fee at the beginning? Real schools generally request payment by the class, credit hour, or semester
- Does the school give degrees based **mostly** on your "real-life experience"?
- Does the school have little to no social media presence or mention in the news?
- Does the school not have any student support services?
- Does the school have a physical address, or does it only list an email or a PO box?
- Is the institution accredited (confirmed by an authority that it meets quality standards) by an agency recognized by the Council for Higher Education Accreditation or the Department of Education? This includes schools based outside the US.
- Does the school's website list no teachers or professors - or only faculty who went to schools with fake accreditations?

Asking these questions of each online institution you research will help you rule out options that provide more harm than benefit - and will make it more likely that the course or program you choose will be useful to you in achieving your goals.

## How Will You Pay for Your Education?

School can be expensive, and financing a degree is not an easy matter, but it is possible. Education is actually an investment in your future, and there are funding resources that can help you cover the costs. Furthermore, **you may be eligible for financial support for training or education activities.** After graduation, increases in your salary due to your higher level of training often offset the cost of school. Many colleges, including those offering online courses, are affordable, and scholarships and grants are within reach. Earning a degree or getting advanced training will help you achieve your long-term career and educational goals and help support you and your family.

Federal student aid includes grants, work study programs, and loans.

- [Grants](#): financial aid that does not have to be repaid (unless, for example, you withdraw from school and owe a refund)
- [Work-study](#): a work program through which you earn money to help you pay for school
- [Loans](#): borrowed money for college or career school; you must repay your loans, with interest that adds up while the loan is being repaid

There are also federal funding systems for employment training.

*Note:* Federal student aid generally requires you to be a US citizen or permanent resident.

**Vocational rehabilitation agencies** are located in each US state and are funded by the US Department of Education. These agencies help people with disabilities to prepare for, get, keep, or return to employment. Women with disabilities can work with the local district offices of their state vocational rehabilitation agencies to develop plans that may involve the agency paying for access to training and education to achieve their employment goals.

The **workforce development system** is part of the US Department of Labor and is delivered through the large nationwide network of American Job Centers, which provide employment, education, and training services as well as other forms of information and assistance for job seekers and employers. These local workforce development system "hubs" can provide funding opportunities - including training vouchers, or Individual Training Accounts or Awards (ITAs) - for a range of training and education.

Other types of funding can be found at the school you plan to attend. Many offer additional grants, scholarships, and fellowships that can help you cover the cost of attendance.

## Grants

Grants usually fall into two broad categories, depending on the eligibility requirements:

- **Need-based grants** are issued to students exhibiting the greatest levels of financial hardship in paying for college
- **Merit-based grants** are tied to performance – like good grades and other personal achievements

Certain grants target specific segments of the population. For example, some groups that may be eligible for specific college grants include:

- Students with disabilities
- Veterans and National Guard members
- Foster care youth
- Members of some racial, ethnic, and social groups that are under-represented among college graduates
- Students who choose certain careers

Grants and scholarships come from a variety of sources, including the federal government, state governments, the college or career school you attend, your trade union, and private or nonprofit organizations. It is a good idea to do some research and apply for any grants or scholarships for which you might be eligible. Be sure to meet any application deadlines and include all necessary information. *Incomplete applications are usually not processed!* There are more resources at the end of this fact sheet.

## Work-Study

Work-study programs are also a great way to fund education and are available for full- and part-time students. Federal work-study programs offer part-time employment for students with financial need to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study.

## Loans

US federal student loans come from the government, with terms that are set by law. Private loans are made by private organizations such as state-based organizations, banks, or credit unions, and the lender sets the terms of the loan. Private student loans tend to be more expensive than federal student loans.



*Note:* Loans may be forgiven under certain circumstances, for example, if you work in specific careers after graduation. A 2022 law providing for [one-time debt relief](#) on loans that have already been taken out was blocked by the US Supreme Court. A different version for certain borrowers is in effect as of August 2024. The laws may change, so it's a good idea to check for the latest information on this topic.

In the US, the Free Application for Federal Student Aid (FAFSA) provides access to federal student loans, and completing a FAFSA application is often mandatory when applying for many scholarship and grants. A FAFSA application is also required when seeking funding support for a school or training plan from your state vocational rehabilitation agency. They will require you to apply for grants and scholarships (but not loans) for which you are eligible, before covering any additional unpaid expenses for an approved school or training plan.

The online FAFSA form will guide you step by step, and you will need to complete one each year. Once you complete and submit the application, your information is automatically sent to the institution(s) you listed on your application.

It is a good idea to fully explore every option available before taking on debt (possibly on top of existing debt) to pay for schooling. Receiving loans may be a good strategy for some people to finance their education but can begin or fuel a troubling cycle of debt for many others.

Check out [this video](#) to learn more about federal grants, loans, and work-study programs and how they can help fund your education.

## The Bottom Line

Advances in HIV treatment have opened the doors to new hope, and numerous opportunities for professional and personal growth, for women living with HIV. Many women living with HIV are now considering the possibility of getting or continuing an education. An education and a career path can increase women's income, confidence, career options, and control over their lives.

Seeking an education can be a big commitment. However, being a graduate or learning a new skill can increase your chances of getting a job or career you want, as well as making more money. You will also gain expertise and skills that will boost your self-confidence and self-esteem. Research has also found that education is an integral part of being healthy.

*"Education teaches a person to use his or her mind: Learning, thinking, reasoning, solving problems, and so on are mental exercises that may keep the central nervous system in shape the same way that physical exercise keeps the body in shape." - "The Links Between Education and Health"*

In addition to the resources below, The Well Project has compiled a list of [Economic Empowerment Resources for People Living with HIV](#). There you will find a list of organizations and programs, research, job listings, and advocacy efforts that strive to uphold economic justice for people living with HIV.

## Resources on Continuing Your Education

### Scholarships and Grants

- [HIV League Scholarship](#) (applications start Dec. 1)
- [Scholarships for Women](#)
- [Scholarships for Students Living with HIV/AIDS](#)
- [STDcheck.com HIV-Positive Scholarship Application](#)
- [Grants for Women Going Back to School](#)

## Personal Stories

- [Journey Through Trauma](#) (by Marcy Gullatte)
- [You're not going to die.](#) (by Red40something)
- [Just Do It!](#) (by Kara Brett)

## Reports

- [Key Data on Girls and Women's Right to Education](#) (UNESCO)
- [Women and Girls](#) (Right to Education)
- [The Evolving Mission of Workforce Development in the Community College](#) (Community College Research Center)

## Research

- [Vocational Rehabilitation May Help People with HIV or AIDS and Substance Use Disorder Overcome Employment Challenges](#) (National Rehabilitation Information Center)
- [Gender and the Health Benefits of Education](#) (Sociological Quarterly)
- [Is Equal Access to Higher Education in South Asia and Sub-Saharan Africa Achievable by 2030?](#) (Higher Education)

## Additional Resources

Select the links below for additional materials related to considering education or training.

- [Back to School: Living with HIV in College \(Positive Peers\)](#)
- [10 Red Flags an Online Degree Program Is Fake \(US News and World Report\)](#)
- [HIV & Employment \(Office of Disability Employment Policy\)](#)
- [39 Core Values—and How to Live by Them \(Psychology Today\)](#)



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