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# How to pay for college

ollege has become the traditional next step for many of today's students despite its high price tag. According to information from Education Data Initiative, the average cost of college in the United States is now \$35,551 per student per year, including books, supplies, and daily living expenses. However, many schools cost much more annually.

Colleges in Canada are not free to attend, but they are considerably less expensive than American schools, particularly because some are subsidized by provincial governments. International students will pay more for Canadian colleges and universities than domestic students.

Families facing the prospect of college on the horizon would undoubtedly like to do all they can to make college more affordable. There are many different ways to pay for college tuition. The following are some of the paths students and their families can take.

# Savings and investment accounts

Some guardians feel that it is their responsibility to pay for college, while others say that it is up to the students to handle some, if not all, of the costs. Most people cannot afford to pay college tuition bills each semester as they would a utility bill or mortgage. That makes it essential for families to begin saving for college very early on.

People can put funds in bank accounts or tax-advantaged investment opportunities, and Education Savings Accounts, such as Coverdell accounts and 529 Plans. It's important to note that investment accounts have a higher percentage of risk than low-interest savings accounts, particularly because they are tied to investments. However, such accounts boast the potential for greater growth. Families must weigh the pros and cons accordingly.

### Financial aid

One of the first steps prospective college students in the United States who need help paying for college should do is fill out the Free Application for Federal Student Aid. This form will help the government, as well as individual schools, determine financial need and aid eligibility. The FAFSA will ask for personal and family income information as well as tax records to determine eligibility. It also will establish an Expected Family Contribution (EFC), which will be renamed a Student Aid Index (SAI) for a given school year. It is a formula that the Department of Education uses to crunch family financial data and determine eligibility for financial aid, says Lending Tree. Those with lower EFCs/SAIs generally receive more financial aid. There are ways to lower EFCs if families start well before the college application process.

# Grants and scholarships

Some schools offer grant money or scholarships to students based on academic performance, alumni ties or other factors, which does not have to be paid back. Students also can pursue private scholarships and grants through outside organizations, such as parents' employers.

# Loans

After all financial aid, personal savings, investments, and scholarships/grants have been exhausted, student or parental loans may be needed to round out the cost of attendance. If possible, students should opt to, at the least, make interest payments on student loans while in school. In the U.S., lenders require students to take out a Federal Direct Loan prior to applying for private loans.

It's essential to shop interest rates and payback rules for each loan to secure the best deal.

College tuition is expensive, but students and their families have various options to plan for and potentially mitigate those costs.



# How students can benefit

from study abroad programs



Study abroad program participation understandably dipped in recent years as the world confronted a global pandemic, during which many countries closed their borders to non-residents for a period of time. In fact, according to NAFSATM: Association of International Educators, the number of students from the United States studying abroad in the 2020-21 academic year declined by 91 percent from the year prior. Since then, the world has largely returned to normal, and that means tens of thousands of students are once again considering study abroad programs.

Participation in a study abroad program can be a life-changing experience for young students. As students and their families consider study abroad programs, they can consider these notable benefits of signing up to study overseas.

- Experience a foreign culture: The chance to experience foreign cultures firsthand compels many students to study abroad each year. Data from NAFSATM indicates that 44 percent of American study abroad students study in just five countries: Spain, Italy, the United Kingdom, France, and Ireland. But study abroad programs are active in just about every corner of the globe. That means study abroad participants can experience foreign cultures similar to their own or go to school in countries with cultures vastly different from their own homeland.
- Enhance your career prospects: Study abroad programs can help students enhance their career prospects after graduation. NAFSATM notes that a 2014 survey found that nearly 40 percent of companies indicated they missed out on overseas business opportunities due to a lack of personnel capable of working abroad. Students who study abroad can stand out in crowded applicant pools, particularly among employers looking to expand their international operations.
- Build networks: Networking is perhaps more valuable to professionals than ever before. Students who enroll in study abroad programs may ultimately graduate with both domestic networks and international networks through their universities at home and abroad. Career placement offices at both schools can help students connect with alumni and professionals. In addition, students can build relationships with professors and fellow students they meet while studying abroad, further expanding their professional and personal networks.
- Improve your earning potential: The Institute for the International Education of Students, also known as IES Abroad®, reports that its alumni earn an average of \$6,000 more in starting salaries compared to recent college graduates in the United States. That's a significant benefit for students on the cusp of graduating who will have to confront a rising cost of living that has made it as challenging as ever for young adults to establish their financial independence.

Study abroad programs have much to offer. Students who enroll in such programs may find the benefits of studying overseas pay dividends for the rest of their lives.



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10

Northeast has been recognized in the top 10% of America's community colleges by the prestigious Aspen Institute over the past five evaluation periods.

17/1

17 students for every 1 faculty member ensures you'll receive all the support you need to achieve your goals.

99

99% of 2021-2022 graduates are employed or

100+

Northeast Community College continuing their education.

f

Over 100 events are hosted by Student Activities Council each year - more than any college in the area!





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# FINDING YOUR PERSONAL PATHWAY TO SUCCESS

rom a young age, Haileigh Moutray has had an interest in animals. So much so, she is on a path to make it a career.

"I plan to move to western Nebraska or South Dakota to fulfill my dream of being a large animal vet."

Moutray, a graduate of Cross County High School, is the daughter of the late Nathan Moutray of York, and the niece of Nick and Anna Korth of Newman Grove.

At Northeast Community College, Moutray, like all students, is able to work with faculty and staff to be on a pathway that helps her achieve her goals. Whether it is getting an associate degree leading directly to a job, certifications for the workforce, English language learning, or the preparation needed to transfer to a four-year institution and beyond, Northeast meets students where they are on their educational journey.

Moutray is focused on finishing her studies as an Agriculture Transfer major and preparing to transfer to the University of Nebraska-Lincoln to pursue a bachelor's degree in animal science. She then plans to attend lowa State University to earn a degree in veterinary science.

"I've always had a passion for working with animals, especially large animals like cows and horses," she said. "My Uncle Nick has always showed me how to do different things with large animals that we care for on his farm."

A passion for animals is something many Northeast students share. To support student success in this area, Northeast is home to a 500+ acre farm that allows students to work with crops, livestock, and learn about maintaining operations. Also, a Veterinary Technology facility was opened in Spring 2022 and gives students access to state-of-the-art facilities and technology. The facility is complete with classrooms, labs, a surgery suite, radiology, kennels, and exercise areas.

Outside the classroom, Moutray also helps her aunt and uncle on their farm located outside of Newman Grove. She attributes her college decision and success to her Aunt Anna who has helped her through her life's struggles as well as encouraged her to pursue her dreams of becoming a veterinarian.

"My aunt is the most compassionate person I have ever met and has always been there when I needed her." At Northeast, Moutray is involved with Trap Club and TRIO Club on the Norfolk campus. TRIO is a federally funded program that assists income-eligible individuals, first-generation college students and those with disabilities to progress through the academic pipeline to post-baccalaureate programs. It also focuses on career exploration, cultural and social enrichment, and self-awareness.

TRIO is just one way Northeast is committed to supporting students. In addition, students have access to an advising and academic support center, as well as, a tutoring and writing center. Students can meet life's challenges with the help of on-site counselors and tackle health concerns with access to a nurse. Career Services provides career counseling, job search assistance, workshops and more. In disability services, staff work to ensure all students have equal access to Northeast's offerings.

Northeast proves it's possible to balance high-quality academics with high-impact experiences. Campus culture is supportive and personalized so students find a place to fit in and when they graduate, they are ready to stand out.

# **NATIONALLY RANKED.**

Northeast was named among the nation's top community colleges in 2021 by the Aspen Institute and recently recognized as a national "School on the Rise" by the NC3 network, for demonstrated innovative career and technical education initiatives and programs to support their students and their service area.

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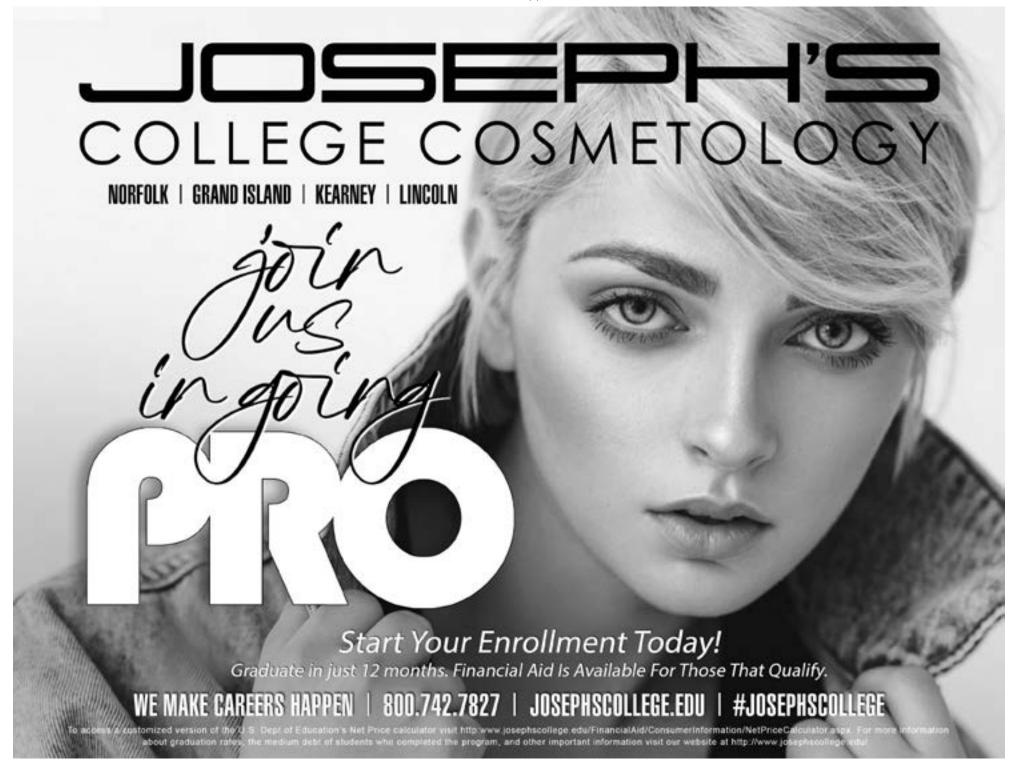
# **OUTSTANDING FACULTY.**

Northeast is proud to be home to award-winning faculty. Students can expect to work closely with faculty who are experts in their fields and dedicated to the success of each of our students.

# THRIVING CAMPUS LIFE

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COME SEE FOR YOURSELF WHY NORTHEAST IS RANKED AS ONE OF THE BEST: NORTHEAST.EDU/VISIT



# Education continues to provide

a sizable return on investment

recent report from the Center on Education and the Workforce at Georgetown University revealed just how valuable a college degree continues to be. As tuition costs at many colleges and universities rise and families wonder if investing in a college degree is as wise as it once was, the CEW report can reassure parents and their children that a college degree remains a valuable asset that pays significant financial dividends over the long haul.

According to the CEW report, adults with a bachelor's degree earn an average of \$2.8 million during their careers. By contrast, adults



with a high school diploma earn an average of \$1.6 million over the course of their careers, while those without a diploma earn \$1.2 million in their lifetimes.

One key consideration for individuals concerns when education may not provide the expected financial return. Though people pursue advanced degrees for a variety of reasons, including the potential to earn more money over the course of their careers, the CEW study found that the average person with a master's degree earns \$3.2 million in their careers, or just \$400,000 more than someone with a bachelor's degree. Though \$400,000 is a significant sum of money, given the cost to obtain a master's degree and the work required to earn it, some individuals, particularly those who would pursue such a degree solely to improve their earning potential, may not deem the investment worth their time or money. That's a consideration for people given the average cost of a master's degree, which the Education Data Initiative reports is slightly more than \$66,000.

Field of study is another consideration for individuals curious about the return to expect when investing in education. The CEW report found that the median career earnings among individuals with a bachelor's degree in architecture and engineering is \$3.8 million, while individuals with a bachelor's in education earn slightly more than half that amount (\$2 million).

As the cost of higher education continues to rise, parents and students about to enter college should know that obtaining a college degree remains a worthy pathway to earning more money over the course of one's life...

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\*Percent of 2022 Graduates Employed or Continuing Education within 6 Months.



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You'll enjoy college life with safe on-campus apartment living, a new student lounge and fitness center, and chef-inspired meals at our on-campus dining room. Our campus is situated conveniently at the edge of friendly Mitchell, South Dakota, where you will find an abundance of recreation and fun.

Finally, let's talk about value. Mitchell Tech offers amazing scholarship and financial aid packages,

not to mention some of the most competitive tuition rates around. In this age of increasing student debt, Mitchell Tech is proud to offer all programs at the same tuition rate for in- and out-of-state students. You can earn your degree in just one or two years, at a price that doesn't come close to your investment at a four-year institution. It's a win-win for you, your family, and your future. This is what being the best is all about.

A 99% job placement rate\* ensures that nearly all students who graduate get a job within six months of graduation. A large percentage of those students find work in their field of study, with good wages and the ability to pay down student debt. A two-year education also means additional years of earning power while not accumulating further financial burden.

If you or someone you know is looking for an outstanding education at a school where caring is the culture, and without the burden of excessive student loans facing you after graduation, check out your options at Mitchell Technical College!

\*Placement data is gathered through 2022 graduate surveys, faculty-collected data, and phone surveys started six months after graduation. 460 of the 466 graduates are represented in the data. The employment rate is figured by graduates employed/graduates seeking employment.

# Home isn't a location, it's a feeling



It's the people, places and opportunities you'll find across our campus locations. And the flexibility and support you receive as you earn your bachelor's degree on your time.

Come see why Doane is home to students eager to grow and lead - like you.

# Crete student experience

- 23 intercollegiate athletic teams
- 7 vocal and instrumental ensembles
- 90+ clubs and organizations
- Undergraduate research opportunities
- New suite-style living residence hall expected Winter 2023

# Flexible student experience

- 8-week terms
- Hybrid classes
- 1:1 connections with professors
- Professional peer interactions
- Convenient course schedules





# Fall Open Houses

Sept. 11, Oct. 16, Nov. 6

Sept. 30: Homecoming

Jan. 24: Leadership Symposium

# Accepted Student Visit Days

Mar. 22, Apr. 5

# Theme Visit Days

Immerse yourself into more than life as a Tiger. Find out what it feels like to pursue your passion such as music, STEM or education — including the opportunities available to you during and after your Doane days.

# September 17 Spanish

One of our Spanish-speaking staff members will lead your visit day — which includes a dive into the diverse student groups and activities offered at Doane.

## September 28 STEM

Our students think outside the textbook as they're already in the lab and real-world environments solving actual issues as freshmen. Learn what's in store for you as a STEM major.

# October 30 Fine and Performing Arts Scholarship Auditions

With seven vocal and instrumental ensembles that regularly tour internationally and a music major, Doane encourages you to take the stage and step into the spotlight.

## October 24 Epic Grant Teacher Day

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# Norfolk grad earns stripes — and diploma — as Doane University mascot

By: Liz McCue, Doane University



"I always had the greatest time doing it," Trey said of being Thomas the Tiger

For four years, Norfolk High School graduate Trey Porter was the face of Doane University. Except, the 2023 Doane grad couldn't tell anyone it was him.

It's a point of pride for a mascot, after all, that fans knew him only as Thomas the Tiger, the silent comedian who pumped up crowds, welcomed campus visitors and posed for selfies.

"The summer before freshman year, I saw it and thought, 'oh yes, that'll be perfect!" Porter said of a 2019 call for students to apply for the mascot role.

Playing Thomas the Tiger was just one part of Porter's Doane experience. He found a home in the university's award-winning theatre department, led news and audio production for 91.9 KDNE and made lifelong friends in the Alpha Pi Epsilon (APE) fraternity.

"I had the freedom to do a lot of things at Doane that I couldn't do at a larger college," Porter said. "I could do things like, join the forensics team my senior year at Doane and then make it to nationals."

(And he really did join the forensics team, qualified his first-ever event, a dramatic interpretation, and competed at the American Forensic Association National Speech Tournament.)

# Porter's experiences at Doane allowed

him to grow and challenge himself in ways he hadn't even imagined in high school. Take the APEs. At a larger university, Porter said it wouldn't have been an option for him to join a fraternity.

"I wouldn't have fit in with that," he said, of national fraternities.

But Doane's Greek life is all locally based. Some of his fraternity brothers were also in theater, but many were involved in a range of activities across campus — athletics, volunteering for Relay for Life, vocal and instrumental music. At Doane, it worked, he said.

His degree program also provided him with all the skills for his job after graduation, doing audio work for the Nebraska state government. Porter actually was offered the job a full two months before even receiving his diploma. He majored in strategic communication and media communication, with a minor in theatre, learning about video and audio production, radio station management, communication and media, public speaking, script writing, etc.

"There's so many careers that I can apply what I learned," Porter said.

And while he's no longer handing out swag or high-fives during Orange Fridays — where, at 3 p.m. each Friday, students



Trey volunteering for Relay for Life

wearing Doane apparel spin a wheel for prizes — his memories from Doane are going to last far longer than his collection of koozies and tshirts.

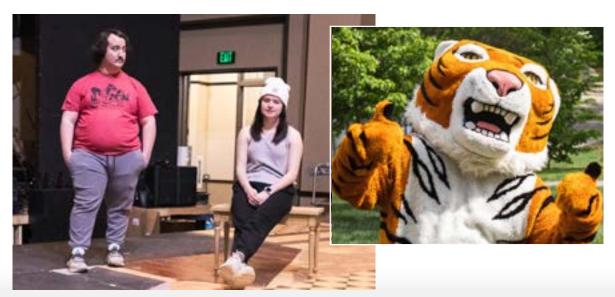
There are the memories of working with his adviser, Nathaniel Wilson, director of forensics and assistant professor of practice in communication, to clean up Doane's broadcasting studio and get it in working order for modern media production.

Traveling with the forensics team to Santa Ana, California. Holding a lead role in the 2022 production of The Humans.

"That was very fulfilling," he said. "That was the role I'm most proud of at this point."

And of course, being Thomas the Tiger.

"I always had the greatest time doing it," he said.



Trey Porter (second to right) listens to feedback during a rehearsal of Doane University theatre's 2023 production of The Cherry Orchard, by Anton Chekhov. Porter played Gaev, a member of an impoverished landowning family in denial that their estate is being sold at auction.



# Interested in a healthcare career?

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# Did You Know?

Data from the National Center for Education Statistics indicates that business was the most popular bachelor's degree conferred during the 2019-20 school year. NCES date indicates that 387,900 bachelor's degrees in business were conferred during that school year. "Business" included programs such as management, marketing, and related support services, as well as culinary, entertainment, and personal services. Next up was health professions and related programs (257,300 degrees) and social sciences and history (161,200 degrees). Curiously, despite a growing emphasis on STEM in many secondary school curriculums, just 6 percent of bachelor's degrees (128,300) were conferred in engineering.

# How students can

better manage their time

any people have a lot of demands on their time. There are only so many hours in a day, which means that the sooner a person can develop strategies for managing his or her time efficiently and effectively, the more successful that person can be.

It can be especially important for students to explore ways to improve their time management skills early in their academic careers. Time management involves planning, and that includes allotting time for specific tasks. The following strategies can be useful for anyone looking to manage their time more effectively.

# Establish a daily schedule

Staying the course may require a guideline detailing how you will spend your time. A good part of the day may be taken up by classes and assignments, but focusing on the other parts of the day also is key. Set up a plan for how you will treat each day. Block off specific times for exercise, meals, school, study, and any other responsibilities you have. Time blocking is a format by which you go through the moments of the day. You can block out by the hour or any amount of time you need.

# Figure out where you're losing time

You need to know how you're currently spending your time before you can improve on time management strategies. Spend a few days jotting down a time log. This will help you determine if you're working efficiently or where you are losing time.

# Make time for breaks

Burnout can occur when you work yourself too hard. That makes breaks an important part of time management. Breaks allow for time to call loved ones, text with friends, meditate, or engage in other activities unrelated to school. According to sleep researcher Nathaniel Kleitman, people's minds naturally crave breaks after 90



minutes of intense work. You may need breaks at different intervals. Learn to read your body's cues.

## Break projects down

Many students avoid projects they feel are huge tasks. Breaking down the larger job into smaller ones can help students stay focused and reward progress. For example, if you need to write a 50-page research paper, make the first task finding source material, the next citing quotes and studies, and then resolve to write a set number of pages per day.

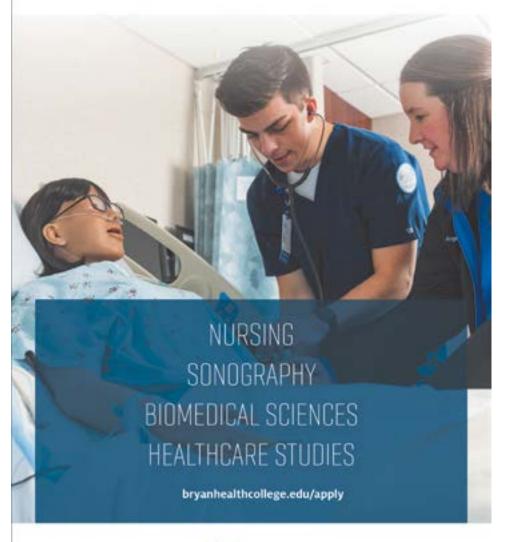
# Schedule classes wisely

Some people are night owls while others thrive in the morning. Set up schedules so you're in class when you are at your most productive; otherwise, you could lag and waste time. This may not be possible for high school students, but colleges allow for more flexibility in scheduling.

Time management is an important skill for students to develop. It will help in the classroom and later on when entering the workforce.

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# BECOME A HEALER









# Go Confidently

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# The various educational paths to follow in pursuit of various careers in nursing

he field of nursing is vast. While providing medical assistance and support to patients is at the heart of any nursing career, the road to becoming a nurse varies.

There are many pathways to becoming a nurse, and each requires a specific amount of education, training and testing. Here's a deep dive into the various professional degrees associated with nursing, courtesy of NurseJournal.org and Nurse.org.

### **Certified Nursing Assistant**

A certified nursing assistant is how many people first enter the field of nursing. CNAs are not nurses, but they help nurses provide medical care. Becoming a CNA requires completion of a program that can last 12 weeks, a CNA certification exam and state (provincial) licensing.

### Licensed Vocational or Practical Nurse

To become an LVN or LPN, individuals must finish a one-year program to receive a diploma, and pass the NCLEX-PN licensing exam. State or provincial licensing also is required.

### Registered Nurse

Prospective registered nurses can take two different paths. They can opt to get an associate's degree in nursing (ADN), which involves a two- to three-year program. After completion of that program, candidates must pass the NCLEX-RN exam. Aspiring RNs also can pursue four-year degrees and earn a bachelor's of science in nursing (BSN). They must then pass the NCLEX-RN exam. Those enrolled in associate's or bachelor's programs can expect to take an array of classes, some of which may include Nursing Care for Elder Adults and Mental and Behavioral Health Nursing.

There is evidence that patient outcomes may be improved under the care of BSN-prepared nurses, according to the American Association of Colleges and Nurses. As a result, many hospitals prefer BSN-prepared applicants. Those with a BSN also may be able to advance to leadership and administrative roles more easily.

# Advanced Practice Registered Nurse

Prospective APRNs will need a master's of science in nursing to pursue this career path. This involves a post-graduate program that will require in-person clinical hours and a passing grade in a certification exam in the area of specialization. Others go further to obtain a doctorate of nursing practice degree, which is a bit more involved. APRNs can enjoy careers as Nurse Practitioners, Clinical Nurse Leaders, Clinical Nurse Specialists, Certified Registered Nurse Anesthetists, or Certified Nurse Midwives, with salaries averaging around \$115,000. Those with MSN or DNP degrees also may take non-clinical routes, becoming administrators, informaticists, educators, or researchers.

Individuals thinking about nursing careers can do their research to learn which level of schooling best aligns with their interests. More information is available at Nurse.org.





### **Wayne State Keeps Costs Low While Improving Learning Environment**

Wayne State College works hard each year ensure students have access to a high-quality, affordable education. During the past year, these efforts included freezing tuition and increasing financial aid benefits, renovating and expanding campus buildings, and securing partnerships and academic opportunities to provide excellent pathways to degrees.

### **Tuition Frozen, Tuition Guarantee Extended to Non-residents**

For the second straight year, the Board of Trustees of the Nebraska State College System froze tuition at Chadron, Peru, and Wayne State College for the 2022-23 academic year. The tuition freeze applies to undergraduate and graduate; resident and non-resident students; and online rates.

Wayne State also expanded its Tuition Guarantee Program to include new freshmen and transfer students from outside Nebraska. The program recognizes the need for a quality, affordable education pathway for out-of-state students.

## WSC Athletics Announces \$26.5M Expansion and Renovation Project

Wayne State College athletics plans to build a \$26.5-million athletic and recreation facility renovation project, which includes the addition of an air-supported indoor structure and major renovations to the Recreation Center, Rice Auditorium, and the Kirk Gardner Indoor Athletic Complex.

This will be a three-phase project beginning with the new indoor facility. Construction on the project is set to begin in spring of 2023 with a tentative completion date set of fall 2025. The project is intended to raise the recruiting and competitive profile of WSC's NCAA Division II athletic programs.

# **WSC Completely Renovating Music and Theater Facility**

Wayne State College began the renovation of the Peterson Fine Arts Building last fall. The project, which will be complete by spring 2023, includes new rehearsal spaces for the bands and choirs; improved acoustics in all practice rooms and teaching studios; upgrades to Ramsey Theatre to support larger acts and productions; better accessibility for performers and spectators with limited mobility; and ample student space for collaboration and conversation

### Cooperative Education Expands into Grand Island, Ground Broken for Co-op Housing in Norfolk

This fall, the Career Scholars cooperative education model is expanding into Grand Island, as a pilot cohort of freshman students will begin their journey toward living and working in Grand Island in fall 2026. Like Norfolk, students will spend their first three years of study on campus, and their senior year in the community working with a co-op employer partner.

Students in the program receive up to \$24,000 in scholarships for housing and tuition, as they engage in campus, community and employer led activities. Grand Island leadership, employers, and Nebraska state legislators have been overwhelmingly supportive of the new initiative. Recently, the Nebraska Career Scholarship Act was passed into legislation, providing initial career scholarship funding to pilot a co-op program in Grand Island.

The College broke ground this past spring for the Norfolk Student Housing development for the Growing Together Career Scholars program in Norfolk. The housing units will support WSC's career scholars, who will live in downtown Norfolk their senior year as they perform two semesters of cooperative education with a partner employer. The first Norfolk cohort will begin working in their cooperative education positions in fall 2023.

Learn more about Career Scholars at https://www.wsc.edu/career-scholars

# **WSC Strengthens Community College Partnerships**

Wayne State signed new agreements with Northeast Community College (NECC) and Central Community College (CCC) that provide expanded educational opportunities for students and strengthen the region's industrial technology workforce.

The new degree partnership allows graduates who complete their associate of applied science degrees at NECC and CCC to transfer all of their completed academic credits to Wayne State to earn a bachelor's degree in technology. The agreement allows WSC to accept up to 80 credit hours for the 120-credit hour program.

# **Nursing Pathways Expanded**

Wayne State and University of Nebraska Medical Center signed an affiliation agreement for an early admission pathway for WSC students who wish to pursue a Bachelor of Science in Nursing (BSN) at the UNMC College of Nursing Northern Division in Norfolk. The Early Admission Pathway agreement will make the path to a BSN seamless for students enrolled in the pre-nursing undergraduate program at WSC and provide guaranteed early admission for qualified students.

Students complete the first two years of the BSN at WSC and then finish their nursing degree at UNMC's Northern Division. The new BSN program includes joint advising, rigorous coursework, and co-curricular activities with UNMC faculty while at WSC.

Learn more about all of WSC's nursing pathways at www.wsc.edu/nursing-programs.



# **Wayne State College**

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www.wsc.edu

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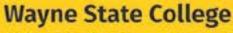
student -tofaculty ratio 130+

career pathways **100**+

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