Teachers of online courses say students often fall victim to these common mistakes, which can cost them lots of money and hurt their academic records:

1. Not checking out the school. Since most employers and others colleges won't accept the credits, it's a waste of time and money to choose an unaccredited school. Verify a college's accreditation with the federal government . Checking with prospective employers or your current one to see what online colleges have served their workers well is a great way to find respected online schools. Finally, students just starting out with online courses may need lots of technical and academic support, so they will be happier if they opt for colleges that staff help lines when they are likely to be doing their homework—which often means nights and weekends.

2. Signing up for a course without budgeting at least 10 hours a week of study every week the course is in session—with no vacations! While online students save time on commuting, they spend much more time reading and studying, says Charlotte Babb, a Spartanburg, S.C., writer who has taught English and communications classes online and at two bricks-and-mortar campuses. It's better to find out the work expectations before you sign the tuition check, rather than be swamped when it is too late. Be warned: Many online courses require students to post thoughtful, well-written comments at least twice a day, at least four days a week. Some of Babb's University of Phoenix courses are so compressed that in the first week, students have to write a 700-word essay and complete five grammar quizzes. The rest of the five-work term is similarly loaded with papers and quizzes. Don't think, as one of her students did, that you can skate by while taking a long-planned honeymoon in the middle of the course. The newlywed got a zero for that week, Babb remembers. Students who want an A often spend 15 to 20 hours a week on the class, or about 100 hours over a five-week course, she says. The good news, she notes, is that some of the time can be broken up into 10-minute blocks at convenient intervals: before breakfast, during lunch, or even while waiting in line at the supermarket, if your school offers good phone apps.

3. Being unrealistic about your learning style. Do you do everything at the last minute? Do you need face-to-face interaction? Do you retain more by listening and watching someone talk than by reading? If so, online courses are probably a bad option. Nick Delzotto, a Honolulu teacher who has taught online and regular classes, says students who need lots of social support and are looking for a classic college experience will be much happier in a traditional college environment. Online courses work best for those who are very self-disciplined and can absorb lots of information by reading online.

4. Committing to an online course without first ensuring your technology matches the school's. Students with dial-up or slow Internet connections or with only limited access to computers are more likely to have trouble doing their assignments on time. And many online

schools require students to turn in assignments in Microsoft Word or Excel formats.

5. Not checking out the teacher. "If they haven't taught online before, drop," jokes Babb. Teaching online is very different from teaching a standard course, and it can take teachers a few courses to learn the tricks, she says.

6. Taking on too much too soon. Ted Smith, a California geologist who has taught courses at traditional colleges and at three online colleges, suggests anyone making the switch to online schooling start with just one easy course—ideally, an online course on "how to succeed in an online course." "I have seen too many students sign up for a full load the first time and quickly become overwhelmed by the workload, technology challenges, or both," Smith says.

7. Thinking that since it is an online course, it is OK to "copy and paste." Smith says most of the reputable online schools and teachers use anticheating software such as Turnitin.com and can easily catch cheaters.

8. Being unprepared or unwilling to cooperate with a virtual team. Many online courses require students to connect electronically with other students and prepare joint projects. Students who put things off until the last minute or don't cooperate often cause problems for such teams, Babb notes. Working with a virtual team is part of the education. "Learning to resolve and prevent these difficulties is a valuable skill in an employee."

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