

Planning For Your Financial Future

Is There Time To Go Back To School?

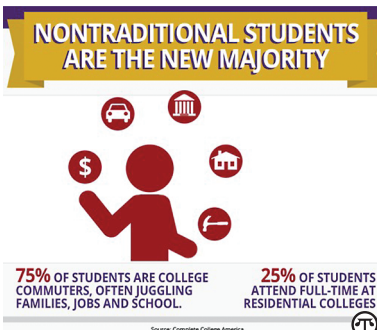
(NAPSA)—Going back to school is a big decision, one that can ultimately pay off in terms of future income and career opportunities. Many working adults—especially parents and managers—would love to finish their degree, get a certificate or even earn an advanced degree, but are convinced that they just don't have the time. They would like to put themselves in a position to earn a promotion or become an authority in their field but they feel there just aren't enough hours in the day.

The reality is that, while going back to school is not always going to be easy, it does not have to mean neglecting your job or family or even being an "all or nothing" proposition.

First, weigh the payoffs with the sacrifices. How would your life be different if you pursued more education? Will you have regrets if you continue to put off pursuing this education? What kind of example would you like to set for your family, your colleagues and others in your life? You may have to give up a little time now but down the road you may save time you would have spent worrying, working additional jobs or distressing over lack of advancement in your career.

If you have decided that returning to school is the right path for achieving your goals, much like many students do by using Bellevue University's www.makeithappennow.org, set a game plan for making the journey doable. You are ultimately seeking to improve your life, not make things harder on yourself. Some tips to factor in while determining this plan include:

• **Save yourself both time and money.** When you enroll, make sure to inquire about every source of transfer credit the school



accepts. This will save you repeating (and paying for) courses covering knowledge you already possess. Sources of credit could include military training, standardized testing, life experience or credit from previous schools (including community college or technical school).

• **Consider studying online.** First, depending on your proximity to the college or university, you could save yourself many minutes driving round-trip. Second, opening your search up to online options expands your range of schools and gives you a better chance of finding the school that works best with you to accomplish your goals.

• **Determine what your schedule can realistically accommodate.** Work with an academic adviser at the school you will be attending to set realistic goals. For example, if your schedule allows you to take classes only part-time right now, do not pressure yourself into taking a full course load with expectations of a perfect grade point average. Remember, no step is too small in walking toward your goals; do it at your own pace.

"Many online programs are asynchronous, which means you do not have to turn in your coursework or attend lectures at a set time," said Dr. Mary Hawkins, president of Bellevue University.

"Our online students have the fullest, most hectic lives you can imagine and many of them tell us they could not have accomplished their goals any other way. From service members deployed overseas to working parents submitting coursework after putting the children to bed, our graduates tell us time and again that going back to school was worth every sacrifice they had to make to do so."

• **Assess your support system.** Make sure your employer is aware of and supportive of your efforts. Ask about schedule flexibility; for example, may you use your lunch hours for study time? Can you work a different schedule—go in an hour earlier or work four 10-hour days instead of five eight-hour days—to accommodate your schoolwork? Also, ask if your employer offers any sort of tuition remission—this may save you time figuring out how to pay for your new endeavor.

Equally important in your support system, if not more so, are your friends and family. Everyone is willing to provide support in different ways. Talk to your friends, your spouse, your co-workers, your siblings and your parents. Know up front whom you can call when you need someone to help with the kids, lend an ear or run an errand you just don't have time to get to. Most people are willing to help, especially when you are pursuing a worthwhile goal, but they will not know how to help if you do not ask.

Once you have a plan in place, it is time to put it into action. Before you know it, you should have adjusted your time management and reached your goal. You can move on to bigger and better things as a result.

Learn more at www.makeithappennow.org.