

PLANNING FOR YOUR FINANCIAL FUTURE

Changing Your Life—A Journey, Not A Race

(NAPSA)—If you've ever wondered whether more education would change things for you and your family, you're not alone. More than 38 million Americans over the age of 25 have some college credit but no degree.

For many, now is the time to start moving. Research suggests that in less than 10 years, 60 percent of U.S. jobs will require post-secondary education. Dr. Mary Hawkins, president of Bellevue University, which caters to adult learners, said, "Completing your degree may seem overwhelming, but take it one step at a time. It's a journey, not a race. Most people spend more time putting off the decision than it takes to actually complete the journey."

Dr. Hawkins offers the following tips to help you get started:

• **Decide if you want to advance within your current field or change fields completely.** Research job growth forecasts from the U.S. Census Bureau (www.census.gov). Search on "industry focus" to see top job growth and top-paying industries by state.

• **Once you determine two or three areas of interest, look into schools that offer degree programs in these areas.** Check their websites; look for a school that continually re-evaluates its programs to ensure course offerings meet the needs of employers.

• **Think about how going to school will fit into your life and what works best for the way you learn.** Many schools offer in-class and online options. Some students prefer to attend a class one night each week to fully focus without distraction. Others find that online is the only way to fit school into their busy lives. Determine what works for you.

• **Figure out how you'll pay for your degree.** For many, this is the most frightening aspect of the journey, but there are many sources of help. First, determine whether your employer offers educational benefits and any caveats that may apply, such as studying a particular major, working for



Four-year-college graduates, on average, earn 54 percent more than those who attended college but did not graduate.

the company for a certain amount of time after completion, or earning a minimum grade in courses. Second, don't assume you're beyond financial assistance—millions of scholarships exist for everything from ethnic origin to essay writing skills—and not just for recent high school graduates. One site, www.fastweb.com, lets you search for scholarships that may apply to you and will send you e-mail alerts when new opportunities become available. Next, compare tuition rates at the schools that interest you.

• **Finally, look into credit transfer policies.** Many schools offer free credit evaluations and some, including Bellevue University (www.bellevue.edu), offer credit for work and life experience. See what credit you can earn for your previous coursework—an associate's degree may satisfy your entire general education core. Ask about any corporate or military training and CLEP and DSST tests you have completed—these may also qualify for credit, saving you time and money.

Once your research is complete, you can still take it slowly. Take one or two classes, paying a little at a time and making sure the school and the program you've chosen are right for you. Enjoy the process and tap into your academic adviser, instructors and the school's career services to help transition the journey you've begun into the career you envision.