



## Going Back to School? Top Questions Answered

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*Laid off? Want a career switch? A return to school might be the answer. Lifescrypt talked to experts to answer your top 10 questions. Plus, are you ready to make a life change? Take our quiz to find out...*

Looking to kick-start your career or find job security in a new field? Join the crowd. Record numbers of adult students are enrolling at community colleges and in graduate programs, according to the U.S. Department of Education.

But going back to school may affect your family, free time and finances. How can you make the experience easier? We asked experts for answers to your top 10 questions:

### 1. Am I too old to go back to school?

Age is a powerful psychological stumbling block, but don't let it stop you. "After all, 80-year-olds have received bachelor's degrees," says career counselor Robin Ryan, author of *What to Do With the Rest of Your Life?* (Simon & Schuster).

So don't dwell on your age. Adopt a personal mantra instead, says Dana Lightman, Ph.D., a motivational speaker and author of *Power Optimism: Enjoy the Life You Have...Create the Success You Want* (POWER Optimism, LLC). "When I went back to school at age 49, my mantra was, 'I'm never too old for a new adventure.'"

### 2. Will going back to school improve my job prospects?

Hitting the books may boost job prospects, especially in this competitive economy. If you're finishing a bachelor's degree – which many well-paying jobs require – it's definitely worthwhile. If you're making a career change and need specific training, updated skills or a credential will give you recognition in your field.

But before going for a master's degree, ask other people in your field of interest if it's better to "remain committed to your full-time gig or devote time to earning your degree," says Barbara Frankel, president of New York-based executive career firm Coaching Initiatives LLC.

For example, if you're looking to go into event planning, public relations or most sales careers, a special degree or credential probably won't help. But skilled trade professions like carpentry, plumbing and electricity will require additional training.

And when looking at schools, research their placement network to see how they can help your job prospects.

### 3. How do I decide which training to get?

Consider fields with growth potential and job openings. For example, health care "has many jobs that require less than a year of training for a certificate and offer decent pay," Ryan says.

Hot health care positions include medical assistant, X-ray or CT technician, medical biller, dental assistant and medical receptionist. These positions start at least \$5 above minimum wage (but can go much higher) and often come with benefits such as health insurance.

If job security is a priority, pursue something you're interested in or skilled at, she says. "IT is a great field, but not if you lack analytical skills or dislike technology."

To narrow the possibilities, ask yourself these questions:

What do you enjoy doing in your free time?

What kinds of jobs get you excited when you hear about them?

What did you love to do as a kid?

Then, talk to people in your potential field. Ask them which school they attended and about their career experiences. Do you like what they're saying?

If you're still unsure, consider consulting a career coach, who can provide job assessments and help research potential areas of interest. Career counseling is usually a short-term commitment, Frankel says. Rates can go up to \$200 per hour, and many career coaches offer different prices for five to eight session packages. You'll have to determine if the potential benefit outweighs the cost.

Many colleges also have on-campus career counselors. However, the guidance may not be as detailed, Frankel says.

#### **4. Will I even be accepted into college?**

First, talk to a counselor at the admissions office of the community college or university for advice on improving your acceptance chances.

If the program requires a standardized test, take it early in the application process, so you'll have time to retake the exam if you're unhappy with your scores.

Research the program before you apply. Will you need recommendations? Your Graduate Equivalency Diploma (GED)? Knowing the requirements – and meeting them – in advance will boost your admission odds.

#### **5. Are online programs legit?**

You can get a degree without changing out of your pajamas. "Online programs can be OK if they're part of a reputable school," Ryan says. For example, many state colleges offer "distance learning" programs. Just make sure a program is accredited in the field you want to study, she says.

Beware of the online quickie diplomas. Choose a school or online program that is associated with a community college or state technological school, Ryan says. "Employers know those programs are junk."

#### **6. What are my financing options?**

Federal Pell grants (for a maximum \$5,350) are available to students of all ages. To apply, fill out the Free Application for Federal Student Aid (FAFSA). The latest application even includes a question for "dislocated" (jobless) workers.

Some scholarships are geared to older students. Check with the school's financial aid office and free scholarship search sites, like FastWeb.com.

As an independent student (meaning you're not receiving help from your parents), you can borrow up to \$9,000 in Stafford loans if you attend a four-year university.

Finally, "if you're working while going to school, see if your company has a tuition reimbursement program," Ryan says.

#### **7. Should I quit work and go to school full time? Or attend part time while working?**

The answer depends: Do you have enough time and money to go full time? If you go part time, will you be able to balance evening classes and a full day of work? Be honest with yourself about how heavy a load you can handle.

There are advantages to working while attending school. Obviously, you'll be earning money and you're learning skills that can benefit your next employer, Ryan says. And many colleges offer evening courses and professional programs to make it more convenient for busy people of all ages to attend.

### **8. How do I get support for my decision from my spouse or family?**

They may not jump for joy at your re-education plans. After all, your career change affects their lives – whether it strains finances or drains time and attention from them. So make them part of the process.

Share your enthusiasm for the new career you'll have when you've completed your academic program. Tell them you have a career goal that really matters – and will probably benefit them in long run and ask for support, Ryan says.

“Then make it happen with or without their assistance since this is something you're doing to better your own life,” she says.

Why? Because looking back on your life with regrets is worse than not having their support in the beginning.

### **9. It has been decades since I was a student. Won't studying be harder?**

Without the distraction of parties and dorm buddies, you may find it easier now. “All my clients who have returned to school later in life have done much better than in the earlier years,” Frankel says. She attributes it to older students being more self-directed and used to multi-tasking.

“Still, if you're adding schoolwork to your to-do list, something else has to go,” says Regina Leeds, author of *One Year to an Organized Work Life* (Da Capo). Will your kids and spouse do more chores to lighten your load? Will you socialize less?

Tell friends and family about your schedule changes so you can accommodate each other. For example, you can do your homework at the kitchen table while your kids do theirs or have coffee with your best friend during study breaks. You want your loved ones to feel like they're part of the process, rather than losing you to it.

“You need to create your schedule,” Leeds says. “Don't expect it to just happen on cue.”

### **10. Any more tips to prepare for a student's life?**

“If your home is in chaos, get organized before school starts – it will be easier come homework time,” Leeds says. “Use the symbolism of this new beginning to help you part with things” you no longer need.

Once you clear the clutter, set up a place for studying and homework.

Lastly, enjoy the wisdom your years have given you. “You don't need to get approval from the professor or have everyone like you,” Lightman says. “Think of this as an opportunity to learn and grow for your own sake.”

### **Are You Ready to Make a Life Change?**

Everyday frustrations are common, but at what point do you make a change? A different job, going back to school, getting a divorce, starting a diet – all require commitment. So are you ready? Take this quiz to find out.

Check out Health Bistro, where LifeScript editors let it all hang out. Share it with your friends (it's free to sign up!), and bookmark it so you don't miss a single juicy post!

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