

RACHEI

THE WORRIER

DEMOGRAPHICS

LOCATION: Illinois

MARITAL STATUS: Married

KIDS: 2

JOB: Office admin (transportation company)

\$34,000

EDUCATION: 2 years of college



GOALS

- $\,$ » Go back to school and finish accounting degree
- » Earn more
- » Earn degree in as little time and $\cos t$ as possible
- » Transfer previous college credits

FEARS

- » How can I find the time in my busy schedule?
- » Can I afford to go back to school?
- » Will I get support since I've been out of school for a long time?
- » How will I juggle work, family and studies?
- » Am I cut out for school?

"I want to show my kids it's never too late to pursue your dreams."

I was halfway through my accounting degree when I found out I was pregnant. I married my college sweetheart and, after the baby was born, dropped out of school to work full time to help support my family. I've been working ever since as an administrative assistant at a transportation and logistics company. I also do some bookkeeping work there, which I love.

Fast-forward 16 years. Now I want to apply for the soon-to-be-vacated office manager role so I can earn more and work with my company's finances. I want to go back to school to finish my degree in as little time (and cost) as possible, but I'm worried — about the cost, about going back to school after so many years and about being able to juggle everything while raising two teenagers. I'm overwhelmed and wish I could talk to someone who can answer questions without pressuring me to enroll before I'm ready.





AMANDA

THE PRAGMATIST

DEMOGRAPHICS

AGE: 34

LOCATION: Alabama

MARITAL STATUS: Engaged

KIDS:

JOB: Medical practice manager

\$40,000

EDUCATION: 1 year (community college)



GOALS

- » Get a degree in healthcare administration
- » Transfer in community college credits
- » Learn from experts in my field

FEARS

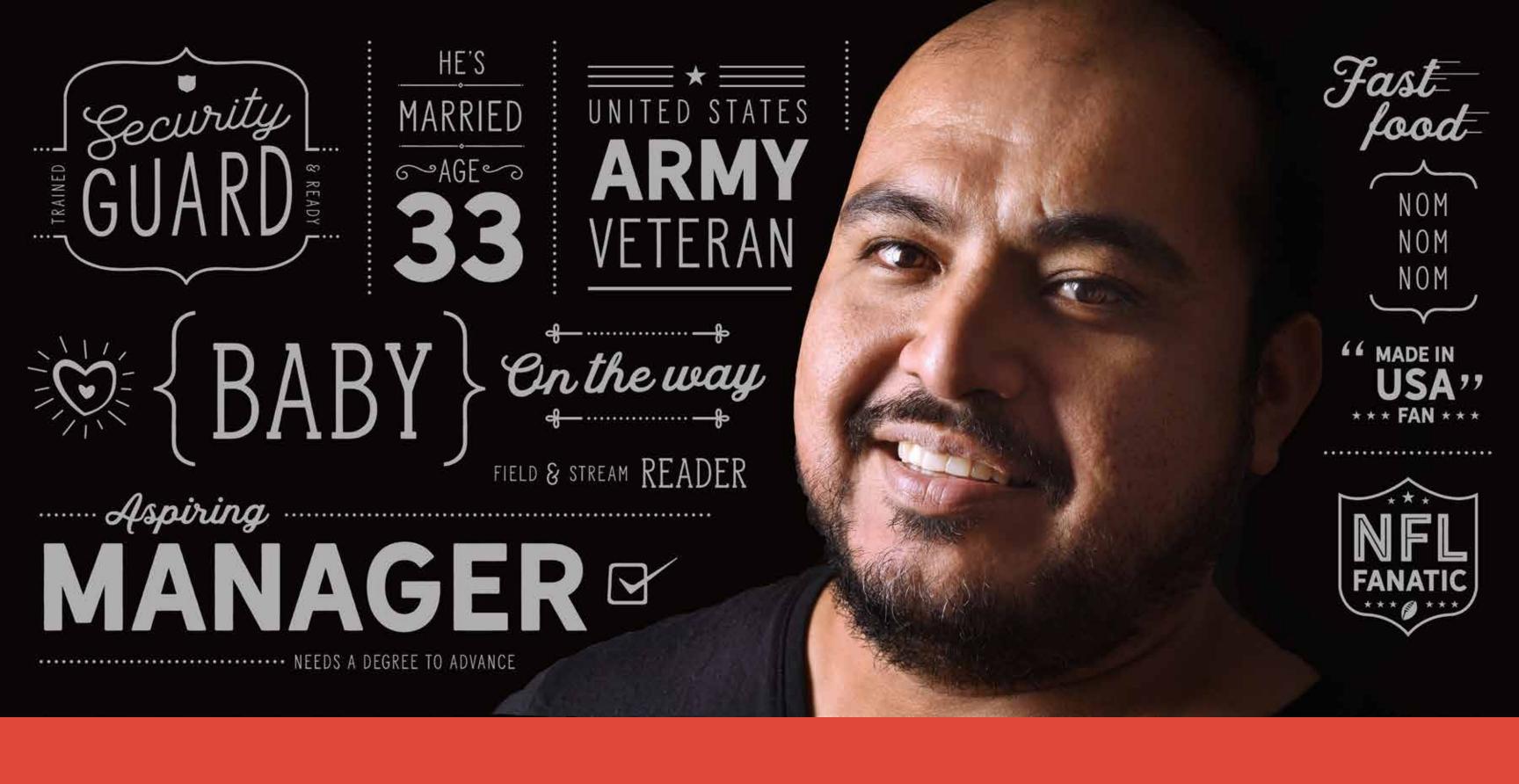
- » Is the cost of education worth it?
- » Will I get help with career placement after graduation?
- » Will I get a solid education?

"I can't move up in my job or earn more money without that piece of paper."

My fiance and I eventually would like to have kids, but not until things improve financially for us. I went to community college for a year but was eager to get started with my life and dropped out. I got a job as a receptionist at a medical practice and, after several years, worked my way up to become the office manager. Without a degree I can't move up any higher or earn any more money.

I like working behind the scenes in healthcare and think a degree in health administration might be a good fit. I'd like to be taught by experts who do what I want to do. The cost of college is a big concern. If only there was a school that could guarantee me career placement after graduation. If the cost of education is really worth it, then schools should put their money where their mouth is. I hope I can transfer in my community college credits so I don't need to repeat classes I've already taken. Right now, my only option is an online program, but that doesn't bother me since I do almost everything online, including shop and pay bills.





THOMAS

THE INDEPENDENT

DEMOGRAPHICS

AGE: 33

LOCATION: Arizona

MARITAL STATUS: Married

KIDS: (on the way

JOB: Security guard

\$27,000

1 semester of community college + military experience



GOALS

- » Earn my criminal justice degree
- » Keep weekends for family
- » Move up into security management
- » Save on tuition using military benefits

FEARS

- » Will I make enough to take care of my family?
- » Will I be able to spend weekends with them?
- » Can I afford what military tuition benefits won't cover?
- » Will I be micromanaged?
- » Will I be able to receive accommodations for my disability?

"I need a school that's credible but also affordable."

I served two tours in Iraq with the Army. The military taught me to be independent, disciplined and structured. I was honorably discharged, but struggle with cognitive issues from my time on the battlefield. I currently work in private security for Allied.

Before the military, I took a few community college classes. Today I'm older, wiser and more motivated. I can get a job working as a manager for Allied, but I'm going to need my Criminal Justice degree. I want to take classes after work and keep weekends open for my family. I'm also looking for ways to save on school — whether it's my veterans benefits, or previous credits I can transfer in. I don't need handholding. Just give me the assignment and I'll do the rest!





STEPHANIE

THE HEROIC PROVIDER

DEMOGRAPHICS

AGE: 45

LOCATION: Georgia

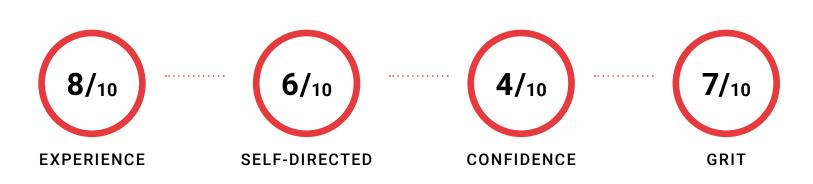
MARITAL STATUS: Single

KIDS:

JOB: Registered nurse

\$71,000

EDUCATION: Bachelor's degree



GOALS

» Provide for my son

» Make more money

- » Earn a degree online
- » Prepare for the future
- » Save for my son's college and my retirement

FEARS

- » Am I cut out for online classes?
- $\,$ » Am I too old to go back to school?
- » Can I afford this if I'm still paying off old student loans?» Will it take away time from my son?

"Getting my master's degree would open new career opportunities — and allow me to better provide for my son."

My son, Josh, is my pride and joy. I'd do anything for him. When his dad and I split up, raising Josh fell to me. I was working a low-wage job at the time. Thankfully, my mother was there to step in while I completed nursing school. I worked nights for four years before moving up to day shift. Although I make a good living, a single paycheck doesn't go far enough.

There's an opening for head of Clinical Practice at the hospital, but it requires an MSN. Betting on myself at age 45 isn't easy. I worry about taking on more student loans, but I also know a master's is my best shot at the future I want: one where I can save for Josh's college education and fund my own retirement. I've never been afraid of hard work. I just wonder, will the hard work be worth it?





CHRISTINA

THE CAREER CLIMBER

DEMOGRAPHICS

LOCATION: Nevada

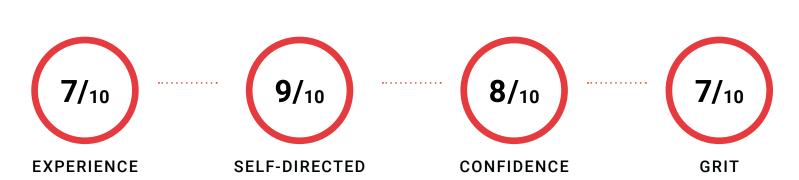
MARITAL STATUS: Married

KIDS: 2

JOB: Marketing manager

\$70,000

EDUCATION: Bachelor's degree



GOALS

» Earn my MBA

- » Keep family first
- » Become a marketing VP
- » Network while I'm in school

FEARS

- » Am I getting passed up for a promotion?
- » Will I have to sacrifice spending quality time with my family?
- » Do I have to take coursework with no practical value?

"I don't want not having a piece of paper to come between me and a promotion."

I'm blessed to have a loving husband of eight years and two amazing kids. Not to mention a career I love as a marketing manager at Verizon. I never thought I'd be saying this, but I'm thinking of getting my MBA. Luckily, my employer offers tuition reimbursement. Many of my colleagues have their master's, and I'm every bit as qualified as they are. I don't want not having a piece of paper to come between me and a promotion.

My biggest concern is how to fit school into my already hectic life. My duties as a wife and mom come FIRST, before anything else. That means if I need to take time off to enjoy spring break with my kids, I'll do it. The idea of an accelerated executive MBA program learning with other experienced professionals appeals to me, but most of those online programs have a residency requirement. I want to learn from knowledgeable faculty, and work on meaningful assignments that have practical value.





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TROY

DREAMS

WINNING

LOTTERY

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THE

DEMOGRAPHICS

HISTORY

BUFF

LOCATION: Texas

MARITAL STATUS: Divorced

KIDS:

Joв: Help desk tech

\$28,000

EDUCATION: 9 community college credits

5/10

EXPERIENCE

7/₁₀ **SELF-DIRECTED** **7**/₁₀

CONFIDENCE

6/10

GRIT

GOALS

- » Get a focused tech career
- » Find a customizable tech program
- » Secure scholarships to help cover the cost of school
- » Go to school while I'm working

FEARS

- » I'm not sure which path is better − a degree or certificates?
- » Will I be able to take on student loan debt?
- » Are there very many degree options available?

"Who knew that garage gameplay could turn into job skills? "

When I was 15, my parents got me a computer. I ended up using it for everything but school. I got into garage gaming and setting up dedicated servers — little did I know these were actual job skills. I've always been into technology.

Following high school – and a stint in community college – I did a few years in construction, which was when I met my ex. Together we have a son, Dylan, whom I love (and see every weekend). I wanted to be a better provider for Dylan, so when a help desk role opened up, I jumped on it. I'm just as smart as my co-workers, but I don't have the education for any of the higher-up jobs at my company. So, I'm looking for the option to customize my program, but I can't decide between a college degree or a few industry certificates. But equally important is not relying on loans to pay for school.

