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your dream, your plan, your future



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For additional information and resources about School and Life Management, visit our Web site at www.navigatingyourfuture.org.

Introduction

As you decide to return to school, start school for the first time, or take a break from school, you need to think about your decision as it relates to your life situation.

Many of us have families, work, community involvement, or extracurricular activities. We have a variety of pressures and responsibilities that require time and effort.

It's important to examine your values, goals, and expectations as you make important decisions regarding school, especially the commitment to complete school. This could involve taking out student loans, budgeting tightly, getting an extra job, or applying for grants and scholarships. As you consider taking out student loans to support the expenses of a college education, you need to recognize that the debt you take on will be your responsibility to pay back within a reasonable time frame.

Why Go Back to School?

Many individuals consider themselves “lifelong learners” and want to continue learning by taking classes that interest them for personal fulfillment. Many individuals also pursue schooling to make themselves more competitive in the job market.

If you decide to attend school while working either part- or full-time, you can expect to spend a good portion of your time on schoolwork. Between commuting, attending classes, researching and studying, school can take up the majority of your time. If you are worried about spending too much time on schoolwork, and not having enough time for other priorities and obligations, you have options. You can take a smaller workload, look into online courses, or enroll in school part-time at first. Taking it slow might help you to get more out of your education, or get better grades in your classes.

Interesting Facts

According to the U.S. Department of Labor, 70% of future jobs will require a postsecondary education.

“Adult learners” now comprise approximately 25-30% of students on postsecondary campuses nationwide.

Workers with degrees or professional certifications generally receive higher salaries than workers with only a high school diploma.

Time Management

Time Management is one of the greatest challenges you face as an “adult learner.” It’s very difficult to juggle the demands of family, friends, work, and school. Here are some ideas for you:

- Make your education a priority. While you may feel like it’s never going to end, a new degree or certificate has a definite timeline. By making your education a priority, you will gain the future earning power that will make the time, energy, and money worth the investment or sacrifice of a rough couple of years.
- Utilize your network of friends and family. They may be able to help watch your children or pick them up from school, or run an errand for you. The support of people who are close to you can go a long way toward motivating you to take some extra time or put in some extra effort.
- Take some time to create a system that will work for you. If the kids are in bed by 8:00 or 9:00, use the quiet time afterward to study. If you need to rest before tackling assignments, you can get up early in the morning to handle the tasks ahead of you. The key to your success is finding a system you can stick to that optimizes your time and energy.
- Try to avoid saving class assignments for a single day on the weekend. If you have an unexpected emergency or obligation on that day, your work and performance are bound to suffer.

Setting Your Goals

Goals are a discovery process. Setting goals will help you identify your plans for the future, fix problems, and meet new challenges. The more details and specific steps you include make each of your goals more attainable.

To establish a realistic goal that will work for you, consider the following example:

Goal: Find a part-time job in your school or community to help pay for your college and living expenses.

- Determine where part-time positions might be available in your school or community to help pay for your college and living expenses.
- Review your résumé, background information, and references, and make sure all information is up-to-date.
- Visit the places that have openings and request an application.
- Contact all your references to let them know there may be a possibility of getting a call from someone about your work history and background.
- Set up a budget listing all your fixed expenses per month so that you will know how to allocate your money to meet all your college and living expenses.



Setting Your Goals

Life Situation Example of “Marco Gonzalez”

Marco finished high school, and then briefly attended his local community college, where he took some courses in accounting. He dropped out, however, and began working part-time as a baggage handler at the airport to help support his ailing grandmother. Five years later, while speaking with one of the airline mechanics at work, he discovered that certified welders were in short supply in the area. Marco realized he could make considerably more money as a certified welder than he ever would as a baggage handler, so he decided to return to school to take courses in welding. Since he only works part-time, he can fit his classes into his schedule, and he can cover tuition costs through student loans.

Marco’s SMART Goal:

- **Specific:** Marco has a specific goal to become a certified welder.
- **Measurable:** His goal is measurable based on how he progresses in his education, such as the number of classes he takes and how well he does on his tests and exams.
- **Attainable:** Marco’s goal is attainable because he knows he can afford school by supplementing the money from his part-time job with student loans. He will be able to repay his loans when he secures a better job as a welder.
- **Realistic:** His goal is realistic because there is currently an overwhelming demand for certified welders.
- **Time Frame:** Marco’s goal has a definite time frame. Most welding certification programs last approximately 30 weeks, or one academic year.

