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Returning to school has become a popular course at midlife



Sharon Laird is a medical assistant student at Glendale Community College. Credit: Connie Sexton

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By Connie Cone Sexton

The Republic | azcentral.com

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The impulse to return to college at age 50 hit Sharon Laird hard and fast.

"I was driving down the freeway and I suddenly realized: 'I want a career. I don't want to continue being a pharmacy tech. I want to do more.' So I turned the car around right then and there, and headed to Scottsdale Community College," Laird said recently, reflecting on the decision five years ago that changed her life.

It had been 30 years since she graduated with an associate's degree in general studies. This time, she wanted to become a nurse.

"I was nervous about being back in school," Laird said. "I was worried if I was going to be able to do the studying like I did when I was younger."

After a move across town, she transferred to Glendale Community College. Laird found the pre-nursing program to be overwhelming, so she switched to a program to become a medical assistant. She expects to be certified by March.

Like Laird, many Baby Boomers are returning to school for degrees and certificates to boost current careers or launch new ones. College and university advisers say their enrollment is related primarily to two things: the sluggish economy and people just wanting to follow a dream.



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But many older students who want to return to campus or delve into higher education online don't know where to start, says Marci Alboher, author of "The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life."

After decades of release from homework, lectures and textbooks, some people worry they can't juggle the responsibilities of home, job and school, Alboher said in an interview from her home in New York.

"They think: 'Can I carve out time in my life and do the assignments? Can I give up my nights and weekends?'"

Some may even struggle with digital technology, she said, wondering, for example, whether they can figure out a school's online system for filing homework or taking exams.

Alboher knows that many older adults are at a crossroads because they're out of work, either because of a layoff or a buyout. Others feel pressured to expand their skills to keep the job they have.

Questioning whether you can or should head back to college isn't a bad thing, Alboher said, as long as you don't have a defeatist attitude.

"Deciding shouldn't be a hasty decision. You should do the work" of examining the pros and cons, she said.

Here are some items Alboher recommends considering:

Is going back to school necessary for the work you want to do? To understand the necessary credentials to get hired, talk to someone who has the job you'd like.

How much time per week would course work require?

Will any of your prior college credit count toward the program you've selected?

Those who hesitate about returning to college may regret *not* taking a leap. "At this stage in life, the risk feels greater than not acting. Do you really want to let these years pass? You might think, 'What if I had made a change a little younger, what if I had tried to break into this

work a little younger?'"

Alboher expects to see older students continue to increase their academic goals.

"What we're really seeing is a new stage of life and work in this very extended midlife period. And it really goes on as long as you feel capable of remaining engaged and productive."

Universities and colleges have advisers to help prospective students review choices and create a plan.

Donna Mosher, a counselor at Paradise Valley Community College in northeast Phoenix, often meets with older students to help them decide how to continue in their career field or discover a new journey. She helps them take a basic inventory of needs and wants. Coming into a school to have a face-to-face meeting with college advisers can help dispel concerns, she said.

Mosher, who has worked in counseling for about 20 years, said she has consulted with many Baby Boomers about educational options. A recent visitor was a woman who had been a hairdresser for about 30 years.

"She likes what she does but she was looking at doing something different, something in a kind of healing art," Mosher said.

Paula Waybright, a career adviser at Mesa Community College, said it's important that whatever change someone makes is a "transition into something they're excited about."

The downturn in the economy over the past few years brought older students to her office, Waybright said. She suggests prospective students take free career assessments available through college and university counseling offices. The tests can help someone narrow possible degree programs, based on interest in certain job fields, existing skills and personal lifestyle.

Waybright also suggests that students check to see if there will be jobs available in the field they choose. She recommends searching career fields in the online Occupational Outlook Handbook from the Bureau of Labor Statistics.

"You can get a sense of what's happening in the employment market and get the sense of what the projections are for the next eight to 10 years," Waybright said.

Once adult students complete a degree or certificate, the college is ready to help them in the job market.

"We can do mock interviews, and that is especially helpful for Boomers who were in a long-term job but haven't had to do an interview in years," she said.

The older students often come in with a lot of experience but don't always know how to promote themselves. The goal, Waybright said, is to help build their confidence and get them headed out to interviews feeling positive.

Although some re-entry students head to a brick-and-mortar campus, others appreciate the flexibility of online programs, said Tamara Popovich, director of student services at Arizona State University Online,



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which offers about 60 bachelor's and master's degree programs.

Her department offers coaches who can mentor returning students.

"We will support them; that's one of our biggest things we offer," she said. "As soon as a student is enrolled, they'll get a call from the coach. They are there to provide moral support and help as students have challenges, like time management," Popovich said.

And though returning to school involves a time commitment, Alboher points out there is a cost commitment, as well.

In her book, she outlines several factors to consider:

How long will it take to get the training?

How much will it cost?

How much will you be able to earn with your new credentials?

How long do you plan to work in your new field?

Older students should think twice about dipping into a 401(k) plan for a loan or hardship withdrawal, said Lynda Deeley, an adviser with CopperWynd Financial in Scottsdale. She suggests instead checking to see whether tuition assistance is offered through your workplace, if you are still employed.

"Universally, the stock response is you never want to take out of your retirement. Period. You have protection (in your 401(k)) from bankruptcy and creditors," Deeley said. "You don't want to mess with that money. It's kind of your safety net and very hard to get back, once you've taken it out."

You are allowed to borrow up to \$50,000 or 50 percent of your 401(k), whichever is less, she said.

"The good part is that you're borrowing from yourself and you pay yourself back, but you can't defer the loan payments."

And if you leave your employer, 100 percent of the loan balance could come due, so check out the terms of your plan, Deeley warned.

It's best to think about how repayments will affect you in both the short term and long term, she said, adding, "Too many retirees arrive at 65 and realize they have very little saved."

Financing your education

Scholarships and grants. The AARP Women's Foundation, for example, offers scholarships from \$500 to \$5,000 for low-income women over age 40 needing new job skills.

Federal grants and loans. Pell Grants are federal grants for those with financial need. They are for undergraduate study only, and a recipient cannot already have a four-year degree or beyond. Unlike a loan, they do not need to be repaid. These grants are generally restricted to a first bachelor's degree.

Stafford loans. The main federal loans for students, they carry low interest rates and don't require repayment as long as you meet certain income requirements and are in school at least part time.

Source: Marci Alboher from "The Encore Career Handbook" and Republic research.

Resources

List of Arizona colleges and universities: www.azed.gov/resource-center/colleges-universities.

Bureau of Labor Statistics Occupational Outlook Handbook: www.bls.gov/ooh.

Arizona Department of Education Arizona Career Information System: azcis.intocareers.org/materials/portal/home.html.

Back to school

Marie Wilkes, Peoria

Age: 49.

Studying: Behavioral science at Glendale Community College.

Reason for return to college: Death of spouse; wanting a career beyond waitressing.

Challenge: Dealing with classroom of students the ages of her children.

Success: Getting through Excel training.

Sandy Glaser, Peoria

Age: 59.

Studying: Nursing at Glendale Community College.

Reason for return to college: Laid off from job in office management.

Challenge: Worried too many of her brain cells had died.

Success: Having confidence to be a team leader.

Nancy Weldum, Phoenix

Age: 63.

Studying: Medical transcription at Glendale Community College; and Teaching, Healing, Meditation and Stress Management program at Paradise Valley Community College.

Reason for return to college: Laid off from job in interior design.

Challenge: Finding the right college resources without having to bounce from person to person.

Success: Being a continual college learner since losing her job.

Sharon Laird, Glendale

Age: 55.

Studying: Medical assisting at Glendale Community College.

Reason for return to college: Wanted to follow her career passion.

Challenge: Feeling overwhelmed when she was studying nursing.

Success: Happy she didn't hesitate to take a leap to change her life.

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