

WORKING MOTHER

AFFORDABLE
KIDS' FASHIONS

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TWEET YOUR WAY TO A BETTER JOB

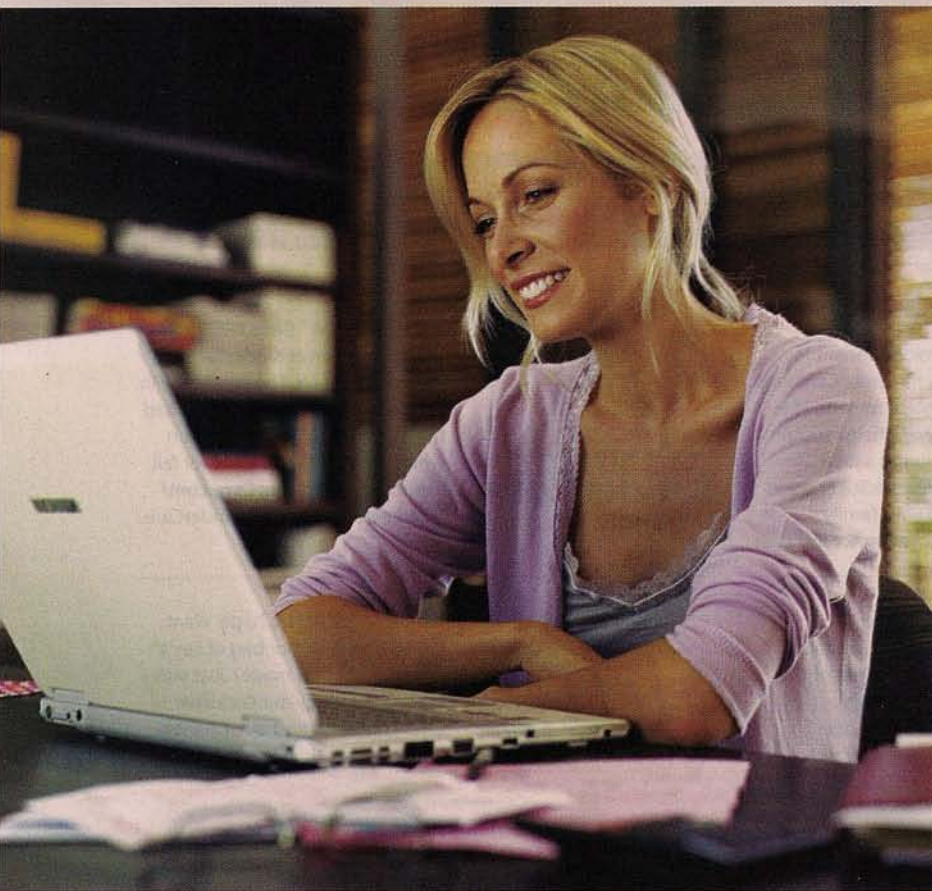
The do's and don'ts
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BEST LAW
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Back to school
with teacher
Anna Nazaruk

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It's not as bad
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when Mom
outearns
Dad?**



Laptop Learning

Looking for a new job, decent earnings and a better life? Sharpen skills at an online school—perfect for working moms with little time but lots of drive. BY NANCY MANN JACKSON

“It’s a heaven-sent second chance, and I know it will really change my life,” says 26-year-old mom Ann Marie Casey-Ulery. Nope, it’s not a winning lottery ticket or a rekindled romance—it’s the chance to earn a college degree so she can make a better life for herself and her 3-year-old daughter. And she’s doing it online.

Further education is one way working moms in just about any field can battle the recession and win higher-paying or more flexible employment. But most of us just don’t have the time (not to mention the money) to go back to school. Well, once again technology has come to our rescue, in the form of online education programs that enable us to add a new degree or certification

to our resumé without giving up too much family time or our current career. “Online education works for moms because it’s flexible, and they can move the schedule around to fit their lives,” says Dianne Pusch, chief operating officer at the online and campus-based University of Phoenix. “Working-mom students tell us that after dinner, they sit around the table and do their homework with their kids. It becomes a role-model opportunity.”

Moms are taking the plunge in droves: At Kaplan University, for example, the average online student is 34 and female, and nearly half of the school’s roughly 48,000 students are moms. Note that there’s a broad range in cost for online

degrees, from \$3,000 to more than \$100,000, according to the watchdog and advocacy website GetEducated.com (where you can compare schools’ prices and quality). Here’s how four working mothers make online ed work.

Connie Threet

MBA to Go

42; sons Erik, 12, and Evan, 10; Rockville, MD

This single mom earned an MBA online last year from the University of Phoenix (phoenix.edu). “For years I’d wanted to do this but kept putting it off,” says Connie Threet. When she felt she’d gone as far as she could go professionally, Connie decided an MBA was her ticket to the next level. The fruit of her labor: a job as senior financial analyst at a government-contracting IT firm, doing work for the Department of the Navy. “Phoenix’s homework assignments, projects and instructional feedback were instrumental in helping me develop new problem-solving skills for both my work and my personal life,” she says.

Fitting it in Connie printed her course materials and took them with her, reading and organizing her notes during lunch and between her sons’ karate classes and soccer games. Most nights after dinner, the kids’ homework, baths and bedtime, she’d study and complete assignments from 10:00 p.m. to 2:00 a.m. “It was hard at first,” Connie admits, “but now I function quite well without much sleep.”

Greatest challenge Maintaining her family’s normal activity level. “My boys were used to having me at birthday parties and playdates and to the three of us having free time, but those things started to wane,” says Connie. “Sometimes I was tired and wanted to lie down and watch a movie with them, but I needed to do my course work.”

Greatest rewards Earning an MBA made Connie “a better person,” she says, helping her rebuild after a divorce that left her with self-doubt. “I didn’t want to be a parent who told my kids ‘Go after what you want’ but then didn’t go after my

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own goals," she explains. "Having my kids at my commencement was amazing. The stadium was crowded, but when they called my name I could hear my children scream. They were so proud of me."

Jasmine Muller Designs on Learning

24; sons Jayvin Gadi, 4, and Jayden Alexander, 2; Miami, FL

After separating from her husband last year, Jasmine Muller, a secretary at a generator manufacturing company, decided to go back to school. "I want to give my boys a better future, and I want to go to a job that I enjoy," she asserts. Jasmine stumbled onto the website for Project Working Mom (elearners.com/projectworkingmom), which offers education resources, including scholarships, to working mothers. She applied for and won a scholarship, and last November began taking classes online to earn an associate's degree in graphic design from Penn Foster College Online (penn-foster.com). "I hope to be a freelance designer," says Jasmine. "Maybe I'll even design my own clothing line!"

Fitting it in She takes her schoolbooks to work and studies during lunch, and she studies at night after her children are asleep.

Greatest challenge Staying committed to a strict schedule. "It's hard to divide myself between motherhood, work, school, my church and everything else going on in my life," Jasmine says. "I used to love watching my television shows, but I haven't even turned on the tube since I started school."

Greatest rewards Studying online means Jasmine doesn't have to worry about paying for gas to get to school or for a babysitter if she were attending classes. Even better, she says, "I love to learn. I love that I'm doing something for myself and not having to depend on anyone else." And she knows that by going back to school to make her life better, she's setting a wonderful example for her kids: "It shows them you can achieve anything you set your mind to."

FOOTING THE BILL

How to tackle online tuition when your budget is tight? Check out these aid options.

University financial aid Try asking admissions officers if they'll waive your application fee. Schools also offer other assistance, and financial aid counselors can help.

Grants These awards, offered by corporations and institutions, don't have to be repaid. Learn about the popular federal Pell Grant and more at the Grants & Contracts section at ed.gov.

Scholarships These may be based on financial need, grades or affiliation with a particular group. One place to find out more is the Debt-Free College Guide at debtfree.elearners.com.

Federal loans The U.S. government offers aid such as PLUS Loans and Perkins Loans for degree-seeking adults. Visit studentaid.ed.gov.

Private loans Banks, other financial institutions and nonprofits offer loans, often depending on your credit score.

Lori Wright

The Road Home

33; daughters Emma Kate, 4, and Molly, 1; Florence, AL

She holds a bachelor's degree and has logged ten years at a corporate insurance office—and is tired of asking permission to go on a field trip with her 4-year-old or take the baby to the doctor. "I want to control when I work and how much I make," Lori Wright says. So last year, she began online classes with Career Step (careerstep.com), which will hopefully lead to a career as a medical transcriptionist and her goal to work from home.

Fitting it in Lori slots schoolwork into her downtimes, at night when the girls are in bed or on weekends while they're napping or with her husband.

Greatest challenge Time to study "with a full-time job, two kids and a husband whose job has crazy hours," says Lori.

Greatest rewards "I'm thrilled to learn something completely different from anything I've ever done before," she says. "I'm excited to study because I know that it will eventually mean I'll be spending more time with my kids and still earning a good income."

Ann Marie Casey-Ulery

A Clear Vision

26; daughter Allison, 3; Jacksonville, AR

With a Project Working Mom scholarship in hand, Ann Marie Casey-Ulery began pursuing an associate's degree in accounting online last year at Everest University (everestonline.edu)—a goal she postponed to help support her military husband through various deployments. Now separated, Ann Marie, who works at Wal-Mart, made a vow: "I will finish school to become a tax accountant/advisor. I

have to now; I have to for my daughter."

Fitting it in Early in the morning or just after getting off the night shift, Ann Marie goes online and prints the pages she needs to study. She takes them wherever she goes to utilize every moment she can grab, including time between softball games, which she plays for stress relief. "My daughter and I sit on the floor and she'll color, paint and do her letters while I study," she adds.

Greatest challenge Finding quiet time to read—"I've learned to embrace the noise."

Greatest rewards Ann Marie looks forward to making a better living and more money. "When my baby turns sixteen, it's going to be Mommy that buys her a car," she says. "I used to peer out through a cloudy, sad window. But going back to school has given me a shiny, bright new window to look through." And she likes what she sees. ■

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