

“Should I go back to school?” It’s a question a lot of adults ask themselves (*millions in fact*), but it’s not a decision that can be taken lightly. Returning to school impacts nearly every element of your life.

That’s why we developed this guide—based on the most common considerations and questions we’ve fielded from students over the years—to help you assess what going back to school will mean for you, and to make the right decisions about your educational journey.

Let’s begin!

1 Identify Your Objectives

Why are you interested in going back to school? What do you hope to gain or accomplish with your studies?

Choose the statements most relevant to you; then rank them by importance.

I want:

- | | |
|--|--|
| To make more money | To do work that will make me happy |
| To enter a field with more job opportunities/higher demand | To turn my passion into a career |
| A new job because I lost my old one | To make a difference in the world |
| To learn new skills to stay marketable | More mental stimulation |
| To complete a degree I already started | A more interesting career |
| A promotion/to move up in my current career | To go to school for personal fulfillment |
| To learn more about an area of interest | Other _____ |

My top 3 priorities are:

2 Search for Programs

Make sure you identify *what level of degree* will ultimately help you meet the objectives you identified. Once you’ve determined your path and where you need to start, you can look for your ideal program.

Begin by researching your general area of interest, and see what kinds of programs appeal to you. You may be surprised by how many options are out there. Keep in mind the following as you search:

School-Specific Factors

- Top schools for your field of interest
- “Best value” schools that cover your field of interest
- Schools in your geographic region with the type of program you want
- Schools with online or distance courses with the type of program you want

Personal Factors•

- Would I rather take classes online or in person?
- How much does the price of tuition affect my choice?
- How much does a school's ranking and/or reputation affect my choice?
- What is the school's accreditation?
- Who are the faculty in the program?
Does their research/specialization align with my interests?

[Click here to learn more about the pros and cons of each](#)

[Click here to learn more about what accreditation means](#)

Logistical Factors

- Do I meet the minimum qualifications for the program?
- Can I transfer some of my existing credits?
- When is the deadline for applications? Can I meet it? Or am I okay with waiting until the next application cycle?

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3 Consider How Returning to School Will Impact You Financially

Get an idea of how much you can afford to pay for school up front, and how much you're comfortable borrowing. The cost of education isn't just tuition; it includes fees, books, supplies/tools, and other related items.

As a first step, evaluate your existing resources such as monthly income and savings.

What's the maximum amount you could allocate to your education?

I can allocate \$ _____ of my income each year for educational expenses.

I can allocate \$ _____ of my savings for educational expenses.

Most people need to look for some extra resources. **Investigate the following options:**

- **Tuition reimbursement** is offered by many employers and could cover some or all of your tuition and related expenses. Ask your human resources representative or supervisor if it's an option at your workplace. Ask what they will cover specifically.

My employer will cover up to \$ _____ per semester OR _____ credit hours per semester.



• **Student loans** are an easily accessible funding source; but borrow with discretion! Consider how much you will be able to afford to pay back down the road, and how much debt you are comfortable with incurring. Use a [loan calculator](#) to gauge how much you can and should borrow.

Based on calculations, I can afford to borrow \$ _____ for my education.

I am comfortable with borrowing \$ _____ for my education.

• **Grants and scholarships**, although not guaranteed sources of funding, are worth investigating! Excellent starting points on your search include the [Office of Federal Student Aid](#), this [compilation of scholarship search engines](#), and this [list of scholarships for nontraditional students](#).

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4 Consider How Returning to School Will Impact You Personally

School also requires a sizeable investment of time. Think about how it will play into your everyday life.

Consider the following when determining your course load:

- As a general guideline, plan 2–3 hours of study time each week per credit hour taken.
- Factor in the time it takes to travel to and from classes, if you plan to attend school in-person.

Based on my schedule, I can devote, on average, _____ hours of time to school each week. (This includes time in class, study time, and travel time). Therefore, I should take about _____ credit hours at a time.

Consider time constraints. What other activities in your life will be impacted by school?

List them out, decide what is necessary to keep in your schedule, and what can be sacrificed to make time for school:

If your schedule is busy or unpredictable, an [online program](#) will give you more flexibility than an on-campus program.

Everybody can use a helping hand—especially when you’re busy with school. Think about who can serve as your support system. Identify the people you can depend on for help with daily responsibilities and moral support.

I can depend on these people for help with day-to-day responsibilities when I’m busy with courses:

I can depend on these people for moral support and guidance throughout the course of my studies:

Take some time to reevaluate all your answers. Show them to your family, friends, supervisors and/or mentors. Let them help you decide which choices would be right for you. Again, this isn’t a decision that should be taken lightly.

Once you feel confident in your decisions, and you decide that going back to school is right for you, it’s time to start the application process.

Best of luck on your educational journey, from all of us at Colorado State University!

Notes

Resources

- [Finaid.org/calculators/loanpayments.phtml](https://www.finaid.org/calculators/loanpayments.phtml)
- [Studentaid.ed.gov/types/grants-scholarships](https://www.studentaid.ed.gov/types/grants-scholarships)
- [CollegeBoard.com](https://collegeboard.com)
- [CollegeNet.com](https://collegenet.com)
- [Fastweb.com](https://www.fastweb.com)
- [Scholarships.com](https://www.scholarships.com)
- [ScholarshipMonkey.com](https://www.scholarshipmonkey.com)
- [Collegescholarships.org/scholarships/non-traditional.htm](https://collegescholarships.org/scholarships/non-traditional.htm)