

GETTING AN EDUCATION

Elena's Story



OKMM
OKLAHOMA MONEY MATTERS

It was a warm, sunny spring day as Elena sat in the park watching her three daughters play, but Elena was feeling anything but warm and sunny. She smiled so her girls couldn't see the worry on her face, but really, at age 32, it felt like she was out of options. Elena got pregnant at 18 during her freshman year of college and dropped out when she married the child's father. For many years, he unsuccessfully supported the family, but after their recent divorce, she couldn't find anyone who would give her a chance as a college dropout with no tangible work experience except the part-time job she was able to get at her local grocery store.

She couldn't make ends meet even with the small amount of child support she received monthly. She thought payday loans might be a good idea for some quick cash since they wouldn't check her credit score, but she was afraid she wouldn't be able to repay the loan without help. She had tried to save money, but the rent on her small one-bedroom apartment where she and her daughters lived kept going up. The girls always seemed to need something and household items were continuously breaking. She couldn't get ahead no matter how hard she tried.

She daydreamed as the girls ran around with their friends. What if she had the money to move to the other side of town where she could walk to the local community college? What if she could enroll in a few classes? With her limited income, she could apply for financial aid and possibly qualify for some scholarships. Maybe her aunt could even watch the kids while she went to class.

Elena heard about a program called Reach Higher from one of her co-workers that would help her finish her college degree and qualify for a better job. In that moment, Elena made a decision she felt would help better her life and that of her children. She knew she had some things to do to accomplish her goal and it wouldn't be easy, but she chose to move forward and take a chance.

One positive way to improve an unhealthy financial situation is to improve your skills. The higher your level of education, the higher your earning potential. Reach Higher is a program focused on adult learners trying to complete a college degree while balancing the family, work and financial obligations that life brings. Learn more about how Reach Higher can help you achieve your educational goals at [ReachHigherOK.org](https://www.ReachHigherOK.org).

Take a moment to imagine your future.

- ▶ What are some things you'd like to do if money wasn't an issue?

- ▶ What skills do you already have that could help you get there?

- ▶ What additional skills do you need to help you reach your goals?

- ▶ Where could you learn those skills?
