

The best ways to prevent overdue accounts using examples form your own words.

[Psychology](#), [Goal](#)



I dropped out of college many years ago to raise a family. During this period, I discipline my children to work hard in school and make good grades so that one day they can go to college. I always told my children by going to college and earn a Bachelor, Master or even a PHD will provide them great opportunities to achieve big dreams. At this point in my life after almost raising five children in which three of them are now in college, I still have regrets for not completing my studies. But it was not until I was laid off from my job due to the recession when I decided to go back to college. However, I want to continue my education in a manner in which it would not be disrupt my work and family schedule. That is I should have a balance between holding a full time job, family value and schooling. I realized that I can only do all of these things by attending school online. At this point, I filled out an online form to enquire about online universities. To my surprise, I received numerous responds from different online universities. However, I have to make my choice base on certain criteria. Firstly, Flexibility in the time you are attending classroom lectures. That is would I be able to attend classes at a different time period to accommodate my work and family schedule? Moreover, can I afford my program study in relation to school fees and books? Finally, can I get the help I needed to be successful in my program study? In my opinion, I realized that CTU Online is the only university that meet my criteria. I choose to return to school at this defining moment for the following reasons: I still have regrets for not finishing my Bachelor Degree. Also, how can I be a good role model to my children if I am not a good example to look up to? In addition, I need to retrain for the new jobs in the next decade, so that I can be better equipped to get me a better paying and

secure job in the future. Finally, you should always do what you preach. I am telling my children to work hard and make good grades so that one day they can go to college which will in turn provide them great opportunities to achieve big dreams. Yet I have not completed even a Bachelor Degree. These are my reasons for choosing to return to school now. Even though these are the reasons that inspire me to go back to school, I have always visualized what my life will be like with a college degree both personally and professionally. But to be able to know my accomplishment from now until I attain my degree, I will have to know what my life is at the present time and what it would be in five years from now. What challenges and accomplishment am I facing along the way, my feelings and also the reactions of my family and my friends? It almost seems unbelievable how fast time goes by. It was only April 5th, 2009 when I started my bachelor degree at CTU Online. At this moment I had just lost my job due to the recession, then my house which was a six bedroom single family home. I was now living in a tiny two bedroom apartment with my wife and children. I wanted my degree so that I can be a good role model to my children. That is to be the first one to have a college degree in my family; Moreover, I wanted them to experience the opportunities that come with a college degree. In the beginning I was very skeptical but on the other hand, I truly believe this is the only way I can be able to achieve great things like a good paying job. Also the only way for me to be self fulfilled. And that it is never too late to achieve greatness. At this point I decided to give it one hundred and ten percent efforts. I was actively looking for a job and helping my seven years old son with school work and doing the cooking and the cleaning in the

house. I always keep my hopes alive because I believe there is a light at the end of the tunnel. It is now December 17th, 2013 my dream finally comes true. I accomplish my goal by getting my bachelor degree in Information Technology, Software Systems Engineering with honors. I landed with a big paying job as a Director of Information Technology with Lucky Martin Corporation. I was able to buy another six bedroom single family home in a middle class neighborhood for my family. I am very much happy with my life and my family is happier too. My oldest son had just finished his bachelor degree in Information Technology, Software Engineering as well. My twin boys are now in their final year in college as well. My daughter is in her second year and my youngest son is now in the six grades. Every one of my children is determine to get a college degree. In January 26th, 2014 I am still in school at my final year at CTU Online working on my master's degree in Information Technology, Software Systems Engineering. My oldest son and I have just started a Consulting Business in Software Design for Space Communication Industries called Clear Connection, Inc. He is the CEO of Clear Connection, Inc. In my current position as The Director of Information Technology for Lucky Martin Corporation, I am responsible for the operation of Space Communication Design in Missile Defense. I am in charge of three hundred Space Technology Engineers and Project Managers. I have be really fortunate for the fact that my job is in fact paying for my masters degree at CTU, Moreover, the company I own with my son has be receiving contract work from my employers Lucky Martin Corporation. They are really impressed for the quality work being done on their behalf as a subcontractor. I am really a proud father at the end of my schooling at CTU. In December

26th, 2014, I attain my Master Degree in Information Technology, Software Systems Engineering and still held a directorship position with Lucky Martin Corporation. My oldest son have just purchase a new house of his own, and also drives a Mercedes Benzes SL600. My wife is now the HR Director of Clear Connection, Inc. My twin boys are now working in the same company, one as the Comptroller and the other as a Contract Manager. Even my daughter does internship in our company during the summer holidays. I have learned to never give up but always keep your hopes alive. My children have also appreciate what a college degree can do Looking back I do feel proud at myself for the things I have achieved. My dream had become a reality. My wife is full of joy because of my family achievement. I am so rich and fulfill that I start giving money to the poor, the homeless, and also to my church. My family is so happy that I do not have to worry about wither my children can get a well paying job or wither they can be able to afford to buy a home and raise their children with a good foundation because education have created the way for all of them The reactions of my family and friends where almost saying the same thing, that I am too old to go back to school. To my surprise I am being respected by my family and friends when they saw what I have achieved within five years time. In fact some of my family and friends decided to go back to school. These days a lot of my family and friends are asking me for financial help. My family and friends are so much proud of me. When they come to my house in the summer for barbeque they will stair at my degrees in my living room and always make a very positive comment like job well done. Three possible beliefs or thoughts that I hold about myself that may be limiting me from reaching my full potential are as follows: First, I

have to put myself first in order for me to be successful. That is, I have always put myself second and from exhausting my energy for others I have no energy for myself at the end to do what I really want to do to be successful. Secondly, keep my dream alive and go after my goal without saying much about it to anybody until I succeed, and finally, have confidence on myself and focus and pursue my goals in life. In order for my vision to become a reality I need to be able to reach the following four goals and overcome any obstacles on the way. I can do this by making my short term goals provide the framework to reach my long term goals. This will not only keep me focused and on track but also make my long term goal reachable and successfully. The four goals that need to be met are as follows: First, I need to complete my master degree in Information Technology, Software Systems Engineering by December 26th, 2014. Secondly, secure a full time job by May 2009 in order to help support my family. Thirdly, Guide my children through obtaining a bachelor degree by December 2012 for my oldest son, and for my twin boys by May 2014, and finally start my own consulting company in software engineering by December, 2014 in order to create a foundation for my children. These goals are so much important that each and every one of them must be met for my vision to become a reality. Completing my bachelor degree in Information Technology, Software Systems Engineering by December 26th, 2012 and continue and completing my master degree in Information Technology, Software Systems Engineering by December 26th, 2014 at CTU Online. In order for me to achieve these goals, I really have to complete and pass 12 to 14 courses by the end of 2009. It also means that I have to create and balance between school and

family. That is helping my children in their daily, weekly, and monthly activities so that my responsibility as a parent will not be neglected. And at the same time stay on track with my school work. This is a discipline if attain will be help me to multi task in the future. Securing a full time job by May 30th, 2009 will greatly help ease with my family finances. It is difficult presently in paying the bills with just one income. It will be a lot easier when two parents are working. For me to be able to meet my target date which is May 30th, 2009, I should mail out, and also email one hundred resumes a week. If I meet this goal on a weekly basis I should be able to get a new full time job by the end of May of 2009. Guiding my children to attain a bachelor degree in college is very important goal for me and also for my children. Because I believe a bachelor degree can create great opportunities in the future. My oldest son should graduate by May of 2012 with a bachelor degree in Information Technology, Software Systems Engineering. I should be able to encourage him to study every day and make sure he obtain at least a B grade in all his five course per semester. My two boys should graduate by May, 2014 with a bachelor degree in Accounting and the other a bachelor degree in Business Administration. My goal is to help motivated them with incentive like allowance for any one of them who maintain a GPA of 3.0 to 4.0 every semester gets \$200.00. With this Incentive I hope they will be motivated and maintains good grades every semester. Finally, starting my Family consulting company in software design for defense contract and communication industries by December, 2014 will be a big accomplishment in other for my vision to become a reality. This mean I have to work in finding a name for my company, Come up with the money to

finance it, register it, and also the location where this company will be located. All of these should be done by December, 2014 when I get my Bachelor Degree. This mean I also have to get my children attention that there will be an opportunity for them to run their own family company when they get their Bachelor Degree. Since three of my children are in the same major as I am which Information Technology, Software Systems Engineering. This well also helps them become their own boss. I must also work with my children to make sure that I guide them in other for them to reach their goal, that is getting a bachelor degree and help boost their confidence socially, morally, and academically, by being a father who is willing to be a part of their lives and also be a mentor to them. Even though I have laid down goals on how to be successful, there are other major obstacles that could go wrong in online learning. Because CTU is an online learning university I believe one should evaluate what can go wrong and hoe it could be rectify. Problems sometime occur such as losing your assignment because you forget to save your work when there is outage cause by thunder stumps. Also your computer cans blowup because you plug your power code directly into the wall socket instead of a surge protector. Your computer can also be infected with virus which can cause your work to be lost. You can also spill water or soda all over your computer; this can cause your computer to short down completely. There are also major problems that can go wrong like school network went down or server going out. All of these can happen during online learning. That is the reason one should have a backup plans in order to be able to turn in your assignment on time to overcome these potential technology challenges. First, print the course syllabus which normally has



your instructor's information and everything you need to know about each course and also print out the grade book which also tells you the due date for each assignment. Other way to prevent technology challenges is to have a memory stick to save your work as you go but also save your work in my computer this way if your computer goes down, you can always take your memory stick to another computer and be able to send in my assignment or post my project on the discussion board. I can prevent technology challenges by emailing my work to a friend, or a family member, or to my email address this way I will be able to retrieve my project from another computer and be able to submit it to my instructor. Try to clean up my computer twice a month can prevent virus from infecting my computer. Finally always turn off my computer when not in use will prevent the wear and tear. I have laid my vision and started my goals that I needed to accomplish for my vision to become a reality. I have to also make sure that my support network will help me reach all of my goals. I therefore have decided to communicate my plan to my family, friend, colleagues, and my supervisor about how they can help me and how I can pay them back in return so that everyone is satisfy with the outcome. My goals are to complete my master degree by December, 2012, secure a full time job by May 30, 2009, Guide my children through obtaining a bachelor degree, and start my own consulting business in software design by December, 2012. To overcome any obstacles my support network can help me to accomplish each of these goals. Therefore, my support network can also be added to my other four goals in order for my vision to become a reality. Graduating from CTU Online with a master degree requires the support of my family but also with the cooperation of my

friends, colleagues, and my supervisor. I will rely on this entire group to give me the time of the day to be able to do my studies. Since I do my study mostly at home, I will discuss with my family how my returning to school to get a master degree will help the family. But there are short time sacrifices and also a long time advantages. So I told my wife to help the children out with their home work on Monday, Tuesday, Wednesday, and Thursday so that I can have time alone to be able to class during class session and also does my studies. In return I will entertain the entire family on the weekend. For the people I work with, some which are my friends and the others my colleagues and supervisor, I let them know that I will start arriving at work two hours early to study. But however, I will have a sign at my office door that reads do not disturb please; this sign will also be posted during my lunch hour. But they are allowed to discuss urgent issues with me after this period. However, if they have urgent issues to discuss immediately they should send me an email. I will in turn forward them to my supervisor via email. I will also let my friends, colleagues, and my supervisor know that I might sometimes ask for their help in proof reading my assignment and even ask for help with computer related programming from my colleagues in the IT Department. In return I will treat one person at a time to lunch on payday. Securing a full time job by May 30, 2009 will require help from my friends and my wife as well. I will need to network with my friends to let me know if they hear about any position in my field. Also, I will ask them to help me search the different job links like the internet, news paper, and any temporary agency that my advertise my job description and contact me immediately. In return I will give a reward of \$500. 00 to anyone who helps

me get a job. I will also ask my wife to help me by contacting her coworkers and Colleagues as well about a possible job announcement that fit my job description. In return I will cook a romantic dinner for my wife every month. Guiding my children to attain a bachelor degree in college is very important goal for me as well as for my children. Therefore I will need the cooperation of my wife to help me with their assignment and also make sure they study on Monday through Thursday. I will assist them with school work on the weekend. And also make sure I motivate them with incentive like allowance for anyone who maintain a GPA of 3.0 or 4.0 every semester get \$200.00. I will also seek help from my brother who is always willing to take his nephews out for entertainment especially on the weekend. During the summer break, he normally takes them to the beach, a soccer game at RFK Stadium and also his company picnic. In return I will give my brother a big birthday party. Finally starting my family consulting company in software design will be a big accomplishment in order for my vision to become a reality. In the respect I will need the support of my wife and children as well. This means I have to get my children attention that there will be an opportunity for them to run their own family company when they get their bachelor degree. Since three of my children are in the same major as I am which Information Technology, Software Systems Engineering. This will also help them become their own boss. I will also ask my wife support both morally and financially for me to be able to reach this goal. Because owning a family business can create so much endless opportunities for a very long time from generations to generations. I need to come up with a system to reward myself for successful progress towards achieving my short-term and long-term goals. I have never

done this before because I do not think it is necessary to reward yourself for a task which is expected of me. Therefore this will also be a new goal for me. To start with, if I maintain a GPA of 4.0 for each quarter in my courses I will take a weekend vacation to Los Vegas at the end of each quarter. This way I can have a good time by myself. Moreover, if I complete my bachelor with honors by December, 2012 I will give myself a big party. In addition, if I complete my master's degree in Information Technology, Software Engineering by December 2014 I will take a month vacation to Africa. Securing a full time job by May 30th, 2009 will greatly help ease with my family finances. If I meet this deadline I will take my entire family to dinner for a celebration in getting a new job. Because it would be a lot easier when two parents are working. This will give us extra money to spend on entertainment which usually eases tension and makes my life happier because my family is happy. Guiding my children to attain a bachelor degree in college is a very important goal for me and my family. If they realize this goal, I will reward myself by just being grateful to the Lord Almighty as well as my wife, because it could not have been possible without the help of my wife and my God. I will also make it a duty to treat my wife with a gift every month because my wife's happiness is my joy. I will also praise my God every day of my life because without God I will not have realized this goal. Starting my family consulting business in software design will be a big accomplishment in order for my vision to become a reality. I will treat myself by with joy and happiness. That is my children can now have an opportunity to work in a company that belongs to them and can now be their own boss. This will be a dream come true for me. I can also have a peace of mind

because I have also created an opportunity for my children future. Another way I can reward myself is to take a vacation with my wife to celebrate the fruit of our labor. I can also make sure that my wife holds one of the most important position in our company which will give her the flexibility to spend more time with me. Looking at my goals and support options I have created in order for my vision to become a reality, It is now time for me to approach my support network with my plan and the reason I choose each one of them in my journey to realize my dreams. Moreover I also would like them to tell me how they intended to help me. To my surprise the respond was very encouraging. My wife promise she will make sure that the children do their home work and studies Monday through Thursday. My wife also promises to provide me light snacks and coffee for the night I will be staying late to study. She also promise to make sure the children are in bed when I start my chat session and study. My supervisor promises she will let me leave three hours early every Friday so that I can spend more time on my studies. This is more than I expect from both my wife and supervisor. On the other hand my friend promises she will pick up the children every other weekend for them to spend the weekend with him. I also want the children to spend every summer break with him. My colleagues and friends promises to buy me stationeries and also promises they will not disturb me during my studies at work. Some of my friends and colleagues even promises to help me with my job function is I am really behind with my school work. Even though I have laid my plan and support network that is willing to assist me, and also a way to tackle any technology problems. I truly believe I should have a blue print of the plan written in black and white on the walls of my house, my work

place, in my computer as well as in my mind. This way it will be visible to me. If necessary I can be able to make adjustment on the way throughout my degree program and for the rest of my life. In conclusion, I believe my plan will help me follow my goals and also help me know which of my support group really want me to succeed. Instead of doing things the old fashion way, I think a written plan can guide you to be focus. More so have a vision of the end goal which will benefit not just myself but for my family and friends I will be able to help in the future. There is a saying “ There is light at the end of the tunnel”. If you follow your dream it will become a reality