

The experience of making mistakes and earning from ones efforts

[Education](#)



Louay Kahale College Entrance and Personal Essay 14 May 2006 It was in 1995 when I first set foot at the of Colorado. Having transferred from the Community College of Denver, it was my intention to pursue a degree in Finance at a dynamic learning institution that is at the same time focused on research and outreach. More than 10 years later, I'm coming back to finish what I had started.

I come from a family who has its roots in Lagos, Nigeria. I spent most of my childhood there until I moved to Dorset, England at the age of 15, to attend boarding school.

Two years later, I relocated to the United States and continued my education at the Community College of Denver as I had mentioned earlier.

Financial challenges were the main reason for my dropping out in the spring of 1996. We all know about the costs of university education, and during those times, money was tight. To remedy this, I went on to find work in the mortgage industry. It was during this time that I didn't have much of a choice in deciding to finish my degree or to continue working. I was sending money home to my family to help out with their bills. In a way, I lived vicariously through my brothers, paying for their education, helping them get the learning I had wanted for myself. Now, one of my brothers had graduated from college. The younger one, I had put through high school and is now in his 2nd year in college.

Putting my education on hold did not become a hindrance to my learning. I

had achieved a modest amount of success in the field I had chosen. I learned the ropes of the mortgage industry the hard way. The experience of making mistakes, earning from one's efforts, and everything that comes with learning hands-on, is truly irreplaceable. In 2003, I was able to set up my own lending office, a branch of Charterwest Mortgage.

Despite having cut my teeth in the mortgage business, I realized that the knowledge one gains in getting a college degree is incomparable. In believe I could achieve more in this field had I been armed with proper education. And there are many mistakes that may have been avoided had I learned about it at the onset.

Now, that pecuniary matters are no longer a concern, I have no more reasons not to go back to The University of Colorado. I have traveled to many countries, France being my destination of choice. I had been able to pursue and excel other hobbies, such as Shotokan Karate wherein I am a black belt holder.

My degree in Finance is the only thing lacking in this kind of life I had built for myself. It is a long term goal for me to not only to benefit from the opportunities a college degree could bring, but also to make developmental changes in my field and to share with the community, the knowledge I had gained through it.