



Rebecca's Story:

DREAM DEFERRED, NOT DENIED: THE ROAD BACK TO THE CLASSROOM

For many adults, returning to college after years away can feel like an insurmountable challenge. Life's responsibilities, financial pressures, and the fear of falling behind often stand in the way of pursuing higher education. But for Rebecca Brown, a senior at the University of Memphis Global, the pursuit of a college degree has become a story of resilience, rediscovery, and remarkable academic success.

Rebecca's path to higher education was anything but straightforward. After graduating high school in 1993, she found herself burdened with \$20,000 in medical debt following emergency surgery, a consequence of losing health insurance on her 18th birthday due to laws at the time. Suddenly, the financial stability she had hoped for vanished, and with it, her immediate plans for college.

Forced to work full-time to pay off her debts and cover living expenses, Rebecca believed the dream of earning a degree had slipped away for good.

BREAKING THROUGH IN THE PROGRAM THAT TRANSFORMED REBECCA'S FUTURE

Yet, despite these setbacks, Rebecca never let go of her dream. In 2019, everything changed when she discovered the University of Memphis Global Life program. This innovative initiative allows students to defer tuition payments until after completing their courses, requiring only the cost of books upfront. Students must maintain at least a C grade to remain eligible, but this opportunity offered Rebecca a second chance to realize her academic ambitions without the crippling financial burden she had feared for so long.

Returning to the academic world after 26 years was no small feat. Rebecca faced challenges that extended beyond balancing work and life. Her high school no longer existed in the system, making transcript retrieval difficult. Placement tests in math, reading, and writing tested her knowledge of concepts she hadn't revisited in decades; algebra, literary devices, and more. But with determination and steady perseverance, she made it work. She completed the necessary foundation courses and committed herself fully to her studies, driven not only by career advancement but by a genuine love for learning and personal growth.

REBECCA
BROWN '25

BACKED UP BY UPFRONT COSTS

Over the years, Rebecca held various jobs that offered tuition assistance, but these programs required students to pay tuition upfront and receive reimbursement only after successful course completion. For someone juggling bills and living expenses, this was an impossible hurdle.

Moreover, she did not qualify for grants, only student loans, a risk she was unwilling to take given her prior debt experience. The harsh reality of the job market meant she had to work three times as hard to compete with colleagues who held degrees, often being passed over for promotions despite her experience and dedication.



More on Rebecca:

Writing, in particular, became a passion and an outlet for Rebecca. Words, she discovered, held a unique power: to express herself, to explore new ideas, and to connect with others. Through her coursework, she has been able to tell her own story, delve into psychological theories, and generate creative business ideas. The University of Memphis's supportive community, though mostly virtual, has been a critical part of this journey, offering encouragement and celebrating each milestone, making Rebecca feel seen and valued even from a distance.

Now, as she approaches her senior year with an impressive 4.0 GPA, Rebecca's academic journey is a testament to the belief that it's never too late to pursue your dreams. She has shattered the myth that learning is only for the young, rediscovering her love for subjects like science, psychology, and history. More than that, her time as a student has strengthened her confidence and resilience, inspiring her to face challenges head-on and to draw strength from the determination of others walking similar paths.

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Rebecca Brown's story is more than just a personal victory—it's a powerful reminder of the transformative power of education, especially when programs are designed with flexibility and accessibility in mind. Her experience highlights the critical role institutions like the University of Memphis Global play in empowering adult learners to overcome obstacles, balance life's demands, and ultimately thrive both academically and personally.

In an era where lifelong learning is increasingly essential, Rebecca's journey offers hope and inspiration. It underscores that with the right support, determination, and opportunity, dreams deferred can indeed be reignited, leading not just to degrees, but to growth, fulfillment, and new possibilities.

EDUCATION BUILT ON SUPPORT & QUALITY

Rebecca Brown '25 and her story is more than just a personal victory. It's a powerful reminder of the dynamic power of education, especially when programs are designed with flexibility, affordability and accessibility in mind.

Her experience highlights the critical role institutions like the University of Memphis Global play in empowering adult learners to overcome obstacles, balance life's demands, and ultimately thrive both academically and personally.



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