A Single Mom Plans Her Next Act

Then:

Katherine Engel, 43, talked about the challenges of raising her two teenage daughters on her own in the April 2006 issue of Kiplinger's. An immigrant from Russia, Engel earned $40,000 a year teaching English to new immigrants at a Tucson, Ariz., high school. That left her with little extra money after paying for her mortgage, groceries, utilities and insurance. Anya, 17, and her sister, Anastasia, 15, were approaching college age, and Engel hoped Anya would attend the University of Arizona, where her high school grades earned her a scholarship. As they looked toward the future, Anya wanted to travel and spend time studying abroad, and Anastasia wanted to become a veterinarian.

Now:

Engel, 55, is still teaching English as a second language in Tucson. Both of her daughters graduated from the University of Arizona and are working in jobs they dreamed about when they were younger. Anya, now 28, always loved languages and is a curriculum developer for an interpreting company, translating Russian, English and Portuguese. Anastasia, 26, is a veterinary technician at an animal hospital. Both live in Tucson and, much to their mother's delight, occasionally move back in with her temporarily. Anya lived with her mother for a few months this year after

returning from a study-abroad program in Brazil and Guatemala, before spending the summer in North Carolina.

Engel has lived in her home for 14 years. She refinanced a few years ago to reduce the interest rate and lower her monthly payments. That helped stretch her income, which, after more than a decade, is still about $40,000. "With inflation, it hasn't gotten easier," she says. "I'm still living paycheck to paycheck, and I need to save for retirement."

But she still loves her job. Her students, ages 14 to 22, have recently moved to the U.S. from places as diverse as Africa, Burma, Iraq, Mexico, Nepal and Vietnam, and they speak 26 languages. Many of her students are the best English speakers in their families and interpret for their parents. "We try to provide them with advocacy," she says.

Engel earns extra money by teaching summer school and proctoring SAT exams, and she's finishing up a master's degree program to help qualify for a higherpaying job, such as assistant principal or school district administrator. That could help her save more for retirement and qualify for a larger pension. But she would miss the classroom. "I love teaching," she says. "Maybe after I retire, I would go back to teaching parttime."

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Let's Have a Conversation

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