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I started my doctoral program when I was 49. It's never too late – at least it wasn't for me.

It wasn't as if the idea first came to me at that point. I had started teaching college some years earlier: when I worked for a Big 4 firm, a mentor there retired into college teaching at Florida International University. He invited me to come in and try it, because my background in technology and accounting matched what that school needed at that point. It didn't pay anything to talk about, but I enjoyed it.

In my next job I worked for the federal government and was sent overseas. When I came back two years later, the college asked me to come back. It still didn't pay anything, but as you get older, you realize that money isn't everything. Also, at the time I needed work flexibility to care for my sick mother. At that point, I still didn't know anything about a Ph.D.

They told me that if I did well at being an adjunct, I would have to go for the Ph.D. I said, "Sure, I can do that." I thought it was an advanced master's degree. Absolutely not true. I still did not know it was a research degree. I didn't really find out until after I had been accepted and started classes.

I was surprised to learn about the research component – and a little intimidated. But I thought, I've always done well at what I do; this is a new challenge and I will learn how to do it. In my second semester I took a research seminar where the professor put us through the process, showed us how to do literature reviews, come up with ideas, develop an argument.

It took me a while to feel comfortable – it was alien to everything I had done before. And Florida International University has rigorous research expectations. But it turns out that I enjoy research. My dissertation topic dealt with identity theft – what are the characteristics of identity documents that experts are most influenced by? I also have two other papers in progress.