

Community College Transfer Guide

Articulation Agreements and Partnerships

Before beginning the academic transfer process, find out if your community college or two-year school has an articulation agreement or partnership with a four-year college or university. These agreements are designed to ensure a smooth transfer of the coursework you complete at your two-year school and give you the most credit towards your degree plan at your four-year school. Your school's articulation agreements may influence which school you choose to transfer to. Also, ask the admissions office at either school if your associate's degree (if completed) will be counted for the general education requirements at the four-year college. Also, find out if you will receive credit for any AP (advanced placement) coursework you took as a high school student. Articulation agreements often have geographic restrictions, so make sure you know the policies of the four-year school you will be applying to. The American Association for Collegiate Registrars and Admissions Officers (AACRAO) provides more information on specific state's articulation policies: <http://www.aacrao.org/>

Securing Financial Aid

Your first step in securing financial aid for your four-year school is to complete the Free Application for Federal Student Aid (FAFSA). Include the institutional code for the schools you are interested in applying for so they can receive a copy of your Student Aid Report (SAR) and determine financial aid eligibility. Next, search for scholarships at www.fastweb.com. There are many financial aid awards specifically for students looking to transition from a two-year college. Be sure to ask the financial aid office at your prospective four-year school if they also offer merit based scholarships and grants for transfer students, and what you need to do to apply for them. Your application for admission as a transfer student may also serve as your application for these awards. If you must borrow to cover the complete cost of attending a four-year school, start with government loans which have the lowest fixed interest rates. Dependent undergrads can borrow up to \$7,500 in their junior or senior year. Independent students (*to learn more about independent status visit <http://www.finaid.org/calculators/dependency.phtml>*) can borrow an additional unsubsidized \$5,000 junior year (on top of the \$7,500 dependent students receive)

Fact: The average community college tuition rate is 40% of the average tuition rate at four-year public colleges and 10% of the average tuition rate at four-year private colleges.

Source: www.finaid.org/otheraid/partnerships.phtml

Making a Successful Transition

You decided to save thousands of dollars a year and enrolled in a community college to complete your general education requirements. Now, you're ready to move on to a four-year college or university and finish your Bachelor's degree. If part of your transfer involves moving to a college town, here are some helpful tips to make the most of your new campus life:

Take a campus resources tour

Look into transfer student resources at your new school such as a transfer student orientation and plan to attend. Meet with an academic advisor to discuss your own transition needs. Get to know the campus, find out where all the libraries are located, the career center, the financial aid office, the campus bookstore, campus police, the student union, and other resource locations. Knowing your way around campus will help reduce stress and prevent a feeling of being "lost" that new students sometimes feel.

Join an organization or study group in your field of interest

One way to meet people quickly is to join an extracurricular group. Participate in campus activities, such as intramural sports. Many student organizations also have websites that are linked from the school's home page. Take time this summer to research the kinds of activities available on campus, and make sure to attend their introductory or orientation meetings in the fall.

Manage your money wisely

You might be surprised as to how quickly the money you saved during your first two years disappears. Keep to a budget and track where every penny is going. Always keep rent, utilities, groceries and books at the top of the list and keep nights out to a minimum. Also, beware of credit card offers! If you must open a card, shop around for the best interest rate first, and choose one with no annual fee.

Stay healthy

Unfortunately, the "Freshman Fifteen" isn't just for freshmen. You will find it easy to order a pizza during a late night of studying, and you might have to skip a workout to finish a term paper. But remember to make time for yourself. Following a healthy diet will ensure you will have the attention span to make it through your lectures and course work. Exercising regularly can also help you maintain good energy.