

Paying for college: Transferring to a different school

Objective: Students will explore some of the advantages of transferring from a two- to four-year school.

Grade level: 10–12

Teacher prep time: 10 minutes

Class time: 30–45 minutes

Materials

- Start Where You Are magazine (volume 1, 2010), page 14 (included here)
- Internet access
- worksheet (attached)

Format: individual and group work within the classroom

Procedure

1. Review what students learned in the first lesson on paying for college (Would “swirling” work for you?). Review the costs of community college versus other institutions.
2. Have students use the Internet to investigate transfer procedures from CCV to another Vermont school.
3. Have students go to the CCV Web site at www.ccv.vsc.edu/ and complete questions on the worksheet attached at the end of this file.
4. Hold a class discussion on transferring. Were transfer procedures easy to follow? What would be the major benefits of transferring from one school to another?

NCDA guidelines for educational achievement and lifelong learning

- attain educational achievement and performance levels needed to reach your personal and career goals

Vermont’s Framework of Standards vital results

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| Section 1 | Communication Standards |
| 1.18 | Students use computers, telecommunications, and other tools of technology to research, gather information and ideas, and represent information and ideas accurately and appropriately. |
| Section 2 | Reasoning and Problem-Solving Standards |
| 2.2 | Students use reasoning strategies, knowledge, and common sense to solve complex problems related to all fields of knowledge. |
| Section 3 | Personal Development Standards |
| 3.7 | Students make informed decisions. |



VTSCA career standards

Academic Development Domain, Standard A: Students will acquire the attitudes, knowledge, and skills that contribute to effective learning in school and across the life span.

A:A2.1 apply time-management and task-management skills

A:A2.2 demonstrate how effort and persistence positively affect learning

Personal/Social Domain, Standard B: Students will make decisions, set goals, and take necessary action to achieve goals.

PS:B1.1 use a decision-making and problem-solving model

PS:B1.9 identify long- and short-term goals

PS:B1.12 develop an action plan to set and achieve realistic goals

In a survey conducted by the National Association of Independent Colleges and Universities, more than 90 percent of private colleges that participated said they would increase financial aid in 2010. The association surveyed about 200 institutions and found that although tuition was estimated to increase by about 4 percent, financial aid was expected to increase by 9.8 percent, according to the Associated Press.

The 4-1-1 on financing college

What you've heard is true: College is expensive. Don't let that harsh your mellow, though. What you may not have heard is that two out of every three students attending four-year colleges in the United States receive some form of financial aid to help meet college expenses. In addition to financial aid, there are some planning strategies and programs that may make college or training after high school more affordable than you may have thought.

Consider "swirling"

"Swirling" is the growing phenomenon of attending multiple institutions on your way to a degree. The most popular swirling strategy is to begin at a less expensive two-year community college and then transfer to a four-year school to complete a bachelor's degree. In a 2008 National Survey of Student Engagement, more than 40 percent of all college seniors that responded said they'd started their education at a different school. This likely saved them tens of thousands of dollars, especially if they began at local community colleges.

In Vermont, the Community College of Vermont (CCV) has agreements with at least 14 Vermont colleges (including the University of Vermont; Saint Michael's College; Lyndon, Castleton, and Johnson state colleges; and Vermont Technical College) that make transfer hassle-free.

A degree in three?

How motivated are you? If you're willing to work year-round, you may be able to save yourself a year's worth of room and board, travel costs, and other expenses by accelerating your studies.

Look into accelerated classes held during the summer. These classes fit a semester's worth of material into six- or eight-week sessions. The work can be intensive, but these programs can help to move up your graduation date.

One option is to stay on campus at your own college to take summer courses, which are often less expensive than courses offered during the normal academic year.

If you need to return home for the summer, find out if local colleges offer classes for additional credits that will transfer back to your own school. **Note:** You'll have to take at least a half-time course load in order to remain eligible for federal financial aid.

In Vermont, state grants for students used to be available only for the fall and spring semesters. Now they're available for year-round study. Learn more about Vermont grants at www.vsac.org/grants.

Take a tuition break

Say you want to major in marine biology, but you know it isn't offered as a major at any public college in Vermont. You may think your only options are either to choose a new major or to consider an expensive out-of-state school. Not true!

Take advantage of the New England Tuition Break program that allows you to attend a public college in another New England state, without having to pay full out-of-state tuition, for any major not offered by Vermont state schools.

All 82 New England public colleges and universities participate in the Tuition Break program. Check out the catalog and the online database at www.nebhe.org (click on "Programs" in the menu bar at the top). You can search for:

- all colleges and degree programs available to Vermont residents
- colleges and the majors offered to Vermont residents, by degree level
- all available majors and the colleges that offer them



Complete the following:

1. Find the list of institutions with which CCV has transfer agreements. Write down three of the schools here:



2. What is another name for a transfer agreement?

3. Whom at CCV could you ask for help if you were unclear on transfer procedures?

4. Of the schools that CCV has transfer agreements with, which one looks interesting to you? Why does this school look interesting to you?

