



Community College and Transferring: Are You Ready?

By Robin Farmer

Mckenzie Carroll had a head start on her peers when she mapped out her higher education journey at the age of 13. She decided she would begin at a community college and then transfer to a university to save her family money. The Virginian even knew which school she would attend: J. Sargeant Reynolds Community College (JSRCC) in Richmond, Virginia.

"I was in the eighth grade. I know it was kind of early to decide," recalls Carroll, 19, a student ambassador at JSRCC with plans to transfer to Virginia Tech in 2014. Her mother and brother, who attended JSRCC at the time, influenced her early decision as well.

When she headed to campus last year, Carroll was confident about studying social science with the goal of earning a bachelor's degree in communications and eventually moving into a career in public relations. But like many new

college students, she had to adjust to being a community college student by changing her mindset.

"I kind of went into it with the idea it will be a little easier and not as serious as a four-year school. But when I got there, I realized it's still challenging and you still will have problems," she says during a break from class. Wiser now, Carroll advises incoming students to take control of their education while enjoying a great learning environment "at a better cost."

Her advice is echoed by other students as well as professors, counselors, transfer specialists, and financial aid experts who encourage students to seek their guidance to ease the transition from high school to college so they can thrive academically.

It pays to listen and act on that advice, especially for students who wish to transfer to a four-year school.

The community college years

In the 2010–2011 academic year, 45% of all students who completed a degree at a four-year institution had previously enrolled in a two-year institution, according to the National Student Clearinghouse Research Center. With four-year colleges and universities costing up to \$60,000 per year, community colleges—where tuition



**McKenzie Carroll,
J. Sargeant Reynolds
Community College**

averages about \$3,100—provide an affordable option for millions of people.

One of the biggest adjustments is getting used to the classes, says Ivan Hicks, a senior at Temple University who transferred from Community College of Philadelphia. Meet with your advisor right away so you take the right courses as a transfer student. “Use them for what they are there for: their entire existence is to help students succeed. Go into that office and become best friends with them over the next two years,” he recommends.

Develop good study habits from day one, says Hicks, 35, who has a 3.5 GPA while working and raising a family. “Study every day, even if you do not have class. Review your notes. Complete the assignment. Don’t procrastinate; tackle everything head-on right away,” he advises. And don’t be afraid to ask all the questions you need to, especially since some professors will not allow recording devices in class.

It’s also important not to become discouraged if your grades aren’t strong right away. “A lot of people don’t do very well [initially]. Perseverance is part of growth,” Hicks says.

Students often misjudge the rigor of community colleges, where classes tend to be smaller and faculty, not graduate students, teach them, says Matthew Reed, Vice President of Academic Affairs at Holyoke Community College and author of *Confessions of a Community College Administrator*. At Holyoke, for example, the largest class is capped at 32. English 101 is capped at 22. Compare that to a freshman lecture class of 300 students at a larger university, he says. The smaller classes make it easier to connect with professors and classmates. Not only are community colleges cheaper “but frequently you get a better experience,” Reed says.

Another perk? When you transfer into a four-year university or college as a junior or senior, “you get the smaller classes at the upper level and you’ve kind of beaten the system, which is fine and perfectly legal,” Reed says, chuckling.

Enrollment at community college is growing because “the secret is getting out. Back in the 1980s, the stereotype of community colleges was that was where you went if you couldn’t get in any place else. That has largely faded partially because of cost and a lot of community colleges have made an effort to run more honor classes, learning community programs, and service learning programs to give students the same kinds of opportunities they would get . . . at a more expensive school,” Reed says.

The transfer process

As a transfer student, your top priority is learning about articulation agreements, which are



Matthew Reed,
Vice President of
Academic Affairs at
Holyoke Community
College

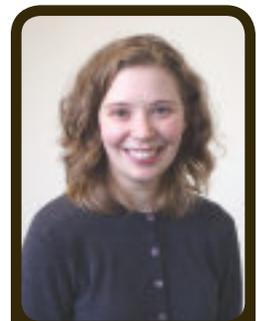
Transfer Tips

- It still holds true whether you’re fresh out of high school or about to enter your final year of college: File the Federal Application for Federal Student Aid (FAFSA)! And do it ASAP. Visit the financial aid office and ask for help if needed.
- Focus on your future by starting your transfer plans early. Visit four-year schools of interest. Talk to students and transfer advisors. Commit to narrowing your major and top school down by a specific date.
- Buckle down. If you thought community college classes were easy, think again. Make an appointment during office hours to discuss classroom problems. This will also prepare you for the rigor of your future classes.
- Apply for transfer scholarships. Do plenty of research to determine what you are eligible for.
- Meet your academic advisor and/or transfer counselor shortly after classes start to stay on track. Visit often.
- Read transfer guides. (Like those found in the Transfer Student section of CollegeXpress.com!) Know the requirements you must meet to successfully transfer to the school of your dreams.
- Check out the transfer rates at the community colleges you are considering.
- Ask questions—lots of them. Find out the information that will impact your academic journey. Remember the five W’s (who, what, when, where, and why!) and use them.

contracts between colleges that spell out the requirements for credits to be transferred. Different schools have different requirements even within the same major (like those classics history, English, or international relations). Before or during the first semester—or as soon as you start thinking about transferring—talk to an advisor or counselor to make sure you choose the correct classes.

“It’s unbelievable how many students are just kind of floating around,” says Diana Herrmann, Transfer Advising Specialist at Washington’s Walla Walla Community College. Herrmann has three questions she says every incoming student needs to answer: What are you going to major in? What school(s) are you looking at? What is your educational plan at community college? “I like to see students by the first or second quarter to get the conversation started,” she says.

Students must also do their part to verify transfer requirements, says Jennifer Baker, who is studying social services at Harrisburg Area Com-



Diana Herrmann,
Transfer Advising
Specialist at Walla Walla
Community College

munity College (HACC) and plans to transfer to Penn State Harrisburg in the fall. "If high school students decide to go to a community college and they know where they want to go, talk to that four-year school. See what classes they need to take to transfer there. HACC has a checklist to follow, but some of that stuff was not all that Penn State wanted, and I found that out."

Seek out transfer-related resources, students say. Search websites of schools you are interested in for transfer information and guides for partner institutions, which can include GPA requirements of transfer-specific scholarships. Visit the school library or attend special events on campus. At HACC, a Transfer Fair is held twice a year with at least 50 four-year schools.

"It's a way for students to conveniently access transfer information all in one day," says Jennifer Alleman, an assistant professor and counselor. "I know everyone does everything online these days and that's fine, but it's nice to pick up a flyer or a brochure or an application or something they can take with them to remind them they need to continue with their planning."

But what if you are unsure of what to do or where to start, such as which major to pursue? Many students arrive on campus without clear ambitions. If you fit that description, consider visiting the campus career services office and completing an interest inventory, a sophisticated questionnaire to help you figure out career options.

"If totally and completely lost, you can't go wrong spending the first year taking general education classes like history and freshman composition, because almost any major will require them," says Reed of Holyoke Community College. "Start off with plain vanilla general education classes. That way you are not just spinning your wheels. You are making progress, but you haven't committed to anything yet."

Paying for it

Make time to apply for financial aid early, complete the Free Application for Federal Student Aid (FAFSA), and apply for transfer-specific scholarships. The Jack Kent Cooke Foundation provides up to \$30,000 per year to each of approximately 60 community college students selected annually, making it the largest private scholarship for two-year and community college transfer students in the country. It also gives money to four-year schools to recruit community college students.

For Sahar Naqvi, who transferred from Broward College to Florida International University last year, navigating the financial aid maze was initially a frustrating and unproductive experience. "Financial aid is a very confusing issue. A



**Jennifer Alleman,
Assistant Professor
and Counselor**

Figuring Out Financial Aid

Students should apply for the FAFSA online no later than January 1, typically during their senior year in high school. It is recommended that students and their parents file their federal taxes prior to completing the FAFSA in order to use the IRS Data Retrieval tool, which ensures that the income information is correct. Using this tool minimizes students' chances of being selected for verification of information elements on the FAFSA. Income is the #1 flag for verification.

Community college students must use their federal student aid wisely. So advises Angelia Millender, Vice President for Student Affairs and Enrollment Management at Broward College, one of 10 finalists for the \$1 million 2013 Aspen Prize for community college excellence. Finalists are chosen in part because of graduation rates, including transfers.

"The regulations changed last year and have limited Pell Grants to 12 semesters of full-time study, which includes a bachelor's degree," Millender says. "If the goal of the student is to earn a bachelor's degree, then students should not take excess credit hours at the associate-degree level and risk exhausting their aid at the bachelor's-degree level," she says.

Additionally, students must be mindful of federal loan limits. When students take loans they don't need at the community college level and decide to attend an institution with higher tuition, additional loans may be required in order to bridge the tuition gap—a task made much harder if they face loan maximums. Due to the lower tuition costs, student loans are typically a want rather than a need for most students who attend community colleges. Students should be mindful of over-borrowing.

"Once students reach their loan max, private loans are their only option. The latter are typically credit based," she says. "Students should also pay close attention to their academic progress: grade point average, timely completion, and pace to completion. The federal student aid guidelines require transfer institutions to have a policy of how they treat transfer credit, and this impacts the ability for the student to receive aid at the transfer institution."



**Angelia Millender,
Vice President for
Student Affairs and
Enrollment Management
at Broward College**

lot of us don't come from backgrounds where we have ample information about the papers and what we are supposed to do with them. There are tremendous opportunities out there if we are willing to work. Be inquisitive and approach people the right way."

Naqvi, 29, moved to Florida from Pakistan when she was 14. Being a first-generation college student and working to take care of her family left her little time to learn about scholarships, even though her grades were stellar. "I didn't know the honor society existed [until] one of my professors asked about my GPA and says, 'Why aren't you in the honor institute?' The worst part is . . . I realized there are many people like me," says Naqvi,



who has held workshops to help students learn about scholarships and the transfer process.

This academic year, she received \$20,000 in scholarships, including \$16,000 in transfer scholarships. “It’s your future; you should put in the work,” says Naqvi, who is majoring in religious studies and aspires to work in the U.S. State Department. Be proactive. “When you go and talk to people, there is a world of difference because there are so many ways around the system that you ought to know as an efficient student,” she says.

When searching and applying for scholarships, just remember: students should apply early to their college of choice and register for classes. Any scholarship aid that may be offered or other supplemental aid is limited and is typically awarded to early applicants and registrants.

Navigating the financial aid maze can be challenging, even for second-generation college students, “as things have changed a lot since their parents received their bachelor’s degrees,” says Herrmann of Walla Walla Community College. Students may not know their options or even what questions they’ll need to answer, which is why they must be vigilant about seeking assistance, she says. *(For more helpful financial aid advice, check out the sidebar to the left!)*

Carroll and her brother, Zac, who also attends J. Sargeant Reynolds in Richmond and plans to transfer to Virginia Commonwealth University next year, help their parents with college costs. “It’s amazing how much we have saved by doing this. You can get a lot of good opportunities. I



am on the student senate, and they gave us a \$500 stipend to help us buy books,” she says. “There are ways to find money at school.”

The next step

With just a year left at JSRCC, Carroll is making the most of the time as it dwindles. As a student ambassador, she gets to show off the school she loves by leading the new-student orientation, giving tours, and attending any events planned by the president of the college.

Attending community college “was one of the best decisions I ever made,” Carroll says. “At first I wasn’t too excited about it, but now I don’t want to leave.” ◀◀

Robin Farmer is a freelance writer based in the Richmond, Virginia, area.

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