

TRANSFERRING COLLEGES

Students transfer colleges for many different reasons. Often, students begin at a community college with plans to transfer to a 4-year college after one or two years. Other times, the college a student is currently attending isn't the right fit, because of geographic distance, campus culture, program options, or many other reasons. In either case, making plans to transfer schools involves communication between both schools and the students. Here's how your student can make the process as smooth as possible.

HOW CREDITS TRANSFER

The college your student transfers to will look at the courses he took and the grades he earned at his current college and decide how much credit to give him. Each course is worth a certain number of credits, often three, and students need to earn enough credits, usually 120, to graduate. If your student doesn't get credit for some of his courses, he may need to take them again at the four-year college. When he graduates, only that college's name will appear on his degree.

PLAN AHEAD & ASK QUESTIONS

Since each college has its own requirements, the most important thing your student can do to make the transfer process run smoothly is plan ahead. Many of Oregon's 4-year colleges have agreements with community colleges which makes it easier to transfer credits, often called articulation agreements.

Your student should talk to an advisor at his current school, as well as the admissions office or transfer specialist at the school he wants to transfer to. Be sure to ask questions about the application process and requirements (which are usually slightly different for transfer students) as well as any requirements for transferring credits, like minimum grades in classes.

Source: [BigFuture](#)

COLLEGE MYTHS (AND REALITIES)

MYTH: My student has to know exactly what she wants to study (and do as a career) in the first year of college.

REALITY: Most college students end up changing their mind about what they want to major in at least once. Most colleges allow students to remain undecided for a year or more, so they can take a broad variety of classes to learn about what interests them. Those classes are usually still required for a degree, so it's not a waste of time or money. In addition, colleges offer specific classes, advisers, and offices like the Career Center where students can get guidance on fields of study and careers that might interest them.



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NEWS & INFORMATION ABOUT
PLANNING FOR AFTER HIGH SCHOOL

The GEAR UP Gazette

SPRING

FOR PARENTS OF FIRST YEAR COLLEGE STUDENTS

YOUR STUDENT'S SUMMER & HOW YOU CAN HELP

The first year of college is almost done! Your student deserves a break, but make sure he has a plan for the summer whether it be a job, internship, volunteer work, or even a few extra classes.

Source: [College Parents of America](#)

GET A JOB

Working during the summer can help your student save money for the school year. It may also be an opportunity to learn more about a career field he finds interesting and network with professionals.

How you can help: Make sure your student has a savings plan for any earnings.

GET EXPERIENCE

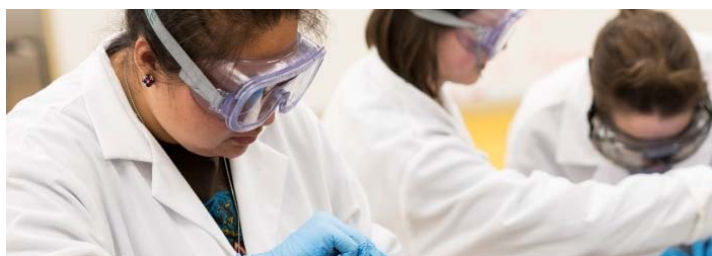
Your student can further explore careers by volunteering or interning with an organization that interests them. Job shadowing is also helpful.

How you can help: Encourage your student to visit the Career Center at their school to learn about opportunities that might be available.

TAKE A CLASS

Your student may choose to get a jump on classes by taking a class or two over the summer. If your student takes classes at a different college, make sure he checks to see if the credits will transfer.

How you can help: Talk to her about what she is learning and encourage her to ask for help.



STUDY ABROAD

Many colleges offer academic programs in other countries and summer can be a great time to do that.

How you can help: Help your student with all of the travel preparations including immunizations and passport.



LEARN A NEW SKILL

Your student might teach herself how to code, learn how to play the guitar, or practice a foreign language.

How you can help: Encourage your student to try something new this summer and show interest in her pursuits.

RELAX (& READ)

Your student needs some time to unwind from a busy school year – so encourage time with friends and family.

How you can help: Don't insist that your student is doing something every minute. Also, encourage your student to read a new book or magazine.

KEEP YOUR STUDENT'S MOMENTUM GOING

Across the country, 33% of first-year college students won't return for their second year. Reasons include academic struggles, financial difficulties, motivational problems, personal considerations, dissatisfaction with college, military service, full-time jobs, the expressed need for new, practical, nonacademic experiences, and the lack of initial plans to obtain a degree. Here are a few ways to make sure your student continues and receives a degree.

Source: [College Board](#)

SHARE EXPECTATIONS

Your opinion matters! Remind your student of your high expectations – that she will graduate with a college degree.

MAKE SURE IT'S THE RIGHT FIT

Talk to your student to make sure she's happy with her college and program. It's not too late to consider transferring schools or changing majors, so make sure your student knows this is an option.

FIGURE OUT FINANCES

Help your student with any lingering financial aid forms (the deadline for the FAFSA is June 30). Encourage your student to take a job over the summer and set savings goals together.

COLLEGE MYTHS (AND REALITIES)

MYTH: My student will never pay off all of his student loan debt.

REALITY: There are countless stories in the news about the staggering amount of loans that some students take out to attend college, leaving them deep in debt. In Oregon, about 60% of students have some debt, with an average of about \$26,000 for their college career. The most important step is to minimize the amount of loans your student takes out in the first place: make sure he applies for financial aid and scholarships every year, and has a budget in place.

However, there are other ways to help manage student loan repayment. Student loan forgiveness programs are one example. These are programs designed to eliminate student loan debt – for free. It's been estimated that roughly 50% of borrowers can qualify for some type of student loan forgiveness program, often for students who pursue careers in teaching, volunteer work, the medical field or the military.

In addition, most student loan lenders can be flexible on payment plans. Your student will automatically be placed on a standard repayment plan of flat fees each month over 10 years, but often that can be negotiated to a plan that fits your student's budget and income.

Source: [Project on Student Debt](#); [Forbes](#)



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