

# Transferring

*When a college is not a good fit*

It is not uncommon for students who graduate with a bachelor's degree to have attended more than one college. If the school that you started at is not a good fit, you are not alone.

## Why Transfer?

Make sure you want to transfer for the right reasons. Transferring can be time-consuming and costly; don't make the move unless you are 100% committed.

### Transferring may be a good decision if:

- You want to switch from community college to a 4-year program
- You did not get in to your first-choice school and want to try again
- Your school is too expensive for your budget
- A different school may offer a program more suited to your interests or career goals
- The classes at your current school are not challenging enough
- You need to be closer to home to help with family matters
- You're looking for a better social fit

## When to Think Twice

You may want to reconsider your decision to transfer if you're just homesick or have had a bad experience with a roommate or professor. These situations are often short-term and can be resolved on their own.

If you've waited it out and your outlook has not improved, try to find a solution that doesn't involve leaving campus. Schools offer various support services to help you deal with many common issues that college students face.

## Six Important Issues to Consider

### 1 Financial Aid

Your financial aid package is specific to the school you attend and will not transfer to another school. If you did not list your new school when you completed the Free Application for Federal Student Aid (FAFSA®), you will need to do so if you want to apply for financial aid at the new school. The school may also ask you to complete additional financial aid forms.

Your new school will review your FAFSA and financial aid forms and re-evaluate your aid package. If you already receive federal and state aid, the school may honor it, but any school aid you receive must be recalculated. You must reapply for aid every year.

### TIP:

Before you transfer, check your current school's refund policy. If you leave school before a term ends, you may need to repay some of your aid to the school. You could reduce or lose your eligibility for financial aid. To maximize your eligibility for aid at your new school, finish the semester, earn the credits, and get good grades.

## 2 Scholarships

Before you transfer, plan, and find out if your scholarship funds will continue. All scholarships have different requirements, and you may lose your scholarship money if you transfer to another school.

You may have more scholarship opportunities at your new school. Some schools set aside scholarship funds specifically for transfer students. Research to find out.

## 3 Transfer of Credits

Requirements vary, but many colleges will not accept all of your credits when you transfer. Even if your new school accepts your credits, your GPA will start from scratch. Schools may not accept credits:

- For classes that don't offer an equivalent
- That exceed the maximum number they consider transferable
- For classes where you did not receive an acceptable grade
- That you earned in high school through Advanced Placement<sup>1</sup> courses or dual enrollment

Because of these restrictions, you may need to retake classes that you've already completed. This can be a costly endeavor.

## 4 Time Investment

Expect to invest an additional 8 months for every additional school you attend as you work toward a bachelor's degree. Below highlights the average amount of time it takes to earn a bachelor's degree based on the number of schools a student attends:



= 51 months



= 59 months



= 67 months

Not only could you have to retake completed classes, but you may also need to take additional classes if you have switched majors.

Be aware that the more time you spend in school, the later you will enter the workforce. During these additional months, you'll be spending money (tuition) rather than earning it (salary).

## 5 Social Adjustment

A new school may be a welcomed change if you're leaving your current school because it is not a good social fit. However, you may need to make an extra effort to meet people and make friends since social ties already exist in your new community. There are many ways to do this, such as through organizations and clubs or on-campus employment. If you pursue your interests, you should naturally meet people with the same interests.

## 6 Hidden Costs

Before you make your final decision, don't forget to factor in the hidden costs of switching schools. If you're breaking a lease, you may lose your security deposit. You may need to pay more for moving expenses if you don't live nearby. And make room in the budget for small, unexpected costs, like new application fees and new textbooks. Be sure to look at the whole financial picture.

<sup>1</sup> Advanced Placement is a registered trademark of the College Board, which was not involved in the production of, and does not endorse, this product.