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Does It Pay to Start at Community College? Maybe

By Jillian Berman WSJ Sept 12, 2016

It's no secret that students looking to minimize education debt could potentially shave thousands of dollars off the cost of a four-year degree by going to community college first.

The average annual tuition at a two-year public college was \$3,435 last academic year, compared with \$9,410 for a public four-year school in-state, according to the College Board.

But what many students and families may not realize is that successfully transitioning from a two-year college to a four-year one and graduating in a timely fashion can be a challenge—and unless students can accomplish that, they may not reap the full return on their investment in education.

The problem is, only 14% of degree-seeking students who entered community college in the fall of 2007 earned a bachelor's degree from a four-year school within six years, according to a January study from the [Community College Research Center at Teachers College, Columbia University](#). Among those who transferred to a four-year school, 42% earned a bachelor's degree in six years, the study found.

By comparison, about 58% of students who enrolled in a four-year public school as freshmen in 2009 graduated within a six-year time-frame, according to the National Student Clearinghouse.

“When you talk to students who've done it, it's almost amazing that anyone has gotten through,” says Davis Jenkins, a senior research associate at the Community College Research Center and one of the report's authors.

Experts say students who plan to start at community college and then transfer should have a plan to ensure the process goes smoothly. Here are some tips:

Plan your credit transfer

One of the biggest challenges community-college students face is transferring their credits, Mr. Jenkins says. Less than 60% of community-college students successfully bring most of their credits to a four-year school and roughly 15%

essentially have to start over, according to research published in 2015 in the journal *Educational Evaluation and Policy Analysis*.

Alex T. Williams says he largely had to take the transfer process into his own hands, even though the two Texas colleges he attended had an agreement designed to make the transfer process easier. He met with advisers frequently, but often received contradictory information about what credits would carry over.

“I found the process very confusing and arcane,” says the 29-year-old Mr. Williams, a doctoral candidate at the University of Pennsylvania’s Annenberg School for Communication.

So-called articulation agreements, which outline how and when credits will transfer, are common among in-state schools. But students need to review such agreements carefully, including any grade-point-average requirements, says Kevin Fudge, the director of consumer advocacy and ombudsman at American Student Assistance, an organization focused on helping students pay for college and manage debt. Students also should ask advisers for help. “Don’t go it alone,” he says.

Andy Lockwood, a Jericho, N.Y.-based financial-aid consultant, suggests families sit down from the start with an admissions officer at the school to which the student plans to transfer to discuss which community-college classes will carry over and which won’t. They should get something in writing, he says.

Jessica Elberfeld of Nashville, who enrolled in community college after graduating from high school in 2005, met early on with an admissions officer at Belmont University, the private four-year school to which she planned to transfer. She then picked her community-college courses based on material she received during that visit.

“Staying on the ball from day one and making sure those credits transferred really helped,” says the 29-year-old Ms. Elberfeld, who graduated from Belmont in 2009 and now works as a sales representative for VF Imagewear. Ms. Elberfeld says she borrowed about \$68,000 to attend Belmont, a sum she says would have been higher had she not spent two years at community college paid for through scholarships.

Use it as a supplement

While students who manage the transfer process successfully may be able to cut their college costs by one-quarter to one-third, those who miss their ultimate destination—a bachelor’s degree—may not reap as large a return on their

education investment, says Mark Kantrowitz, a financial-aid expert and the publisher of Cappex.com, a college scholarship and search site.

He believes there are benefits to enrolling in a four-year college from the start, and taking cheaper community-college classes on the side.

Working students and others who can't handle the 15 credits a semester typically needed to graduate on time, for example, might benefit by going to community college over the summer.

"You can take the community-college classes to save money but you're in the four-year environment where people are there to get a bachelor's degree," which isn't always the case at a community college, Mr. Kantrowitz says.

Enrolling in a four-year school as a freshman also may net students a more generous financial-aid package than they would get if they started as a transfer, he says.

Get an associate degree

Cost isn't the only reason students might choose to start at community college.

Students who performed poorly in high school may be able to increase their chances of getting into a reputable four-year school by excelling academically at community college, says Mr. Lockwood.

Some experts advise community-college students to zero in on a major as soon as possible.

Many four-year colleges expect students to know their major when transferring, Mr. Kantrowitz says, and some even require students to apply to a specific program or school and evaluate them based on the major they've chosen. Knowing what they want to do early on allows community-college students to take the right prerequisite courses.

Finally, students who plan to start at community college should aim to leave with an associate degree, experts say. Research indicates that transfer students with an associate degree are more likely to complete a bachelor's degree than those without, all other factors being equal. What's more, they will always have that credential to fall back on should they fail to graduate from the four-year school, Mr. Jenkins says.

A winding path to a bachelor's degree may become more of the norm as college costs rise, experts say. But as long as students finish what they started, they are unlikely to be hurt by going to a less-prestigious school first.

"It matters where you finish not where you start," says Mr. Lockwood. "Every graduate-school admissions officer and every employer respects that."

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Pay Up

Average published charges for full-time undergraduate students in the 2015-2016 academic year

	Tuition and fees	Room and board
Public two-year in-district	\$3,435	\$8,003
Public four-year in-state	\$9,410	\$10,138
Public four-year out-of-state	\$23,893	\$10,138
Private nonprofit four-year	\$32,405	\$11,516

Source: CollegeBoard Trends in Higher Education

THE WALL STREET JOURNAL.