



HIFE

COLLEGE PLANNING

Scholars

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HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum GPA of 2.5
- ◆ Must seek to attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

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Benefits of the CPP

Message From The Dean - Bob Fulcomer

With the average time to complete a 4 year degree being about 6 years, students and parents need to start planning as early as possible to reduce the time and expense of an education. With proper planning, not only can students complete their 4 year degree in 4 years, they can actually complete a

degree in 3 years or less. There are many strategies that can be used to accomplish this while not over burdening the student's school workload. Not only does this help students complete their education on time or early, but it also saves a significant amount of money on unnecessary tuition.

Just saving the tuition for 1 semester can save from \$3,000 to \$10,000. The Coaches with HIFE College Planning understand these strategies and know how to build a plan for each student based on their individual abilities and interests.

Why America's College Students Don't Graduate

With university costs rising, parents of college students who graduate early are counting themselves lucky. Los Angeles advertising executive Steve Fisher is one of those—his daughter Kimberly, 19, is finishing her second year at the University of California-Irvine and plans to get her bachelor's degree in genetics a year early. Fisher figures that will save the family \$22,000 in tuition and at least another \$9,000 in room and board.

As students go, Kimberly has strayed from the norm. She's among a tiny group who will finish early. About 1.5 percent

of students now get bachelor's degrees within three years, according to an analysis of government education data by researcher Clifford Adelman at the Institute for Higher Education Policy. But it's far more common for students to take longer than four years — a study last year by the National Bureau of Economic Research showed that in the last three decades, more students are having trouble graduating on time.

Today, especially among low-income students who attend public community colleges as a gateway to a college or university,

27 percent actually graduate in four years, and 48 percent of those pursuing bachelor's degrees at private schools do so, according to ACT Inc., an organization that provides college testing exams and other services. Most students take at least six years, and even then only 55 percent get their degrees.



Why America's College Students Don't Graduate (cont.)



dreamstime



With the cost of tuition and student debt increasing, an extra year can tack on \$16,140 in tuition, fees, and room and board at a four-year public university, and \$36,993 at a four-year private college. Add the student's lost year of income and the real price of an extra year can range from \$45,000 to \$90,000 or more a year.

To address the issue, a few schools are trying to reverse the trend by overhauling how they operate. Some education advocates believe that shortening the road to a degree will raise the proportion of students who get one, while also saving students money.

One unavailable prerequisite course can cost a student an entire year.

Choosing a major early along with a student's personal motivation are major factors in on-time graduation, but research shows that most students are juggling school and work, which slows their progress. According to a study by the American Council on Education, 42 percent of students at both public and private nonprofit four-year schools work more than 20 hours a week.

According to a study by the Pell Institute for the Study of Opportunity in Higher Education, working increases time to graduation and decreases the likelihood of getting a degree. Students also fall behind because classes they need aren't available when they need them, notes a report by the Southern Regional Education Board, a nonprofit that advises southern state educational leaders. One unavailable prerequisite course can cost a student an entire year. A frustrated parent told Wisconsin's WISC-TV that her son, a junior at the University of Wisconsin-Stevens Point, had taken enough credits but still would not be able to graduate in four years because of full classes. "He has been pleading with staff at UW-SP to get this rectified and they will not do anything other than get him finished in four and a half years," she said.

Lightweight classes continue to fill college catalogs, like "Lady Gaga and the Sociology of Fame."

Another time suck: many students are taking classes they don't need. Data released this fall by

national nonprofit Complete College America show that 4-year students, who normally need 120 credits to graduate, are instead amassing an average of 136.5 units. Many experts have also questioned the necessity of some courses and requirements.

Lightweight classes continue to fill college catalogs, like "Lady Gaga and the Sociology of Fame" at the University of South Carolina, Columbia, "Harry Potter: Finding Your Patronus" at Oregon State University, and "DJ History, Culture and Technique" at New York University — all of which go toward degree requirements.

"Given the resource constraints out there, the issue of decreasing time to degree is critical."

Advocates like Tom Sugar of Complete College America want to change all of that. "The important thing is setting an expectation of on-time completion when students begin their studies," he says. The group calls on universities to operate year round, require annually updated on-time completion plans for every student, and drop the number of credit hours needed for a degree, among other measures.

Why America's College Students Don't Graduate (cont.)

Some legislators, most notably Tennessee Senator Lamar Alexander, want even more — they are pushing colleges to make it possible for more students to finish in three years. Southern Oregon University, for example, offers an “accelerated baccalaureate” program for students in certain disciplines who have good high school grades or high test scores. The program cuts up to a year’s worth of general education classes from qualifying students’ coursework and gives them priority in course registration. If they take a full load each term, they can graduate in three years, usually without going to summer school. By lopping off that year, the program saves them between \$7000 and \$21,000 in tuition and fees alone. The American Association of State Colleges and Universities, a national organization representing public colleges and

universities, embraces the idea of more efficiency in moving students toward degrees. “The evidence is clear that we need to generate more credentialed individuals with college degrees,” says Dan Hurley, director of state relations and policy analysis at the association. “Given the resource constraints out there, this issue of decreasing time to degree is critical.”

But putting all students on a four-year timeline could actually increase the number of dropouts, especially among those who need remedial help coming out of high school, says Nicki Washington, author of two books on preparing for college and an associate professor at Washington D.C.’s Howard University. “If we focus too heavily on students getting out within four years, there are certain students who just will not

be able to because of where they come in academically.”

A handful of state governments have started to offer incentives to schools that go along. At least two—Florida and Indiana—are using performance-based state funding to reward colleges that achieve higher levels of on-time graduation. Complete College America supports efforts to tie funding to performance.

“Increasing on-time completion isn’t about trying to squeeze blood from a stone,” contends Sugar. “It’s about what you are getting for your investment.”

Source: thefiscaltimes.com



Earning College Credit

Obtaining a college degree is a big deal. It is big in terms of accomplishment, a step up for the future, time commitment and money commitment. When many think of a college education, they think only in terms of earning credits at a four year university. There are a number of additional ways to earn college credit that can be applied to the degree and is less expensive. Some of these can be accomplished while in high school. It is a great way for a student to get a head start.

Concurrent enrollment, also known as dual enrollment, is a program that many schools have. High school students are allowed to earn college credits at a community college. This gives the student to start on their college career early. By carefully selecting the classes they take, they are able to apply the courses to a degree.

Many students take AP classes. At the end of the class, AP exams are given. Based on the grade on the

exam and the college the student is looking to go to, they may receive college credit. With AP credit, there are a couple of things that students need to know. First, the grade required and the course the school is giving credit to may vary from college to college. Second, schools may change the criteria from year to year. Finally, some schools limit how much credit a student can receive through AP courses.

Earning College Credit (cont.)

CLEP College Level Examination Program tests are an excellent way to earn college credit. If a student excels in a subject, he/she should consider taking CLEP test and, basically, test out of a class. There are 33 different exams a student can take. The cost is \$80. With CLEP tests, you need to make sure the school you plan to go to will accept the test, what classes they will give credit for, and how many will they take.

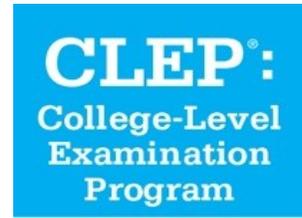
The final option to mention is community college. Many community colleges have an articulation agreement with four year schools. This means that students can take classes at a

community college and transfer the classes to the four year school for credit. Many schools will allow a student to transfer up to 60 credits. If a student chooses to do this, one needs to make sure that the classes taken will transfer and apply to their degree. Some benefits of a community college include less tuition, smaller classes, more one-on-one attention, and it eases the transition into a college environment. Community colleges accept students with a lower GPA and do not require an entrance exam such as the ACT or SAT.

When going for a goal, it is always good to look at

different ways to reach the goal. These are some options that may save time and money and help you reach your goal.

Source: Constance Seiden



The HIFE College Planning Difference

HIFE College Planning supports the efforts of high school students and parents by helping families accurately assess their child's aptitudes and interests. The Heartland Institute's College Planning Coaches work directly with students by using these assessments to select the proper major and proper college. Not selecting a suitable major or appropriate college will, often times, cause a 4-year degree

program to take 5 years, or even longer!

The HIFE College Planning Coaches are what truly sets our program apart from others. On average, our Coaches have over 20 years of experience in higher education including teaching, admissions, and career advising. The Coach will take the time to get to know you and your student in order to establish an individualized action-plan so your student is fully prepared

for college. This personal approach is the reason why 97% of high school graduates enrolled into college after going through our college planning program!

***The Heartland
Institute focus:***

*"Working together
with you and your
student to make
the college dream
come true"*

www.hife-usa.org