TIPS-2-TRANSFER
for Adult/Returning-to-College Transfers
It’s never too late to get back to college to finish your studies! There are many options for adult or returning students for either full-time or part-time study. Read on to learn some of the important steps to take to transition to a new university/college and request transfer of previously-earned credits.

Q&A
Transfer Answers for Adult or Returning-to-College Transfers

1. Why do colleges differentiate between traditional and adult or returning-to-college transfer students?

- Many universities and colleges have unique programs specifically for adult/nontraditional students. For example, the institution may have an Adult Division that only admits students older than age 21. Frequently, classes are offered at times that are more convenient to students who have other day-time or work-week obligations (for example, in the evening or weekends). An additional distinction is that adult students are often defined as independent students for financial aid eligibility.

Many universities and colleges have unique programs specifically for adult/returning students with classes offered at times that are more convenient to students who have other day-time or work-week obligations.
Transfer Checklist

☐ Identify the academic major you hope to pursue

☐ Research colleges and universities

☐ Visit the campus (take a tour); or, if not possible, visit virtually on the web or use social media
  - Schedule an appointment with admissions and/or the academic department that interests you
  - Ask about:
    - Transferability of credits
    - College cost
    - Financial aid (learn about availability of grants, scholarships and loans as well as application requirements and deadlines)

☐ Gather and prepare application and supporting documents such as:
  - High School transcripts (if required) and, if also requested, SAT or ACT, and AP scores
  - College transcripts from current college (if attending) and all other colleges previously attended
  - Military transcripts and DD214 Service Discharge documents, if applicable
  - Educational gap statement/essay (if you have taken time off from school, you may be asked to write an essay outlining what you have been doing during that time)
  - Letter(s) of recommendation

☐ Apply for financial aid
  - Submit your FAFSA
  - Apply for any scholarships, grants, other aid

Once you’ve been admitted...

☐ Review your Transfer Credit Evaluation

☐ Meet with an advisor or transfer counselor to register for courses and complete enrollment
  - Pay deposit by deadline
  - Decide on housing (if needed)
  - Attend orientation session
  - Submit health and immunization records
  - Submit final college transcripts
2. Am I able to take one class or do I have to go full time (12-15 credits)?

When you register for classes, you have the option to fully matriculate, which means you are seeking a degree such as a bachelor’s, or to register as a non-matriculated student, meaning you are taking courses without the goal of obtaining a degree. As a matriculated, full-time student you may have access to financial aid, scholarships and grants. A matriculated part-time student has fewer financial aid options, but may still be eligible for certain programs. Be sure to check with the college’s financial aid office.

3. I know that I want to enroll at a certain college, where do I begin?

Research the program at the college/university you are most interested in attending. Schedule a campus visit to go on a tour and meet with an admissions representative. If you can’t visit, or are more comfortable speaking with a counselor over the phone or via email, be sure that you have done your research in advance and prepare your questions carefully.

Questions to Ask Your Transfer Counselor:

- What courses and credits will be accepted for transfer credit and what are their course equivalencies?
- How will the transferred courses and requirements enable me to earn the degree I am seeking?
- Are courses available in the evening, on weekends or online?
4. How can I afford a college or university?

- Find out the institution’s costs and what the average financial aid package is for adult/returning-to-college students. Also ask what percentage of students receives financial aid, what scholarships or grants are offered at the college, and the qualifications needed to be awarded aid. Always be realistic about your finances.
- Do not wait to be accepted before filing for financial aid! Check with the college to determine which forms you need to file and when you need to file them to be considered for all types of aid. Be sure to complete and submit all applications for aid and scholarships by the specified deadlines.

5. What are my housing options?

- Contact the campus Residential Life Office to inquire about housing for adult students. If you have a family and will require campus housing, be sure to ask if family housing is available. Most colleges will be able to provide information about off-campus apartments or, at a minimum, recommend a local realtor.

6. I need childcare; where can I get help?

- Some institutions offer on-site childcare. There are often certain requirements you must meet to be eligible for this service. Check with the college’s transfer counselor.
7. How will I know what courses will transfer?

- Take a look at Course Equivalencies often found on a college or university’s website.
- The university or college you are transferring to will make the final decision about how and if your college credits or credit for life experiences will transfer. Talk with a Transfer Counselor at the institution you will be attending to discuss your Transfer Credit Evaluation.

8. How do I begin the application process?

- Check the college’s website for application procedures.
- Some academic programs (e.g., nursing, teacher education, social work) often require a separate application in addition to the general application.
- Most universities/colleges prefer that you apply online. College applications are often found on the college’s Admissions page in a link such as ‘Apply Now.’
- Watch the deadlines!

9. Which transcripts do I need to send?

- There are three types of transcripts – high school, college, and for U.S. Armed Service Veterans, military transcripts.
- Request your official transcripts from ALL the colleges you have attended and from your high school, if required by the college.
- For veterans, contact your military branch to obtain your military transcript.
Transfer Terms

Articulation/Transfer Agreements
A formal agreement between institutions (usually between community colleges/2-year colleges and 4-year institutions) that maps a program of study from a 2-year to a 4-year degree.

Credit Evaluation
An assessment of a student’s transfer credit, generally performed at the time of admission. A student’s previous college credits are evaluated to determine if the transfer college has equivalent courses and can then offer transfer credit for those courses.

Financial Aid
Any grant, scholarship, loan or paid employment offered to help a student meet his or her college expenses. The amount a student receives is determined by federal, state and institutional guidelines.

Residency (relating to transfer)
The number of courses, credits or percentage of a program a student must complete at an institution to graduate from that institution.

Transfer Credits
Also known as Credit Transfer and Advance Standing, these are terms used by colleges and universities for the procedure of granting credit to a student for educational experience or courses completed at another institution.

Helpful Websites
nycolleges.org
studentaid.ed.gov
hesc.ny.gov
GoCollegeNY.org
Did you put off completing your college degree? Or, perhaps you obtained an associate degree and are now interested in continuing on for a 4-year degree. In either case, you may be able to transfer credits earned from your prior college experience.

Research your options.
Many colleges and universities offer degree programs with classes held in the evenings, on weekends, online, or a blend of several instructional methods. Some colleges also have divisions with programs specifically tailored for adult students.

If you are considering re-entering college and have prior college credits, be sure to meet with a transfer counselor at the institution you’re interested in attending to discuss your transfer possibilities.