



# Transferring to your dream college? Ask these 3 questions

## KEY POINTS

- - During fall 2017, colleges accepted an average of 62% of transfer applicants, according to the National Association for College Admission Counseling.
- - Schools cite overall GPA at a student's current college and average grades in transferable courses as being "considerably important" in admissions.
- - A successful transfer requires careful planning and coordination to ensure your credits transfer with you.

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If your high-school senior didn't make the cut at his dream college this spring, then a transfer might be in the cards.

Just make sure you don't botch it.

On average, colleges offered admission to 62% of transfer applicants in fall of 2017, according to the National Association for College Admission Counseling.

In comparison, they offered a seat to an average of 65% of first-time freshmen, the association found.

There are multiple reasons why students might want to make a switch from one school to the next. Perhaps they didn't find the appropriate fit at their first institution.

**"It's very common for a college freshman to question whether he or she should be at that particular college," said Eric Greenberg, president of Greenberg Educational Group in New York.**

“The questions they really should ask are 1: Am I comfortable here socially? 2: Am I comfortable here academically? 3: Do the social side and the academic side meet my expectations?”

Alternatively, they might be making the leap from a [community college to a four-year university](#), which can bring in additional complexity.

Here are three questions to consider before making a change.

## 1. Do your credits stay or go?



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Before making a switch, your child should find out whether her new school will readily accept the credits she’s already gathered.

“A misconception is that all of the credits will transfer, but usually they don’t,” said Mark Kantrowitz, publisher and vice president of research at [SavingforCollege.com](#).

Schools may have agreements detailing the transferability of credits from one college to the next.

This is especially the case for partnership programs where community colleges have paired up with four-year schools to smooth the transfer process.

Keep an eye out for catches within those agreements.

“Even if you have an agreement that says the credit transfers, you might not satisfy the prerequisites,” said Kantrowitz. “This means you might have to retake the class.”

In cases where there is no agreement, the colleges themselves need to review your child’s transcripts to see if the coursework maps over.

This is an important consideration because in a worst-case scenario, it could mean students are spending more time and money making up classes.

## **2. What happens to your financial aid?**

Maybe your student plans on completing the fall semester at one school and transferring to another school in the spring.

If that’s the case, be aware of how this move could affect grants and other financial aid. Your child won’t be able to take his current aid to his new school.

“With state and federal aid, if you’re transferring mid-year, you get whatever is left over at the new college,” said Kantrowitz.

When your child withdraws from a school to transfer elsewhere, federal loans go into repayment status unless he gets an in-school deferment, according to the [U.S. Department of Education](#).

Coordinate with the financial aid office at both schools to ensure a smooth transition.

## **3. Which grades matter the most?**

Just because your child has a plan to swap schools in the future, that doesn’t mean he should slacken up on his studies at the current school

Those stellar SAT scores and high-school transcripts matter less as time goes on.

“The general rule is that, once you start college, the significant majority of the decision-making process is based on what’s done at that college,” said Greenberg.

Two major factors stand out to admissions officers when they’re evaluating transfers: The overall GPA at a student’s first college, and average grades in transferable courses, according to the National Association for College Admission Counseling.

Three out of 4 college counselors polled by the association rated SAT and ACT exam scores as having “limited or no importance” in transfer admission decisions. The association polled 2,251 counselors in May 2018.

“There’s a premium on what you’ve done and the courses at your new school,” said Greenberg. “You can make up for a weak high school transcript with a strong transcript in college.”