Missouri College Transfer Guide

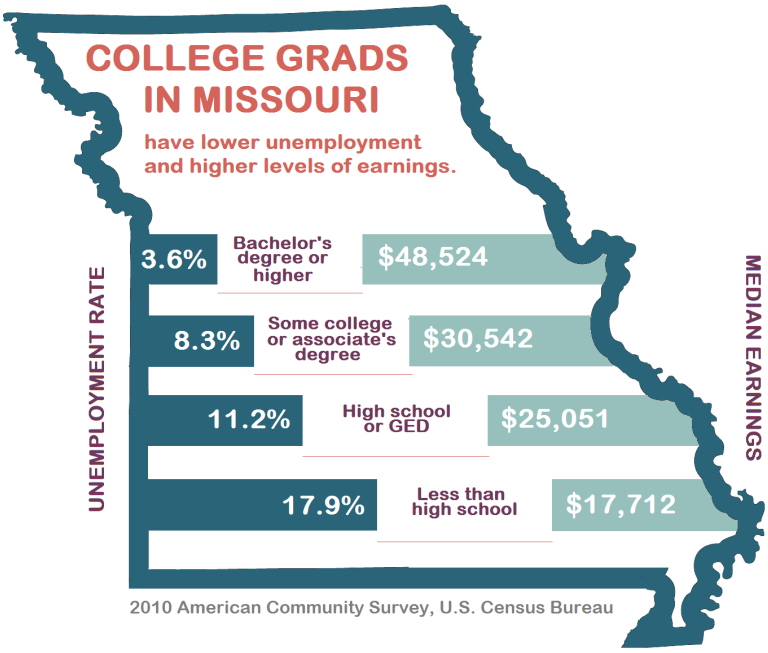
2016-2017

Your resource in planning for your future.

Missouri College Transfer Guide

For many different reasons, community college students choose to transfer to a university to complete a bachelor's degree. Choosing to start your education by completing a degree at a community college is a smart choice for several different reasons which include:

- Ability to stay at home (or closer to home)
- Save money – tuition and fees at a community college are much less than those at a four-year university
- General education requirements – You have the time to consider where you would like to transfer (and possibly major in) while completing general education courses at a community college
- Smaller class sizes (compared to a university)



As you have probably noticed, there is a lot of value to completing attending a community college before transferring to a university. In 2012, research found that 71 percent of transfer students (from two-year institutions) earned a bachelor degree within four years of transferring.

It is recommended students work with their academic advisor to create a transfer plan and identify courses to take before transferring; this can save you time and money!

This handbook will help you as you prepare to transfer to a four year college or university.

Source: National Student Clearinghouse Research Center, Transfer Outcomes

Missouri College Transfer Guide

Your Resource in Planning for YOUR Future

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Student Rights and Responsibilities

To ensure you make the most efficient use of your time, effort and money when transferring to another institution, take a moment to learn the rights and responsibilities of a transfer student.

Rights

- You have the right to be treated the same as "native" (non-transfer) students on the campus of the transfer institution.
- You have the right to an efficient and predictable process that is sensitive to your needs.
- You have the right to appeal a denial of transfer credit at the receiving institution.

Responsibilities

- You are responsible for learning the admissions requirements of the transfer institution to which you are applying to.
- You are responsible for learning and complying with the specific requirements of any professional program to which you apply.
- You are responsible for contacting transfer advisors at both institutions to ensure smooth transfer of credits.
- You are subject to the same regulations regarding credit requirements as native students.

Transfer Policy

To ensure a fair and efficient transfer process, the statewide Committee on Transfer and Articulation (COTA) adopted principles in 1998. Most colleges and universities around the state entered into articulation agreements—standards for course work agreed upon by all institutions. In 2005, the presidents of many two– and four-year institutions signed a joint statement committing to make the transfer process easier and clearer for students to navigate.

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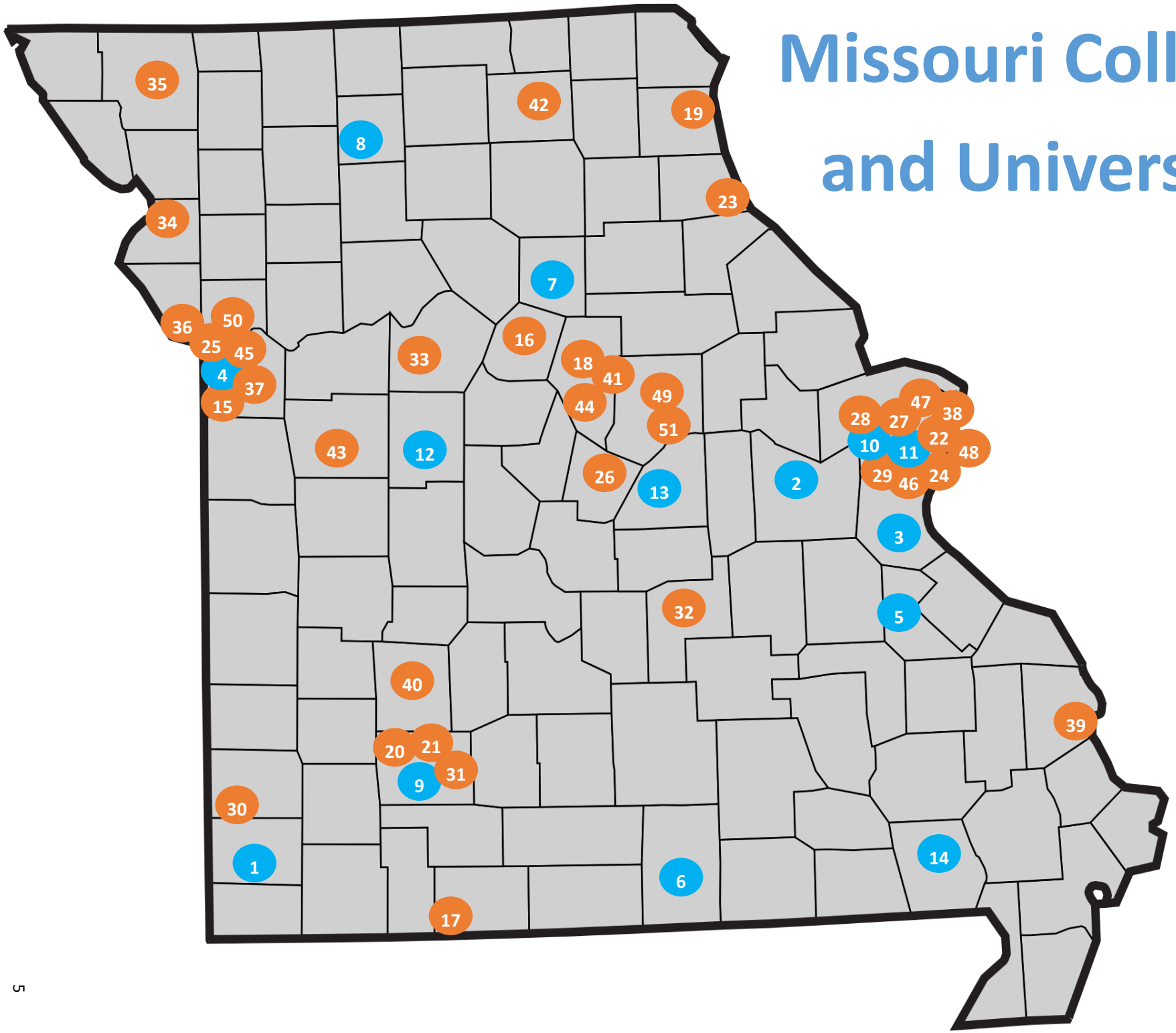
Source: Missouri Department of Higher Education, Transfer Students.

Missouri Colleges and Universities



Two-Year Institutions	
1	Crowder College
2	East Central College
3	Jefferson College
4	Metropolitan Community College (Kansas City area—Five locations)
5	Mineral Area College
6	Missouri State University—West Plains
7	Moberly Area Community College
8	North Central Missouri College
9	Ozarks Technical Community College
10	St. Charles Community College
11	St. Louis Community College (St. Louis area—four locations)
12	State Fair Community College
13	State Technical College of Missouri
14	Three Rivers Community College

Four-Year Institutions			
15	Avila University	34	Missouri Western State University
16	Central Methodist University	35	Northwest Missouri State University
17	College of the Ozarks	36	Park University
18	Columbia College	37	Rockhurst University
19	Culver-Stockton College	38	Saint Louis University
20	Drury University	39	Southeast Missouri State University
21	Evangel University	40	Southwest Baptist University
22	Fontbonne University	41	Stephens College
23	Hannibal-LaGrange College	42	Truman State University
24	Harris-Stowe State University	43	University of Central Missouri
25	Kansas City Art Institute	44	University of Missouri—Columbia
26	Lincoln University	45	University of Missouri—Kansas City
27	Lindenwood University	46	University of Missouri—St. Louis
28	Maryville University of St. Louis	47	Washington University in St. Louis
29	Missouri Baptist University	48	Webster University
30	Missouri Southern State University	49	Westminster College
31	Missouri State University	50	William Jewell College
32	Missouri University of Science and Technology	51	William Woods University
33	Missouri Valley College		

Finding the Right Career

Have you narrowed down the choices of your major? If not, here are some more resources to filter your search.

Career Exploration sites allow you to search specific information regarding careers, training, income, outlook and location. **Career Inventories** are free assessments that will help you identify what careers may be aligned with your skills and personality.

Career Exploration

About Careers • Career Videos • Chemistry Careers •

College and Degree Search • Explore Careers • How to Become •

Missouri Connections • Missouri Economic Research and Information Center •

My Next Move • O*Net Online • Occupational Outlook Handbook •

PayScale.com •

Career Inventories

ACT Profile • Career Cluster Activity • ISEEK Career Cluster Interest Survey • My Next Move •

Some factors to consider:

- What environment do I want to work in?
- Do I like working in a group or independently?
- What projected income will I need to maintain my lifestyle?
- What is the job outlook for careers that I am interested in?
- Am I willing to relocate for employment?
- Will I be utilizing my skills and abilities in the careers that I am interested in?
- How much education is required for careers that I am interested in? Am I prepared and willing to be in school for this amount of time?

What are your top five or six career areas of interest?

_____ _____

_____ _____

_____ _____

Picking a Major

Picking a major can be a daunting task! Many of us have different learning styles and preferred sources of information. The strategies below may help to narrow your scope of interest areas and select a major that is the best fit for you!

Read program information provided in the current Course Catalog at your school.
Discuss possible majors or career paths with faculty, your advisor, current students in the program, transfer advisors, Career Services and graduates in the career field, which are great sources of information.
Get Experience in the workforce through part-time employment, student organizations, internships, observations or volunteer opportunities.
Take Classes in majors or areas of interest if you have unmet elective requirements in your degree program. While you probably would not want to rule out a major based on your experience in one class, you may get a better sense of the career path.
Attend workshops! These are great opportunities at all colleges and universities to learn about your personal values, goals and strategies to reach them.

Major Things to Know—The Choice Checklist

1) What can I do with this major?
2) What specific organizations have hired graduates of this program?
3) Are there specific prerequisites for this major or program?
4) Which courses have I taken apply to this program?
5) Will there be further education required after I graduate?
   - Are there any transfer agreements with universities and my college for this major?
6) Will I have to relocate to gain employment or continue education for this major?
7) What skills will I develop through this major or program?
8) What might I dislike about this major or career path?

What are your top three majors/programs of interest that connect with the career path you would like to pursue?

_____

_____

_____

What are the top colleges or universities you are considering transferring to after completing your AA?

_____

_____

_____

_____

_____

Source: University of Buffalo, Student Success and Retention

Establishing a Budget

Once you have declared a major and determined your career path, it is time to start narrowing your transfer institutions down to three. Some factors to consider are:

- ✓ Do I need to find a job?
- ✓ Will I need to move?
- ✓ What kinds of expenses do I have? (mortgage, rent, car payments, health insurance, utilities, etc.)
- ✓ Will I need to take out student loans?
- ✓ Will I have the income I need to repay student loans and maintain the lifestyle that I want?

Asking yourself the questions above will help determine your budget. This is an important factor in your decision to transfer. Use this worksheet to establish your personal budget.

In the meantime, here are some tips to help you save money!

- ✓ Eat at home (and don't go grocery shopping when you are hungry).
- ✓ Use cash when shopping.
- ✓ Go to student activities and other free events on campus; utilize free entertainment and free food!
- ✓ Use your financial aid wisely; determine your educational needs and only take student loans as a last resort.
- ✓ Set up a checking and savings account (and track your spending!)
- ✓ Separate your wants from your needs. It's OK to splurge here and there…. But sometimes you need to ask yourself whether what you are spending money on is a need or something you just want in the moment.

	Monthly	Yearly Total
Income		
Wages		
Financial Aid		
Gifts/Allowances		
Other		
Total Income:	0	0

Expenses		Monthly	Yearly
School	Tuition & Fees		
	Books		
	Supplies		
Housing & Utilities	Mortgage/Rent		
	Utility Bills (gas, electric, water, etc)		
	Homeowners or Renter's Insurance		
	Other		
Debts	Student Loan Payments		
	Consumer Debt Payments (credit cards)		
	Car Payment		
	Other		
Transportation	Car Insurance		
	Gas		
	Car Maintenance & Repairs		
	Public Transportation		
	Other		
Communication	Cell Phone (monthly plan)		
	Internet		
	Communication Devices		
	Other		
Lifestyle	Movies & Music		
	Dining Out		
	Household Goods		
	Groceries		
	Clothing		
	Personal Products		
	Other		
Medical Expenses	Medical Insurance		
	Doctor Visits & Co-pays		
	Prescriptions		
	Other		
	Total Expenses:	0	0
Savings:		Monthly	Yearly
Long Term Goals	House		
	Car		
	Other		
Short Term Goals	Vacation		
	Other		
	Total Savings:	0	0

Choosing a Transfer School

Once you have declared a major, determined your career path and established a budget, it is time to start narrowing your transfer institutions down to three. Some factors to consider are:

- Does this school provide the degree program I need?
- Would my necessities be met?
- How would this affect my budget?
- Do I meet the admission requirements for this school?
- Do I need to find a job?
- Will I need to move?

Necessities

What is most important to you in a transfer school?

_____

_____

_____

_____

Transfer Institutions—Top Picks

Use the checklist on this page and the list on the following page to start your search of colleges and universities. If you plan on transferring to a university that is out of state, you should consider meeting with your academic advisor to review degree programs, admission requirements and out of state tuition costs.

List your top five transfer institutions below.

Institution	Net Cost	Application Fee	Admission GPA for Transfer Students	Housing Cost	Necessities

Institution **(Link to Official Website)**	Helpful Links
Avila University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Central Methodist University	Admissions | Financial Aid | Net Price Calculator | Student Housing
College of the Ozarks	Admissions | Financial Aid | Net Price Calculator | Student Housing
Columbia College	Admissions | Financial Aid | Net Price Calculator | Student Housing
Culver-Stockton College	Admissions | Financial Aid | Net Price Calculator | Student Housing
Drury University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Evangel University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Fontbonne University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Hannibal-LaGrange University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Harris-Stowe State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Kansas City Art Institute	Admissions | Financial Aid | Net Price Calculator | Student Housing
Lincoln University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Lindenwood University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Maryville University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri Baptist University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri Southern State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri University of Science & Technology	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri Valley College	Admissions | Financial Aid | Net Price Calculator | Student Housing
Missouri Western State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Northwest Missouri State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Park University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Rockhurst University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Saint Louis University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Southeast Missouri State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Southwest Baptist University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Stephens College	Admissions | Financial Aid | Net Price Calculator | Student Housing
Truman State University	Admissions | Financial Aid | Net Price Calculator | Student Housing
University of Central Missouri	Admissions | Financial Aid | Net Price Calculator | Student Housing
University of Missouri	Admissions | Financial Aid | Net Price Calculator | Student Housing
University of Missouri–Kansas City	Admissions | Financial Aid | Net Price Calculator | Student Housing
University of Missouri–St. Louis	Admissions | Financial Aid | Net Price Calculator | Student Housing
Washington University in St. Louis	Admissions | Financial Aid | Net Price Calculator | Student Housing
Webster University	Admissions | Financial Aid | Net Price Calculator | Student Housing
Westminster College	Admissions | Financial Aid | Net Price Calculator | Student Housing
William Jewell College	Admissions | Financial Aid | Net Price Calculator | Student Housing
William Woods University	Admissions | Financial Aid | Net Price Calculator | Student Housing

Utilizing Financial Aid and Scholarships

Once you have narrowed your major, transfer institutions and budget, it is a good time to start thinking about applying for financial aid.

- Complete your **FAFSA (Free Application for Federal Student Aid)** by March 1.
- Apply for scholarships prior to April 1 if transferring in the fall and October 1 if transferring in the spring.
- Check your email regularly to stay on top of any unmet requirements that could impact your eligibility.

Types of Financial Aid

The U.S. Department of Education awards about $150 billion every year to help millions of students pay for college. This federal student aid is awarded in the form of grants, low-interest loans, and work-study funds.

Upon completing your FAFSA, you should consider what types of financial aid you are eligible for and what you need to cover your projected cost of tuition, fees, books, supplies and other educational expenses.

- **Grants and Scholarships** are typically awarded on the basis of need and generally do not have to be repaid. Grants and scholarships are often called "gift aid" because they are free money—financial aid that doesn't have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Grants and scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization. Do your research, apply for any grants or scholarships you might be eligible for, and be sure to meet application deadlines!

- **Loans** consist of money that students borrow to help pay for college, and must be repaid (with interest).

- The Federal **Work-Study** Program enables students to earn money during the school year while also gaining valuable work experience, typically in part-time, career-related jobs.

Source: **U.S. Department of Education**

Tips for Applying for Financial Aid

- ✓ Maintain your GPA! This can affect your eligibility for any kind of financial aid funding.
- ✓ Use the Net Price Calculator for transfer schools to determine the projected cost (There are links provided on the next page).
- ✓ Add your top five schools to your FAFSA! You can add up to ten schools to send your FAFSA information to.
- ✓ When applying for scholarships, be sure to spell-check and have a friend proofread your application and/or essay before submission.
- ✓ File your taxes early. When completing your FAFSA, you should wait about two weeks after you have filed your taxes.
- ✓ Stick to the deadlines! When it comes to applying for financial aid, be sure to stay on top of due dates for scholarships. Completing your FAFSA early may result in eligibility for additional grants.

Applying to a University

Consider the steps and tips below as you begin applying for admission at colleges and universities.

- Apply online to the institution you plan on transferring to; it is okay to apply to more than one school, but keep in mind that application fees can add up quickly. We recommend applying to no more than three different colleges or universities by March 1 if transferring in the fall and October 1 if transferring in the spring.

- Set up a campus visit and tour the campus. This is a great opportunity to see if the university is a good fit for you and also meet with an academic advisor to discuss your degree plan.

- Apply for scholarships prior to April 1 if transferring in the fall and October 1 if transferring in the spring; many schools have scholarships specifically for transfer students! Four year colleges and universities provide transfer scholarships to eligible applicants based on GPA and major or program.

- Have all official college transcripts sent to the transfer institution of which you are applying.

- While considering your budget, start considering housing options and if moving will be necessary once you are accepted. Do not wait until the summer before you transfer to make housing arrangements! If you plan to live on campus, apply for housing no later than April 1 if transferring in the fall and October 1 if transferring in the spring.

- Meet with your academic advisor to discuss any questions you may have regarding the transfer process.

Transferring Credit

In the final year of your AA degree, it is a good idea to start seeing how your credits will transfer to other institutions. Below are links to different Course Equivalency Tools and/or Transfer Articulation Agreements that will allow you to view how your classes at your current institution will transfer to your future institution.

If the school you are interested in transferring to is not listed, there may not be a link available online.

**Denotes transfer guides for specific schools; some two-year institutions are not listed.*

Central Methodist University*
College of the Ozarks*
Columbia College
Culver-Stockton College*
Fontbonne University*
Hannibal-LaGrange University*
Lindenwood University*
Missouri Southern State University
Missouri State University
Missouri University of Science and Technology
Missouri Western State University
Northwest Missouri State University
Park University
Rockhurst University
Saint Louis University
Southeast Missouri State University
Southwest Baptist University
Stephens College
Truman State University
University of Central Missouri
University of Missouri
University of Missouri – Kansas City
University of Missouri – St. Louis
Webster University
Westminster College
William Jewell College
William Woods University

Tips for Transferring Credit

- ✓ Meet with your academic advisor to determine which courses you should take as your transfer institution may specify what course they would like you to take for a particular degree program.
- ✓ Utilize course equivalency tools and transfer guides on university websites. These are helpful when planning your classes at your current school.
- ✓ Transferology—This is a tool that allows you to enter classes you have taken and determine what colleges/ universities are a good match for you!

Glossary of Transfer Terminology

Accreditation	Colleges and universities in the U.S. are evaluated by both regional and national agencies to ensure they meet minimum quality and academic standards. In most cases, colleges will only guarantee that they will accept transfer credits if the previous institution is regionally
Articulation	The process of comparing the content of courses that are transferred between colleges and universities to determine how one institution will accept and apply course credit from another.
Baccalaureate Degree (Bachelor's Degree)	A bachelor's degree, sometimes called a baccalaureate degree, is a college degree awarded after the completion of about 40 courses or 120 credit hours. A bachelor's degree program usually takes four or five years of full-time study to complete, and degree candidates usually must declare a major about halfway through completion.
Course Equivalency Tool	Shows how college-level courses transfer to other institutions. It usually does not indicate how a course transfers into a specific degree program at another college or university.
Doctorate Degree	Awarded after completing several years of advanced study, research, and practice in a particular field, usually two or three years of full-time study beyond what is required for the Master's Degree.
Elective Credit	A course that can be applied to a degree program but is not a requirement of that specific program.
Free Application for Federal Student Aid (FAFSA)	The application students use which determines their eligibility for a variety of financial aid programs including federal programs. There is no cost to submit this form.
Grade Point Average (GPA)	The indication of the overall level of academic achievement. It is an important measure used in making decisions about eligibility for graduation, transfer to four-year institutions, and probation disqualification. The grade point average is derived from the following unit system: A = 4 grade points; B = 3 grade points; C = 2 grade points; D = 1 grade point; and F = 0 grade points per unit. The GPA is calculated by dividing the total number of grade points earned by the number of units attempted.

Historically Black Colleges and Universities	Colleges and universities with a majority African-American student body, although students of all races attend them. These institutions may be either public or private.
Liberal Arts	Broad-based programs/courses in the arts, humanities, natural sciences, and social sciences.
Major	A field of academic study that you emphasize in your college education.
Master's Degree	Awarded upon the completion of a prescribed program, usually 30 to 60 semester units of advanced study in a particular field beyond what is required for a Bachelor's Degree.
Minor	A secondary field of study outside of the major, often requiring substantially less coursework.
Private Colleges and Universities	Institutions of higher education that are not supported by public taxes. Some are affiliated with a particular religion, profession, or other organization.
Public Colleges and Universities	An institution of higher education supported by taxes or other public funds.
Transfer Student	An individual who completes courses at one institution and then enrolls in another institution which accepts some or all of the credits earned at the previous institution.