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JOURNAL REPORTS

A Low-Cost Strategy for a College Degree

Cost-Saving Moves Include Starting at a Community College

By LISA WARD

Updated Feb. 9, 2014 4:58 p.m. ET



Dan Page

It's no secret that one way to reduce the cost of getting a bachelor's degree is to take classes at a less-expensive community college first.

What isn't nearly as well-known is how to go about saving that money.

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For instance, some parents and students may not realize that not all community-college credits can be transferred and applied toward a higher degree at a four-year school. Or they may not know about programs that allow students to take community-college classes during high school—or even earn an associate degree—at no cost.

Here are some things parents and students should know if they are considering taking this route to a bachelor's degree:

Transfers Made Easy

Thanks to a bewildering patchwork of accreditation agreements between junior colleges and four-year schools, some students have found the credit-transfer process to be complicated and confusing.

In recent years, many states have tried to make it easier by better integrating community colleges with public universities and high schools. In doing so, they have created new opportunities for all students seeking to limit educational debt.

Students and parents interested in these opportunities can start by researching what matriculation agreements exist in their state and what they entail.

California, Louisiana and Texas have statewide matriculation agreements guaranteeing admission to a four-year state school to any student who earns an associate degree at an in-state community college

Elsewhere, there are limitations. Florida has a matriculation agreement only for students who earn an associate degree of the arts. Still, students have to pick a major and apply to a state university, and popular majors at prestigious schools are the most competitive, requiring a high grade-point average and prerequisite courses. Rene Garcia, the director of enrollment management at Miami Dade

Credits on the Cheap

Dual-enrollment programs allow high-school students to earn college credits, sometimes at no cost.

CREDITS EARNED

- **Twenty-four states** allow students to earn both high school and postsecondary credit.
- **Pennsylvania** requires only high-school credit to be awarded.*
- **Kansas and North Carolina** require only postsecondary credit to be awarded.
- **In 13 states**, credit awarded (high school, postsecondary, or dual credit) depends on the program in which the student is enrolled or other factors.
- **Eight states** allow enrollment in postsecondary developmental/remedial coursework for dual credit.
- **Forty-two states** permit enrollment in postsecondary career/technical coursework for high school and/or postsecondary credit.

WHO PAYS

Local decision | 18 states and the District of Columbia

Student/parent | Alaska, California, Connecticut, Hawaii, Nevada, New Hampshire, New York, North Dakota, Oklahoma
Multiple programs | Georgia, Indiana, Kansas, Louisiana, Maine, Montana, Vermont, Washington, West Virginia, Wisconsin
State | Massachusetts, New Mexico, North Carolina, Tennessee
School district | Colorado, Florida, Iowa, Wyoming
Combination of state, district, student/parent | Michigan
Combination of state, student/parent | Utah
Not set in state policy | Nebraska, New Jersey, Rhode Island

TRANSFERABILITY

Twenty-two states require all public two- and four-year institutions to accept college credits earned through dual-enrollment programs.

* Dual-enrollment program funding was discontinued in the 2012-2013 budget and has not been reinstated.
Source: Education Commission of the States The Wall Street Journal

College, suggests students apply to several programs, different schools and choose a major carefully.

In Texas and Florida, all state universities and community colleges use the same numbering system for courses. That means a class such as "Introduction to Psychology" is the same at every school, making it easier for students to know which credits will transfer. Other states have websites, such as New Jersey's NJTransfer.org, that allow students to plug in courses and see how they transfer between institutions.

In some states, junior colleges and universities have created hybrid degree programs that put students in the pipeline for admission to the four-year school.

Houston Community College and University of Texas at Tyler designed a program where students can earn an associate's degree in engineering from HCC and then enroll at UT Tyler, as long as their grade-point average is 2.5 or higher. The program sets the student up for a bachelor's degree in mechanical, electrical or civil engineering.

"It costs \$19,000, for all four years, if you live in-state," says David Le, who is enrolled in the program. "No one ever believes me when I tell them how cheap it is," says Mr. Le, who lives at home because the program is taught entirely at HCC's campus.

Working closely with an academic adviser can also help students chart a cost-effective path to a higher degree, experts say. Advisers can steer students away from classes that won't transfer and into classes that might count twice, fulfilling both introductory prerequisites and requirements for a major.

Get It While It's Free

Students should consider earning college credit in high school—especially if their local school district or state government is picking the tab.

About 69% of all public schools have advanced placement or international baccalaureate courses, which in many cases can be applied toward college credit if the student passes a proficiency exam, according to the U.S. Department of Education. (There is a fee for taking the exam.) At the same time, community colleges increasingly are offering dual-enrollment or dual-credit programs catering to students whose high schools offer few, if any, AP or international baccalaureate classes.

In states like Colorado, Florida and New Mexico, dual-enrollment classes are free for public high-school students. In other states, students pay the going community-college rate. Twenty-two states have statewide agreements for transferring dual-enrollment credits, says Jennifer Dounay Zinth, senior policy analyst and co-director of the Information Clearinghouse, a unit of the Denver-based think tank Education Commission of the States. However, sometimes courses aren't covered by the agreements, so students should doublecheck, she says.

Programs called "early college" take it a step further. Found mostly in rural or socio-economic-challenged areas, they allow students to begin taking community-college classes during junior year and continuing for one year after high school. Participants finish with an associate degree, often at no cost, and may be able to apply the credits toward a higher degree.

"In many cases, dual enrollment and early college are the absolutely cheapest way to earn college credit because it's free," says Dilip Das, assistant vice provost at the University of Michigan in Ann Arbor.

Consider Summer School

Students already enrolled in four-year schools might want to consider taking community-college courses over the summer or during breaks as a way to get some required course work out of the way at a lower cost.

As universities forge closer ties with community colleges, this is becoming more commonplace even for students at elite institutions. About 12% of the students who have been enrolled at the University of Michigan since their freshman year apply community-college credit toward their degree, says Dr. Das.

Students usually transfer credits from introductory classes. But community college also can be a good tool for students looking to do more in-depth research in their major, says Nigel Nicholson, the dean of faculty at Reed College in Portland, Ore. "A small school like Reed doesn't cover every subject," he says.

Seek Scholarships

Students shouldn't overlook scholarships and aid—as many community-college students do, according to the College Board.

"There is \$37 million available for community-college students [annually] from Phi Theta Kappa, the national community-college honor society," says Robin Graff, an associate professor and coordinator of transfer services at Westchester Community College in New York. What's more, community colleges may have endowments they use for scholarships, according to Ms. Graff, who says the website collegefish.org is a good place to start searching for such opportunities.

Laura Perna, a professor at the University of Pennsylvania's Graduate School of Education, says scholarships are especially important for students working their way through community college because they could lighten the recipient's off-campus workload.

"Working more than 25 hours a week creates a lot stress," she says, and taking more courses over a shorter period makes it easier to progress academically.

Corrections & Amplifications

Phi Theta Kappa, the national community-college honor society, has \$37 million in scholarship money available annually. An earlier version of this article incorrectly said the figure was \$32 million.

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