

**A GUIDE TO FURTHERING YOUR  
EDUCATION AFTER NSCC**

# **THE TRANSFER HANDBOOK**

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## GENERAL OVERVIEW OF THE TRANSFER PROCESS

This guide, prepared by the Massachusetts Community College Transfer Officers Council will assist you in planning a program, which will maximize your chances of transferring to a four-year college or university.

Before you complete your Associate's degree, you must think about whether or not you intend to go directly into the job market after graduation or continue your formal education to achieve a Bachelor's degree at a four-year college or university. It is your decision and responsibility; however, there are resources available at each community college to assist you with your career and educational planning. There is a Transfer Counselor to help you through the steps in the transfer planning process. NSCC's Transfer Counselor is **Peter Monaco**, located at the Student Support Center on the Lynn campus, LW121 and room DH101 at the Danvers Campus.

If you decide you want to transfer to a four-year college or university, you need to be aware of the **steps in the transfer process**. These steps include:

- **Self-Assessment - Know yourself.**
- **Selecting a Major - What do you want to become?**
- **Selecting a College - Where can you best achieve your goals?**
- **Application Procedures - How do you get in?**
- **Financing Your Education - How can you afford it?**
- **Making the Transition - How do you succeed?**

Early planning will ensure a smooth transition to the four-year college or university. Starting early allows you time to investigate careers, select the most appropriate program at NSCC, and research opportunities at many four-year schools.

At community colleges, programs are designated as either transfer oriented or career oriented. You need to be enrolled in a **transfer program** to enhance your chances of going to a four-year school and to have the maximum number of credits

transferred. Students are able to transfer from career programs, however, all their credits may not be accepted by a four-year college.

Remember, once you complete your Associate's degree, you will be very much in demand in the **“Transfer Market”**. While demand varies from college to college and program-to-program, admissions officers from four-year schools actively recruit students they feel will be capable of completing Bachelor's degrees. When you successfully complete your Associate's degree at NSCC you will have a “proven track record” that shows you can succeed academically and makes you an attractive prospect for many four years schools throughout the country. It is important that you don't sell yourself short by considering only one or two schools. Think of yourself as an informed consumer carefully shopping around for the best opportunity available. Because of your **“proven track record”**, many four-year colleges and universities will be interested in you. Before you make any final decisions, gather as much information as you can about many schools and their programs of study and evaluate it carefully.

This guide will review the specific steps you need to consider when transferring to a four-year college or university.

# SELF-ASSESSMENT

Your career and educational planning begin with you. You need to know who you are, what your interests are, and what you want to accomplish. You can start by talking with a career counselor or your faculty advisor and by completing the self-assessment checklist.

## Self-Assessment Checklist

- Discuss your ideas about who you are and what you want to be with a career counselor or your faculty advisor
- Define your career interests. Career interests tests are available to help you identify possible careers you may be interested in.
- Identify and list skills you developed through working, volunteering, and/or participating in community and/or college groups, and talk with a career counselor to identify what you can do as well as what you would like to do.
- Decide what is important to you by examining your values.
- Learn how your interests, skills, and values can come together to help you explore careers.
- Talk to your faculty advisor and other faculty members in the academic field(s) you are considering to learn about the academic requirements of the field(s) and about the career options.
- Look up careers that interest you in the printed materials, such as the US Government's *Occupational Outlook Handbook*, available in the Learning Resources Center to find out about specific occupations. Search the Internet for the latest information on careers that interest you.
- Narrow down your career choices, set up informational interviews, and talk to people who work in your chosen field(s).

- If the opportunity exists, consider signing up for a co-op experience as a way of exploring career options.
- Set long and short-term career and educational goals that can be re-evaluated at any time.
- Develop a flexible career and educational plan that you can change at any time.
- Set realistic goals and a reasonable timeline to achieve your goals by looking at the larger picture of your life. It's your life. It's ok to change your mind. You don't want to spend a lifetime climbing a career ladder only to find you set it against the wrong wall.

## **DISCOVER SYSTEM**

N.S.C.C. students have the opportunity to go through a comprehensive self-assessment process using the Discover System, a computerized career information and guidance system available in the Student Support Center at the Lynn (rm. LW121) and Danvers (rm. DH101) campuses. Discover can help you learn a great deal about yourself as well as learning about the world of work. Discover can help you organize and clarify our own interests, abilities, experiences, and values. It can help you decide which occupations may be of interest to you and then help you find specific information about those occupations. Once you have had a chance to use the Discover System you will be in a better position to take the next step in the Transfer Planning Process; choosing your major subject.

## SELECTING A MAJOR

Most four-year colleges and universities will ask you to decide on a major subject area when you apply for transfer admission. You cannot separate educational planning from career planning. Think of your choice to study a particular major subject, as a step toward implementing your career decision. You have to decide what you want to become and where you want your life to go before you can decide how you will get there.

When you are selecting a major, you should be saying to yourself, “I want to get this particular degree because I want it to lead to...” If you want a major in Accounting, do you know what an accountant’s work is like on a day-to-day basis? Make sure you understand what kind of work a particular degree will lead you to. Also, before you decide on a particular major, review college catalogs for the specific courses required for that degree.

Most **Bachelor’s degrees** require 120 credit hours divided among the following three categories:

- Distribution or General Educational Requirements in such courses as English, Math and Science, Social Sciences or Humanities and Fine Arts.
- Electives that will give your education flexibility and variety.
- Your major subject, which is usually at least 12 to 15 courses in one academic discipline.

Most four-year college and universities prefer that you transfer with most of your General Education Requirements completed and only a few major courses. The majority of the courses you take at the four-year school for your 3<sup>rd</sup> and 4<sup>th</sup> years of education should be in your major subject area. Your community college courses will, in most cases, be credited as General Education Requirements or electives. Carefully selecting your community college courses will assure that you will be able to complete your Bachelor’s degree in two years after your N.S.C.C. Associate’s degree.

## **MAJOR CHECKLIST**

- Relate your choice of major to your career goals.
- Select a major that is a continuation of or is related to your N.S.C.C. program.
- Select a major that will lead to the career you want to enter.
- Review four-year college catalogs to find out what specific courses are required for your major.
- Consider other related majors in case you decide to change career directions.
- Talk with your faculty advisor to review your transfer plans.
- Set up an "informational interview" with someone who is now working in the career field you would like to enter.

## SELECTING A COLLEGE

How do you select from the thousands of colleges and universities throughout the country the one which will best suit you? Keep in mind there are probably several schools that could be “right” for you. With your Associate’s degree completed, you will have a **proven record of academic success** that will make you an attractive applicant for many colleges and universities throughout the country. Before you decide where you would like to transfer, shop around carefully for the best opportunities.

The College Selection Process involves five steps:

### Step-One-Establish your criteria for choosing a college

Before you can compare colleges, you really need to see which ones meet your needs. What exactly are you looking for? What is important to you? In short, what are your criteria? Because you are a unique individual, your criteria will be unique as well. As you identify the criteria important to you, consider the following factors:

- Does N.S.C.C. have a Joint Admissions agreement, which will guarantee you will be able to transfer into this school? (Check the section in this handbook on Joint Admissions for further information.)
- Does the school offer the major subject you are interested in studying?
- Size of the major within the school:
  - Number of students enrolled in the department
  - Number of courses offered by the department
  - Number of faculty members in the department
- Related departments that interest you should you decide to change your major.
- Admission criteria: Do you need SAT scores?, Grade Point Average (GPA), prerequisite courses.
- Urban, suburban, or rural environment; which type would you be more comfortable living and studying in?
- Will you commute to school or would you prefer to live on campus?

- If you commute, will you have ample opportunity to participate in social and recreational events on campus?
- If you live on campus, what are the residence halls like? Will you be comfortable living there?
- Is on campus housing readily available for transfer students?
- What about campus size? Would you be happiest at a large university, a small college, or something in between?
- Average class size or faculty/student ratio?
- What support services are important to you? Most colleges have a broad range of services including:

Counseling Center  
 Academic Skills/Tutoring Services  
 Faculty Advisors  
 Job Placement/Career Planning Center  
 Financial Aid Office  
 Veteran's Office  
 Women's Center  
 Services for Students with Disabilities

- What is the placement record of the graduates from the department you wish to enter? Do they go to graduate school? Are they employed in their field of interest?
- Facilities for cultural, social, athletic, or recreational activities.
- Special orientation programs for transfer students. If it is available, make sure you attend.
- What will the overall cost be? What kind of financial aid is available for transfer students? Don't let high tuition prices intimidate you and prevent you from considering all other factors. The most ineffective decision-making process would be to choose a college solely on the basis of cost without considering other factors.

## **Step Two-Establish your working list of schools to consider**

Put together a working list of schools you can evaluate against the criteria you established in Step One. Use the following resources available in most libraries to build your list of schools to consider.

- Lovejoy's College Guide
- The College Handbook
- Peterson's Annual Guide to Undergraduate Study
- Barron's Profile of American Colleges
- Check out the following websites for information on schools;  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.collegeanswer.com](http://www.collegeanswer.com)  
[www.fastweb.org](http://www.fastweb.org)

For information on colleges and universities in Massachusetts, go to  
[www.massmentor.edu](http://www.massmentor.edu)

## **Step Three-Gather specific information from each school**

Obtain in-depth information from each school you are considering so that you can narrow down your working list. Write to each school for a copy of their catalog or go to each school's website.

- Find out how many transfer applicants are accepted from the number that apply
- Find out specific requirements for the degree you are interested in earning
- Inquire about sources of financial aid
- Obtain applications for admission and financial aid
- Check for application deadlines
- All colleges and universities now have websites where you can easily access all the information you will need.
- Admissions officers from four-year schools visit NSCC every semester for our semi-annual college fairs. Meet with them when they are here on campus and ask questions about the school you are considering.

### Step Four-Visit Schools

- Most colleges and universities hold open houses, admission seminars, campus tours, etc. Use these opportunities to gather more information and narrow down the list of schools you are considering.
- You may have to arrange an individual appointment if the above services are not available. Most schools will be glad to have you visit.
- If you bring a copy of your NSCC transcript when you visit, some admissions officers will give you an “on the spot” evaluation of your NSCC credits.

### Step Five-Putting it all together

Your final selection involves combining information you know about yourself with information you have gathered from the schools you are considering.

- What is your overall impression of each school you have visited?
- Which schools meet most of the criteria you established in Step One?
- Which schools gives you the most favorable transfer credit evaluation? You don't want to repeat courses you have already completed at NSCC. Make sure you get a written **transfer credit** evaluation of your NSCC courses from each school you are considering.
- Which schools offer you the best financial aid package?
- In most cases, it would be to your advantage to apply to at least three or four schools.

# THE APPLICATION PROCESS

## INTRODUCTION

After choosing a major and narrowing down your list of schools, the application process begins. An important thing to remember in this process is that you are a transfer student, **not** a Freshman. Because of this distinction, different rules may apply. The application process is your responsibility. As you work through the process and when questions develop, your transfer counselor is available to assist you.

NSCC's Transfer Counselor is:

Peter Monaco  
Student Support Center  
Lynn campus room LW121  
Danvers campus room DH101

## OBTAINING INFORMATION

Once you have decided to transfer, obtaining specific information from your selected schools is very important. If you are applying to one or even several schools, you should begin to acquire specific information on your selected curriculum and course of study. By requesting catalogs and applications from these schools, you can obtain the most accurate and up-to-date information available. Increasingly, colleges are posting their catalog and application materials on their websites. With many, you can apply electronically. If you need to send for information, a formal request letter is appropriate.

The following is a sample request letter, which you may follow:

### **SAMPLE REQUEST FORM**

Office of Admissions  
Name of College  
College Address

Dear Director of Admissions:

Please send me a copy of your college catalog and application for admission.

I am in the process of completing my associate's degree at NSCC and I would like to continue my education to earn my bachelor's degree. I plan to transfer in the Fall 20\_\_ semester and I would like to major in \_\_\_\_\_.

I look forward to receiving your materials.

.....Signature

Name  
Address  
Phone

### **WHEN TO APPLY**

Many schools set application deadlines for both Fall and Spring admissions. These dates are generally stated in either the application or college catalog. You should note that transfer application deadlines may be different from freshman application deadlines. Call the admissions office if the transfer deadline is not specified.

If no application deadlines are noted, the school may have a rolling admissions policy. Rolling admissions allows students to apply closer to the actual date of Attendance. Rolling Admissions also means, when the college or a specific major has been filled, admissions stop.

If you are planning to transfer, the following timelines should be followed:

**Fall Admissions** - If you want to start at a 4-year college or university in September, apply during the January semester break or February. If you apply after the middle of March, you have less chance of being admitted for September..

**Spring Admissions** - If you want to start at a 4-year college or university in January, apply by mid-October.

There are advantages to applying early. Most schools that follow rolling admissions policies will give you a quick admissions decision. Applying early gives you the best chance for on-campus housing and financial aid. It also leaves you plenty of time to be sure your application and accompanying paper work are complete. Once you have submitted your application materials, call the Admissions Office of each four-year school to make sure everything has been received and can be processed. **It is your application; make sure that you follow up on it.**

## **THE APPLICATION**

Your college application, like a job application, represents you to a prospective college. Therefore, your application should reflect a high level of professionalism in both its content and presentation. Before beginning the application, first read through the entire document. There may be sections or questions you do not understand; see your Transfer Counselor for clarification. Most applications ask you to provide CEEB numbers from your high school and any previous colleges attended. **North Shore** Community College's CEEB number is **3651**. High School numbers are available in the Student Support Center. Be sure to indicate your chosen major on the application.

## **ESSAYS**

Some colleges require you to submit an essay(s) as part of your application.

Essentially, there are three types of essays that may be part of the application; the application essay, the personal essay and the transfer essay. You may be asked to complete one or all of these depending upon the school to which you are applying.

The following is a brief description of each type of essay:

**\*APPLICATION ESSAY** A specific topic is assigned to be discussed. The Admissions Officer will be looking for how well you can organize your thoughts and express yourself. Approach this as you would any assignment in one of your classes. Make sure whatever you submit is neat and typed.

**\*TRANSFER ESSAY** What are your reasons for transferring? Why do you want to attend this school and what do you want to study? The Admission's Officer looks for evidence of your motivation and commitment to education. How well thought out are your plans?

**\*PERSONAL ESSAY** Who are you and what are your goals? Feel free to share any information about yourself you feel would help the Admissions Officer make a favorable decision on your application.

Regardless of whether your application form is handwritten or typed, your essay should always be typed. Some colleges indicate a specific length either in number of words or pages, but when not specified, the essay should not exceed two and one half (2 ½) pages typed and double-spaced. If you find you do not have enough room for your essay on the actual application, simply indicate attachments and enclose the essay(s) with your application. Before you mail your application, be sure to have a tutor in the writing lab proofread it for you.

## **OTHER PARTS OF THE APPLICATION**

Since every application is different, it would be impossible to cover every question. However, two other sections that generally appear are **work experience and extra-curricular activities**. These areas seek to find information about you that is non-academic. If you have a good deal of work experience, it is acceptable to attach a resume to your application. (Be sure to note that you have done so). Include all your work experiences, full or part-time, regardless of their pertinence to your current educational goals. Work experience indicates much more than career pursuits. The extra curricular section may include any type of activity that you have participated in that is non-academic. Club memberships (both on and off campus), affiliations, volunteer work, etc., should be listed. If you have other responsibilities, such as family or work that have prevented your involvement in these types of activities, this should also be noted.

## **SUPPORTING MATERIALS**

When your application and accompanying essays are completed, the application process is still not finished. Additional records and documentation must be sent to the schools to which you are applying to make your application complete.

## **FEES**

A fee should be sent with your application. The amount is always indicated on the application and should be paid by either check or money order. (Note: If you are participating in Joint Admissions your application fee is waived)

## **COLLEGE TRANSCRIPTS**

It is your responsibility to request an official NSCC transcript for each school you are applying to. Go to the NSCC Enrollment Center to obtain a transcript request form. The Enrollment Center will mail the transcripts for you to each school. You need to send one transcript to each school when you are in the process of applying. Be sure to request a **second official** transcript when you have completed the courses in your final NSCC semester.

You are obligated to submit an official transcript from each school you have attended. If you went to another college before coming to NSCC you must contact that college and request a copy of your transcript be sent to each school you are now applying to.

## **HIGH SCHOOL TRANSCRIPTS**

Another form of documentation that may be requested is your high school transcript. If you did not complete high school, a copy of your GED or night school diploma will suffice. If your high school has closed or merged since your graduation, contact the local superintendent's office to find out where the records are currently stored. Generally, once you have completed thirty college credits, these documents are not required (speak to the transfer counselor if in doubt). If they are required, remember your most recent academic work will be the most important in evaluating your application for admission. If you did not do well in high school, don't worry about it. Focus on establishing a **“proven track record”** for yourself here at NSCC. If you graduate from NSCC and do well, your previous high school record will not matter.

## **TEST SCORES**

Depending upon your status (number of credits completed, etc.) at your time of transfer, you may be asked to provide SAT or ACT test scores. Generally, once you have completed thirty college credits, these scores are unnecessary, however a few colleges still require them. If you have taken the tests, your high school can assist you in sending the scores. If you have not taken them and need to do so, your high school can tell you where and when they are being offered. Finally, if English is not your native language, TOEFL scores may be required. See your transfer counselor or the transfer admissions office for assistance with this.

## **LETTERS OF RECOMMENDATIONS**

A final piece of information that the four-year school may request are letters of recommendation. Even if these letters are not required, you may wish to include them to strengthen your application. It should be noted that in all cases, these are only letters of support. They can never outweigh your own academic record, accomplishments or personal achievements.

Certain colleges provide recommendation forms as part of their application package. If they do not, check with your transfer counselor to see if a standardized reference form is available. When requesting a letter of recommendation from your Faculty Advisor or anyone else, be certain to do so in person. You should provide a stamped enveloped addressed to the college's transfer admission office and give that to whoever is writing you the letter.

## **PERSONAL INTERVIEW**

Another step in the application process is the personal interview. Some colleges require this, others do not. The interview is an excellent opportunity for you to meet with a representative from the four-year college to support your application materials.

As with a job interview, your first impression during the personal interview is very important. Be prepared by bringing an unofficial NSCC transcript. This is a perfect opportunity to explain any special circumstances that may affect your acceptance. (For example, a semester of poor grades, a learning disability, or a gap in college attendance).

The personal interview is also a chance for you to ask any questions of the admissions officer and find out as much as possible about the four-year school.

## TIME LINE

Setting a time line for the completion of the application process is crucial for your success. The application checklist on page **18** is one way of keeping track of the paperwork and the dates they were sent. **Once again, the responsibility for completing the applications is yours.**

The first thing to be sent should be your application. Other forms, documents, etc., may be mailed separately and they will be added to your folder as they arrive at the four year school. When you are requesting materials to be sent to the four-year school, follow-up on their arrival. Generally, colleges will notify you if something is missing-but mistakes can be made and papers lost, so **always follow-up!** It is your application!

Once you have submitted your completed application and supporting materials, you can expect to receive a decision within 4 to 6 weeks. If you receive an acceptance letter from a 4-year school, your options are:

- Accept the offer of Admissions and pay your tuition deposit by the due date.
- Accept the offer and ask for an extension of the due date for your tuition deposit if you are waiting to hear from other colleges.
- Accept the offer and ask for an enrollment date in a later semester if you wish to take time off between your associate's degree and your bachelor's degree.
- Decline the offer.

**Once you have completed your final semester at NSCC, be sure to send another transcript of your grades to the four-year college you wish to attend.**

**Payment of your tuition deposit** is your final step in the application process. This is done before orientation and registration. Some colleges will wait for you to pay your tuition deposit before they will send you a transfer credit evaluation of your NSCC courses. Ideally, you want to receive your transfer credit evaluation with your letter of acceptance so you can adequately compare colleges. If you pay your tuition deposit before you receive your transfer credit evaluation, you put yourself in a more difficult bargaining position. **Be sure to request a written evaluation of your NSCC credits before you have to pay your tuition deposit.**

## APPLICATION CHECKLIST

### Four-Year Colleges and Universities

	<b>School A</b>	<b>School B</b>	<b>School C</b>
Name			
Address			
Phone			
Catalog and Application Requested			
Application Deadline			
SAT/ACT Required			
Application Completed			
NSCC Transcript Requested			
High School Transcript Requested			
Recommendation Sent			
NSCC Financial Aid Transcript Sent			
Financial Aid Form Sent			
Institutional Financial Aid Form			
Campus Visit			
Application Mailed			
Admissions Reply Received			
Tuition Deposit Due Date			

## APPLYING FOR FINANCIAL AID

A critical component of the transfer process is applying for financial aid. Even if you were not eligible to receive aid at the community college, you may be eligible as you transfer to a more expensive four-year college or university.

**Don't assume there is no way you can afford further education.**

When you apply to a four-year college or university, don't be surprised to see tuition costs more than double what you are now paying at the community college. Prices even as much as ten times your present costs are not unusual. Don't let these high prices intimidate you; apply for financial aid!

### LOOKING BEYOND COSTS

Your education will be one of the most significant investments you will ever make, not only in dollars, but also in your time and effort. Precisely because college is so expensive today, your decision regarding what you study and where you study must involve the most thoughtful and thorough consideration you can give them. Don't base your decisions solely on the lowest cost. Consider all the information available about each school.

If you need help with college costs, there are three types of financial aid to consider; **public, institutional, and private aid**. Your completion of the Financial Aid Form (FAF) will determine your eligibility for types-of-need based funding. The types of funding are:

#### PUBLIC AID

- grants
- loans
- scholarship
- work-study

Grant and scholarship monies are “free” - meaning you do not have to pay back the money, and they are directly applied to your college costs. Loans pay for your college costs, but must be repaid when you have completed your education. Usually, these loans are available at very low interest rates and with reasonable payment schedule. Finally, work-study monies are available, but you must work to earn these funds at an hourly rate.

The Financial Aid office at the 4-year school will assist in placing you in an on-campus (or on occasion an off-campus) job. Your financial aid package will probably be a combination of grants, loans, scholarship, and work-study money.

## **INSTITUTIONAL AID**

Another form of financial aid that will assist you in paying for your college education is institutional aid. This aid is provided by the individual school. These scholarships may be either need or merit based. Merit scholarships are awarded based on your accomplishments such as academic or extra-curricular activities.

Colleges that award institutional aid may require you to complete an additional institutional financial aid form. Institutional aid can be awarded in one of three ways:

- **Automatic:** no special application is required, usually awarded based on a high GPA.
- **Nomination:** usually nominated by either president, dean, or faculty at the community college.
- **Special Application:** either a special admissions or financial aid application is required.

When you are requesting your information from any four-year school, always ask if institutional aid is available and if a special application is necessary. You don't want to miss your chance for scholarship money because you didn't apply.

## **PRIVATE AID**

Private aid is another source of funding for your college education. Unlike the federal, state or institutional monies, these funds are somewhat more difficult to locate. However, there is far more private aid available than public aid.

These funds are supported either by private organizations such as business or non-profit groups. Here are some hints as you begin the search for private funds:

- Many awards are sponsored by local business organizations, local companies, or civic groups. The Chamber of Commerce in your hometown may have information on these types of funds.

- The reference librarian at your local library may have information about scholarships within your community and may also be able to direct you to reference books that list thousands of different organizations that have scholarships available.
- Go back to see the counselors at your high school. Find out if there are any special sources of aid just for students from your community.
- Check with the trust departments at local banks. They often manage scholarship funds, which are reserved for graduates from a particular high school or for students who live in particular communities.
- Check with your employer or have your parents check with the personnel office at their place of employment. Many companies and many unions have scholarships available for their members or the children of their members.
- Check in with the Student Support Center at NSCC on a regular basis throughout the academic year. We constantly receive information on private scholarships.
- Check with the Library or Financial Aid Office for information on scholarship web sites on the Internet.
- Use the following websites to help you get started:
  - [www.finaid.org](http://www.finaid.org)
  - [www.collegeboard.com](http://www.collegeboard.com)
  - [www.fastweb.org](http://www.fastweb.org)
  - [www.collegeanswer.com](http://www.collegeanswer.com)

## **APPLICATION PROCEDURE**

When applying for financial aid, you will need to provide documentation of your income as well as your parents income if you are a dependent student living at home. Your financial aid award is based upon the following formula:

$$\text{(college costs)} - \text{(expected student/parent contribution)} = \text{need}$$

The expected student/parent contribution is determined by the College Scholarship Service in Princeton, New Jersey, based on your completion of the Financial Aid Form (FAF).

Remember, when you are applying for financial aid, you must also document your previous financial aid awards. Whether or not you have received aid before, you must request a financial aid transcript be sent to every college to which you are applying. Financial aid transcript requests are available at the NSCC Financial Aid office. Remember to check for application deadlines. Your best opportunities for financial aid will be missed if your application is late.

## **BORROWING MONEY FOR SCHOOL**

As you plan how to finance your education, consider the option to borrow money for school. Very few students could ever attend four-year colleges or universities if they had to pay all of the expenses at the time they enroll. Borrowing money for educational purposes is a very realistic option for most students. It allows you to obtain your education and pay off the cost over an extended period of time. Consider the option to borrow money only after you have applied for public financial aid, institutional aid, and private financial aid.

### **FINANCIAL AID CHECKLIST**

- Request a financial aid application package from each college you are applying to.
- File an FAF to determine your eligibility for aid.
- Investigate all public aid options.
- Investigate all private aid options.
- Investigate institutional aid from each college you are applying to.
- Send an NSCC Financial Aid Transcript to each college you are applying to.
- Send all your financial aid materials to each college before their application deadlines.

## MAKING THE TRANSITION

Community college students who consider transferring are often concerned about the increased academic difficulty at four-year colleges and universities. Keep in mind that your NSCC courses are comparable in difficulty to Freshmen and Sophomore level courses at most four-year schools. Anticipate that the courses in your new school will be more advanced than your community courses, but don't worry about it. You have successfully made the transition from high school to the community college to earn your associate's degree and you will be able to make a similar adjustment to earn your bachelor's degree. Studies from four-year colleges indicate that transfer students are among the most successful students.

Now that you have proven your ability to succeed as a college student, and have been accepted for further study at a four-year college or university, you will soon be on your way to receiving a bachelor's degree. Your next steps are:

- Read your transfer college's catalog. Read it, not as a candidate for admissions, but as a new student who is soon to enroll at that college. Know your new school, your new graduation requirements for your major area of study. Become familiar with all the policies and regulations, which will impact your life at your new college. Do not assume all of the policies and regulations at your new college are the same as those at your community college. If you cannot find the information you need in the catalog, contact the college and ask questions.
- Attend transfer orientation day. Most colleges provide orientation activities for new students and many have special orientations for transfer students. Do not assume you do not need an orientation to college since you already "went through that stuff". While it is true that commonalities exist among all colleges, the differences between institutions can often be confusing when first encountered. Orientation is a service offered to you to make your transition to the four-year college smoother. **Take advantage of it.**

- Housing is often an issue new to many community college transfer students. Often, a community college student has lived at home and has not been concerned with dormitories or apartments. If you plan to live on-campus, the housing office at your new college should be able to answer any questions you have about dorms and dormitory life. They often have listings of apartments that are available in the area; they can also provide answers concerning leases and utilities.
- Finally, you may have some concerns about moving to a larger institution from a small community college. This change in size may mean you will have to search to find the services you require at your new school. This should not be a problem if you have worked at making a smooth transition. If you have read your catalog, attended orientation and read your student handbook, you should have a good grasp of your new environment and be able to find your way. **Making a successful transition to your new school will depend on your ability to make connections with people.**

Remember that education at any college in any major subject provides you with more than just knowledge of that particular subject. The confidence that the process of education gives you to adapt to and acquire new knowledge throughout your life is as important as the specific content of your degree. At the community college you have hopefully developed an attitude of openness toward education, personal discipline, and a willingness to commit yourself to a task or an idea. Learning specific content for a degree can help you to survive in life. Learning how to learn can help you to thrive.

## Joint Admissions Program

As partners in higher education, NSCC participates in Joint Admissions programs with the four-year state colleges and universities in Massachusetts. The goal of Joint Admissions is to provide a smooth and efficient transfer of students from an Associate's degree program at NSCC, into a bachelor's degree program at any of the participating four-year schools. Joint Admissions give students like you the opportunity and the assurance that once you complete your NSCC degree with a minimum GPA of 2.5, you will be guaranteed admission to any of the four year state colleges or universities where your program has been pre-approved. (See list of pre-approved NSCC programs that follows.)

### How do I qualify for Joint Admissions?

Make sure you are enrolled in a pre-approved NSCC program of study.  
Complete your associate's degree with a 2.5 or higher GPA.

### What if I am not sure which four-year college or university I would like to attend?

Check the list that follows to see which schools you are eligible for based on the NSCC program you are enrolled in. You should then look at each school's website for specific information on the program you wish to enter. Try to visit each school before you make your decision.

### Does Joint Admissions really guarantee my admission to a four-year college or university?

Yes, it does. If you complete your NSCC degree; if you are in a pre-approved program; if your final GPA at graduation is at least 2.5; you will have a seat waiting for you at the four year school.

### Does Joint Admissions guarantee my admission to a specific major at a four-year school?

No. You are only guaranteed admission into the school but not into specific major. To be admitted into a specific major you must fulfill all requirements to that major. Make sure you enroll in a program at NSCC comparable to the program you wish to transfer into; i.e. Business-to-Business, Engineering-to-Engineering.

### As a Joint Admission student, what do I have to do while I am at NSCC?

1. Meet with a Counselor in the Student Support Center each semester to make sure you are enrolled in the correct program and are taking the appropriate courses.
2. Complete your degree and earn at least a 2.5 GPA.

3. When you are in your final semester at NSCC, complete and submit an “Intent to Enroll Form” (Available in the Student Support Center) and your NSCC transcript and high school transcript to the Undergraduate Admissions Office at the state college or UMass campus where you plan to enroll. The priority deadline for fall entrance is March 1, and October 15 for January entrance.
4. After you complete your final NSCC semester, send a final copy of your transcript to the school you will be attending.

## **Tuition Advantage Program**

The Tuition Advantage Program (TAP) is a benefit for students enrolled in Joint Admissions Programs. If you complete your NSCC degree and have a 3.0 GPA upon graduation, TAP entitles you to a 33% reduction on in-state tuition for your first year at a state college or university. Students who maintain a minimum 3.0 average their first year at the four-year school can receive the discount again for their second year at the four-year school.

Is there anything, I have to do to make sure I receive this discount on tuition at the four-year school I transfer into?

1. Make sure your NSCC program is pre-approved for Joint Admissions with the four-year school you want to transfer into.
2. Complete your NSCC degree and have a final GPA of at least 3.0
3. When you are enrolled in your final NSCC semester, submit your “Intent to Enroll Form” and your transcript to the school you want to transfer into.
4. Specific procedures to claim your Tuition Advantage discount vary from college to college. Contact Peter Monaco in the NSCC Student Support Center for details.

Not all NSCC graduates with a 3.0 GPA are eligible for the TAP discount. Only graduates who are in a pre-approved Joint Admissions programs with specific four-year schools are eligible to receive the discount.

## Joint Admissions

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Accounting	Mass. College of Liberal Arts	Business Administration
Aviation Science	Bridgewater	Aviation Science
Aviation Science	Salem	Business
Biotechnology	Worcester	Biology, Biotechnology
Business Administration	Bridgewater	Management Science
Business Administration	Fitchburg	Business Administration
Business Administration	Framingham	Business Administration
	<i>Note: With ECO 103/104 Recommend completion of Mat 151 or higher</i>	
Business Administration	Mass. College of Liberal Arts	Business Administration
Business Administration	Salem	Business
Business Administration	Westfield	Business Management, Economics
Business Administration	Worcester	Business Administration
Business Administration	UMass Amherst	School of Management
Business Administration	UMass Boston	College of Management
Business Administration	UMass Dartmouth	Charlton College of Business
Business Administration	UMass Lowell	College of Management
Computer Applications	Mass. College of Liberal Arts	Computer Science

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Computer Information Systems	Bridgewater	Computer Science
Computer Information Systems	Fitchburg	Computer Information Systems
Computer Information Systems	Framingham	Computer Science
Computer Information Systems	Mass. College of Liberal Arts	Computer Science
Computer Information Systems	Salem	Business, Computer Science
Computer Information Systems	Westfield	Computer Information Systems
Computer Information Systems	UMass Amherst	College of Natural Sciences & Mathematics
Computer Information Systems	UMass Boston	College of Science & Math
Computer Information Systems	UMass Dartmouth	College of Engineering
Computer Information Systems	UMass Lowell	College of Arts and Sciences
Computer Science Transfer	Fitchburg	Computer Science
Computer Science Transfer	Framingham	Computer Science
Computer Science Transfer	Mass. College of Liberal Arts	Computer Science
Computer Science Transfer	Salem	Cartography, Computer Science, Math
Computer Science Transfer	Westfield	Computer Science

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Computer Science Transfer	Worcester	Computer Science
Computer Science Transfer	UMass Amherst	College of Natural Sciences & Mathematics
Computer Science Transfer	UMass Boston	College of Science and Math
Computer Science Transfer	UMass Dartmouth	College of Engineering
Computer Science Transfer	UMass Lowell	College of Arts and Sciences
Criminal Justice	Bridgewater	Criminal Justice
Criminal Justice	Fitchburg	Criminal Justice
Criminal Justice	Mass College of Liberal Arts	Sociology: Criminal Justice Minor
Criminal Justice	Salem	Criminal Justice
Criminal Justice	UMass Boston	College of Liberal Arts
Criminal Justice	UMass Lowell	College of Arts and Sciences
Developmental Disabilities	UMass Boston	College of Public and Community Service
Developmental Disabilities	UMass Lowell	College of Arts and Sciences
Drug and Alcohol Rehabilitation	Mass. College of Liberal Arts	Sociology, Psychology
Drug and Alcohol Rehabilitation	Salem	Sociology
Drug and Alcohol Rehabilitation	UMass Boston	College of Public and Community Service

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Early Childhood Development	Mass. College of Liberal Arts	All Liberal Arts Majors
<i>Note: Students must apply for a Liberal Arts degree program and apply for teacher certification programs once at MCLA; students must pass Mass. Teachers test (MTEL) prior to student teaching</i>		
Early Childhood Development	Salem	Education
<i>Note: Admission to the certification program requires a 2.75 GPA and the passing of the MTEL.</i>		
Early Childhood Education	Fitchburg	Early Childhood Education
Early Childhood Education	Mass. College of Liberal Arts	All Liberal Arts Majors
<i>Note: Students must apply to a Liberal Arts degree program and apply for teacher certification programs once at MCLA; students must pass Mass. Teachers test (MTEL) prior to student teaching</i>		
Elementary Education Transfer	Bridgewater	Elementary Education
<i>Note: Students must meet additional admissions requirements.</i>		
Elementary Education Transfer	Fitchburg	Elementary Education
Elementary Education Transfer	Mass. College of Liberal Arts	All Liberal Arts Majors
<i>Note: Students must apply to a Liberal Arts degree program and apply for teacher certification programs once at MCLA; students must pass Mass. Teachers test (MTEL) prior to student teaching</i>		
Elementary Education Transfer	Salem	Education
<i>Note: Admission to the certification program requires a 2.75 GPA and the passing of the MTEL.</i>		
Elementary Education Transfer	Worcester	Elementary Education

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Elementary Education Transfer	UMass Amherst	Colleges of Humanities & Fine Arts; Social & Behavioral Sciences
<i>Note: Students accepted into an arts &amp; science major only as Teacher. Licensure is at the master's level.</i>		
Engineering Science Transfer	Mass Maritime	All majors
Engineering Science Transfer	UMass Amherst	College of Engineering
Engineering Science Transfer	UMass Dartmouth	College of Engineering
Engineering Science Transfer	UMass Lowell	College of Engineering
Fire Protection and Safety Technology	Salem	Fire Science
<i>Note: Evening only, not TAP eligible</i>		
Gerontology/Social Welfare	Mass. College of Liberal Arts	Sociology/Social Work, Psychology
Gerontology/Social Welfare	UMass Boston	College of Public and Community Service
Health Science	Fitchburg	Biology, Sciences
Health Science	Framingham	Designated Liberal Arts & Professional Majors
<i>Note: Bachelor of Arts: Economics, English, Geography, History, Modern Language (Spanish), Politics, Psychology, Sociology Bachelor of Science: Biology, Business Administration, Chemistry, Health and Consumer Sciences, Food and Nutrition, Food Sciences, Mathematics</i>		
Health Science	Mass. College of Liberal Arts	Biology
Health Science	Salem	Biology/Sport, Fitness & Leisure

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State Colleges/University</u>	<u>Program of Study at Four-Year Schools</u>
Health Science	Worcester	Health Education/ Community Health
Health Science Sciences &	UMass Amherst	College of Natural Mathematics
Health Science	UMass Dartmouth	College of Arts & Sciences
Health Science	UMass Lowell	College of Health and Environment
Health Science Speech/Language Pathology	Bridgewater	Communications Disorders
Health Science Speech/Language Pathology	UMass Amherst	School of Public Health & Health Sciences
Horticulture	UMass Amherst	College of Natural Resources & the Environment
Hotel Management	UMass Amherst	Hospitality and Tourism Management
Interdisciplinary Studies	Bridgewater	All majors except Aviation science, athletic training, education, and social work.
Interdisciplinary Studies	Fitchburg	General Studies
Interdisciplinary Studies	Framingham	Designated Liberal Arts & Professional Majors

*Note: Recommend Mat 151 or higher. Bachelor of Arts: Economics, English, Geography, History, Modern Language (Spanish), Politics, Psychology, Sociology  
Bachelor of Science: Biology, Business Administration, Chemistry, Health and Consumer Sciences, Food and Nutrition, Food Science, Mathematics*

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Interdisciplinary Studies	Mass. College of Liberal Arts	All Liberal Arts Majors, Business Administration, Computer Science
Interdisciplinary Studies	Salem	All Arts and Sciences Majors
<i>Note: Interview or portfolio review required for art. Audition required for music.</i>		
Interdisciplinary Studies	Westfield	Liberal Studies
Interdisciplinary Studies	UMass Amherst	Colleges of Humanities & Fine Arts; Natural Sciences & Mathematics; Natural Resources & the Environment; & Social & Behavioral Sciences
Interdisciplinary Studies	UMass Boston	College of Liberal Arts
Interdisciplinary Studies	UMass Dartmouth	College of Arts & Sciences
Interdisciplinary Studies	UMass Lowell	College of Arts & Sciences/Humanities
Liberal Arts	Bridgewater	All majors except aviation science, athletic training, education, and social work
Liberal Arts	Fitchburg	All Liberal Arts and Sciences Majors
Liberal Arts	Framingham	Designated Liberal Arts and Professional Majors

*Note: Note: Recommend Mat 151 or higher. Bachelor of Arts: Economics, English, Geography, History, Modern Language (Spanish), Politics, Psychology, Sociology  
Bachelor of Science: Biology, Business Administration, Chemistry, Health and Consumer Sciences, Food and Nutrition, Food Science, Mathematics*

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Liberal Arts	Mass. College of Liberal Arts	All Liberal Arts Majors, Business Administration, Computer Science
Liberal Arts	Salem	All Arts and Science Majors
<i>Note: Interview or portfolio required for Art. Audition required for music.</i>		
Liberal Arts	Westfield	All majors except criminal justice, education, mass communication, movement science, psychology, sociology, and social work
Liberal Arts	Worcester	All majors except education, nursing, and occupational therapy
Liberal Arts	UMass Amherst	Colleges of Humanities & Fine Arts; Natural Sciences & Mathematics; Natural Resources & the Environment; Social & Behavioral Sciences
Liberal Arts	UMass Boston	College of Liberal Arts
Liberal Arts	UMass Dartmouth	College of Arts & Sciences
Liberal Arts	UMass Lowell	College of Arts & Sciences
Mental Health	Mass. College of Liberal Arts	Psychology, Sociology
Mental Health	UMass Boston	College of Public & Community Service
Nurse Education	Framingham	Nursing

<u>Pre-approved NSCC Programs</u>	<u>Massachusetts State College/University</u>	<u>Programs of Study at Four-Year Schools</u>
Nurse Education <i>Note: Students must pass license exam</i>	Worcester	Nursing Track II
Nurse Education	UMass Lowell	College of Health and Environment
Nutritional Science and Diet Technology	UMass Lowell	College of Health and Environment
Pre-Engineering	Fitchburg	Industrial Technology
Pre-Engineering	Framingham	Chemistry, Mathematics
Pre-Engineering	UMass Dartmouth	College of Engineering
Pre-Engineering	UMass Lowell	College of Engineering
Travel, Tourism and Hospitality	UMass Amherst	Hospitality & Tourism Management

## The Commonwealth Transfer Compact

This agreement facilitates the process of transferring from NSCC into the Massachusetts public colleges and universities. If you graduated from any of the following NSCC programs:

- Business Administration
- Computer Information Systems
- Early Childhood Development
- Elementary Education Transfer
- Interdisciplinary Studies
- Liberal Arts
- Pre-Engineering

And have achieved a final GPA of 2.0 or higher, you will have 60 credits transferred and applied toward your Bachelor's degree. You will have no more than 68 credits to complete at the four-year school you transferred into.

For more specific details of the compact, contact NSCC's Transfer Counselor, Peter Monaco, 978/762-4000 x6688 or 781/593-6722 x6688.

[Pmonaco@northshore.edu](mailto:Pmonaco@northshore.edu)

## **TRANSFER PLANNING CHECKLIST**

- Meet with a counselor in the Student Support Center for an overview of the transfer process.
- Meet with representatives from four-year colleges and universities who visit NSCC each semester at College Fairs.
- Are you aware of the opportunities for Joint Admissions with all of the public four-year colleges and universities in Massachusetts.
- Are you enrolled in a Transfer Program?
- Have you met with your faculty advisor to discuss your plans?
- Have you related your educational plans to your career plans?
- Have you used the Discover System located in the Student Support Center to help you with your self-assessment?
- Do you know what you want the end result of your educational planning to be?
- Did you establish your criteria for evaluating and comparing 4-year schools?
- Have you visited several four-year schools before deciding where you want to apply?
- Did you consider more than just tuition costs when choosing a school?
- Did you find out about the placement record of graduates from the department of the college you wish to enter?
- Have you submitted your admissions applications early enough and did you request your community college transcript be sent to each college you are applying to?

- If you are participating in Joint Admissions, have you submitted your “Intent to Enroll” form to the four- year school during your final NSCC semester?
- Remember to send a second official NSCC transcript when you complete your final semester.
- Before you pay a tuition deposit, have you received a written evaluation of your NSCC credits from each school you are applying to?
- Did you investigate the three different types of financial aid?
- Have you applied for financial aid early enough?
- Did you request a financial aid application as well as an admissions application from each school you are considering?
- Remember to attend transfer orientation at your new school?
- Come to the Student Support Center, Lynn LW 121 or Danvers, DH101, if you have any questions or if you would like to discuss your educational and career plans on an individual basis.

## How to Contact the Four-Year Colleges and Universities

Bridgewater State College  
Dwight Cook  
Associate Director of Admissions  
508/697-1239  
[dcook@bridgew.edu](mailto:dcook@bridgew.edu)  
[www.bridgew.edu](http://www.bridgew.edu)

Fitchburg State College  
Pam McCafferty  
Dean of Enrollment Mgt  
978/665-3435  
[pmccafferty@admin.fsc.edu](mailto:pmccafferty@admin.fsc.edu)  
[www.fsc.edu](http://www.fsc.edu)

Framingham State College  
Carol Roe Bergeron  
Asst Dean Admissions & Enrollment  
508/626-4500  
[admiss@frc.mass.edu](mailto:admiss@frc.mass.edu)  
[www.framingham.edu](http://www.framingham.edu)

Mass College of Liberal Arts  
Denise Richardello  
VP Enrollment & External Marketing  
413/662-5203  
[drichard@mcla.mass.edu](mailto:drichard@mcla.mass.edu)  
[www.mcla.mass.edu](http://www.mcla.mass.edu)

Mass Maritime Academy  
Roy Fulgueras  
Director of Admissions  
508/800-544-3411  
[fuji@mma.mass.edu](mailto:fuji@mma.mass.edu)  
[www.maritime.edu](http://www.maritime.edu)

Salem State College  
Mary Dunn  
Director of Transfer & Articulation  
[Mary.dunn@salemstate.edu](mailto:Mary.dunn@salemstate.edu)  
[www.salemstate.edu](http://www.salemstate.edu)

Westfield State College  
Lori Letendre  
Associate Director of Admission  
413/572-5223  
[lletendre@wsc.ma.edu](mailto:lletendre@wsc.ma.edu)  
[www.wsc.ma.edu](http://www.wsc.ma.edu)

Worcester State College  
Ben McElroy  
Associate Director of Admissions  
508/929-8113  
[bmcelroy2@worchester.edu](mailto:bmcelroy2@worchester.edu)  
[www.worcester.edu](http://www.worcester.edu)

UMass Amherst  
Terri Labine  
Senior Asst Dir Transfer Affairs  
413/545-3703  
[tlabine@acad.umass.edu](mailto:tlabine@acad.umass.edu)  
[www.umass.edu](http://www.umass.edu)

UMass Boston  
Robert Bodeen  
Asst Director Transfer Affairs  
617/287-6211  
[Robert.bodeen@umb.edu](mailto:Robert.bodeen@umb.edu)  
[www.umb.edu](http://www.umb.edu)

UMass Dartmouth  
Kathy Magnusson  
Associate Director of Admissions  
508/999-9106  
[kmagnusson@umassd.edu](mailto:kmagnusson@umassd.edu)  
[www.umassd.edu](http://www.umassd.edu)

UMass Lowell  
Gerald Durkin  
Director of Transfer Admission  
978/934-3942  
[Gerald\\_durkin@uml.edu](mailto:Gerald_durkin@uml.edu)  
[www.uml.edu](http://www.uml.edu)