COMPLETING A DEGREE IN 4 YEARS MAY BE YOUR BEST MONEY PLAN

It takes some thinking and planning to finish a degree in four years. Consider these….

Academically:

- Degree programs differ in total number of hours. The scenario presented on the CLIMB page uses the most common, 120 semester credit hours. If you choose a program that is longer, you may have to take summer courses in order to graduate in the fastest possible time.

- Look early for any courses in your degree program that you can CLEP (College Level Examination Program). These tests are relatively inexpensive; there are study books; and, if you gain the right score, you get the credit!

- Register for 15 credit hours per fall and spring semesters and accomplish earning 30 credits in the year. Too many students settle for less since Financial Aid requires at least 12 credit hours to be a fulltime student.

- Don’t withdraw from or fail courses - ever. If you feel in trouble academically, talk with the professor, go to tutoring or supplemental instruction, study, study, and study some more!

- Pass 15 credit hours per fall and spring. It’s not enough to register for it. You need to pass and earn credit. You must attend class and do the work.

- If you have to take developmental courses (per the testing results), complete them as quickly as possible and use the summer sessions to take more courses for the degree.

- Know what major you want EARLY; get the recommended degree plan from the advising center. If you aren’t sure, visit Career Services for some career-interest assessment help.

- Talk with a professor or two in your desired major. They like talking about the career field of that major or what you can do to get better grades.

- Periodically meet with an advisor for a progress check-up. Map out your courses semester by semester so you don’t miss prerequisites or the semester the course is offered. The advisor can help you do this.

- Take advantage of priority registration for the next semester. Courses fill up fast. If you “snooze” you lose.

- Take a course or two in the summer. This will boost your progress significantly! If you have lower level courses to take, consider a community college after checking with your advisor about transferability.
Limit your working to 20 hours per week or less. If you can work on campus, do it. Don't work 30-40 hours a week and expect to be successful in 12 hours per semester. Rarely will a student working this much make decent grades. It's tough and very few rarely survive well academically.

Put school first and parties, friends, family, etc., second.

Financially:

Ask parents and/or family members for financial help.

File the FAFSA early - January 1 of this year for the next academic year. Even if you (or your parents) don't have the IRS Form 1040 completed for the current tax year, you can use last year's and submit the current one when filed.

Apply for as many grants and scholarships that you can find through UTSA departments and via web (i.e. fastweb.com)

Accept grants and scholarships first in the Financial Aid Award package.

Accept any work study funds offered because working on campus is more desirable than off-campus. On-campus employers know that school comes first and are more flexible about exams and projects.

Accept a Stafford subsidized loan before an unsubsidized loan. Avoid private (alternative) loans for school or using credit cards to finance your education.

Take what you can at the community college. It's cheaper. Do check for transferability first. (Courses there may not be covered by financial aid if you are taking courses at UTSA at the same time. Check first with Financial Aid.)

Make the most out of CLEP exams. They are very inexpensive to take versus paying tuition and fees to enroll in the course at the university.

Work only part-time and on-campus. When you work on-campus the employer understands that you are a student first so will be more flexible with your academic needs.

Live frugally. Share living expenses with friends or live at home. Make a budget and accept financial for only what will satisfy your budget. Be cautious about accepting the maximum offered as you could have greater debt load when you graduate and have to start paying back loans.

Make a commitment to sacrifice now for the many rewards that will come later with the degree in hand.

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