



Presents

When Life Throws You a Curve Ball... (Or you do it to yourself!)

- Math, reading and/or writing skills are not sufficient for college work and will have to take developmental courses as early as the first semester in college. Developmental course credits do not apply to the credit hours of the degree programs but do prohibit moving into other courses if credit is not earned.
 - Have a 15-hour schedule each fall or spring semester when having to take a developmental course or two. The other 9-12 hours should apply to the degree program. The 3-6 hours taken up by the developmental courses should be made up in a summer semester.
- Registering for only 12 hours per fall and spring semesters gets you behind already.
 - Although considered a fulltime load per financial aid criteria, it will not get you a degree in four years. The optimum load is 15 hours each fall and spring semesters or 30 earned credit hours in an academic year. If you drop a course or don't make the required grade to move forward, you can make up the missed hours with a summer semester course.
- Changing a major well after the first year of classes may result in some courses not applying to the other major and being considered "extras".
 - It is not unusual for students to change their majors two or three times during their first year. Typically the first year consists of core curriculum courses that apply to every major with just a few exceptions so very few hours are "lost" on the next major. The later you wait to change a major the more likely the courses you just passed won't all apply to the new major. Go to Career Services, do the assessment tests, talk with a counselor. Choose the new major smartly and stick with it!
- Students may not perform well academically and have to repeat courses.
 - The college environment is very different from the high school experience. You are expected to go to every class but there is no one there "making" you go. You must go to class, take notes, study, and study some more. If you aren't doing well on tests or assignments, you must seek help from the instructor or a tutor.
- Stopping out of college for awhile will lengthen the journey to a degree.
 - Whether the reasons for stopping out are family, medical, or financially related, you will take longer to get that degree. Explore all the options before you stop out. And then get back on track as soon as you can!



utsa.edu/moneymatters/climb_opp_costs.html