

Direct to Four-Year Colleges vs. Community College Transfer Path

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Perhaps the single college related issue I see students and parents struggle with more than any other is “Should I go directly to a four-year college or a community college first”. This is a complicated issue and one that I believe deserves some serious consideration for many students before jumping to some quick and potentially life changing decision. There is certainly no simple answer that applies to all students.

Let’s look at the pros and cons of direct to four-year colleges and community college transfer and try to identify the type of student that might succeed in each.

Four-Year Colleges

Pros:

- Most four year colleges are structured to help the students “become adults”. Going away to college is an experience that most students find to be extremely valuable in life. Moving into a tiny dorm room as a freshmen with other students teaches valuable life lessons such as how to get along with different kinds of people and learning not to isolate. Joining student clubs and participating in sports helps students connect with likeminded people and share passions. Dating and developing close relationships is a normal byproduct of students away from home for the first time. Many of these amazing college experiences are missed when students live at home and go to a community college or a commuter four-year college.
- Students who attend four-year colleges directly are generally more focused and likely to be successful. Bachelor degree graduation rates tend to be much higher for direct to four-year college students than for those who start at community colleges. This is the area that can really wipe out any cost savings of community colleges. If a student ends up spending six or seven years to get a four degree vs. four or five years, the extra tuition and living costs can start to add up. Perhaps the greatest cost however is the opportunity cost of the lost income of 1-2 years when the student is still in school instead of earning the higher salaries that usually come with a college degree.
- There are often academic advantages to a four-year college. Some faculty may have more experience – they almost always have PHD’s while many community college faculty have only master’s degrees. Libraries and other resources are often superior to what are available in community colleges. Student peers are likely to be more academically serious which can have a significant impact on student success. There may however also be academic advantages to community colleges that are described below.

Cons:

- Certainly the greatest drawback to four-year colleges is their cost. Even California state colleges (CSUs and UCs) can easily cost \$25K-\$35K per year for tuition, fees, room, board, transportation etc. Some private colleges can cost two or even three times this much. Having said that, most students pay considerably less than this and many high achieving and/or low income students may pay surprisingly little. Also, as noted above, if students spend more time in community college before graduation, that can quickly wipe out any cost savings. It is extremely important therefore to not make the decision of which school to attend based on financial considerations until you have been able to carefully evaluate the actual net cost of each school and after receiving all of the financial aid offers.

- There are absolutely many students who are not likely to be successful in a four-year college environment. Many are simply not easily engaged in a typical academic environment or may simply be late bloomers. These students often are not suited for a four-year college degree program and might benefit from exposure to the many career technical education programs offered by community colleges or other career paths.

Community Colleges Transfer Path

Pros:

- Unquestionably community colleges are generally the most cost effective way to acquire college credits. A student who lives at home, completes their first two years at a community college, transfers to a four-year college and then gets their bachelor's degree at a public college in four years, can easily save \$15K to \$40K as compared with going directly away to a four-year college. This may significantly impact the amount of debt that the student has to incur which can be crippling to a person in their 20's who is trying to begin acquiring wealth. It should be noted however that only a small percentage of students who start out at a community college actually successfully achieve this goal in four years. When comparing the costs of community and four year colleges though, remember that the biggest differential is typically tuition and fees. Living expenses, even when at home, will typically include food, share of utilities, social life, transportation, clothes, health care, cell phone etc.
- Another major advantage of the community college path is for those students who absolutely had their heart set on going to a specific CSUs or UC and were denied admission when applying as a freshman. The CSUs and UCs have significantly expanded their transfer programs and this gives some of these students "another bite at the apple". All of the UCs except Berkeley, UCLA, and San Diego offer their TAG program which guarantees admission to students as college juniors that fulfill their lower division requirements with a 2.5 GPA at a community college. The acceptance rates for transfer students are significantly higher at UCs and CSUs than for freshman applicants.
- There are also many students that simply lack the maturity at age 18 to commit to a four-year college. Living at home for a year or two and taking some classes might be a better fit for these students to grow into the college experience.
- There are actually some important academic advantages to community colleges. Typically students are more likely to get more personal attention at community colleges. UCs especially will often have their lower division (for freshmen and sophomores) and general education classes taught by teacher assistants (rather than by their famous Nobel laureates) and their support structures may be minimal.
- We also often see good students with generally good grades, but they may have a specific problem with one or more of the UC/CSU "a-g requirements". More often than not this is the math requirement. If they go the community college with a plan to transfer, they will have pathway options that may not require calculus or even algebra – especially if they are pursuing a non-STEM (Science-Technology-Engineering-Math) major.
- In years past, many transfer students entering a four-year college felt that they were behind the students that had already been there for a couple of years. They didn't know the campus as well, didn't have all the friends yet etc. However, as the transfer student numbers have increased and more support resources have been created for the transfer students, this is not really a serious issue in most cases. In fact, once students have transferred into the four-year college, their graduation rates are typically higher than the students that started as freshmen.

Cons:

- Possibly the greatest issue I see occurring with the community college path happens when the student makes the decision too early. I regularly see high school juniors and even sophomores who say “I’m just going to my local community college after I graduate”. Once they make this decision, they know there is no pressure to get high grades, take AP classes, study for the SAT, take on extracurricular activities etc. They take their foot off the gas and just cruise through the rest of their high school time. Then when they start at community college, they are not “college ready”. As a result, they often find themselves dropping out.
- We also see many students who decide to work and go to community college part time to avoid college debt. This often results in them getting stuck at community college for years. Often it would have been far better if they took out a minimal student loan to graduate faster. After they graduate and begin working full time, they may be able to pay off a small student loan faster than they realize.
- We also see students who approach community college as just “Grade 13”. They continue to act like they did in high school with the same friends doing the same things. They miss out on the experience of going away to school. They fail to broaden their horizons and gain the maturity that comes with the experience of living independently.
- Another very common problem with community college transfer students is failing to pay close attention to the classes that are required to transfer. This can be very complicated – many classes may be transferable to a four-year college, but do not articulate to the major at a specific college. Mistakes here can result in the student having insufficient units to transfer requiring them to spend an extra year or more at the community college. Students are strongly encouraged to meet regularly with their community college counselors and check on assist.org to ensure that are taking the right classes necessary for transfer.

All of these “cons” explain why so few students who start at community colleges actually transfer successfully to four-year colleges and graduate. While 81 percent of entering community college students indicate they want to earn a bachelor's degree or higher, only 33 percent of entering students actually transfer to a four-year institution within six years. Of the 33 percent of community college students who successfully transfer to four-year colleges, 42 percent complete a bachelor's degree within six years. In other words, only 14 percent of the entire cohort of entering community college students earns a bachelor's degree within six years (Jenkins & Fink, 2016).

Recommendations:

- 1) Regardless of what the student ultimately decides to do, before deciding they should act as if they are planning to attend a four-year college directly. This means pushing to getting the best grades possible throughout high school, completing a-g coursework, taking AP classes wherever possible, studying for and taking the ACT and/or the SAT, getting involved with extracurricular activities and filing out the FAFSA. The student should develop a list of 5-10 four-year colleges that they would be happy to attend. This list should include stretch schools, match schools, and safety schools and then they should apply to all of these colleges.

- 2) In the spring of their senior year, they should review their college acceptances and evaluate their financial aid packages. Now they can see whether they got into one of their top choice schools or whether they are not really excited about any of the schools that accepted them. They can honestly look at themselves and determine whether they have the maturity and scholastic aptitude to be successful at these four-year schools and will benefit sufficiently from the experience. The student and their parents can now also determine whether a four-year college is financially feasible and assess potential differences in the debt load after graduation. A \$10K difference might not be that significant, but a \$40K difference probably is. At this point, the decision where to go is likely to be pretty clear.

- 3) After completing this process, the student is far more likely to be successful whether they go straight to four-year college or start at a community college. If a student does choose a community college, they should do so proudly! They should buy the sweatshirt of their community college and wear it often. When their friend's parents ask where they are going, they shouldn't just look at the ground and mumble, "I'm just going to College of Alameda". Rather, they should look them in the eye and say something like "I'll be starting at the College of Alameda in the fall. My plan is to TAG UC Davis and transfer into their psychology program after my first two years".