



New Year's Resolution: Finish College

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If your New Year's Resolution is more about fattening your wallet than thinning your waistline, then I have a suggestion for you. Put "Finish College" at the top of your 2012 New Year's Resolution list.

According to the U.S. Census Bureau, people who have earned an associate's degree will earn approximately \$5,000 more annually than those with only a high school diploma. Bachelor's degree holders earn almost \$20,000 more per year than those with only a high school diploma.

Right now, there are several thousand well-paying jobs available in Ohio that continue to be unfilled because the potential workforce does not have the education they need to qualify for those positions.

The University System of Ohio can provide the support needed to help you keep your resolution and finish college.

The **Forever Buckeyes** program immediately extends in-state resident tuition rate to any Ohio high school graduate who left the state but returns to enroll in an Ohio College. Ohio high school graduates are always welcome to attend college in Ohio.

The state also has a robust **credit transfer system**. This means many courses and programs taken at one Ohio public institution will be recognized as equivalent credit at other Ohio public institutions. So even if you don't live near the college you attended 20 years ago, you can enroll in a college that is closer to where you are located now and complete your degree. In 2010 and 2011, more than 40,000 students transferred within the University System of Ohio and saved an estimated \$46.1 million by completing credit at a lower cost institution.

Every course and every certificate is a building block in attaining career or technical certificate, an associate's and

baccalaureate degree. The ability to transfer credit from one college to another enables students to follow diverse paths to attain their degree.

Career-Technical Credit Transfer (CT²) is another helpful program. It allows high school and adult career-technical students who successfully complete technical programs to receive college credit.

If you haven't started college yet, now is the time. The University System of Ohio can help with that too. Starting in 2012, public colleges and universities in Ohio are required to offer **three-year degree plans** for 10 percent of their programs. That number will grow to 60 percent in 2014.

A three-year degree also will help students complete their college education. A shortened time-frame to obtain a degree, in addition to the savings, will help students avoid or clear some of the hurdles they may encounter.

Completing your college education is a good resolution to put on your list. Keeping that resolution could help you accomplish some of those other resolutions, too, like "find a better job," "earn more money," "get organized," "get out of debt," "enjoy life more," and "learn something new."

