

### ALASKA'S SOURCE FOR COLLEGE & CAREER FUNDING & EDUCATIONAL PLANNING RESOURCES

50 000 Cm

# **Graduating on Time**

Getting a degree pays off in many ways – job opportunities, mobility, and income earning capacity. But to make sure you get this pay off, you need to be prepared to finish it. To really maximize your investment, you'll need to finish on time.

#### **On-Time Graduation**

Graduating on time means completing:

- A Certificate or Occupational Endorsement in 6 months to a year
- An Associate's degree in 2 years
- A Bachelor's degree in 4 years

#### On-Time Saves You Money!

When you complete on time, not only do you save the cost of more years taking courses, you can start your career that much sooner.

- Have a financial plan that supports full-time attendance. If you really want the career that degree gives entry to (and the higher earning potential), avoid less than on-time attendance if possible.
- Borrowing less Graduating on time has even higher stakes if you are borrowing to pay for college.
  - Remember if you take out a student loan but don't earn a degree, you are still required to pay on that loan.

#### Tips to Graduating on Time

- Take the right courses and right number of credits
  - 12 credits per semester is the minimum to be considered full-time, bachelor's degrees require at least
    120 credits. If you want to graduate in 4, you need to take 15 credits a semester/30 credits a year.
- Take it seriously
  - Acknowledge that getting a degree can change your life and stay focused on your objectives.
- Find a good fit
  - Pick a school that supports you with the guidance and resources to stay on track.
- Decide on a major early
  - Make sure you have a plan for on-time graduation in a major that fits your career goals.
- Stay connected to your campus
  - Participate in extracurricular activities and engage in your campus community
- Stay motivated
  - Focus on the reason or reasons you are there: to learn, to grow and to achieve!

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