Stay on Track

Finishing college on time comes with many benefits By Jamie Kravitz

You already know that completing your higher education is important to your future. But did you know that the majority of public colleges graduate less than 50 percent of full-time students in four years? When it comes to higher education in the United States, it has become the "accepted standard" to measure graduation rates at four-year colleges on a six-year time frame. That fact should be a wake-up call that prompts us to take another look at the advantages of sticking to the traditional four-year time frame.

Of course, there are good reasons — finances and family obligations among them — why students may need to take a temporary break from their studies. But if you can finish your degree in a timely fashion, you can expect many benefits — and avoid some hidden costs of delaying graduation. Here are a few tips, tricks, and resources to help you meet your academic goals.

Make School Your Full-Time Job

School can definitely be difficult and even tedious at times. Just remember that it's worth it. And if you can make school your top priority, you are much more likely to finish on time. In fact, the closer students stick to a full-time schedule, the more likely they are to graduate — period. Students who attend college exclusively part-time are the least likely to graduate. Of course, attending part-time doesn't mean you won't graduate, but it does mean you'll have a longer, harder road.

Get to Work

The sooner you complete your college degree, the sooner you can enter the next phase of your life, whether that means graduate school or joining the working world. If you graduate on time and choose to enter the workforce, know that it's a win-win. You're not spending that additional tuition money *and* you're earning money. Which brings us to our next point.

Time Is Money

Student loan debt has now exceeded Americans' combined credit card and auto loan debts. Graduating on time (or close to it) will help keep your

debt to a minimum. You'll be spending less on extra tuition and other college-related costs and fees. Plus, once you are employed and making money, you'll have more opportunities to pay down any debt you do have and save for the future. You may not be thinking about retirement now, but you'll be thankful for this later on.

Don't Put It Off

The more you put off your education, the less likely you are to graduate. A <u>2015 report</u> from the National Student Clearinghouse Research Center found that graduation rates were lower for students who began their programs after the age of 20. Don't wait any longer to pursue your academic aims. Seize the day — and get that diploma!

Practice Makes Perfect

Don't let academic stumbles throw you off. Establishing good habits early is key to staying on track in college. Set priorities and stick to a schedule when it comes to academics and extracurricular activities. A great habit to get into is engaging with the material, both in and outside of class. Studying on your own is critical, but don't forget to speak up and ask questions during the lecture as well. Get to know your professors and go to their office hours. Join a study group. These small steps will have big effects on your education.

Look Ahead

You'll be more inclined to graduate on time if you have a set of goals and aspirations for the future. Throughout your years at school, you should be building a portfolio. Showcasing your projects, awards, and other significant work will not only help you get a job after graduation, but it will also give you a sense of purpose. Always be looking forward, and you are guaranteed to go far.