

By the year 2020, the majority of jobs – 65 percent – will require a college-level education of some form.

A graduate with an associate degree nets an average of **\$180,000** more during their lifetime than those with just some college.

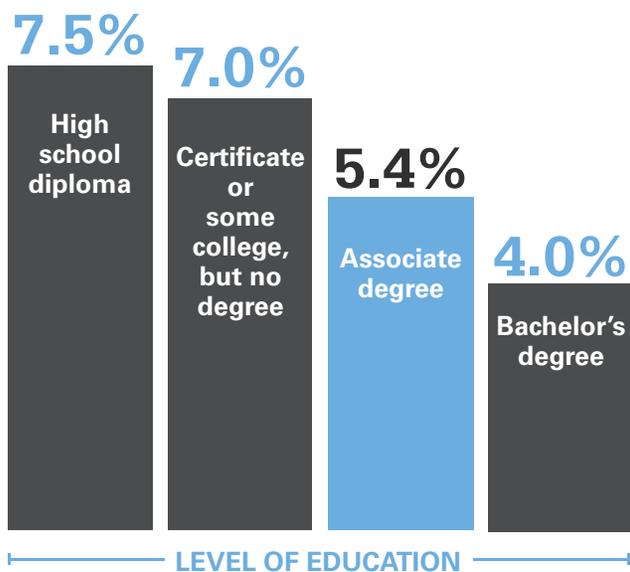
Good news for
TRANSFER STUDENTS!

Hint: You may have **already earned** an associate degree.

People with associate and bachelor's degrees have a **lower unemployment rate.**

Contact a representative on your campus today to find out more about **Credit When It's Due.**

Unemployment Rate (%) vs. Education Level



Email: transfer@highered.ohio.gov
 Phone: (614) 466-6000



CREDIT
when it's due



CREDIT
when it's due



If you earned the credits, don't let them go to waste!

Are you a transfer student from an Ohio two-year community or technical college to a four-year public university? If so, you may have already earned an associate degree.

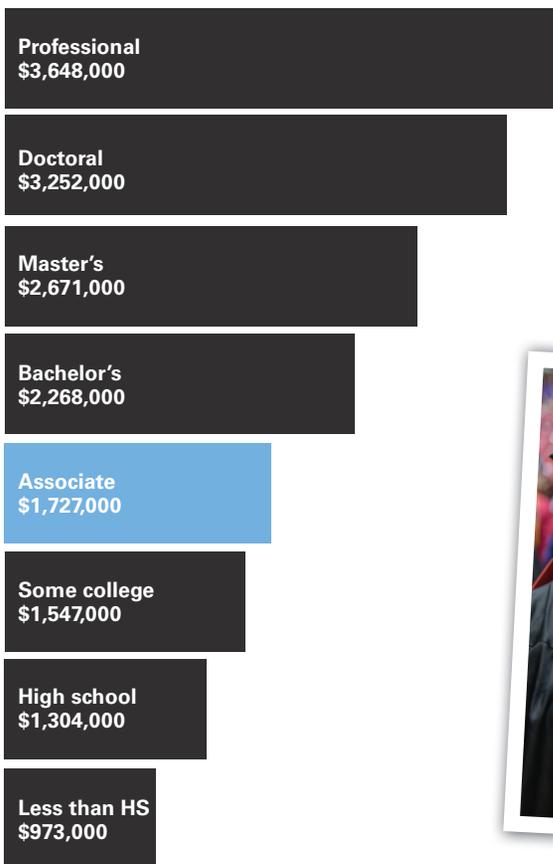
Eligible students are those who:

- » Have at least 45 college-level semester credit hours at Ohio public universities or colleges.
- » Have at least 20 college-level semester credit hours from a participating two-year institution.
- » Have a minimum cumulative GPA of 2.0 at their current university.
- » Do not already hold an associate or a bachelor's degree from an Ohio public institution.

Higher Degree = Higher Pay

A graduate with an associate degree nets an average of **\$180,000 more** during their lifetime than those with only some college.

Lifetime earnings by education level:



Credit When It's Due

Ohio's **Credit When It's Due** (CWID) initiative aims to assist eligible students with obtaining an associate degree.

CWID emphasizes degree attainment for students that have some college experience but no degree by offering a pathway to an associate degree.

Students can benefit by earning an associate degree while working toward a baccalaureate degree, or by earning a degree with college credit earned at a two-year college attended previously.

