

# UP Transfer

📅 Thu, 3/10 10:47AM 🕒 12:51

## SUMMARY KEYWORDS

students, transfer, scholarships, degree, billie, reach, worked, college, community college, akron, fafsa, colleges, year, financial aid, university, apply, advisor, transferring, website, communicating

## SPEAKERS

Billie Sirn, Janet Maltbie

---



Billie Sirn 00:08

From the campus of Lorain County Community College this is the No Loan Zone podcast on radiowannabe.com We help students complete a degree debt free. My name is Janet Maltbie. I'm a career counselor and I've helped 1000s of students and adults in transition make wise career choices. I believe completing a degree pursuing passionate work and debt free living is key to your future. I'm here to help you on your journey, and so are my guests. This week we look at how to avoid college debt by transferring to a college and getting aid. Today in our program, my special guest is Billie Sirn. Billie is the Lorain County Community College Transfer coordinator who helps students apply and transfer to four year colleges, professional and graduate schools. Billie has worked at a variety of colleges to include Ashland University, Northeast Ohio Medical University and Miami University where she worked for 18 years as a financial aid advisor and a study abroad advisor for the Luxemburg program. Welcome to the program, Billie Sirn.



Billie Sirn 01:13

Thank you for having me.



Janet Maltbie 01:14

You've worked at a lot of different colleges and universities. And you've helped students not only transfer from a community college, but also from one college to another, even abroad. Yes, that must have been fun.



Billie Sirn 01:29

It is a lot of fun to be able to educate the students about opportunities, not only personally but to finish that bachelor's degree and use that also maybe on for Masters, you know, graduate programs. So it's it's a blessing, I enjoy my work for sure.

B**Billie Sirn 01:45**

The other interesting thing about you, Billie, is that you've also worked as a financial aid officer. It is a complicated process, sometimes to transfer from one college to another.

B**Billie Sirn 01:57**

It is but the good thing is, I may not know the exact information right today, but we will look it up. It's being a detective, I enjoy helping the student figure out what they need. But for the most part, it's making sure that they've got the FAFSA filed, so that they realize not only merit based scholarships, but need based scholarships, and some donors just want you to file the FAFSA no matter what. And it's just a step a rule that they want you to do to consider you for scholarships. So it opens the doors, we want the student to fill out that FAFSA, we want them to know about special circumstances. We want students once you hear that personal story, you may learn that mom or dad wasn't working maybe because a COVID. And the student may not know there's a special circumstance. So if their tax return showed something higher income couple years ago, they may be in a different bracket that they weren't aware of. So just kind of knowing a little bit more information is helpful to the student to help them gain as much financial aid that they can for college.

B**Billie Sirn 02:56**

What do you think are some of the biggest mistakes transfer students make

B**Billie Sirn 03:01**

Not reaching out to their current advisor, talking to a transfer coordinator such as myself, and then also, all those Transfer Admission folk or transfer counselors, advisors at the four year institution want to speak with them early, the earlier the better. That way, you're finding out all the ins and outs, removing those barriers, jumping through the hurdles, knowing what you need to do ahead of time, so you're not wasting credit, wasting time wasting money on courses you don't need. But I think just communicating it, tell us what your goals are. Tell us early so that we can introduce you to the right folks that you don't feel like you're getting campus run around, we'll get your right to the right person so that you've got your answers and and know what path you want to be on.

**Janet Maltbie 03:47**

Right? Because what I hear is that sometimes students come to a community college, for instance, they know they want to transfer, and then they just figure well, I'll just come and take some of my beginner classes. And they don't do what I call, start with the end in mind. In other words, if you're going to transfer over to the University of Akron and you want a four year degree, you start there, right with their requirements, not necessarily the community colleges requirements.

B

Billie Sirn 04:21

That's right. And so with the university partnership, we're celebrating the 25th anniversary on our website for each one of our degrees. We have Curriculum Pathways, those Transfer Curriculum Pathways tell you what you need to take. And so, yes, if you know what your end goal, what degree you want to pursue, we want you to stay on a roadmap that's not going to veer off and your take classes you don't need if there are prerequisites for that major. And we've been communicating with those partners already. We know what you need to take and you can take it here at LCCC at a fraction of the cost. Get that out of the way, and then transfer based on the pathway. Either your junior year or even your senior year with our three plus one degrees.

B

Billie Sirn 05:03

Right. Give us an example of a program. Let's start with actually the Sports Fitness management program.

B

Billie Sirn 05:10

Right. So the University of Akron already has communicated with our faculty, and we have mapped out your first three years. So those first three years you are spending \$149 credit hour, just a fraction of what it would be to go to Akron all four years, your third year, junior year, when you're almost complete with those courses, you're going to apply as a transfer student to Akron and only have to pay their tuition rate for your senior year. Great savings were figure an average of \$74,000. A student's going to say by doing a three plus one degree.

B

Billie Sirn 05:43

Ron Lieber, in his book, that's called, The Price You Pay for College, says that sending a teenager to a state university for four years can cost more than \$100,000. And then many families that have students going to private schools will spend triple that amount \$300,000. Why do you think that students are hesitant to transfer?

B

Billie Sirn 06:12

Not knowing what are my next steps, if we can get them early on and talk to them, we can show that clear path. And what we've done with the University Partnership website is each partner has clear steps, admission requirements and application procedures, you're going to apply online, you're going to send your official transcripts, you're going to complete the FAFSA, you're going to apply for transfer scholarships, all those steps are mapped out for you. So that if you were it's a weekend and you can't reach the transfer coordinator can't reach me that day, you could find it cleanly right on our website to be able to know what your steps are, and

feel confident that you're doing the right thing. And then of course, our contact information is on each page. So if you aren't sure, email us call us reach out, we want to be there to assist you. So it's not a big barrier for you to to reach your goal,

B

Billie Sirn 07:01

Right. And if you don't wait until the last minute, you have time here to contact all these people. And so what I want people to know here is is that they can do these things on their own students can do this. But I believe that's a mistake. I believe that number one, if you're at a community college, virtually any community college, you're going to have access to an advisor for that specific program. And then there most likely will be a transfer coordinator on these community colleges, or really at any college. And it's really important to find people that will help you along the way. And that's one of the reasons why I wanted to have you on here, Billy, because I wanted people to hear your voice. I want them to know how knowledgeable you are, and how willing you are to help them.

B

Billie Sirn 07:52

Absolutely. And I've told many students I'm learning with you. I may not know the answer, but we'll find it and we'll find it out together. I call it being a detective. Sometimes I had a student tell me last week that she wants to go into education. And she's considering California and Florida. And so, you know, I'm right there with her. And I told her I said you know what, we're going to do this together. And I'm just as excited as you are to research and find options for you. So if I don't know the answer, I will admit it and I will definitely find that answer for you. And we'll do it together so that we can help you realize your your goal and your dream, so.

B

Billie Sirn 08:30

So you have some financial aid background. What are some other ways that students can avoid debt? Transferring is one of them.



08:39

What I recommend for students first off is try to maintain that GPA here at your community college get your GPA as high as possible. Most institutions are automatically considering you for a transfer scholarship. The second thing we're going to do is have you look at the department website for your major many times Foundation's or donors. The department has side money that you may not see on the financial aid website. And so if we look at the department, they may have specific monies for that degree. The next thing we'll look at is are you currently working? McDonald's Starbucks, many employers right now are offering tuition reimbursement. So let's tap into that. And let's use those funds to help you finance your education. Another possibility would be for you to look at Ohio Means Jobs. There are scholarships out there that based on your situation that they may have available for you that you didn't know about. The COVID relief funding has also been a big help to our students. So we will look at that website for the for your partner and we will find that specific webpage and apply for any funding that the federal government has been giving to colleges and universities. So we will look at many

different ways to help you offset that cost and by getting those up scholarships. We have the foundation LCCs Foundation's been generous to help Our students meet that additional cost because they know our students are jumping into a four year that does cost a little bit more per credit hour. So if we can offset that tuition with scholarships, with the FAFSA, federal, you know, the grants or the loans, any other outside scholarships to bring that back down to what you're accustomed to here at LCC, why not, let's try let's go for everything and get that either low or no cost to be able to afford that four year degree.

B

Billie Sirn 10:28

Anything else that you would really like to communicate to students that are considering transferring from a community college here at LCCC, or another community college, to a four year college or university,

B

Billie Sirn 10:41

Please reach out to your LCCC advisor and myself, I want to hear about it, I want to know so that if you need my help, we want to help you. If not just be a cheerleader, you know, you may have all your ducks in a row. But if you are you nervous and need somebody to introduce you to that for your partner, let me do that for you. You know, I will reach out and introduce you and send your unofficial transcripts, let them do an unofficial evaluation of your transfer credit. Let's see where you're at. Let's see what you have left to go. And then we'll figure out applying at the right time getting the scholarship funding in place and then let you just fly and be able to get that four year degree.

B

Billie Sirn 11:17

Yeah, don't go it alone. There are people here on this campus that are really ready, willing and able to help you out. That's correct. Billie Sirn, thank you so much for taking the time to speak with me today.



11:29

Thank you for having me.



Janet Maltbie 11:38

If you're interested in transferring from a community college to a four year college or university, professional or graduate school and live on the west side of Cleveland, Ohio, I urge you to reach out to Billie Sirn through Lorain County Community College, she can be reached at 440-366-4949. The number again is 440-366-4949. Further contact information can be found in the show notes of this podcast. Finally, if you're unsure about your career direction, and want help on completing a degree debt free, you can reach me Janet Maltbie at [noloanzone.com/contact](http://noloanzone.com/contact). I meet with students and adults in transition so they can reach their career goals. I also teach a totally online career exploration class through LCCC called Career

Exploration and life planning. SDEV 103. You've been listening to the No Loan Zone Podcast on radiowannabe.com. I'm committed to helping you complete a degree debt free. Until next time, I'm Janet maltbie. Thanks for listening.