Ascent®

TRANSFER SUCCESS:

Your Guide to a 4-Year University

A one-stop resource for community college students nationwide



Funding Your Next Step

1. Fill Out the FAFSA

When to Apply: Starting October 1st each year — it's best to apply early!

Where: *www.studentaid.gov*

What You'll Need:

- Income info from two years prior (e.g., for the 2025–2026 FAFSA, use 2023 income)
- School codes for any 4-year colleges you're considering

You May Qualify For:

- Federal Pell Grants
- Federal Work-Study
- Federal Student Loans (Subsidized/Unsubsidized)
- State Grants (based on residency and school)

2. Apply for Transfer Scholarships

Institutional Aid: Many 4-year schools offer merit aid for transfer students. Check with the admissions or financial aid office.

Private Scholarships: Use these free databases:

- Scholarships360
- www.AccessScholarships.com
- Jack Kent Cooke Transfer Scholarship

Ascent's No-Essay Scholarships: *

With **over $355,000** in scholarships awarded to date, Ascent scholarships help parents and students cover the costs of school-related expenses.

3. Ask About Additional Aid Options

Phi Theta Kappa Members: Many schools offer exclusive transfer scholarships.

Veterans & Military-Connected Students: Use benefits like the GI Bill and Yellow Ribbon Program.

DACA/Undocumented Students: Check state & school-specific aid (e.g., CA Dream Act).

*Learn more and see Official Rules at AscentFunding.com/Scholarships

4. Private Loans

If federal aid and scholarships don't fully cover your transfer costs, private student loans may help fill the gap.

Ascent offers no fee private student loans with low interest rates for eligible transfer students with:*

Cosigned & Non-Cosigned loan options

Up to 40 flexible repayment plans*

1% Cash Back at graduation**

Job & internship support

Smart Moves

- Compare lenders and interest rates
- Only borrow what you need
- Understand repayment terms before you borrow

LEARN MORE & APPLY

*Ascent loans are funded by Bank of Lake Mills or DR Bank, each Member FDIC. Certain restrictions, limitation, terms and conditions apply. For complete terms and conditions, visit AscentFunding.com/Ts&Cs. For rates and repayment examples, visit AscentFunding.com/Rates. For borrower benefits, visit AscentFunding/BorrowerBenefits.

**1% Cash Back Graduation Reward subject to terms and conditions. For details on Ascent borrower benefits, visit AscentFunding.com/BorrowerBenefits.

Final Checklist

Transfer Prep:

- [ ] Research top schools
- [ ] Track deadlines
- [ ] Meet with your advisor each semester
- [ ] Prepare essays & resume
- [ ] Request transcripts & letters early

Financial Prep:

- [ ] Submit FAFSA
- [ ] Apply for scholarships
- [ ] Compare aid offers
- [ ] Connect with your future school's transfer office

Smart Moves

- Follow your target schools on social media
- Attend virtual info sessions or campus tours
- Reach out to current students or ambassadors

Questions? Contact our student loan experts.

877-216-0876

help@ascentfunding.com

The Transfer Student Journey

Plan Ahead

MEET with your academic advisor early to discuss your transfer goals and build an educational plan aligned with your major.

RESEARCH transfer-friendly universities, including articulation agreements, dual-admission programs, or guaranteed transfer options.

KNOW the requirements—GPA minimums, prerequisite courses, language proficiency, and credit limits vary by school.





Choose Your Major & Target School

USE TOOLS like College Navigator or Transferology.com to explore programs that interest you.

CONSIDER a range of schools, including public and private universities, HBCUs, HSIs, and religious-affiliated institutions.

CREATE a list of reach, match, and safety schools to guide your application process.



Build a Strong Academic Profile

MAINTAIN a competitive GPA (ideally 3.0 or higher).

COMPLETE general education and major-specific courses that are likely to transfer.

GET INVOLVED—join clubs, take on leadership roles, or participate in service programs to enhance your application.

Smart Moves

- Take advantage of Transfer Guarantee Programs (TAA, TAG, etc.)
- Keep copies of your course syllabi—they help when courses are under review for transfer credit



Complete Applications

KNOW when to apply—most Fall transfer deadlines are between November and March.

PREPARE materials like official transcripts, personal statements, recommendation letters (if required), and a resume or activities list.

APPLY through the appropriate platform, such as the Common App for Transfer or school-specific portals like Cal State Apply or ApplyTexas.

Connect with Transfer Support Offices

ASK about transfer orientation, housing, and how your credits will transfer.

LOOK for Transfer Bridge Programs or Transfer Success Centers at your future campus.



Ascent®

2025 © Ascent Funding, LLC., All Rights Reserved. | ascentfunding.com | help@ascentfunding.com 877-216-0876 | Rev. 06/03/2025