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.

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.

Good news for TRANSFER STUDENTS!

Hint: You may have already earned an associate degree.

Unemployment Rate (%) vs. Education Level

- 7.5% High school diploma
- 7.0% Certificate or some college, but no degree
- 5.4% Associate degree
- 4.0% Bachelor’s degree

Email: CredEval@uc.edu
Phone: (513) 556-2247
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:**

- **Professional** $3,648,000
- **Doctoral** $3,252,000
- **Master’s** $2,671,000
- **Bachelor’s** $2,268,000
- **Associate** $1,727,000
- **Some college** $1,547,000
- **High school** $1,304,000
- **Less than HS** $973,000

**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.

For more information about the Credit When It's Due initiative, including statistics referenced, visit: [www.OhioHigherEd.org/CWID](http://www.OhioHigherEd.org/CWID)