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An affordable U.S. degree

of many Indians go to the U.S. for an undergraduate education. Some of the reasons are cost, distance, lack of knowledge of the process and the different ways in which money can be saved.

The cost of an American bachelor’s degree is prohibitive even for Americans. A four-year degree in an American university has several components — tuition, food and boarding, books, travel, health insurance and other expenses.

Tuition costs in the U.S. for foreign students (out-of-state tuition for those who do not live and pay taxes in that state) can vary from $12,000 per year to $85,000 per year. Food and living expenses vary from $9,000 to $15,000 per year depending on where and how the student lives.

Added to this are books, health insurance, travel and other costs, and the cost of an American bachelor’s degree can become unreasonable for the average Indian family.

Yet the U.S. is the most attractive destination for higher education. The resource that an American university has in teaching and administrative staff, libraries and other research support is the dream of any aspiring student. The campus experience is memorable in diversity, fun, activities and opportunities.

There are over 2,000 universities and colleges in the U.S., and they cater to every type of student, parent, budget and area of study.

There is no reason for Indian parents to lose out on giving their children an American bachelor’s degree. What it takes is knowledge on how to achieve the goal. Here is a strategy to make the American bachelor’s degree affordable, so more Indians can get an American bachelor’s degree.

2+2 American bachelor’s degree

The 2+2 way of getting an American bachelor’s degree is to study the first two years in a smaller, less expensive institution such as a four-year college or a community college, get an intermediate degree called the Associate of Arts (AA), and then transfer to a larger, more expensive, better-ranked university to complete the rest of the bachelor’s degree. This 2+2 route can be taken for any subject — engineering, science, arts or business. Students will typically complete the general education and electives requirements in the first two years, and the major subject requirements in the third and fourth year.

In 2012, at least 45% of all American undergraduate students transferred from smaller colleges to bigger, high-ranked institutions as a way of completing their major requirements in a better institution. The final bachelor’s degree is awarded by the larger institution, which recognises the credits given by the smaller institution.

How does it work?

All States in the U.S. support the 2+2 pathway through Statewide agreements between the smaller and the larger institutions. Even private institutions can be a part of the agreement. Transfers can also happen to an institution in a different state, following the same principles. Most large universities accept transfer applicants from smaller colleges, preferably those with associate degrees. Some universities actively recruit transfer students, as they have a proven record of college exposure.

Studying in a smaller institution closer home reduces costs. The student does not
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