ERIN MADDEN laughs a little self-consciously referring to what she calls "my college tour." Not the kind that high school students take to look at potential campuses; hers started after she went to college and discovered she didn't like her choice. She transferred to another, and another, and another, and another, ultimately ending up with five colleges on her transcript when she graduated last year.

It wasn't collegiate life as she once imagined it. But it wasn't so unconventional, either. These days, a majority of students take a similarly nomadic path to a degree; about 60 percent of students graduating from college attend more than one institution, a number that has risen steadily over at least the last two decades.

In large part, those numbers reflect the growing population of nontraditional-age students, adults who go to college later in life and often start at a two-year institution. But even traditional students like Ms. Madden - those who head to a four-year college right out of high school - are approaching the experience in a nontraditional way.

They transfer to get a more agreeable major or social life, or take classes at a college back home during the summer to get a leg up on the next year's credits. They take an online class, or earn credits during the year at a nearby community college where they find a required course cheaper, less demanding or at a more convenient hour. Or they do some of each.

College officials call it swirling, mix and match, cut and paste, grab and go. Whatever the term of art, it makes sense for the so-called millennial generation, students famously lacking in brand loyalty, used to having things their way, and can-do about changing anything they don't like. As with other commodities, students are looking for that magic combination of quality, affordability and convenience. They shun CD's to create their own iPod playlists; is it any surprise they shape their own course catalogs?

"Everybody can customize it the way they want it," says Ms. Madden, now 24 and working at a Cape Cod media company that runs radio stations and a Web site. "In the world we live in, with the Internet making things so accessible, we try to find what we like."

Some college officials see all this as the behavior of an overindulged generation, raised by helicopter parents and lacking in resiliency.

"These millennial kids are the most loved, most wanted kids ever, and they want things to be immediately perfect," says Jacqueline Murphy, director of admissions at St. Michael's College in Vermont. "They want to get things done, and maybe they decide that if things aren't going their way they'd rather be elsewhere where things are going their way. Some
"Personally," she continues, "I don't think it's the best way to deal with things. In life you have good days and bad days, and learning to establish that even keel is important."

The new nomads are creating challenges for colleges and universities, which have spent years shaping what they believed to be a signature experience only to have students try to take it apart. Researchers and college officials worry that students who campus-hop to check off all their required courses may be getting a degree, but not an education.

The numbers surprise even people who make a life of studying the behavior of college students. Federal statistics and several studies have documented a rise over the last two decades in students attending more than one college - 59 percent of those graduating from four-year colleges in 1999-2000, compared with 53 percent in 1992-93. More than 16 percent attended three colleges; 8 percent went to four or more.

How students move between institutions has changed, too. In decades past, students who attended more than one institution were more likely to attend only four-year colleges. Now, they are more likely to attend a four-year college and a community college, either transferring between them or enrolling at both at the same time.

Of those who start their college careers at four-year institutions, about a third transfer for a desired program, according to a study released last May by the National Center for Education Statistics. Another third transfer for better location or more prestige, and almost 10 percent for financial reasons. Then, college officials say, there are other reasons not tracked in the survey: homesickness or to be near a high school girlfriend or at less of a party school.

"Families all over this country can tell stories like this," says Clifford Adelman, a senior researcher with the United States Department of Education, "and families all over this country who are parents of high school students ought to be prepared for this kind of thing to happen."

Ms. Madden started off at American University, which had been her second choice, and it soon disappointed her. The university lacked school spirit, she says, and seemed too politically charged. (It was the autumn of the 2000 elections.) She found herself shying away from campus activities, unlike the student she had been in high school. She felt uncertain about her classes, and sometimes overwhelmed.

"I wanted to know myself before my parents were spending $30,000 on an education," she says. "I wanted to know what I wanted to do with my life, and I didn't." She went home to Cape Cod, and resisting suggestions from her parents that she go to community college - "I was too proud" - decided to enroll in two institutions in Boston at the same time. She took classes during the day at the University of Massachusetts and evening
classes at the Massachusetts College of Art, to try out an interest she had not explored in high school.

But she was lonely, still uncertain about what she wanted to do. So she moved home to the Cape and, swallowing her pride, began classes at the local community college. She found some direction in a marketing class and decided to pursue a communications degree at Suffolk University in Boston, where she was in good company: transfers make up 24 percent of new students. But she had landed a job during her time at home, at the media company, and when her bosses offered to make it full time, she decided to finish her degree at Suffolk's Cape Cod campus.

Other students say they were simply unprepared to leave the comforts of home.

"You're used to having everything on a silver platter," says Brian Donnelly of Yorba Linda, Calif. "You just expect things to be there, so when you go to college, you're not ready. You don't know how to do your laundry, you don't know how to do your food, you don't know how to care for yourself. It's a shock."

Mr. Donnelly, 23, started at the University of Colorado, Boulder, where by his own account he spent most of his time snowboarding and playing golf, and ended up with a 2.5 grade point average; he remorsefully calls it the $40,000 vacation. So he withdrew and moved back to California, where he went to two junior colleges and raised his grades to a 4.0, high enough to get into Boston College. He will graduate there this spring. "It was just awesome as soon as I got here," he says. "There's a fit."

Glossy catalogs and the heated admissions process have increased the sense that there is such a thing as the perfect fit and that much depends on finding it.

"There's pressure from parents, there's pressure from your peers, to find the right fit," says Eric Smith, 22. "I was one of those kids who thought, I deserve better." He doesn't see it as being spoiled; it's simply squeezing the most out of the experience.

Mr. Smith, who started taking college courses in high school in a special program at Syracuse University, had his heart set on the State University of New York at Purchase. Purchase accepted him but could not offer housing the first semester, so he went to a community college. He was interested in journalism, but when he finally arrived at Purchase second semester, those classes were already filled. He wasn't terribly impressed, anyway, with what his roommate was doing in his journalism classes. He transferred to Pace University for a broader program.

Even there, he feared it wasn't the right fit.

"I got so used to not really settling in," he says. His mother convinced him to try at least one college for more than a semester, and gradually he found the fit. Still, he indulged a bit of wanderlust last fall; he wanted to study abroad but could not afford it, so he
enrolled in a semester exchange program at American University, which included an internship at a local television station.

"If I'm investing all my time and energy," he says, "I'd better like it and be getting something out of it."

Interests change, too, Erika Cowley points out. She had started at the College of Wooster in Ohio, thinking she would major in international relations. After a trip with the National Outdoor Leadership School, an Outward Bound-like experience, she longed to do something that would allow her to be outside, perhaps environmental studies. Then she heard about a major in adventure recreation at Green Mountain College in Vermont, where she is now a sophomore. "I honestly started thinking I wouldn't transfer," she says. "I just realized I would be happy doing this."

FOR many students, swirling between different colleges is not about finding themselves. It's about efficiency. In the 2005 National Survey of Student Engagement, which found that about half of all college seniors had taken a class elsewhere, 47 percent said they had done so to complete their requirements sooner.

"There's all the pressure to graduate in four years," explains Meighan Ruby, a senior at Drake University who began the race in high school by taking classes at a community college in her hometown, Des Moines.

In her sophomore year at the University of Iowa in Iowa City, she decided to change her major from communications to finance, so she went back to the community college in summer months to make up the credits she would need for her degree. The community college made it easy: she could do much of the course work online and still keep her summer job at an arts festival.

Then, in her senior year, she moved back to Des Moines for a cooperative education semester working with a commercial real estate company. She intended to return to Iowa City after five months but ended up loving her work and getting hired full time. So she transferred to Drake in Des Moines, taking some credits over the summer at the community college to make up for ones that she lost in the move. She will "walk" at commencement in May, meeting her four-year deadline, and finish a couple of courses over the summer.

In Iowa City, she had been a member of a sorority and other campus groups, and she missed her friends after transferring. Still, she says, "I wouldn't make a different decision. I like to know what's ahead of me, I like to be very organized, and this was an interest where I saw myself wanting to build a career. It was hard to leave, but I kept thinking, am I going to go back to school just to hang out with my friends?"

Educators, though, worry that students jumping from place to place are missing out on the campus experience - and the student engagement survey backs them up. Transfer
students report spending less time with teachers, being less involved in campus activities and getting less out of college than their peers.

"What we want is for students to feel like this is the single best place for them to achieve what they need to in the near term and beyond," says George Kuh, a professor of higher education at Indiana University Bloomington and director of the survey. "That doesn't happen just in the classroom; it's about the other students who are there. For a transfer student who's moving from campus to campus, it's not the same as 'We're all new here; this is what we learn to do together.'"

Others say they miss out academically, too.

"One of the consequences is some loss of coherence, and a loss of the college's ability to understand what all of their students have learned," says Alexander C. McCormick, a researcher at the Carnegie Foundation for the Advancement of Teaching, who has studied the patterns of transfer students.

A professor teaching a higher-level course, for example, cannot count on all the students having read the same books or learned the same material if some have taken the prerequisites at a community college.

"There's the question of whether someone who is just taking these courses to get them out of the way is really learning," says Carol Geary Schneider, president of the Association of American Colleges and Universities. "They're trying to get through their education with the greatest efficiency, and as a result, they're just cobbling something together. They're not following a curriculum."

Colleges and universities have traditionally placed most of their emphasis on the first year, Ms. Schneider says, but those efforts are wasted if most students arrive later.

Many colleges are reshaping the curriculum to make sure that even transfer students have a common experience, moving required courses and "signature" programs to the last two years so that everyone goes through them. Portland State University, where two-thirds of new students are transfers, was one of the first to do this. It redesigned its curriculum in fall 1995, threading general education requirements throughout all four years, and requiring seniors to complete a "capstone" project, working with students from other majors around a community issue - industry, schools, the environment. "Part of the thinking was to actively engage transfer students with the university through their course work and with the community," says Terry Rhodes, vice president for curriculum and undergraduate studies.

With so many students moving among its campuses or arriving from community colleges, the California State University system now requires students to take at least nine specified advanced courses in their final two years. San Jose State, where a third of the 22,000 undergraduates are transfers, demands that those advanced courses be taken on its
campus, not at another Cal State branch. And it is creating a transfer-student version of the general education program now required for all incoming freshmen.

Ms. Schneider, though, says creating too many new requirements could backfire. "American students like choice," she says. "The less said about what's required, the better."

The students themselves admit that there are drawbacks, but many speak of a significant upside: if they weren't resilient when they arrived, they are when they leave. "It set me up for things to come," says Eric Smith, who will graduate from Pace next month. "I know that nothing is certain. I hope to have more of a stable lifestyle, but if for any reason things don't go as expected, I have the ability to move quickly."

Erin Madden started out expecting that she'd feel loyalty to a campus where she'd spend four glorious years, a place with quadrangles and fountains and football games. Instead, she is loyal to Suffolk, a commuter school, for the close friendships she developed with professors and classmates of a range of ages, and because it set her on a career path.

"Looking at it now from the other side and having been at my job for three years, it's all fallen into place very nicely," she says. "I don't regret going to American or going to Boston or having five schools on my transcript. All in all I had a good experience. I figured out a lot about myself. Which is what the college experience is about, whether you have 1 or 5 or 10 schools on your transcript."

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