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Beyond Transfer

Transforming Traditional-Credit Evaluation Developing a Learner-Centric Approach

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Acknowledgments

The Learning Evaluation and Recognition for the Next Generation (LEARN) Commission, co-convened by Sova and AACRAO as part of the Beyond Transfer initiative, is a new national effort to recognize undergraduate learning and improve higher education credit evaluation policies and practices. The Beyond Transfer Policy Advisory Board, which is facilitated by Sova, refined the definition of “transfer students” to include “students who transfer and can benefit from improved credit mobility.”¹ This green paper was drafted to inform the LEARN Commission’s first meeting to advance credit mobility. The LEARN Commission and Beyond Transfer initiative are generously supported by Ascendium Education Group.

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Transforming Traditional-Credit Evaluation: Developing a Learner-Centric Approach

Learner Mobility

Many learners successfully transfer between institutions of higher education every year. For example, in Spring 2024, community-college enrollment accounted for 32% of all higher-education enrollment in the United States.² Approximately 1 million community-college learners, or about 32% of the total community-college population, transfer to other institutions each year.³ This represents a substantial portion of the higher education learner body.

However, the potential for improved credit mobility extends beyond those who successfully transfer. In contrast to the data above, a February 2024 Community College Research Center report found that nearly 80% of community-college learners aspire to transfer to a 4-year institution to earn a bachelor's degree.⁴ Despite these aspirations, only a small proportion of these learners successfully transfer to a 4-year institution, and an even smaller fraction earn a bachelor's degree within six years of starting at a community college. These findings and other similar data underscore the need to examine institutional policies and practices that may unintentionally inhibit transfer and the importance of developing solutions to improve learner outcomes and support credit mobility for all learners who could benefit from it.

Credit Mobility: Evaluation and Application

Traditional-transfer-credit evaluation (TTCE) in higher education assesses and grants credit for coursework completed at other institutions. This practice is a pivotal aspect of learner progression and credit mobility. This practice generally works well among public institutions that maintain common course numbering

and/or have robust articulation agreements. Articulation agreements guarantee credit transfer if all other learner and course-outcome requirements are met. However, transferability only sometimes equates to applicability to a learner's chosen program of study. Additionally, learner course-taking choices, patterns, and outcomes also affect whether credit will be evaluated and whether it is applicable.⁵

With an urgent need to increase postsecondary completion across the nation, examining all opportunities for improvement is critical. Some traditional methodologies entrenched in historical policies and outdated technologies can present significant challenges that hinder learner advancement and increase the time and cost of completion.⁶ This green paper aims to synthesize insights from authoritative sources to summarize these challenges and provide a framework for the LEARN Commission's work.

For this green paper and the commission's initial focus, the traditional credit-evaluation process does *not* include credit evaluation for prior learning, such as work or military experience or college credit earned while still in high school (aka dual credit). Subsequent green papers and LEARN Commission meetings will address these permutations of credit evaluation.

Defining Traditional-Transfer Learners

The technological capabilities and institutional policies that shape TTCE have varying impacts on different types of traditional transfer learners, depending on their individual mobility patterns.⁷ According to the National Student Clearinghouse, "For students that transferred in fall 2023, 43.6% of transfers were 2-year to 4-year, 41.7% were lateral transfers (22.1% were 4-year to 4-year and 19.6% were 2-year to 2-year) and 14.7% were 4-year to 2-year transfers."⁸

We have included descriptions of traditional transfer learners below to add context to the data shared in this paper.

- ◆ reverse-transfer learners initially transfer from one institution to another in pursuit of a specific credential, do not earn that credential and subsequently seek to transfer earned credits back to the first institution
- ◆ lateral-transfer learners move between institutions of the same type
- ◆ swirling transfers, or swirlers, are currently enrolled in one primary institution while simultaneously attending a secondary institution
- ◆ returning transfers have not been continuously enrolled in higher education; they have been out of higher education for a few years and seek to transfer previously earned credits to another institution
- ◆ vertical-transfer learners move between community colleges and comprehensive institutions

Appendix B shares fictitious, functionally descriptive, traditional-transfer-learner experiences related to credit evaluation. See page 22.

National Organizations Engaged in Advancing Traditional Transfer Policy and Practice

Many national organizations are dedicated to optimizing policies and practices that support the success of traditional-transfer learners. They recognize the immense potential of these learners and the value they bring to higher education institutions. These organizations bring unique perspectives, expertise and resources to the table and work collaboratively to improve the traditional-transfer experience for learners across the United States.

In the interest of summarizing a complex topic in a concise manner, this paper highlights perspectives and research on the more narrow issue of traditional-transfer-credit evaluation only, as evaluated by AACRAO, its recent thought partners and other select data from recent research. It does not aim to be a current literature review of traditional transfer-learner research. However, resources from these organizations should be explored to gain a more comprehensive picture of efforts to advance traditional-transfer learner policy and practice. See Appendix A, page 19, for a discussion of some national organizations advancing traditional-transfer policies and practices.

Key Issues in Traditional-Credit-Evaluation Practices

Along their educational journey, learners face a web of institutional policies and credit-equivalency decisions, with credit loss highest for underserved learners who can least afford it. Intricacies of traditional-transfer credit evaluation include accommodating different learner types, understanding multiple institutional policies and practices and utilizing various technologies. These variables highlight the complex nature of credit-evaluation processes and how they can impact a learner's pathway.

Over 35% of learners transfer at least once, yet a widely cited GAO report found that only 57% of their credits transfer on average.⁹ However, the oft-cited GAO report does not account for important contextual factors, such as learners informing the receiving institution of earned credits, learners' major changes, course-enrollment decisions, or course outcomes, all of which can impact whether earned credits transfer. This section details these contextual factors.

Lost Credits and the Associated Costs

A recent report by The Center for Higher Education Policy and Practice (CHEPP) groups the costs associated with lost credit into three categories:¹⁰

- ◆ *financial costs while enrolled*, such as transcript fees and course retake costs
- ◆ *human and optimal-choice costs*, such as selecting one institution that accepts more credits in transfer than another where the learner had a better fit emotionally
- ◆ *opportunity costs*, such as delaying entry into the workforce because of the need to take more courses than expected because fewer transferred or applied to the credential sought

Sometimes, a learner loses credits when transferring from one institution to another. Lost credits may be categorized into four groups:

- ◆ credits lost due to a lack of an equivalent course at the receiving institution

- ◆ credits lost due to differences between transferability and applicability to the credential sought by the learner
- ◆ credits lost because the learner does not have access to the official transcript containing the record of earned credits
- ◆ excess credits were earned

Lack of Equivalency

If a learner has earned credits from a course not in the course catalog at the receiving institution, these credits will likely not be transferred even as elective credits.

Transferability vs. Applicability

The ability to transfer earned credits from one institution to another is almost universally available in higher education in the United States. However, merely transferring earned credits differs from evaluating credit equivalency and applying credits to meet credential requirements.

While learners may be able to transfer most, if not all, of the credits they have earned, they often face institutional limitations on the applicability of the credits to the credential they seek. Wide variation exists in which credits transfer and how they apply to degrees. This stems from institutional prerogative rather than consistent standards. The following examples of practices and policies impact the applicability of credit differently across transfer-learner-receiving institutions. These practices include:

- ◆ receiving institution's acceptance of a course perceived as equal in all aspects to the same course taught by their faculty (determination of course equivalency)
- ◆ the grade earned in a course meets a certain threshold for applicability
- ◆ differences in grading basis; only courses taken for a letter grade vs. courses taken on a pass/no pass basis or institutional equivalent are accepted
- ◆ how recently credit was awarded; some courses "age out" for applicability

- ◆ policies that limit the number of credits that can be awarded by the course level (e.g., 100, 200, 300, 400)
- ◆ accreditation status of the institution from which credits were earned
- ◆ policy-based limits on the number or percentage of credits earned in transfer that can be applied to a credential
- ◆ policy or practice of credit-applicability limits based on the major or program sought, the college, such as the College of Engineering, or general limits set by the institution
- ◆ credit awarded for prior learning is often nontransferable, even when included on a learner's transcript
- ◆ a curricular policy requiring some courses to be taken as residential credit and not accepted in transfer. For example, an institution might award transfer credit for an introductory English course (ENG101) but stipulate that the second course in the sequence (ENG102) must be taken as a residential credit
- ◆ catalog year learner is enrolled at the new institution vs. the catalog year under which credits were earned; whether catalog rights apply so a learner can apply previously earned credits to original program requirements rather than be required to meet current-catalog requirements
- ◆ capping total transfer credits rather than considering how all credits apply to the credential sought
- ◆ only evaluating credits that apply to the program of study selected at the time of application

In May 2024, Colorado became the first state to pass a law enhancing the credit-evaluation process's transparency.¹¹ This law, SB42-164, requires institutions to provide "a timely response on applications for transferring credits and transparency on how and why a credit is accepted or rejected by an institution and how and why a credit is or is not applied toward degree requirements." The learner also has "the right . . . to appeal an institution's decision not to accept a student's request to transfer credits." Although it is a leap forward in universal transparency, the law

only partially addresses the issue of transferability vs. applicability because institutions are not required to apply the transferred credit to the credential sought.

Stranded Credits

Transcript holds, often due to unpaid debts or administrative issues, may result in stranded credits. These are significant roadblocks in credit mobility and may cause delays in academic progression, which can affect learner success.¹² In recent years, several states have legislatively limited or eliminated the ability of institutions to use transcript holds for unpaid debt or for any other reason. These regulations have likely reduced the number of learners with stranded credits due to an unpaid balance in those states. Several additional states are considering similar legislation.¹³ In addition, a federal regulation went into effect July 1, 2024, limiting the use of transcript holds for some learners under certain circumstances.¹⁴

In a collaborative effort, AACRAO and ITHAKA S+R conducted a survey in April 2024 to evaluate the impact of state-level regulations and the federal regulation that went into effect on July 1, 2024 on the practice of transcript holds by higher-education institutions. The survey collected information on current practice and policy, expected changes in practice and policy, and the potential consequences for learners and the institution.¹⁵ Survey results emphasize the need for institutions to modify practices and investigate alternative approaches to managing unpaid balances rather than withholding a transcript. Most institutions do not plan to use partial-transcript holds; they will provide complete transcripts to learners with unpaid balances. Consequently, the issue of credit stranded due to unpaid balances will be significantly reduced.

Excess-Credit Accumulation

Transfer learners often face the issue of excess credit accumulation on their journey to graduation. *Excess credits* are any credits earned above and beyond those required for a particular program. Research shows that most direct-entry and

transfer learners accumulate excess credits by the time they earn their bachelor's degree.¹⁶

Excess credits are acquired and sometimes required of the learner but ultimately do not apply to the credential sought. Some excess credit accumulation can be attributed to learner choice, such as pursuing a minor or double major, changing majors, or taking courses for personal interest. However, institutional transfer policies and academic-advising practices do contribute to excess credit accumulation. Credit loss during transfer can occur due to nonacceptance of credits or non-applicability to a learner's program of study. This credit loss can lead to excess credits as learners must retake courses or take additional courses to fulfill credential requirements.

Role of Technology

Technological challenges, such as disjointed systems and inadequate user interfaces, complicate and obstruct traditional credit evaluation at many institutions.¹⁷ This affects efficiency and accessibility for learners and administrators. Technology-associated challenges can be classified into two categories: technology and staffing.

Technology Challenges

- ◆ complicated/disconnected technology stack - the usage of customized legacy systems contributes to institutions using a high number of disconnected solutions
- ◆ mix of user interface and user experience across multiple solutions - difficult for learners to find resources and get things done
- ◆ learner communication challenges - lack of intuitive processes and poor access to information impedes learner awareness and engagement

Staffing-Related-Technology Challenges

- ◆ just one expert - technological expertise for each of the supporting technologies or within an area of specialization in the student information system often resides with just one person
- ◆ limited institutional capacity - a limited number of technology experts and information- technology staff availability can prevent personalized, proactive support for learners and optimal use of technology

The need for data standardization and integration between systems hinders real-time, self-service tools for learners. A recent unpublished AACRAO benchmarking analysis examined five institutions in the same major metropolitan area with a large population of learners moving among them. Thirty-five technologies across the five institutions supported the transfer process.¹⁸

Self-service platforms for prospective-transfer learners that provide transfer-equivalency and degree-applicability assessments are only sometimes available to non-applicants. Even when available, the evaluations are unofficial. Thus, a learner cannot rely on these solutions to determine what earned credits will transfer and how they will apply.

In addition, several decades after the introduction of the SPEEDE Server (<https://www.speedeserver.org/>), a free-to-use electronic-transcript-data exchange, the use of the technology to support sending and receiving machine-readable transcripts remains at less than 25% of higher-education institutions in the United States.¹⁹ Nearly three-quarters of institutions adopted imaged-record exchanges (PDFs), which, for many, must be processed like paper transcripts when received. Manual data entry, paper transcripts and unclear decision making often lead to delays and errors.

Technologies such as Electronic Data Exchange (EDX) and automated articulation systems can streamline the credit-evaluation process, providing learners with timely information about how their credits will transfer and be applied to their new programs.

Learner Perceptions and Experiences

Difficulties in accessing clear, intuitive information about credit transfer impede learners' ability to navigate the transfer process effectively.²⁰ Learners attempting to transfer earned credits express frustration with the complexity and inconsistency of credit-mobility processes. Key points of frustration include the following:

- ◆ lack of transparent policies
- ◆ barriers to accessing transcripts
- ◆ inconsistent credit evaluations
- ◆ financial and time burden of excess credits

Many institutions do not complete credit-evaluation processes until after admission, with a decision pending on course applicability. This can delay a learner's ability to understand remaining degree requirements, to enroll expeditiously in necessary courses, and meet critical deadlines such as financial aid and housing. Beyond causing uncertainty and frustration, time delays can contribute to a learner's time and cost to completion, resulting in excess credits.

In 2020, AACRAO and ACE conducted a national study of over 1,000 learners across more than 200 institutions. In general, learners who transferred to private institutions were less likely to have all their credits transferred than those at public institutions. When credits did transfer, 74% were applied to general-education requirements, 55% to elective credits, 41% to major requirements and 18% to minor requirements.

Looking more closely at learner responses, 56% of learners reported successfully transferring all credits. For these learners, the most useful resources cited were academic advising at their current and previous institutions, the current institution's website and faculty support.

Forty-one percent of learners surveyed reported only some of their credits transferred. Reasons cited for the failure of credits to transfer included the following:

- ◆ no equivalent course at the receiving institution (47%)
- ◆ credits earned through dual enrollment did not apply to their major (28%)
- ◆ they changed majors (26%)
- ◆ grade earned did not meet the threshold for transfer (23%)
- ◆ major exploration courses (19%)
- ◆ personal interest courses (16%)

The remaining 3% indicated none of their credit transferred.

Forty-three percent of learners with credits that did not transfer did not know why this occurred, indicating a lack of communication from institutions. Notably, 15% of learners felt misadvised, highlighting the critical role of advising in the transfer process.

Fifty-nine percent of learners were not displeased when all of their credits did not transfer; they expected some credits would not. However, the other 41% expressed some level of displeasure. When asked what could have helped reduce credit loss, the top responses were better advising at the receiving and sending institutions, better course scheduling and a clear degree checklist.

Findings from the 2020 AACRAO/ACE study underscore that while most learners feel sending and receiving institutions provide some resources to support transfer, there still needs to be more transparency, communication and advising. These all contribute to credit loss and learner dissatisfaction. Learners desire improved pretransfer advising, timely and clear credit evaluations, access to information to plan their path to graduation and recognition of diverse transfer experiences. Institutions must prioritize learner-centric practices and proactively contact learners to improve the transfer experience. To facilitate the process, dedicated

resources for outreach and clear communication on transfer terminology, processes and timelines are needed.

Researchers at the University of Texas at Austin drew similar conclusions from the 2022 Survey of Entering Student Engagement (SENSE) results of 8,836 students from 40 community colleges.

Limited Access to Large-Scale-Data Sets

Challenges in understanding the complexities of traditional-credit mobility are myriad. Difficulties include:

- ◆ absence of a comprehensive, national-level database that captures how credits move through the higher-education-learning ecosystem
- ◆ difference between applicability and transferability at the learner level
- ◆ the reasons credits are lost in transfer are either not recorded at all or not recorded in an actionable format

Currently, the most prominent data sources are limited to the National Student Clearinghouse (NSC) and retrospective, de-identified data from the National Center for Education Statistics (NCES). While these sources provide valuable insights, they could be more extensive in scope, timeliness and granularity.

The NSC data, including the extensive annual *Signature Tracking Transfer* report (<https://nscresearchcenter.org/tracking-transfer/>), do not capture all institutions and do not provide detailed information on credit applicability and reasons for credit loss. Similarly, NCES data, such as the Beginning Postsecondary Students Longitudinal Study (BPS) and the Baccalaureate and Beyond Longitudinal Study (B&B), offer a retrospective view of learner experiences but lack real-time, actionable data to inform policy and practice. The absence of a unified, national database that tracks credit mobility in real-time hinders researchers, policymakers and practitioners' ability to fully understand the patterns, barriers and

opportunities associated with traditional credit transfer. This impedes efforts to develop targeted interventions and drive systemic change.

Some individual institutions may possess sophisticated data systems capable of monitoring and examining transfer-credit evaluation patterns and outcomes. However, these data sets are frequently isolated and inaccessible to researchers and policymakers.

The absence of data sharing and collaboration among institutions poses additional obstacles to acquiring a thorough understanding of transfer-credit evaluation dynamics on a larger scale. Institutions with access to such data have the potential to offer invaluable insights into the specific challenges and opportunities within their particular context. However, without a centralized repository or mechanism for disseminating this information, the capacity to provide these insights to drive systemic change remains restricted.

It is important to recognize that smaller institutions with limited resources may need help identifying and analyzing transfer-credit evaluation data. These institutions often need more staff, expertise and technological infrastructure to collect, manage and interpret complex data sets effectively. As a result, smaller institutions may struggle to understand their transfer-student population's unique challenges and needs comprehensively. This may hinder an institution's development of targeted support services and interventions. Smaller institutions may be unable to participate in larger-scale data-sharing initiatives, further exacerbating the fragmentation of transfer-student data across the higher-education landscape.

Impact of Credit-Evaluation Policy and Practice

Several key policies and practices are associated with when and how credit evaluation is conducted for an incoming learner. The timing, scope and communication-with-learner components of these policies and practices vary

considerably between institutions. Each policy and practice impacts learners differently. Included below are a few examples of how a learner may be affected.

Routine vs. Only-on-Request Credit Evaluation

While most institutions conduct credit evaluations when a transcript is received, some evaluate credits only upon request from the learner. How this requirement is communicated to the learner also varies.

Timing

The timeline of credit evaluation also varies. Some institutions evaluate credits while a learner is still a prospect, others not until a learner has applied for enrollment. Still other institutions do not evaluate until a learner has been admitted; the process may not be completed until orientation.

Communication

Institutions vary in how and when learners are informed about credit-evaluation decisions. Practice may also vary regarding when and how learners are notified about transferability vs. applicability. Institutions rarely provide a learner with a rationale for why earned credit is not accepted in transfer. Nor do they inform the learner why credit does not apply to the intended program of study.

Major/Program Credit-Evaluation Only

Some institutions only evaluate credits applicable to the selected major/program of study. This practice nuance may not be communicated to a learner. Hence, they are unaware other credits on their transcript may be equivalent to courses that do not directly apply to their selected program of study. This can result in a learner needing to retake credits if they switch majors/programs of study for three reasons:

- ◆ learner is unaware credits were only evaluated to the original major/program
- ◆ institution does not automatically re-evaluate credits for the new major/program
- ◆ learner is not notified they need to request a re-evaluation

Data from a 2019 AACRAO report found that

- ◆ 39% of institutions transfer all eligible credits regardless of the learner's major or degree program at the time of admission, applying credit limits to the degree program as needed after enrollment. In contrast,
- ◆ 31% of institutions only transfer credits that apply to the learner's major or degree at the time of admission, up to the established transfer credit limit.
- ◆ The remaining 30% of institutions transfer all eligible credits up to the credit limit, regardless of the learner's major or degree program at the time of admission.²¹

Catalog-Year Impact

How an institution determines which academic-catalog-year rules apply to each learner varies. Some institutions honor the catalog year a learner first enrolled at another institution, even if continuous enrollment has not been maintained. Others apply the catalog year of the first term of enrollment at the new institution. Some institutions have catalog-year appeal policies and practices, but most do not. Changes across catalog years may lead to a learner needing to retake courses, take different courses, or both.

Accreditation

Some educational institutions have policies that restrict the acceptance of transfer credits to only those earned from institutions with specific accreditations. Accreditation information can be complex and may not be easily understood or considered a high priority by learners. As a result, learners may not fully comprehend how the accreditation status of their previous institution affects the transferability of earned credits to their current or future educational pursuits.

Conclusion

The identified challenges in traditional-credit-evaluation practices highlight the need for coordinated efforts to reform policies, improve access to large-scale,

learner-level-data analyses, enhance technological capabilities and foster institutional collaboration. Centering traditional-transfer experiences and proactively providing clear information and support throughout the transfer journey is paramount to success for these learners. Addressing these issues is essential for advancing learner mobility and equity in higher education, ensuring a more inclusive, learner-centered environment.

Higher education faces a turning point in meeting the needs of today's diverse transfer learners. Solving transfer challenges is essential to creating a system that equips all learners for success. Institutions that embrace pioneering transfer-friendly practices will lead the way.

Implications for the LEARN Commission

The primary goal of the LEARN Commission is to identify key areas for exploration and improvement and to develop a framework for recommendations to enhance credit-evaluation transparency, maximize transfer-credit-degree applicability and promote equity in higher education. In addressing the focus areas below, the Commission should consider the unique needs and challenges faced by different types of transfer learners, including vertical, swirling, reverse and returning transfers. The Commission should also strive to develop recommendations that balance the need for institutional autonomy and flexibility with the imperative to create a more equitable, efficient, learner-centered credit-evaluation system.

Based on the background information provided in this green paper, in its first meeting, we will guide the Commission through a discussion focusing on the questions below. (The Commission will do a deep dive in future meetings on learning recognition for credit for prior learning, dual enrollment in high school and emerging technologies, such as artificial intelligence).

1) As you think about the evaluation of traditional institution-to-institution credit, what do you think is important for the learner experience? For example, would you propose strategies for:

- ◆ Streamlining and standardizing the credit-evaluation policies and processes to improve clarity and transparency for learners?
- ◆ Providing clear, timely and accessible information to learners regarding credit transferability and degree applicability?
- ◆ Ensuring effective academic advising and communication structures for transfer learners throughout the credit-evaluation process?

2) As you think about the evaluation of traditional institution-to-institution credit, what is important for the institutional experience? For example, would you propose strategies for:

- ◆ Developing best practices for fostering collaboration among institutions and between institutions and key stakeholders to enhance the credit-evaluation experience?
- ◆ Identifying professional development and training requirements for faculty, staff and administrators to ensure they have the knowledge and skills to support equitable credit-evaluation policy and practice?
- ◆ Identifying opportunities for investments and technological innovations that can enable seamless, real-time credit evaluation and transfer across institutions?
- ◆ Ensuring standards and rubrics guiding credit evaluation are designed to support equitable decision making?
- ◆ Integrating learner-level-outcome data into the decision-making process for subsequently enrolled courses for which an incoming transfer course is a prerequisite?

3) As you think about the evaluation of traditional institution-to-institution credit, do you envision a role for: state policymakers? federal policymakers? accreditors? For example, would you propose strategies for:

- ◆ Implementing financial incentives for institutions to prioritize and invest in improving the credit-evaluation process?
- ◆ Establishing other incentives, such as reputational, for institutions to prioritize and invest in improving the credit-evaluation process?
- ◆ Constructing accountability measures for institutions to prioritize and invest in improving the credit-evaluation process?
- ◆ Encouraging investment in a national data system?

Appendix A: National Organizations Engaged in Advancing Traditional Transfer Policy and Practice

American Association of Collegiate Registrars and Admissions Officers (AACRAO)

Through research and professional guidance related to traditional transfer, more specifically credit evaluation, AACRAO has identified several key points for systemic improvement (<https://www.aacrao.org/signature-initiatives/learning-mobility>). U.S. higher education needs to streamline practices and policies related to credit evaluation. It must wholly adopt appropriate supporting technology. The transparency of transfer-credit-evaluation policy and practice must be increased. Higher-education institutions must make it as easy as possible for a learner to take earned credit and apply it elsewhere if it is applicable to a new program of study and the mission of the new institution.

The National Institute for the Study of Transfer Students (NISTS)

NISTS (<https://www.nists.org/>) is a leading organization dedicated to improving the transfer-student experience in higher education. NISTS aims to empower practitioners, faculty and administrators to become transfer champions who challenge the status quo and drive positive change for transfer students. This can be achieved by providing professional development, engaging in collaborative problem solving and advocating for inclusive, holistic transfer experiences at institutions of higher education.

Beyond Transfer Policy Advisory Board (PAB), Facilitated by Sova

PAB is a group of expert practitioners committed to dismantling inequitable credit mobility and transfer policies and practices. Since its establishment in 2020, the board has engaged in various impactful efforts, such as publishing opinion editorials, serving as expert panelists, contributing to the *Beyond Transfer* blog and making recommendations for policy change to produce equitable outcomes for today's learners (<https://sova.org/beyond-transfer/>).

Council for the Advancement of Standards in Higher Education (CAS)

CAS (<https://www.cas.edu/about.html>) emphasizes the importance of nondiscrimination and inclusivity in their General Standards. They encourage functional areas, including transfer-learner services, within higher-education institutions to consider various aspects of individuals' identities. Their goal is to ensure all individuals can be their authentic selves. Furthermore, they aim to protect individuals from discrimination based on their unique identities or personal circumstances.

Community College Research Center (CCRC)

CCRC at Teachers College, Columbia University (<https://ccrc.tc.columbia.edu/about-us.html>), is an independent research organization that focuses on studying community colleges and their potential to improve educational equity and social mobility in the United States. CCRC's work in transfer pathways focuses on identifying institutional barriers that hinder the success of transfer learners. It also highlights promising strategies community colleges and their 4-year partners can implement to achieve significant improvements. The organization recognizes 2- and 4-year institutions need to improve in terms of transfer outcomes, despite the potential for community colleges to close gaps in bachelor's-degree attainment. This disproportionately affects learners of color and limited incomes. In the area of guided pathways, CCRC advocates for a model that involves systematic changes in policies, practices and systems across four key areas:

- ◆ clarifying paths to learner goals
- ◆ helping learners find a path
- ◆ keeping learners on path
- ◆ ensuring learning across programs

Community College Research Initiatives (CCRI)--University of Washington

The Community College Research Initiatives (CCRI) group at the University of Washington (<https://www.washington.edu/ccri/>) conducts research on equitable access, progress, transfer, completion and employment outcomes for underserved students and diverse learner populations in community colleges throughout the United States. CCRI's team of experts in education, equity, career pathways, policy

analysis and institutional change advances knowledge through a racial-equity lens, provides strategic guidance to community colleges on using data to improve student success and develops practical tools for implementing transformative change and effective guided pathways.

Community College Survey of Student Engagement (CCCSE)

The Community College Survey of Student Engagement (CCCSE) was founded in 2001 by the College of Education at The University of Texas (<https://cccse.org/about-cccse>). This initiative was created to assist community and technical colleges enhance the quality of education they provide by focusing on increasing student engagement and success. Through survey research, focus groups and other related services, CCCSE offers valuable insights into the experiences of community college students.

Appendix B: Learner Stories

Vertical-Transfer Learner

Juanita, a high-school graduate without dual-enrollment credit, enrolled at a community college shortly after graduating. While enrolled, she changed her major once after her second semester, took a few courses for personal interest and had to repeat a couple of courses to master the content.

After 2 years at the community college, Juanita transferred to a comprehensive university to pursue her bachelor's degree. She then sought to transfer her earned credits from the community college to the university to pursue the major she chose while at the community college.

Juanita transferred without completing her associate degree or a general-education curriculum approved for transfer. As such, her community-college courses were individually evaluated to determine their equivalency and applicability to the graduation requirements of her intended major at her new university.

When applying for admission in December, Juanita submitted her community-college transcript as part of her application. In February, Juanita received an offer of admission and a preliminary report of her evaluated credits, which the Office of the Registrar completed. The report noted which courses would be accepted and applied to the university-wide general-education requirements. However, several lower-division courses she took at the community college were listed as unassigned electives for her major. Juanita was advised she would hear from the department chair on whether these courses would apply to her major requirements.

In March, Juanita received an award letter from the Financial Aid Office and, with this information, decided to accept her admissions offer. In July, Juanita completed Transfer Student Orientation and Advising, in which her advisor pointed out that her department had not approved her lower-division major courses. Her advisor helped her reach out to the chair, who was out of office.

In the meantime, Juanita was advised to register in other courses she needed. When the fall term began in August, she received an update that one of her major courses would not be counted. She had to enroll in the university equivalent, which

was only offered in the fall. While the Add/Drop window was still open, the course was full so Juanita had to wait until the following year to enroll in it.

Swirling-Transfer Learner

After graduating high school, Michael enrolled at the university he always wanted to attend. During the admissions process, he tested into a less-advanced math course than he anticipated. He learned he needed to advance his understanding of basic chemistry to jump-start the major he wanted to pursue. He discovered he could enroll at the local community college and take the math and chemistry courses he wanted while at the same time remaining enrolled at the university.

Michael used a learner-facing technology solution developed by the university that enabled him to find a community-college-course equivalent. As such, he chose to enroll at the community college in both the fall and winter session of his first year because it would save him money and accelerate his degree progress.

During the winter session, Michael was enrolled solely at the community college, not at the university. Michael's community-college credits would transfer to the university. He understood the grades earned at the community college would not impact his GPA at the university, giving him peace of mind.

The university and community college have a financial aid consortium agreement that enabled Michael to use his financial-aid eligibility to pay for his community college courses. As part of this agreement, the community college automatically sent a transcript to the university at the end of each semester of swirling enrollment. The university then automatically evaluated the credits earned at the community college and updated Michael's degree progress.

Reverse-Transfer Learner

After three semesters of successful college coursework, Samantha initially transferred from her community college to a nearby university. However, she had not earned her associate degree. Due to financial constraints and family obligations, she decided to return to the community college before completing her degree at the university. Samantha wanted to transfer the credits she earned at the university back to the community college to complete her associate degree.

The two institutions have a reverse-transfer agreement, so the process was fairly easy. Once Samantha notified the university of her intent to cease enrollment at the university and return to the community college, staff at the university gave her a “how to” guide that walked her through the process of transferring university credits to the community college. The guide included a designated contact at the community college. It also reminded Samantha about the need to reapply at the community college and request her university transcript be sent there. The community college evaluated the credits for applicability to an associate degree.

If eligible for an associate degree without any additional coursework, the community college would award the degree and inform Samantha. If needed, the community college would inform her which additional classes were needed for her to earn her associate degree.


Lateral-Transfer Learner

Lucy was a first-semester, first-year learner at a local university and still lived in her family home. Her father’s job was relocating him to another state by the end of Lucy’s first year in college. Family finances did not support Lucy’s ability to reside outside the family home. She was comfortable living at home and did not want to work full-time to stay at the university.

Lucy applied to and was accepted at another university in the new town her family moved to. She has not yet enrolled. One of two things will occur depending on the receiving institution’s policies. The institution will treat Lucy as a first-year learner and require her to complete all steps in the first-year learner process. Or the institution will treat her as a transfer learner and move her through that business process.

Returning-Transfer Learner

Amani enrolled in a community college right after high school without any dual-enrollment credit. After three semesters of successful coursework, they decided to take time off to learn a trade while planning to transfer to a nearby university with an online small-business-management program.



Amani used the transfer guide from the community college to plan coursework in preparation for transfer to the small-business bachelor's degree. They enrolled in the university after 3 years of no coursework, intending to have the credits earned at the community college apply directly to the small-business-management program. The courses were taken in accordance with the university's academic-catalog guidelines for the program when they were enrolled at the community college.

Amani learned the catalog had changed for the new academic year. Because they were not continuously enrolled in higher education, the old catalog course requirements were no longer applicable and only some of the earned credits applied to the new catalog requirements.

Amani needed to see an academic advisor to consider appealing the decision regarding the catalog year they were now assigned. If an appeal were possible, the academic advisor would probably not be the final decision maker. The appeal would need to be reviewed by a committee and communicated to the advisor and Amani. The appeal process and the time needed to work through that process varies by institution, if available.

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