



CHEPP

The Center for
Higher Education Policy
and Practice

**THE COSTS OF TODAY'S COLLEGE CREDIT
TRANSFER SYSTEM FOR LEARNERS AND THE
MINDSETS AND PRACTICES THAT REDUCE THEM**

MAY 2024

Executive Summary

Transfer and credit for prior learning (CPL) offer great potential to reduce costs and improve equitable access to the many benefits of a college degree. Over 80% of community college students indicate they intend to transfer to a four-year college or university (CCCSE, 2023) and many of the 40.4 million adults with some college credit, but no credential (SCNC) could apply those credits toward a future credential or degree (NSCRC, 2023). Yet that potential is limited by a higher education system that has not fully embraced the many pathways today's learners take to complete a degree.

Today's learners deserve a clear, timely, and cost efficient credit transfer system that acknowledges their diverse needs, priorities, experiences, and skills. Instead, learners face a host of barriers that lead to lost credits and increased costs. Nearly two out of five students transfer within six years of entering college and 45% of those students transfer twice (Shapiro et al., 2018). On average, when they transfer, learners lose 43% of the credits they earned previously, or about 13 credits, which equates to about a semester's worth of lost credits (U.S. GAO, 2017).

The barriers leading to lost credits stem from a lack of information, slow and burdensome processes, and institutions responding to short-sighted financial incentives. These commonly cited challenges can deter learners from completing the transfer process or continuing their education. Of the 80% of community college students who plan to transfer, only 33% ever do (Velasco et al., 2024a). The barriers include:

- Taking an inefficient pathway or misaligned courses at their initial institution, driven by lack of access to advising, changing majors, and unclear information about what credits will transfer and apply to their majors. The average learner completing an associate degree earns 10 more credits than the typical degree requirements (Belfield & Bailey, 2017).
- A costly and lengthy credit evaluation process, which can lead to students not having the information they need to register for the right courses.
- Rejection of credits or failure to apply them to degree programs due to institutional decisions and policies.

As a result of these barriers, learners who transfer face additional costs. These costs extend well beyond immediate tuition and fees; they can alter or derail students' postsecondary plans and reduce their lifetime earnings.

- **Enrollment Costs:**¹ These include transcript fees and institutional transcript holds, as well as tuition to retake credits that were rejected. The average learner transferring to a public four-year institution will pay an estimated \$13,081 in additional cost of attendance expenses and an estimated \$26,396 more if transferring to a private four-year school. Learners are also likely to incur additional debt of between \$2,742 and \$5,543 as a result, especially if they exhaust their financial aid eligibility.

¹Enrollment cost estimates were calculated using publicly available data from the College Board and Sallie Mae. See page 9 of this report for more details on sources and methodology.

- **Human Costs:** Transferring within a higher education system that may already feel unwelcoming, especially for first-generation and historically underrepresented students, can lead learners to question if they are really meant to get a degree. Learners may also be forced to make suboptimal choices, such as choosing a school or major based on credit acceptance over fit. Transfer students are five percentage points less likely to complete a science, technology, engineering, or math (STEM) degree than non-transfer students (Velasco et al., 2024b). And forgoing a more profitable STEM bachelor's degree for a more flexible General Studies degree can cost students \$24,000 in annual earnings (Carnevale et al., 2015).
- **Opportunity Costs:** These include lost wages from learners either staying in school longer to complete or never finishing their degree. The average three-month delay to graduation due to lost transfer credits costs graduates \$15,400 in lost wages (National Center for Education Statistics, 2023), while those who never complete their bachelor's degree forgo \$600,000 in lifetime earnings compared to adults with an associate degree (Carnevale et al., 2011).

Higher education institutions should create systems and practices that help reduce these costs while aligning institutional and student interests. Helping students get the most out of their existing credits and prior learning experiences not only alleviates costs for learners but can also increase enrollment for institutions. Students who are able to transfer more credits also have higher retention and completion rates, meaning more classes taken in the long run and more successful graduates. Learners who had over 90% of their credits accepted were 2.5 times more likely to graduate than learners with less than half of their credits accepted (Monaghan & Attewell, 2015).

In addition to research on the costs of today's higher education transfer system for learners, this paper also presents three case studies and learner stories to explore systems and practices that improve the transfer of credit process. The case studies profile Southern New Hampshire University (SNHU) and two public transfer partnerships: Governors State University (GSU) and Moraine Valley Community College in Illinois (MVCC), and Virginia Commonwealth University (VCU) and Reynolds Community College of Virginia. The learner stories come from a focus group with recent SNHU graduates. Learners are drawn to the efficiency of the systems and practices at these schools that help minimize costs and time to completion, but the transfer-friendly culture stands out and fosters an environment for learner success. Across all three case studies, the following elements appear to support transfer-friendly practices and mindsets that support learner success.

- **Culture:** There is a pervasive focus on being flexible and creative in finding new process improvements and ways to get as many credits accepted as possible for learners, as well as understanding learner needs and prioritizing the learner experience.
- **Dedicated Resources:** They have the capacity and personnel to support learners and help them understand and navigate the transfer process, as well as some financial support for students who are near graduation but have remaining requirements and have exhausted federal financial aid.
- **Flexibility:** Degree programs are designed to incorporate diverse sets of credits, and there is a lack of rigidity when it comes to setting strict or high thresholds for credit acceptance and credit applicability.
- **Partnerships:** Articulation agreements, transfer pathway and curriculum mapping, and transfer guides are all used to provide learners with more certainty about which courses to take and how they will transfer from one institution to the next.

Introduction

Whether by choice or by circumstance, today's higher education learners increasingly take intermittent pathways to completing their degrees. Learners transfer between institutions, stop out and reenter college, and gain valuable skills and experiences from a variety of sources that span work, professional development, community engagement, and higher education. They are balancing competing demands on their time and finances: two-thirds are working while in school, nearly a quarter are raising children, and three-fifths are struggling to afford basic needs (O'Sullivan, 2023). As an example of the demand for better practices that support transfer credit, 64% of incoming students are transferring from another institution to SNHU, which enrolls over 200,000 learners as of 2024. Two-thirds of those incoming transfer students at SNHU previously attended two or more schools and 21% earned credit for prior learning (CPL) through professional, military, or other training. Learners are bringing more skills and experience to college with them than ever before in the form of dual credit, military and work experience, and certifications (SOVA, 2023a).

Unfortunately, learners are often penalized for taking a less linear, non-traditional route. As they move between institutions or reenter the system, they often find they take two steps forward and one step back. Institutions often do not accept all credits that a learner earned at prior colleges or do not award credit for other earned experiences and skills. When transferring colleges, the average learner loses 43% of the credits they earned previously (U.S. GAO, 2017), while one in seven lose all their credits (Simone, 2014) and have to effectively start their education over again. Given that 38% of students transfer between colleges (Shapiro et al., 2018) and there are over 40 million people in the United States with SCNC (NSCRC, 2023), the potential impact of credit mobility in terms of lost time and money is immense. Furthermore, the impact is likely exacerbating inequities, as historically and persistently marginalized learners are more likely to accumulate excess credits that do not apply to their ultimate degree (Fink et al., 2018).

Transfer and CPL provide significant potential to make college degrees more affordable and accessible to low income and historically underrepresented learners. These opportunities enable learners to start at lower cost community college or to receive CPL and reduce the number of credits required to complete their degree. Yet poor credit mobility imposes costs on learners and disproportionately impacts those who should benefit the most. These costs likely contribute to the stubbornly low success students have in completing the path from community college to a bachelor's degree. Only 16% of learners entering community college complete their bachelor's degree within six years, and rates are much lower for low income, adult, Black, and Hispanic learners (Velasco et al., 2024a).

The higher education system needs to better support pathways for "new traditional learners" by addressing the barriers to transfer and credit mobility as well as the associated costs to students. This is an equity and economic imperative. Learners are frustrated with higher education on account of its high cost, its rigid schedules, and the predominant method of its delivery (O'Sullivan, 2023). As a result, they may stop out or choose not to enroll. While learners may question the value of a degree, the data are clear that earning a bachelor's degree provides economic security and upward mobility. Average lifetime earnings with a bachelor's degree are \$800,000 more than without a college degree (Carnevale et al., 2011). This value is not going to diminish either, as 72% of jobs are expected to require some postsecondary training by 2031, and 43% will require at least a bachelor's degree (Carnevale et al., 2023). But the bachelor's degree attainment gaps by race/ethnicity are stark, with Black and Hispanic adults trailing white adults by 10 to 12 percentage points. Georgetown's Center on Education and the Workforce estimates that closing those gaps would increase the lifetime earnings of the nation's workers by \$11.3 trillion (Carnevale et al., 2024). While improving the transfer of credit system alone would not solve this entirely, the impact would be sizable.

Loss of credit imposes on learners very real costs, both personal and financial. This paper documents and estimates those costs, which include institutional transcript holds, additional tuition, longer completion times, and reduced earning potential. It also captures the human cost, such as opportunities passed over, the added stress of juggling school with family and work responsibilities, and the other costs in life while waiting to complete a degree. This paper draws on the stories of graduates who experienced both the highs and the lows of the transfer process.

The paper primarily focuses on costs of transferring credit from one institution to another, particularly from a community college to a four-year institution. CPL is growing in importance, especially for learners who stop out and gain experience in the workforce, in the military, or through other experiences. Many of the barriers and lessons learned discussed in the paper may also be relevant to CPL policies and practices.

Sidebox 1. CPL Expands Adult Learner Opportunities

Reengaging the 40.4 million SCNC adults is critical to making progress on state and national attainment goals, especially as institutions face enrollment declines. This is particularly challenging given the additional barriers adult learners face as they seek reenrollment. They are likely to be extremely cost sensitive, as non-completers face increasing levels of student debt (Itzkowitz, 2024). Adults who are working and raising families also have the least time to spare on burdensome transfer processes and retaking courses for credits that are not accepted.

The lack of acceptance of prior learning can pose a particular barrier for these learners. Many have spent years in the workforce, only to find that some institutions may not have the policies and processes in place to evaluate their experience and grant credit. Although eight out of ten institutions offer CPL options to students, the majority of institutions will not accept CPL that was evaluated at a previous institution (Kilgore, 2020).

As more learners accumulate alternative credentials, like microcredentials, states and institutions are implementing policies and practices to create more efficient stackable credential pathways where credentials sequentially build toward a degree. Statewide or systemwide articulation policies can help streamline CPL and these alternative credentials. States like Florida and Ohio now offer common statewide credit for industry credentials, while Louisiana Community College and Ivy Tech Community College have created similar standardization policies and systems (Daugherty et al., 2023). Policies that promote smooth stackable credential pathways will be key not only to strengthening transfer pathways but also to helping reengage the SCNC population in higher education.

Learners are increasingly prioritizing value in their decisions about where to transfer or enroll after stopping out. When it comes to transfer of credit, learners are looking for value in the form of clarity, time, and cost. Learners want clarity about what paths are available to them and which courses to take to ensure credits will transfer and apply to their major. They seek timely decisions from institutions so they can make informed choices, like registering for the right classes. And they want to reduce their costs by graduating quickly, on time, and without paying to retake a course that did not transfer. Institutions that improve transfer processes to support these learner priorities will be at an advantage in recruiting and graduating transfer students.

This paper looks at the issue of the cost of transfer three different ways. First, it identifies the barriers related to lost credits and the transfer of credit process, then translates those barriers and their impact into the costs learners incur. Second, it presents three case studies where institutions are creating learner friendly transfer processes, including an examination of transfer data at SNHU. The institutions in the case studies are SNHU, GSU and MVCC in Illinois, and VCU and Reynolds Community College in Virginia. These institutions are challenging the typical institutional mindset and incentives that lead to so many credits being rejected. Instead, they are building systems and processes, grounded in cultures of creativity and flexibility, with the intent to meet learners’ needs throughout the transfer process. Finally, the paper shares the stories of three transfer students to illustrate their priorities, their challenges, and what they found most impactful in supporting them to reengage in higher education and complete their degree.

Transfer Barriers

The transfer pathway, specifically the process to transfer credits, is riddled with barriers that increase the likelihood that learners will lose credits and bear additional costs. There are three phases of the transfer process where these barriers show up. First, while enrolled at their first institution, learners choose the programs and courses they will eventually try to transfer. These choices, and the supports and systems that inform them, will impact how many of those credits successfully transfer. Second, the institutional process of transferring and submitting credits for transfer introduces a number of logistical and timing hurdles for students. This phase also puts a significant burden on learners. Finally, the third phase is evaluation of whether the learner’s credits will be accepted and applied to degree requirements. The policies and practices that guide that evaluation directly impact the learner’s future path and costs.

Barriers to credit mobility arise across these phases for a variety of reasons. A learner may choose to switch majors after finding a new passion and some credits from their original major may not be applicable to the new degree. Other barriers stem from a lack of intentional transfer policies or inadequate academic and transfer advising. Regardless of the reason, all contribute to the accumulation of unaccepted or unapplied credits and costs imposed on learners.

Table 1 Barriers Leading to Lost Credits

Pre-transfer	Transfer Process	Acceptance and Application of Credits
<ul style="list-style-type: none"> • Uncertain educational path (program of study, transfer destination) • Limited access to advising • Lack of information from transfer destination about transferability 	<ul style="list-style-type: none"> • Transcript request fees • Transcript holds for unpaid balances • Closed schools • Length of credit evaluation process • Difficulty of navigating processes, especially for first-generation learners 	<ul style="list-style-type: none"> • High standards for course equivalency, and variation in course numbering and content • Using accreditors as a gauge of quality • Applying credits only as electives, not to the degree program • Minimum grades • Credit expiration dates • Residency requirements • Translation of, or bias against, non-standard course lengths, modalities, or sources of credit

Pre-transfer

In the pre-transfer phase, learners often take inefficient paths toward their ultimate bachelor's degree requirements. For example, the average learner completing an associate degree earns 70 credits in community college, 10 more than the typical degree requirements (Belfield & Bailey, 2017). The most common reasons for these inefficient paths are learners' uncertainty about their educational path—their program of study and transfer destination—and a lack of early, personalized advising (Hodara et al., 2016). As learners explore majors and career options, they inadvertently take courses that do not align with their eventual program of study. More active advising does increase transfer success (Fay et al., 2022), but only half of transfer learners seek advising to ease the transition (Carlson, 2023). For those who do seek advising prior to transferring, it is challenging to find sufficient advising due to high caseloads (Hodara et al., 2016). Learners also lack timely and quality information from the schools they wish to transfer to about which courses will be accepted for credit and thus apply to their degree programs. Finally, learners who are not currently enrolled miss out on the institutional supports that could help them identify their transfer options and acquire the information needed to make good decisions.

Transfer Process

The transfer process itself imposes burdens of time and money on learners. While it sounds simple to obtain and submit a transcript or other evidence of learning, there are a number of barriers with inequitable impacts. To provide an official college transcript, most colleges charge learners a small fee and have varying response times. In addition, an estimated 6.6 million learners have transcripts withheld until they can pay off outstanding balances. These financial holds have been found to disproportionately affect learners who are traditionally underserved, including learners from low income backgrounds and learners of color (Jones & Andrews, 2021). Thankfully, a new U.S. Department of Education rule will prohibit such holds for federal financial aid recipients starting on July 1, 2024.

Advisors at SNHU noted that learners who attended now closed schools may have to navigate a complex process and the varying capacity of state agencies to obtain the transcript. This also has a disproportionate impact on learners of color and low income learners, who enrolled at higher rates at now shuttered institutions (Burns et al., 2022).

The length of the credit evaluation process imposes further costs on learners. This process can take four to eight weeks, during which time learners may have to choose whether to matriculate or what courses to register for without knowing which of their credits will transfer or apply to their degree requirements (SOVA, 2023b). Colleges infrequently make use of technology to increase the speed of the evaluation process, either by sharing electronic transcripts or by automating transfer of credit decisions (Kilgore, 2021). Time is critical for transfer students and these delays can force them to choose between delaying enrollment in a particular school or course or risking paying for courses they end up not needing. MDRC's analysis of transfer of credit at the State University of New York indicates about 20% of learners may not enroll at all due to these delays (Ascendium, n.d.).

Learners are primarily responsible for ensuring their credits are accurately transferred to their new college. One SNHU learner said they had to travel to their former institution to obtain paper transcripts because an electronic system was not available. Interviewees also expressed concern that learners less familiar with higher education are less equipped to navigate these processes. Learners may underestimate the full range of experiences they could get credit for. Learners may not know how to appeal a decision or feel comfortable doing so. Interviews with staff indicated that the appeals process can cause more time delays and can pile on extra tasks, such as requiring learners to produce syllabi of their past courses.

Acceptance and Application of Credit

Many of the challenges related to the acceptance of transfer credits stem from inconsistency across institutions, even in the same state. Institutions' standards for how transfer credits are evaluated and accepted tend to reflect an assumption that credits should be rejected unless proven to be equivalent (SOVA, 2023a). Interviews pointed to common trends in these standards, such as rigid course equivalency requirements. If a course is not highly aligned with an institution's own course, the credit will be rejected. Colleges also reject credits based on their perception of the quality of the accreditor of the original institution. Failure to apply more credits to a learner's degree program is viewed as a bigger issue than the overall credit loss (Hodara et al., 2016). Academic departments are often involved in these decisions despite having a possible conflict of interest as they determine whether a learner will have to retake a course in their department (SOVA, 2023a). As a result, many credits are accepted as electives without putting the learner any closer to completing their degree.

Institutions also set minimums and thresholds that disqualify certain credits. Many institutions require a grade of C or above to accept a credit. While this aligns with the federal Satisfactory Academic Progress requirement to be eligible for federal student aid, it is a higher bar than for the institution's current students. About two-thirds of learners with GPAs below 2.0 fail to transfer any credits, compared to 39% of learners with GPAs between 2.0 and 2.99 (Simone, 2014). Recency is another threshold that can lead to lost credits. Particularly for STEM courses that experience greater change in the content over time, learners may need to have earned their credits within the past seven to ten years, while general education courses may not have an expiration date. Finally, institutions' residency requirements set a minimum number of credits a learner must earn at that institution, regardless of credits transferred in.

Institutional credit evaluation and applicability policies struggle to accommodate non-standard courses, modalities, and structures. Credits earned through dual enrollment, competency-based education (CBE), or CPL may not transfer to a learner's four-year destination. A survey of American Association of Collegiate Registrars and Admissions Officers (AACRAO) member institutions found that a majority would not accept CPL through transfer (Kilgore, 2020). Applied associate degrees are also more likely to lead to lost credits (Giani, 2019). Interviewees indicated that converting credits between different semester, quarter, and trimester systems has also led to credit loss for learners, despite equivalency in course content. They noted the lack of a clear conversion for different term and course structures, including CBE, can slow down the review process and create confusion for learners.

Costs

The barriers outlined so far are sometimes built on misaligned incentives, narrowly focused assumptions, or a lack of resources dedicated to supporting learners through the transfer process. Some interviewees noted that the assumption is that rejecting a credit is "playing it safe." Institutions operate from an assumption that rejected credits will convert to an increase in tuition revenue, or that not applying a credit to a degree program will increase enrollment in a department's upper-level courses (SOVA, 2023a). These attitudes are translated into the standards for credit evaluation.

However, rejecting these credits can actually harm an institution's finances and persistence rates. Learners who had over 90% of their credits accepted were 2.5 times more likely to graduate than learners with less than half of their credits accepted (Monaghan & Attewell, 2015). Similarly, learners who are awarded CPL are more likely to complete and take an average of 17.6 more credits (Klein-Collins et al., 2020). SNHU data indicate similar patterns; SNHU learners who transferred in between 61-90 credits had the highest year-over-year retention rates (see Figure 3). Interestingly, students who transferred more than 90 credits saw retention rates begin to slightly decline.

Policymakers and institutions must continue to confront the factors and incentives that lead to these barriers. The costs they impose on learners are very real, as are the implications for federal student aid and, in turn, taxpayers. To pay the tuition for lost credits, the U.S. Should read “U.S. Government Accountability Office (GAO) estimated that community college learners transferring to public four-years would have to pay \$2,100, while those transferring to private four-years would pay an additional \$8,000. For Pell Grant recipients, the average additional semester it takes to complete adds nearly \$2,000 in costs to the federal government (U.S. GAO, 2017). An analysis from Texas estimated a total cost of lost credits at \$350 million per year, with \$227 million of that borne by learners, or about \$2,850 per learner. The remaining \$123 million is borne by the state and institutions (Texas Association of Community Colleges, 2021). The U.S. GAO report looked solely at the cost of tuition and fees, while the Texas analysis considered total educational expenditures to deliver the credits.

However, the costs to learners extend well beyond the payment of additional tuition and fees. We consider the costs to learners across three categories: financial costs while enrolled, human and optimal choice costs, and opportunity costs.

Table 2 Costs Resulting from Lost Credits		
Financial Costs While Enrolled	Human and Optimal Choice Costs	Opportunity Costs
<ul style="list-style-type: none"> • Transcript request fee • Transcript hold balances • Additional courses, fees, and other costs of attendance • Exhausting Pell Grant eligibility • Incurring more debt 	<ul style="list-style-type: none"> • Feeling inadequate and dejected • Choosing to stop out • Selecting a less desirable school or major based on acceptance of credit 	<ul style="list-style-type: none"> • Lost wages from additional time spent in school • Lost bachelor's degree earnings premium, if learners stop out

Financial Costs While Enrolled

Learners are first hit with fees when requesting their transcript from their current or prior school. These fees typically range from \$5 to \$10 per transcript but can include additional charges based on format, language, and delivery mode (AACRAO, 2018). The 6.6 million learners who have transcripts held due to an unpaid balance likely have to pay off their balance before being able to access their transcript. While a learner’s entire transcript can be withheld over a balance as small as \$25, the average outstanding balance is \$2,300 (Karon et al., 2020). If a learner cannot afford their outstanding balance, they may pay to retake courses they have already completed but could not get transferred. This may happen if the balance is a sizable lump sum they cannot afford at that moment or if they are able to use financial aid toward the tuition costs of the new courses.

When credits are rejected or not applied to degree programs, learners have to take additional courses to complete their credentials. To estimate that cost to learners, we assume transfer students take an excess of 10 credits. Xu, Jagers, and Fletcher estimated that learners transferring from a community college to a four-year institution had an average of 10 credits more on completion than their peers who were enrolled at the four-year institution the whole time (Xu et al., 2016). Simone found that learners transferring to four-year institutions lost 9 to 10.6 credits on average (Simone, 2014). Finally, Giani estimated 2.5 and 4.9 credits lost respectively in two specific states, while also noting other state specific research that has produced estimates of 4.0, 8.0, 9.0, all the way up to 25.0 (Giani, 2019). State specific findings could be lower than the national estimates if certain state policies are effective at reducing credit loss in transfer.

Based on an average of 10 lost credits and the average tuition and fees costs, learners at public four-year institutions pay an additional \$4,692 in tuition and fees; \$2,004 in books, transportation, and other expenses; and \$6,385 in housing and food. In total, that is an extra \$13,081. Learners transferring to private four-year institutions pay an extra \$17,308 in tuition and fees; \$1,763 in books, transportation, and other expenses; and \$7,325 in housing and food. That totals \$26,396 in extra costs for these transfer students.²

These estimates are an upper bound, given that learners do not typically pay the entire cost out of pocket. We can consider the direct cost to learners, net of financial aid, using two sources. First, using the College Board's reported net price for each sector, the tuition and fees borne by the learner at private four-years is \$6,629, while at public four-years it is \$1,138. The other costs of attendance remain the same, as the average grant aid does not fully cover tuition and fees. Another approach uses the results of the annual Sallie Mae/Ipsos survey of how learners pay for college. For low income learners, those under \$50,000 family income, grants cover 36% of the cost, while they borrow 21% of the cost, and the remaining 43% is paid directly (Sallie Mae, 2023). Based on these figures, transfer students must take out an additional \$2,747 to \$5,543 in debt.

Federal limits on undergraduate borrowing and Pell eligibility could lead to learners facing even higher costs. Undergraduates cannot take out more than \$57,500 in Federal Direct Loans, of which no more than \$23,000 can be subsidized loans, and learners can receive no more than 12 terms' worth of Pell Grants. Nearly half of transfer students receive Pell Grants and nearly two-thirds receive Federal Direct Loans (U.S. GAO, 2017). The transfer students that reach these limits due to lost credits will pay an even larger share of that net price, either out of pocket or through more expensive private loans.

Human and Optimal Choice Costs

Transfer students are navigating a non-traditional path through higher education, one that can carry stigmas and feelings of isolation or not belonging. Many have had to pause their education, perhaps to care for family and to work, and are trying to assess if higher education is really for them. The loss of credits can exacerbate all of those feelings. The former learners we spoke with recalled feeling “ashamed,” “devastated,” “dejected,” and “ready to give up” when their credits were rejected. Once they did land at an institution where they were supported and could succeed, they gained confidence and began to see themselves differently.

“The message that a student receives when their credits don’t transfer is ‘What you did before wasn’t real enough, rigorous enough. You need to catch up to our other students.’ It reminds students of the bias against community college students and perhaps of the life challenges that led them to choose that path.”

— Micol Hutchison, Director of Transfer,
Virginia Community College System

The barriers of the transfer process can be enough to dissuade some learners, perhaps as many as one in five, from pursuing additional education (Ascendium, n.d.). Staff at Reynolds Community Colleges see barriers to transferring credit leading some learners to forgo higher education and enter the workforce. Learners who question whether they belong in higher education may see every logistical hurdle or fee as affirmation of that feeling.

²These estimates use the costs reported in the College Board's Trends in College Pricing and Student Aid 2023 (Ma & Pender, 2023). The annual costs are prorated, assuming the total cost is equal to 24 credits. Many colleges charge the same tuition and fees for courses beyond the 12th credit. Annual housing and food costs are tied not to the number of credits but to the time to complete them. Therefore, they are divided in half to estimate the costs of one additional semester.

The costs associated with the transfer process can force learners to make a series of less than ideal decisions. A transcript hold can freeze dozens of credits that are worth far more in future tuition than the unpaid balance. However, advisors have seen learners forgo transcript evaluations and miss out on potential transfer credits due to the financial strain of paying off their unpaid balance. Further, learners often choose the institution they want to transfer to and their major based on what will maximize their existing credits, reducing their costs and time to completion. This is a very rational decision, but one based on a constrained set of options.

To examine the financial impact of this constrained decision, we compare the earnings potential of two degree paths. Bachelor's degree programs like General Studies and Interdisciplinary Studies help learners maximize their transfer credits and complete more quickly, while STEM programs tend to have stricter prerequisites and degree requirements that can reduce credit applicability. Transfer students are 5 percentage points less likely to complete a STEM degree than non-transfer students (Velasco et al., 2024b), missing out on the large earnings premium associated with these degrees. Holders of a bachelor's degree in Liberal Arts and Sciences, General Studies, or Humanities earn \$44,201 four years after graduation. On the other hand, graduates in Computer Science, the most popular field of study in the top ten highest-earning bachelor's degree programs, earn around \$105,000 per year. Electrical, Electronics, and Communications Engineering—the second most popular major—earns \$92,000 (Iitzkowitz, 2023). This earnings gap increases over time. Whereas the average STEM major used to earn about \$13,000 more (or about 43% more) than Humanities and Liberal Arts majors when first entering the workforce, the gap has grown to \$24,000 (or 46%) over time (Carnevale et al., 2015). In essence, a learner who chooses a General Studies over a STEM degree to save \$10,000–\$15,000 in the short term may sacrifice earning up to five times that amount in the near future, or \$720,000 over the course of a 30-year career.

Opportunity Costs

Loss of credits through transfer increases both the risk that learners will stop out before completing and, for those who do graduate, the time it takes to complete. While the impact of dropping out entirely is significantly more harmful, both outcomes lead to loss of earnings that are important to account for.

As noted earlier, transfer students who complete their degree take approximately 10 extra credits, which equates to just less than one semester. Other research has estimated it takes three months longer for transfer students to complete a degree than their peers who began at the same institution (Hu et al., 2018). Had a learner completed their degree in a streamlined way without credit loss, they would have been earning the higher bachelor's degree wages for those three months. Based on the median annual salary of 25–34-year-olds with bachelor's degrees of \$61,600, this three-month delay costs learners \$15,400 in lost wages (National Center for Education Statistics, 2023).

About two out of every five learners do not complete after transferring, though (U.S. GAO, 2017). And the fewer credits that are accepted, the more likely a learner is to drop out. If credit loss did not occur, one study found that bachelor's degree attainment rates among community college transfer students increased from 45% to 54% (Monaghan & Attewell, 2015). Some of the learners who drop out may return to school and finish their degree eventually. But for others, they will see a significant impact on their lifetime earning potential. Adults with associate degrees earn only \$45,000, while those with SCNC earn \$41,000 on average (National Center for Education Statistics, 2023). Over a lifetime, those earnings differences add up. On average, a bachelor's degree holder earns \$600,000 more than an associate degree recipient, and \$800,000 more than someone with SCNC (Carnevale et al., 2011).

Case Studies

These case studies highlight five institutions—a four-year, predominantly online, non-profit institution and two public community college/four-year university transfer partnership pairs—that are working to put learners’ needs at the center of their transfer of credit policies and practices. While this has required an investment of time and resources, it is aligning incentives for the institutions and the learner, especially in a time of declining enrollment. The institutions combine transfer friendly environments with practices, resources, and partnerships that provide clarity, cost efficiency, and timeliness.

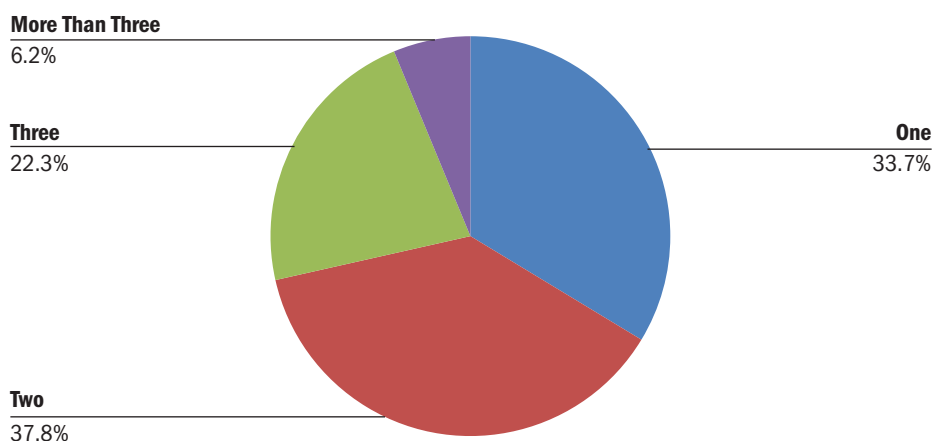
Southern New Hampshire University

SNHU is a large non-profit university enrolling over 200,000 learners across online, hybrid, and on-campus modalities. SNHU has intentionally designed its programs to serve the needs of learners traditionally underserved by higher education, including learners over age 25, transfer students, and military-connected students. Nearly three-quarters of SNHU’s learners are over the age of 25 and 76% attend part-time. One-third are students of color.

Approximately 64% of all incoming online learners in 2022–2023 transferred credit to SNHU. SNHU made data available on over 425,000 bachelor’s degree seeking online students from 2008 to 2023 to examine trends and outcomes related to transfer of credit. Looking across the sample, SNHU is not a learner’s first transfer destination. Over two-thirds of transfer students have attended more than one institution and nearly 30% have attended three or more (see Figure 1). As a result, the average SNHU transfer student enrolls with nearly two years’ worth of credits.

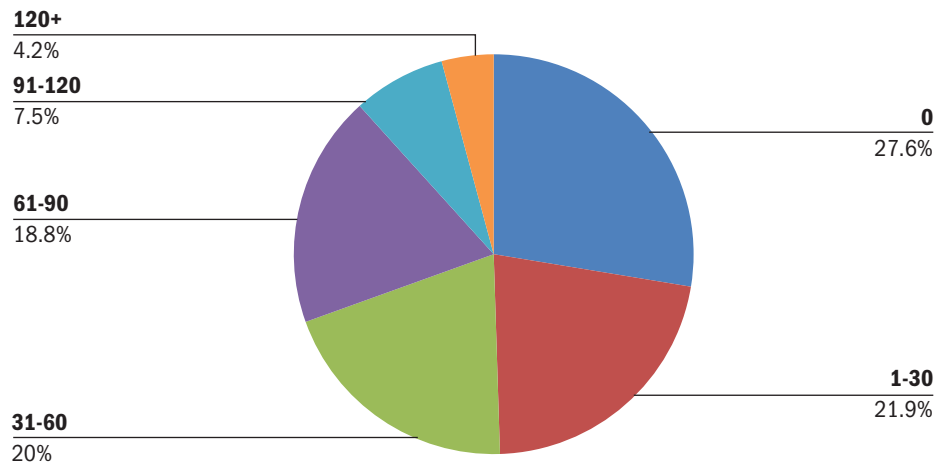
In 2022, transfer students at SNHU had an average of 54 credits accepted from prior institutions and 6 from CPL sources. Half of transfer students enroll with more than 30 credits accepted, 30% enroll with over 60 credits accepted, and nearly 12% with more than 90 credits accepted (see Figure 2). Despite transfer credit-friendly policies, mindsets, and practices at SNHU, over a quarter of transfer students enroll with no prior credits accepted. This is due to a variety of factors, including the data sample including students who have transcript holds at other institutions delaying or preventing the credit transfer process, incomplete coursework or a failing grade at prior institutions, changing majors which could impact the applicability of previously earned credits, or the preference or need for a refresher course if a learner earned credit a long time ago. The data set also includes recent high school graduates who had taken college level coursework prior to enrollment at SNHU but had not received transfer credit for the same reasons listed here.

Figure 1. Number of Prior Institutions Attended Among SNHU Online Bachelor’s Transfer Students (2022)



³ Caveats to the data set provided include: The sample includes high school students who took dual enrollment or advanced placement college-level courses and counts this population as having attended a prior institution. There is likely a sizable proportion of students from this high school population in the 27.6% of students who attended a ‘prior institution’ but did not transfer any credits (see Figure 2). It’s also worth noting that the data set did not include information on the number of credits evaluated, only the number accepted and applied to a learner’s degree program.

Figure 2. Number of Credits Transferred to SNHU Among Online Bachelor's Transfer Students (2020–2022)



CPL is a large source of credits for learners who enter higher education with skills, work experience, training, or other life experience that fulfills requirements toward a degree. CPL is becoming increasingly common at SNHU: about 20% of SNHU learners had CPL in 2022, up from 13% a decade earlier, and these learners had an average of 30 CPL accepted at SNHU in 2022. The total number of credits learners transfer in is growing over time as well, up from 81 credits in 2013 to 92 credits in 2022.

As noted earlier, research has shown that a student's success in transferring credits increases the likelihood of their degree completion. Analysis of the SNHU data, while descriptive and not causal, also supports this finding, indicating that learners transferring in more CPL, in particular, had higher year-over-year retention rates over the period 2020–2022 (see Figure 3). There is an inflection point after 90 credits at which the retention rate declines. Learners who have accumulated that many credits perhaps are more mobile, have exhausted their Pell Grant eligibility, or are more likely to have a life circumstance that interrupts their degree pathway.

Figure 3. Annual Retention Rate for Online Bachelor's Students with CPL vs. All Online Bachelor's Transfer Students (2020–2022)

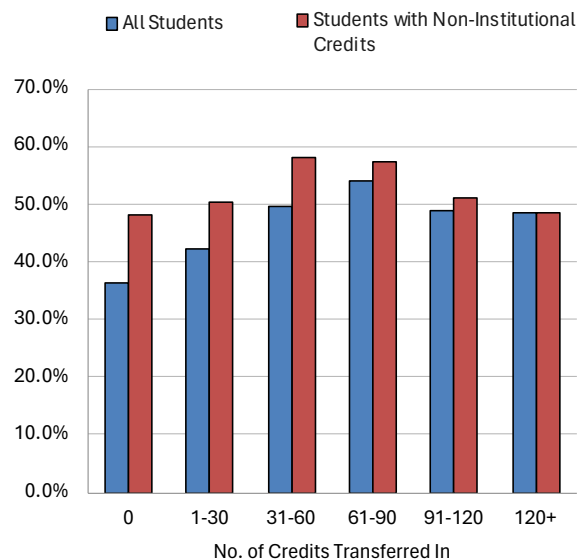
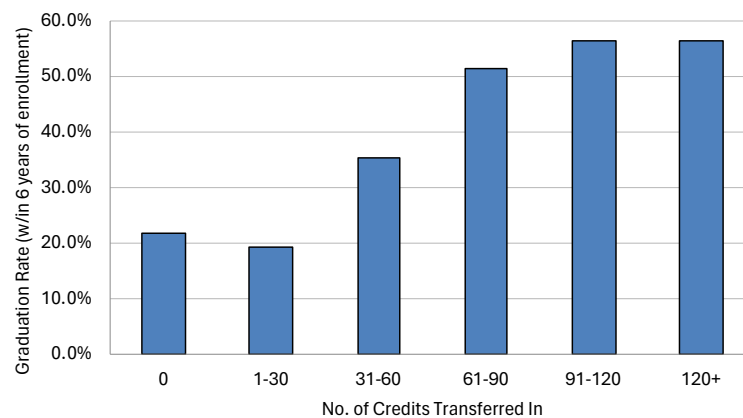


Figure 4. Graduation Rate for Online Bachelor's Students (Within 6 Years of Enrollment) by Transfer Credit Band for 2015, 2016, and 2017 Cohorts



Looking at completion, SNHU data also supports the broader research base that transfer students can and do succeed after transfer. The analysis looked at the percentage of learners who completed within six years of enrolling in SNHU and the average time to completion by transfer credit band (0 credits transferred in, 1-30, 31-60, 61-90, 91-120, and 120+), from 2015 to 2017 (see Figure 4). One would expect learners who arrive with more credits toward their degree to be better positioned to graduate within six years and the data bear that out. Of learners with 61-90 credits, 52% graduate within six years, compared to 19% who transfer in 1-30 credits. While this analysis is only descriptive, these are noteworthy graduation rates, particularly given the barriers to transfer of credit in the higher education system writ large. Many of these transfer students are attending part-time, and among part-time transfer students at SNHU, 34% complete their bachelor's degree within a longer eight-year time frame. For full-time transfer students, that rate is 60% (National Center for Education Statistics, n.d.).

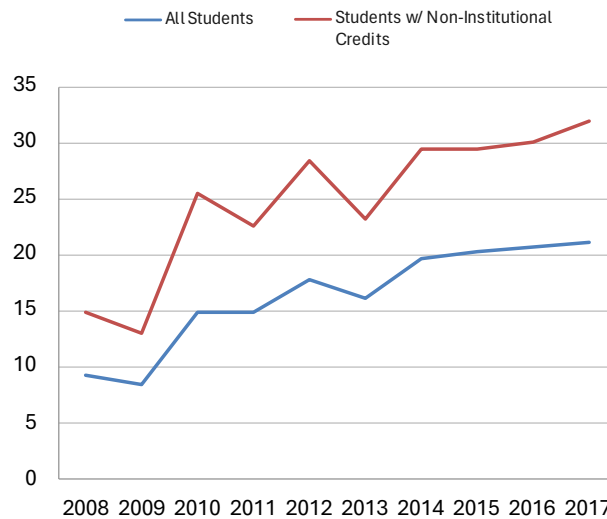
The average time to complete also illustrates the benefit to learners of transferring credits. For the most recent cohorts of graduates at SNHU (2015-2017), learners who transferred in 31-60 credits saved 11.6 months in their time to complete, compared to those who transferred in 0 credits. Those who transferred in 61-90 credits saved 18.2 months.

The common issue of excess credits, or credits earned that are not applied to the learner's degree, is another frustrating symptom of a college system without stronger upfront advising supports and transparency for learners. Among those transfer students who ultimately graduate from SNHU, the number of excess credits has increased from 9 in 2008 to 21 in 2017 (see Figure 5). In part, the increase in accepted credits that do not apply to a degree is due to more proactive support from SNHU in recent years in approving CPL that may or may not be applicable to a student's chosen major or path to a degree, or to programs (e.g., in STEM fields) that have advanced learning since credits were granted.

The data on SNHU transfer students tell a complicated story. The data illustrate that transfer credit is a critical piece of degree completion for a large number of learners, but also that many learners transfer without any credits at all due to the various factors mentioned already. This data indicate a larger problem in the higher education system with learners enrolling in programs and credits that don't meet their needs, resulting in excess credits that do not apply to their program requirements. While there are always exceptions and good reasons why excess credits occur, the system should do more to support learners with robust advising and transparency about requirements and the likelihood of transferring selected courses. SNHU data demonstrate the extent of this particular problem, since it continues to exist at an institution with the structure and commitment to support transfer, resulting in some students *still* paying a cost.

Those who transfer larger numbers of credits appear to have higher retention rates, and benefit from a shorter time to completion. But many learners are still left with excess credits at graduation, indicating they took on some additional costs along the way due to factors mentioned elsewhere in this paper such as a lack of advising or transparency about their chosen course of study at prior institutions. The following sections explore the policies and practices at SNHU that reduce credit loss and costs for its learners. As reflected in these data, SNHU continues to explore ways to improve the transfer experience and outcomes for students, including through automating the credit evaluation process, evaluating CPL on a larger scale, and creating a credit evaluation tool for prospective learners.

Figure 5. Transfer Credits Not Applied to Online Bachelor's Students' Major Program Requirements (2008–2017)



Culture of Acceptance

Saving time and money are top priorities for learners transferring to SNHU, and the university has designed its transfer policies and processes to meet those objectives. SNHU staff have stated that meeting the needs of transfer students is in the university's DNA. SNHU staff approach the transfer credit process with a mindset that seeks to accept credits, apply them to a major, and help learners navigate toward a path that will maximize their credits. SNHU maintains an internal database that helps to speed up and automate the CPL process for learners from over 100 different non-institutional sources of relevant experience, skills, and training that can equate to college credit. When evaluating credits, SNHU has adopted an informal 70%/50% rule: credits from courses that align 70% or more with SNHU's own course will be accepted; credits from courses that align over 50% must have a compelling reason to be rejected. SNHU also has a more generous approach than many institutions regarding minimum grades and accreditation, accepting C grades and making no distinction about the quality of credits across all federally recognized accreditors.

Ample Staffing and Support to Reduce Learner Burdens

SNHU delivers transcript evaluations within two to three days. Timely reviews have been made possible by a large increase in staffing over the past decade. Over 150 full-time staff are dedicated to evaluating 10,000 transcripts each year, up from a team of 25 in the past 10 years. Additionally, the university employs 556 admission counselors and 969 academic advisors who engage solely with online learners and help them navigate the transfer process; they seek to remove as many burdens from learners as possible. In relation to the start of the transfer process, SNHU has minimized a few common barriers there, too. For example, staff request transcripts from previous institutions on the learner's behalf and pay the transcript request fees. SNHU has also greatly expanded its articulation agreements with its frequent transfer partners and community college systems, offering articulation agreements that cover 478 campuses nationally. SNHU staff have indicated this is another way to provide learners with clarity about their pathways and reduce the uncertainty about what credits will be accepted and how they will be applied.

Flexibility

SNHU's general emphasis on flexibility in programming benefits its transfer students. First, SNHU's terms start every eight weeks, allowing learners to enroll soon after their transcript evaluation and solving one of the timing barriers. SNHU also accepts credits from Sophia Learning to offer learners more options as they confront transfer decisions. Learners who are a few courses away from completing a full associate degree, which would make them eligible to transfer a block of 60 credits, can fill in missing courses through Sophia Learning. The platform provides low cost, self-paced courses that SNHU accepts for general education credits. Advisors are also trained to help learners assess how different paths could help reduce their time to completing their degree at SNHU. Finally, recognizing that many of its learners have taken non-linear paths toward completion, SNHU offers additional financial support in the form of grants to help learners who have exhausted federal financial aid in their final semester reach the finish line.

Learner Insights

Recent SNHU graduates, including an alumna who is now an SNHU Board of Trustees Member, shared their experiences with the transfer process. While they noted the challenges and costs they faced throughout their educational journey, they emphasized ways that institutions can support learners through the transfer process and to completion.

- **Prioritize the learner experience.** The learners appreciated active, early engagement from advisors as they began exploring the transfer process. Advisors were clear about timelines and expectations at all the stages. The learners appreciated the quick turnaround on credit evaluation and the handling of transcript requests. Advisors listened to what the learners' goals were and worked hard to design a path that met those goals. One learner described the culture at SNHU as solution oriented and focused on improving the learner experience. This positive learner experience can be attributed to SNHU's emphasis on a learner-centered design, which focuses on proactively providing access to supports—a key takeaway from learners in the focus groups (CHEPP, 2024).



TANESHA'S STORY

When Tanesha started a family of her own while working full-time, flexibility became a top priority for her to continue her education. She had previously attended two universities and was juggling night classes with her family and work responsibilities. She struggled with whether going back to school would be worth the sacrifices she'd have to make, both financial and in time spent with her family. But SNHU's commitment to student advocacy and success stood out to Tanesha. Advisors took on responsibilities typically handled by the learner and made the admissions and transfer of credit process seamless. Tanesha was able to transfer all of her prior credits. In her final four semesters, Tanesha exhausted her financial aid, but her advisor helped her find other grants that allowed her to complete her degree.

"The advisors took a lot of the responsibility that a student would typically have to do on their own, of gathering transcripts, reaching out to old schools, and getting all this information; they took on that responsibility to help alleviate the process for [the] incoming student ... It showed the commitment to the success of the student."

- **Advisors are the “secret sauce.”** The value of advisors went well beyond explaining the steps to and supporting learners through the process. The learners thrived on the consistent communication from advisors to check on their progress, offer support, and ensure their success. The admissions advisors who first engaged with the learners made the learners feel like they belonged, and they had someone in their corner who understood their circumstances. One learner noted that she heard from her advisor even during semesters she took off from SNHU. Another said she felt supported from the time she started enrolling to the time she graduated, more so than at any other in-person institution she attended previously.
- **Cost efficiency matters.** The learners all experienced interruptions in their path to a degree. Most were parents and had other family obligations. Some wondered whether it was worth it to take out more debt to return to school. They were attracted to SNHU because the number of credits that transferred made it more affordable and because it offered flexibility to continue working and caring for their families. One learner took advantage of Sophia Learning classes, which helped cut down the time to complete her program by a year. Another recounted that he likely would not have returned to school if all of his credits had not been accepted. Financial challenges constantly weighed on the minds of these learners; having credits accepted and advisors help them design programs to shorten their time to graduation provided a great sense of relief.



MARIBEL'S STORY

“Finishing my degree helped build back my confidence. It had a big impact on how I felt about myself. That took away the shame that sometimes people like me carried.”

Maribel’s journey to earn her bachelor’s degree was 17 years long, marked by detours of struggle and success. Maribel was a first-generation college student, the daughter of Mexican immigrants, and a mother when she first enrolled in college. At two different colleges, Maribel juggled night classes while working a full-time job to support her family, but decided the whirlwind pace, the debt, and time away from her children were all too much. She worked for Arne Duncan, the Chief Executive Officer of the Chicago Public Schools at the time. When he was appointed U.S. Secretary of Education, he asked Maribel to come

work for him. She moved to Washington, D.C. and quickly rose in the Department of Education. But Maribel always felt like “an imposter” walking around the halls of the Department without a college degree. When she sought to enroll at a local community college, she was going to lose about 40 of her prior credits without a clear explanation of why courses that seemed to align would not be accepted. With the support of a mentor who recommended SNHU, Maribel decided to try one more time. The next day, she spent two hours on the phone with an advisor who talked through her goals and mapped out a plan to help her graduate within three years. Maribel said that the advisors at SNHU were “the secret sauce.”

“Their empathy stood out. They understood my life circumstances. They made me feel like I wasn’t alone, and that my experience was not insignificant.”

Maribel graduated from SNHU in 2016. Since then, she has continued a life in public service, including leading equity and inclusion efforts at the Aspen Institute and advising Cabinet members in two Presidential Administrations, most recently in Chief of Staff positions in federal and regulatory agencies. Maribel also serves on the Board of Directors at SNHU, where she is working to continue to demystify and simplify the transfer process for more learners.

Public Institution Transfer Partnerships

The next two case studies highlight transfer partnerships between two-year and four-year public institutions in Illinois and Virginia. These states have improved transfer of credit through state legislation and resources, placing among the top five nationwide in highest bachelor's completion rate for community college transfer students (Velasco et al., 2024b).

The Illinois Articulation Initiative established a statewide transfer agreement for all of Illinois' public community colleges and universities. More than 100 institutions are required to participate in this initiative and agree to accept a package of general education courses to satisfy the lower division general education requirements. Illinois also supports learners planning to transfer through the MyCreditsTransfer initiative, which helps identify which courses transfer between institutions and apply to degree requirements.

Virginia passed legislation in 2018 that established the 16-credit Passport and the 32-credit Uniform Certificate of General Studies that will be fully transferable and satisfy lower division general education requirements at any public institution. The community colleges in Virginia have common degree requirements and are establishing common course curricula. The state is also working with the four-year public and private colleges to develop the common degree requirements at the four-year institutions, which would enable mapping a seamless transfer pathway to a bachelor's degree in each discipline.

These state efforts have greatly simplified and streamlined the process for transfer students. But they do not solve all the issues around applicability of credit to degree requirements, course-to-course equivalency, or acceptance of credits from applied associate degrees. Within these states, particular institutions stand out for their commitment to advance learner-friendly transfer of credit policies and practices beyond what is required by law.

Governors State University and Moraine Valley Community College

GSU first opened in 1969 with a mission to educate historically underserved learners including veterans, learners of color, and SCNC adults (Thomas, 2019). Although GSU began enrolling freshmen in 2014, it still predominantly serves transfer students. Grounded in this unique mission, GSU has developed practices and built a culture oriented around maximizing the transfer of credit. Paul McGuinness, Vice President of Student Affairs and Enrollment Management, described the credit evaluation process as flexible. Credit evaluators search for many-to-one or many-to-many combinations of courses to increase credits that transfer. McGuinness stated that this "Get to Yes" mentality is particularly effective when evaluating non-standard programs such as CBE and CPL.



REINALDO'S STORY

Reinaldo did not have the financial means to go to college after high school, so he entered the workforce instead. Determined to get a degree, Reinaldo worked his way up to afford attending his local community college part-time. He received his associate degree in 2014 and transferred to a state university. But the university did not accept a number of his credits, and eventually Reinaldo had to stop out due to financial challenges. In 2022, an employer's tuition reimbursement policy enabled him to continue his education and he sought the most cost effective way to earn a bachelor's degree. Given his prior transfer experience, he was surprised that SNHU accepted 81 of his credits, including competency-based credits and credits that were nine years old. Reinaldo wasn't sure he would have ever gone back to school if those credits had not counted toward a degree. Instead, he completed his bachelor's degree at SNHU in under a year.

"I was really worried if my nine-year-old credits would be worth anything. And, to my surprise, SNHU was able to grab 81 credits, including two world language courses I tested out of...at the state university they weren't accepted. That kind of dejected me and led to me scaling back my education. I was glad to see that was something SNHU accepted."

Many learners transferring into GSU take advantage of the flexibility of the Interdisciplinary Studies (IDSS) degree, where a wider range of credits can be applied to the degree requirements. GSU has also invested in software that speeds up its internal processes and provides clarity to prospective learners. McGuinness noted that “the certainty upfront can be a big recruiting factor in competing for enrollment.” Prospective learners can upload a transcript to see which credits will likely be accepted and which will apply to certain degree programs. GSU also uses software for official transcript reviews. Staff affirm the output, but it greatly speeds up the process.

MVCC is one of the largest community colleges in Illinois. More than 75% of learners at MVCC are enrolled in a transfer program. To serve this high population of transfer students, MVCC has dedicated significant staffing to its highly trained and experienced advising staff. At MVCC, advisors are academic generalists and trained on all 100+ programs and approximately three dozen transfer university programs; learners have greater certainty that they are taking the right courses for their future plans. Additionally, MVCC relies on transfer guides to make advising even more efficient, allowing advisors to easily access the articulation of courses for the two years at MVCC and the two years at the four-year institution. MVCC also surveys its learners about their transfer experiences six months after they leave. Through this survey, staff have identified ways to support individual learners who are running into barriers in the transfer process even after graduation.

MVCC staff noted that, despite the state’s transfer laws, mismatching of course sequencing and misalignment of course credit hours can still lead to lots of lost credits, particularly in Career and Technical Education (CTE) programs. Therefore, they have worked to develop a robust set of articulation agreements with their transfer partners to clarify how these courses and credits will transfer. MVCC has been particularly progressive with transfer agreements related to CTE programs, in which learners tend to lose more credits. For example, GSU and MVCC partnered to increase transfer from Associate of Applied Science (AAS) degree programs. As a result of the collaboration, GSU now accepts all credits in six of MVCC’s degree programs.

Virginia Commonwealth University & Reynolds Community College

VCU is a large research university with over 28,000 learners. VCU enrolls about 2,000 transfer students each year, two-thirds of whom come from Virginia’s community colleges. Over the past decade, VCU has been making a concerted effort to shift its culture to become more flexible and accept more credits. Seth Sykes, Associate Vice President for Transfer Initiatives and Programs, noted that VCU used to not accept credits from programs like AAS. They now work to ensure those credits are at least transferred as electives. VCU has also developed resources to alleviate some of the logistical challenges of transfer. VCU maintains an in-house, online course equivalency database that is accessible for students to facilitate faster course evaluations. Staff at the Transfer Center have the authority to make decisions about lower-level course equivalencies, saving time for departments and learners on the evaluation of upper-level courses. These efforts have enabled VCU to achieve extremely quick credit evaluation turnaround times for both prospective and accepted students; they aim to provide decisions for learners within 48 hours.

VCU has established policies and practices that provide greater flexibility in accepting credit that help reduce costs for learners. For example, VCU now accepts CPL awarded by any of the Virginia community colleges if that credit appears on a transcript; it is also developing procedures for evaluating experiential and workplace learning by means of portfolio reviews and challenge exams. The Transfer Center staff also provide advising services to prospective students to help them understand—before they have to put down an application fee—how their credits will transfer and apply. Sykes emphasized that such advising is critical to helping students get the best value by ensuring their credits will come, apply to requirements, and smooth a pathway to graduation. And, like GSU, VCU offers a Bachelor of Interdisciplinary Studies that is particularly beneficial to and popular among transfer students who have attended multiple institutions, like military students, because they can apply more of their credits to a degree.

Reynolds Community College is located down the road from VCU, making VCU the primary destination for its transfer students. The academic affairs and advising officials at Reynolds have seen that learners' transfer decisions come down to two key factors: "Who will accept my credits?" and "Who will give me financial aid?" Reynolds has seen more competition between four-year institutions for their learners in recent years than ever before. With an increasing number of four-year institutions competing for their learners, Reynolds works to protect its learners' credits by developing strong transfer agreements and pathways. In particular, their STEM Office and School of Humanities and Health Professions have worked over the years to build and improve articulation agreements. Additionally, Reynolds has dedicated office space for VCU, further building relationships with its top transfer partner. Reynolds has built an extensive suite of supports and resources for transfer students. All transfer students create academic plans to avoid taking courses that do not fit the requirements of their desired transfer program. Reynolds' transfer advisors not only inform and guide learners but actively advocate on behalf of learners when they hit those inevitable transfer barriers.

Case Study Takeaways

- **Timeliness and clarity are essential.** Learners highlighted the importance of a transfer process that is efficient, timely, and clear to learners. The speed of evaluation processes, proactive communication, and tools to help learners understand what will transfer all contribute to fulfilling the needs of transfer students. Interviews with university staff affirmed that creating policies and practices around these priorities benefit learners and promote learner success, but also benefit the institution.
- **Culture and leadership is as essential as policies and practices.** All three of the universities reflected an institutional mindset of flexibility and creativity when it came to evaluating transfer credit. That culture pushes staff at institutions to seek out new ways to reduce barriers and costs for learners. The learner-centered culture at all five institutions expands beyond transfer and is essential to making learners feel they belong, they have someone in their corner, and they can succeed.
- **Take the burden off of learners.** Navigating the transfer process can be a daunting task. Alleviating learners' responsibilities has proven to be an effective tactic that ensures a smoother transfer process. That extra support can be all that a learner needs to not only minimize the loss of credits but ultimately persist and complete.
- **Success for students requires greater investment of resources.** Without additional resources, especially personnel, effective policies and practices are not possible. Support from staff was consistently cited throughout learner and university interviews as the foundation for a positive transfer experience.
- **Policies and partnerships can maximize acceptance and applicability of credits.** The case studies show the significance of articulation agreements and other collaborations on curricula and transfer guides. These efforts are a necessary addition to state policies that enable acceptance of blocks of credits and improve certainty for learners. It can be time-intensive, but institutions must work together in creating policies that allow greater acceptance of credits between institutions.

Conclusion

Transfer of credit should be a key strategy to improving economic security and social mobility because it reduces costs for non-linear pathways to a degree, especially for historically underrepresented and underserved learners. Non-linear pathways that include transferring credit should be a more affordable and more widely accessible option, especially to those learners who have disconnected from higher education for some time and who have skills and experiences from non-traditional sources.

Unfortunately, the process of transferring credits can saddle learners with significant added costs that undermine this potential. Learners want the transfer process to have greater clarity, take less time, and reduce their costs. Too often, they experience the opposite. As a result, they take courses that will not count toward their future degree, pay for courses that were not accepted, and lose financial aid eligibility. Learners may choose lower earning majors in order to save money on credits in the short term. They enroll longer and stop out more frequently, potentially reducing their lifetime earnings by over half a million dollars. The institutions profiled in this paper are supporting student success through a broader acceptance of transfer credit and other practices aimed at reducing costs to students. The result has not been a loss of tuition revenue or students that are underprepared for upper-level courses; rather, by aligning policies with students' interests, those institutions are reaping the benefits of greater enrollment, retention, and completion.

Contributors

We are grateful to our colleagues at HCM Strategists, including **William Carroll** and **Brenae Smith**, who authored this white paper. Additionally, we recognize CHEPP staff for their vision, support, and ongoing improvement of this project: **Jamie Fasteau, Meaghan Rajkumar, and Brittany Matthews**. Thank you to the SNHU staff we interviewed, including **Chris Feibel, Kate Knowles, Margaret Oakar, Kim Bogle-Jubenville, William Pena, Melissa Bodnar, Mustafa Safiia, and Ryan Johnson**. Particular thanks also go to **Jacqueline Mendonca** and **Heidi Barnes** who enabled and supported the analysis of SNHU data.

Thank you to the many SNHU academic advisors who participated in focus groups, including **Nathaniel Bayuk, Watiki Brown, Bettina Nance, Brian Macharrie, Jessica Bennett, Sara Fohr, Allison Gannon, Debra Caldero, Katie Gordan, Jessica Collins, Julia de Sousa, Michaela Blow, Kelly Levine, and Alysia Butler**.

Thank you to the staff at the other institutions profiled, including **Seth Sykes (VCU), Paul McGuinness (GSU), Scott Friedman and LoShay Willis (MVCC), Beno Rubin, Bernadette Battle, and Christina Hart (Reynolds CC)**, as well as **Micol Hutchison** from the Virginia Community College System.

We are especially grateful to the SNHU alumni who shared their stories: **Maribel Duran, Bailey Boudreau, Reinaldo Henriquez, and Tanesha Felix**.

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