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Credit Transferability Opportunities Overview: How We Ensure Learner Credits Transfer into Credentials Valued in the Marketplace

Background
In the spring of 2022, The Attainment Network, with support of its funders, identified areas of further policy/regulatory support needed to advance the education-to-career ecosystem in Colorado. Based on multiple interviews with internal, external, and community partners, The Attainment Network presents a series of policy briefs with analysis of the issues, national best practices, current local best practices, and recommendations to accelerate learner success in Colorado.

Credit Transferability
Historically, approximately one-third of learners in college transfer to new institutions each year, according to the National Student Clearinghouse. This equates to millions of learners transferring each year without a guarantee that credits will transfer, costing students time and money. Additionally, short-term credentials and credit for prior learning are often not counted towards associate or bachelor’s degree programs, causing additional loss of credit, time and money. As the trend builds for more postsecondary short-term upskilling and credentialing that increases workforce mobility, the need for a fair and equitable strategy to ensure credit transfers will only continue to increase.

Goal
→ Build and expand policies and practices that ensure credit transfers seamlessly among and between secondary and postsecondary institutions, and into an applicable area of study, preventing credit loss and ensuring acceleration for learners towards a credential and living wage employment.
→ Create a fair and transparent education-to-workforce system where industry-recognized credentials, short-term certificates, prior learning, and work experience transfer into postsecondary institutions and count towards credentials and degrees in high demand industries.

Problem Statement
According to the Community College Research Center (CRCC), of the more than 700,000 learners who enroll every year for the first time at two-year public colleges, 80 percent say they want to eventually earn bachelor’s degrees or higher. Yet six years later, only eight percent of learners achieve this goal (National Student Clearinghouse Research Center). Learners who move from community colleges to four-year public universities lose more than 1 in 5 of the credits they’ve already earned and paid for, according to the U.S. Government Accountability
Office. Those who transfer to four-year private nonprofit universities lose more than 1 in 4 earned credits.

Even at colleges that accept transfer credit, faculty can be reluctant to replace their own course with a similar (or identical) course brought over in transfer, causing learners to lose time and money when required to retake classes. While many institutions accept transfer credit, those courses are often transferred as elective credit, or accepted with additional credit requirements because of institutional residency requirements, effectively preventing learners from transferring credits and completing their degrees in a timely and cost-effective way.

The transferability and applicability of credit awarded for short-term credentials is often inconsistent, often at the expense to the learner. Short-term certificates completed through continuing education or workforce development divisions at a college (non-credit coursework) are often disconnected from an institution’s credit-based system, even when the content delivered is identical. Industry recognized, short-term credentials leading to in demand and family-living jobs should exist in an ecosystem that both grants college credit and reduces loss of credit, time and wages for learners. Learners should have the right to know how and where each credit transfers.

Solution
Develop promising statewide strategies that include articulation agreements that address both credit and non-credit experiences and courses paired with effective advising, major-specific career pathways, transfer portals utilizing blockchain technology, and guaranteed transfer programs.

→ Articulation agreements between associate conferring and bachelor’s conferring institutions are shared contracts that guarantee the block transfer of coursework. This alleviates the burdensome, labor-intensive course evaluation process, creates consistency across the postsecondary landscape, and removes undue burdens for transfer learners.

→ Career pathway guides that clearly map course requirements, sequences, and prerequisites for completing the degree within a specific field of study.

→ Transfer portals that have online tools to assist learners and institutions, automating the transfer of coursework in a transparent fashion. These transfer portals can and should utilize blockchain technology, which ensures the secure authorization of learner data, provides a platform and common format for credit transfer across institutions, and allows for easy, tamper-proof access to learner records for institutions and employers. Such technology streamlines the transfer process and increases efficiency for learners, postsecondary providers, and industry.
Guaranteed transfer programs ensure learners can transfer based upon a predetermined set of criteria. Such programs offer learners a transfer solution without loss of earned credit. Additionally, guaranteed transfer programs can increase enrollments for institutions. Guaranteed transfer programs should be expanded to include short term credentials, work-based learning experiences and prior learning and should ensure that credit is applicable and not transferred as elective credit only.

**Best Practices**

- Align non-credit and credit course equivalencies at institutions of higher education. When courses are identical in content, competencies and student learning outcomes, credit should be treated the same.
- Provide the same wrap-around services for learners taking both non-credit and credit courses.
- Establish non-credit to-credit articulation agreements between traditional academic departments and Continuing Education programs.
- Develop partnerships between community colleges and universities where learners in guaranteed- and dual-admission programs are provided access to university resources and facilities to build a sense of community and belonging during the transfer process.
- Expand the number of guided pathways, or highly-structured program maps with specific support systems, to help community college learners plan coursework based on the program or credential they would like to pursue.
- Address institutional residency requirements so that learners with transfer credits are not subject to unnecessary duplication of credits and can maximize the number of credits accepted in transfer.
- Include independent and private colleges, industry-recognized certifications, and work-based learning programs in statewide transfer articulation agreements and strategies.
- Gain buy-in from faculty, offices of academic affairs, deans, offices of student life, registrars, offices of financial aid, and other key college stakeholders to build a transfer-centric campus culture.
- Ensure that robust transfer pathway advising is embedded into all learner support programs.
- Build statewide, learner-centric transfer portals to maximize efficiency and applicability.
- Ensure portability of financial aid among transfer institutions. Financial aid letters should be sent before and/or at the same time as transfer acceptance letters. Tuition is a major consideration with transfer decisions as research has shown for every $1,000 increase in four-year tuition over two-year tuition, the probability of transfer decreases by almost three percent.
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✓ Ensure that state’s funding mechanism incentivizes both transfer at any stage, and institutional collaboration.

Pitfalls to Avoid
→ Lack of intentional partnership between secondary and postsecondary institutions resulting in learners who don’t know their options, misaligned coursework and advising gaps.
→ Opaque counseling and advising at critical transition points.
→ Pathway or program map development in isolation.
→ Lack of funding strategies that reinforce collaboration and transferability.
→ Financial aid that is not portable.

Policy and Best Practice
Promising transfer practices continue to emerge:
→ The University of California (UC) System offers a guaranteed transfer program, providing a pathway for learners enrolled at California community colleges to finish their bachelor’s degrees at certain UC colleges. Some California private colleges also participate in guaranteed transfer programs.
→ Illinois has a statewide transfer agreement where all public two- and four-year institutions are required to offer and/or accept a bundle of 12 courses conferring “37-41 semester credit hours for a full complete transferable general education package.”
→ Washington state has a well-researched major-specific pathways program that ensures credit earned is efficiently transferred and applied to baccalaureate requirements. Their Direct Transfer Agreements guarantee recipients a block transfer of 90 credits and junior class standing.
→ New Jersey’s online transfer tool, NJ Transfer, provides free transcript evaluations and course matches between participating community colleges, public four-year institutions, and independent colleges. The tool allows community college learners to see which of their courses will transfer whether they will be accepted for applicable credit.
→ Several states passed legislation to improve the transfer process in the 2021-22 legislative sessions. For example, Louisiana signed an act creating a statewide articulation agreement and the guaranteed transfer of general education courses and common degree program requirements.

In Colorado
For many years, Colorado has offered reverse transfer, which allows learners who transferred from a Colorado associate degree-conferring institution to a bachelor-conferring institution to combine credits and apply them towards earning an associate degree. In 2021, Colorado
expanded opportunities for reverse transfer by authorizing the Colorado ReEngaged Initiative, allowing bachelor's degree granting institutions to grant associates degrees to students who have stopped out. Additionally, Colorado has a portfolio of nearly 40 statewide transfer degrees, and over 1500 general education courses that are guaranteed to transfer.

Recommendations

Based on our experience with partners and systems design, we recommend the following:

- Continue to develop and expand the Colorado Community College System’s Bridge to Bachelor’s Degree program to support both guaranteed admission and guaranteed transfer.
- Build a statewide transfer system that validates prior learning and work experience and that articulates certificates to associate and bachelor's degrees without credit loss.
- Partner with K-12 education, postsecondary, and employers to offer postsecondary credit in high school that directly stacks into postsecondary and career pathway.
- Review guaranteed transfer criteria to ensure credit transfer is applicable to an academic program of study.
- Build the next generation of education-to-workforce data system that is learner-centric, allowing the credit to move with the learner and articulates into credentials so no credit is lost.