Ensuring Learner Credits Transfer into Credentials Valued in the Marketplace

BACKGROUND
With input from internal and external stakeholders and community partners, The Attainment Network identified areas of further policy/regulatory support needed to advance the education-to-career ecosystem in Colorado. This policy brief provides 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.

Education Commission of the States has identified four primary components of transfer that should be considered in a successful transfer ecosystem:

- **Common Course Numbering**: A uniform numbering convention used at all public postsecondary institutions for lower-division courses. Twenty states currently utilize a common course numbering system.

- **Transferable Lower-Division Core**: A set of general education courses agreed upon across all public postsecondary institutions. It must be fully transferable at all public institutions. Institutions may have different naming conventions; however, if that is the case, there is a crosswalk for institutions to use in the transfer process. Thirty-eight states have either a transferable lower division core curriculum, or crosswalks to utilize in the transfer process.

- **Guaranteed Transfer of an Associate**: Guarantees students who are awarded an associate degree before transfer to a four-year institution, that they can transfer all of their credits to the four-year institution and enter at the junior-standing level. The majority of policies state that students are not required to complete any further general education courses. Thirty-five states use a statewide transfer of associates to bachelor’s degree programs.

- **Reverse Transfer**: Requires all public institutions to implement the process of retroactively granting an associate degree to students who had not completed the requirements of an associate degree before they transferred to a four-year institution. Twenty-five states have a reverse transfer program.

Colorado is one of eight states that have all four of the recommended components of transfer in its system, in addition to Florida, Kansas, Louisiana, Missouri, Nevada, Oregon and Tennessee.
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 (CCRC), 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 inconsistent and often at the expense of 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, while decreasing time to degree and increasing 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 to 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.

- Ensure 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.

- Create career pathway guides that clearly map course requirements, sequences of courses and credentials, and prerequisites for completing the degree within a specific field of study.

- Design transfer portals that include 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.

- **Use guaranteed transfer programs to 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, including collaborative advising between high schools and community colleges, and community colleges and universities.

- Build statewide, learner-centric transfer portals to maximize efficiency and applicability and to create a seamless transfer experience with fewer steps.

- 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.

- 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 and does not transfer with the learner.

POLICY AND 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 and 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, and has awarded over 2,300 reverse transfer degrees since its inception. In 2021, Colorado expanded opportunities for reverse transfer by authorizing the Colorado ReEngaged Initiative, allowing bachelor's degree granting institutions to grant associate degrees to students who have stopped out. Additionally, Colorado has a portfolio of nearly 40 statewide transfer degrees, and over 1,850 general education courses that are guaranteed to transfer.

Colorado has continued to build its credit for prior learning portfolio, which now includes options for transferable credit in academic exams often taken in high school (Advanced Placement, International Baccalaureate, College Level Examination Program), military occupations and exams such as the Defense Language Proficiency Test and industry certifications/work-based learning opportunities.

Despite its robust portfolio of transfer policy, there continue to be complications and barriers within the transfer system. There is not an easily navigable credit transfer portal at the state level where students and families can see where and how credits and credit for prior learning will transfer to its state institutions.
Transfer and articulation continue to only be guaranteed at public institutions of higher education – there is no statutory requirement for private, degree granting institutions to participate in statewide programs. Credit for prior learning has not been sufficiently elevated and scaled in a coherent manner. And advising practices and training are inconsistent throughout the state. Finally, there is no guarantee that individual coursework within a statewide transfer degree program will transfer to another program if a student decides to move to another degree.

Colorado has been working within its system to identify barriers and explore solutions to some of the issues highlighted above. Through its work with SHEEO, the Gardner Institute and the Lumina Foundation, Colorado has identified the need to collect and analyze disaggregated transfer data in a more robust fashion, work more closely with advisors to improve the navigation processes for students, and develop systems to ensure transparency of the transfer system for learners and families. Additionally, the Colorado Commission on Higher Education has launched a transfer subcommittee to further examine and make recommendations for policy and potential legislative change to improve the system.

**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 for new, first time students, as well as capacity for collaborative advising.

- Develop dual admissions programs so students who enroll in community college are conditionally accepted to a 4-year college/university allowing for a seamless transition upon completion of their associates degree.

- 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.

- Provide on-going training and best practice toolkits to support consistent and collaborative transfer advising across the state.

- 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.

- Consistently collect and analyze disaggregated transfer data.