



## **A Peek Behind the Curtain: An examination of credit evaluation and academic advising for transfer students at U.S. undergraduate serving institutions**



September 2020

*Wendy Kilgore, American Association of Collegiate Registrars and Admissions Officers (AACRAO)*

---

## Contents

Background.....	1
Methodology.....	2
Transfer Credit Evaluation Policy and Practice.....	4
Key Findings.....	4
Figure 1: General Limits to Transfer Credit.....	5
Figure 2: General Limits on Applicability to Program of Study Requirements.....	6
Figure 3: Transfer Eligibility for Transcribed Alternative College Credit .....	6
Figure 4: Transfer Credit Evaluation Policy and Practice Further Details .....	7
Figure 5: Change in Major Impact on Transfer Evaluation Completed at, or before, Matriculation .....	8
Articulation Agreements, Block Transfer, and Engagement with Transfer Partners .....	9
Figure 6: Domestic Undergraduate Student Articulation Agreement Descriptors .....	9
Figure 7: Engagement with Transfer Partner Institutions .....	10
Transfer Evaluation Practice for More than One Incoming Transcript Per Student .....	11
Figure 8: Transfer Evaluation Practice for More Than One Transcript Per Student .....	11
Accreditation of Transfer Institution Requirements .....	12
Figure 9: Transfer Institution Accreditation Requirement.....	12
Who Completes Transfer Credit Evaluation? .....	13
Figure 10: Personnel Responsible for Transfer Credit Evaluation and Equivalency Decisions.....	13
Expectations of and Communication with Students about Transfer Credit Evaluation .....	14
Figure 11: Expectations of and Communication with Students about Transfer Credit Evaluation .....	15
Figure 12: Practice to Address a Missing Transcript at Matriculation .....	16
Transfer Student Advising Model, Policy and Practice .....	17
Figure 13: Primary Transfer Student Advising Model(s).....	17
Closing and Recommendations for Policy and Practice .....	20
Recommendations for communicating transfer evaluation decisions with students .....	21
Recommendations for transfer student advising.....	22
Recommendations for transfer credit evaluation.....	22
AACRAO resources related to transfer .....	23
Link to Appendices .....	23

## Background

AACRAO has a longstanding practice of providing guidance and research in support of the transfer student experience. To that end, we have been engaged in a series of research partnerships and standalone research over the last two years on how, and under what conditions, students are awarded credit in transfer or not. These projects include the [Recognition of Prior Learning Initiative](#) with the Western Interstate Commission for Higher Education (WICHE), the ongoing American Council on Education (ACE) [National Task Force on Transfer of Credit](#), a study with ITHAKA S+R on the [policies and practices](#) which result in official transcripts being withheld from students<sup>1</sup>, and an AACRAO excess credits at graduation study in partnership with the University of Arizona. The impetus for this report and related survey came primarily from two of these projects: the ACE taskforce and the AACRAO Research *Excess Credit Accumulation: An Examination of Contributing Factors for First-Time Bachelor's Degree Earners*<sup>2</sup> project.

The ACE taskforce project has thus far included a transfer credit evaluation policy and practice survey of taskforce institutions and a national survey of transfer students' experiences with transfer. The institutional survey data revealed a highly varied transfer credit evaluation policy and practice landscape among a small sample of institutions. We (AACRAO) wanted to understand if this policy and practice heterogeneity existed in a larger sample. In addition, data from the ACE taskforce [national survey on perceptions and experiences with transfer](#) of more than 1,000 students and the AACRAO Research *Excess Credit Accumulation: An Examination of Contributing Factors for First-Time Bachelor's Degree Earners* drew attention to how academic advising is an important resource for transfer students to help them understand what credits will transfer and how credits will be applied to their program of study<sup>3</sup>. In both studies when advising works well<sup>4</sup>, it is reported by students as a positive resource; when it is perceived to be unhelpful, it is reported to hinder their understanding of the transfer credit process. We also learned from the ACE taskforce student survey that among the 41% of students who reported that some credits earned were not accepted in transfer, 43% did not know the reason(s) why the credits were not awarded in transfer. The student experience data helped shape the institutional policy and practice survey on which this report is based.

The research projects described above, and the one at hand, have at least two goals in common: 1) to understand how to better assist students in transferring earned and applicable credit from one institution to another successfully; and 2) encourage institutions to employ policies and practices that recognize college credit in transfer regardless of the format of the original assessment of knowledge.

---

<sup>1</sup> Two related reports on stranded credits were released on October 5<sup>th</sup>. One from AACRAO and the other from ITHAKA S+R

<sup>2</sup> *Strategic Enrollment Management Quarterly* Volume 6(4), January 2019

<sup>3</sup> Alternatively, "degree requirements"

<sup>4</sup> As reported by student perception



## Methodology

We used the Qualtrics survey platform to deploy a survey to AACRAO's list of primary contacts at institutions in the United States who serve undergraduate students (N=2008). The survey was open for submissions from June 23<sup>rd</sup> to July 20<sup>th</sup> (Appendix A). Respondents from 213 institutions of mixed characteristics responded to all or some of the survey questions.

Institutional characteristics of the sample include:

- 46% public; 50% private, not-for-profit; 4% private, proprietary
- 19% lower division only; 19% undergraduate only; 62% comprehensive
- 20% under 1,000 students; 48% 1,000 to 4,999 students; 17% 5,000 to 9,999 students; 14% 10,000 or more students

The survey was divided into two parts and respondents could exit the survey after part 1. The first addressed stranded credits, and the second considered transfer credit evaluation and academic advising practices – the focus of this report. Survey completion was incentivized with a random drawing for one of fifteen \$25 Visa gift cards. Part 2 included a mix of fixed-response and open-ended response questions about the following:

- Transfer credit evaluation policy and practice for domestic, undergraduate students
- Policy and practices related to an applicant's failure to submit all previous transcripts
- Existence of transfer articulation agreements
- How/if the institution engages with its primary transfer partner institutions
- Block transfer agreements<sup>5</sup>
- Accreditation requirement of the sending institution to be eligible for transfer credit evaluation
- A description of who is responsible for transfer credit evaluation
- The prevalence of automated articulation decision rules and technology
- Transfer student advising policy and practice

In all, there were 36 (including "other not listed") different transfer credit evaluation policies and practices to select from, and there was an option to describe additional policies and/or practices not proffered in the survey. The advising models included as response choices in the survey were defined using resources from the [Berkeley academic advising toolbox](#):

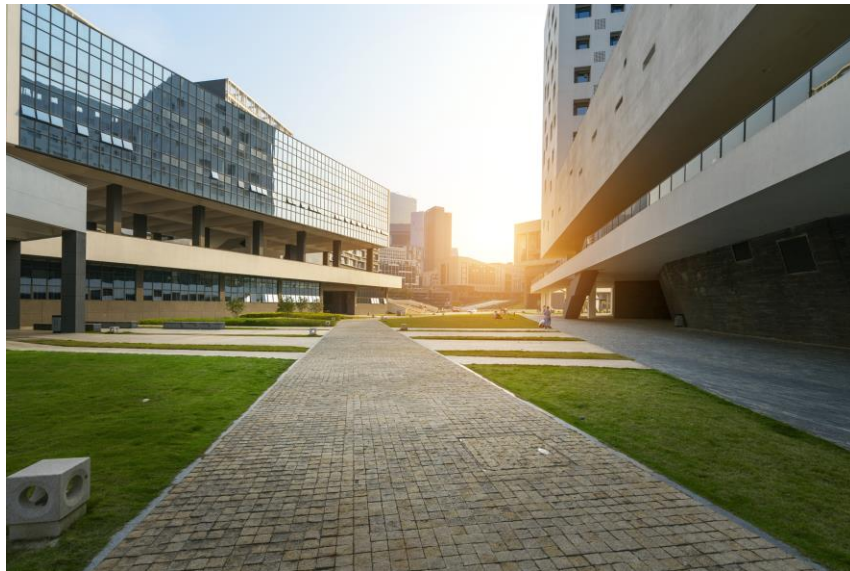
- Passive (prescriptive, intrusive, transactional: advisor describes, instructs, informs, establishes priorities.)
- Active (coaching, mentoring, academic counseling: advisor is facilitator, student makes meaning, sets priorities and goals, etc.)
- Blended and/or synthesized approach (a learning centered approach; both student and advisors are "learners")

---

<sup>5</sup> When a block of credits is transferred to meet a particular set of requirements as a whole rather than a one to one course evaluation.

- A mix of the advising models listed above where a transfer student may, depending on major, department, college, or other differentiating characteristics, experience a different advising model from a student with other characteristics, OR
  - A student sees more than one advisor during the transfer process and those advisors do not use the same advising model (e.g., a major and general education are in different colleges with different advising models and the student is required to meet with advisors in both colleges) -- this student receives a mixed advising experience.

The survey data set contains a considerable amount of quantitative and qualitative data that could be analyzed over an extended period. That analysis could differentiate the data based on institutional characteristics such as size, type, control, and others, which may yield statistical differences in policy and practice on these values. However, this report is intentionally limited to an aggregate examination of the data at this time. In addition, most of the qualitative data on transfer and advising policy and practice are presented in the form of unedited user response data in appendices. By sharing the data in this manner, rather than summarizing it, we hope to further highlight the complexities and nuances of policy and practice for transfer credit evaluation and transfer advising.



## Transfer Credit Evaluation Policy and Practice

For clarity, we begin by defining a few common terms used in this report that are likely familiar to most in higher education administration but less familiar to transfer students and, in particular, first-generation transfer students.

- Earned credit refers to college credit that is documented on a student’s official transcript regardless of how that credit is annotated.
- Credit awarded in transfer<sup>6</sup> is defined as the number of credits documented and given to the student at the new institution based on the previous institution’s transcript (or transcripts) or other sources of earned credit (e.g., PLA, JSST, ACE, AP, IB, etc.). In other words, credit that was accrued elsewhere.
  - This credit may or may not be included on the new institution’s official transcript; it will, however, be tied to the student’s academic record.
  - The number of credits earned at the prior institution, or other sources of documented credit, may be more than the number of credits awarded and added to a student’s academic record at the new institution.
- Applied credits are those that are subsequently used to meet a student’s program of study requirements.
  - The number of credits applied to a student’s program of study may be less than the number of credits awarded in transfer.

### Key Findings

- The system of transfer credit policy and practice is complex and multilayered at most institutions
- Most (79%) have transfer articulation agreements with one or more institutions
- Just 8% limit transfer to direct course equivalencies only
- More than half place a limit on the number of transfer credits that will be awarded in transfer
- Slightly more than half use automated articulation rules to assist with transfer credit evaluation
- 17% require that a student request a transfer credit evaluation
- 63% share a detailed report with transfer students about how their credits apply to their selected program of study; 37% do not
- 51% tell students why credits were not awarded in transfer; 49% do not
- 23% only award credit that applies to the major at the time of admission regardless of other equivalencies on the incoming transcript

---

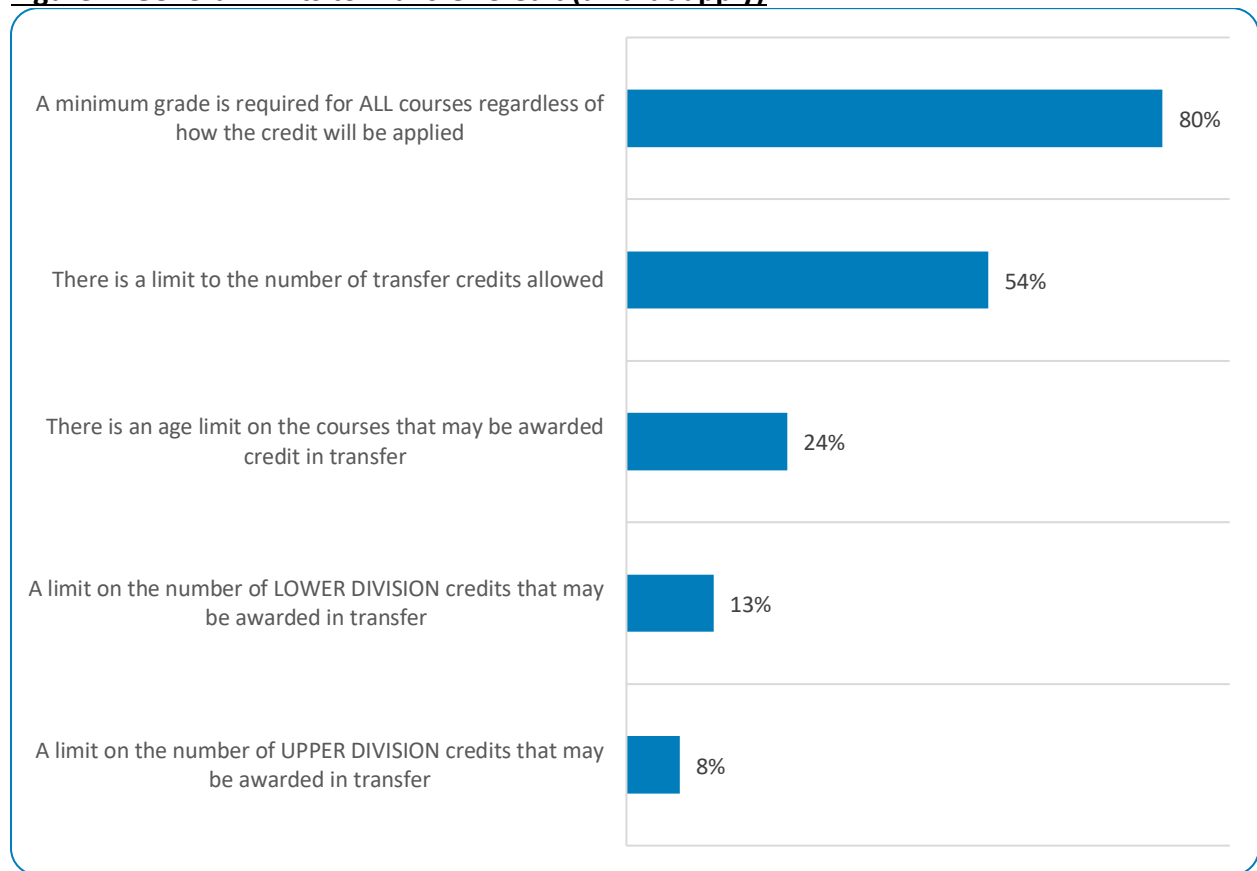
<sup>6</sup> “Credit awarded in transfer” is used intentionally instead of “transfer credit” throughout this report to differentiate credit that is documented on another institution’s transcript from credit that is ultimately recognized as meeting certain student learning outcome thresholds and added to the student’s academic history at the new institution. Alternatively, some institutions may use the term “credits accepted in transfer” but this may mean “awarded” by this definition and not applied to a student’s program of study by this definition or vice versa.



- Most institutions have a mixed model for advising transfer students. That is, no one model (active, passive, blended) is used by all advisors who interact with transfer students.
- 14% do not require transfer students to meet with an academic advisor

The remainder of the report contains a series of charts with a limited narrative. These charts summarize the transfer credit evaluation and academic advising policy and practice from the general to the specific. When applicable, the charts are followed by a reference to one of the appendices. As noted earlier, appendices are used to display the additional policy and practice details provided by respondents.

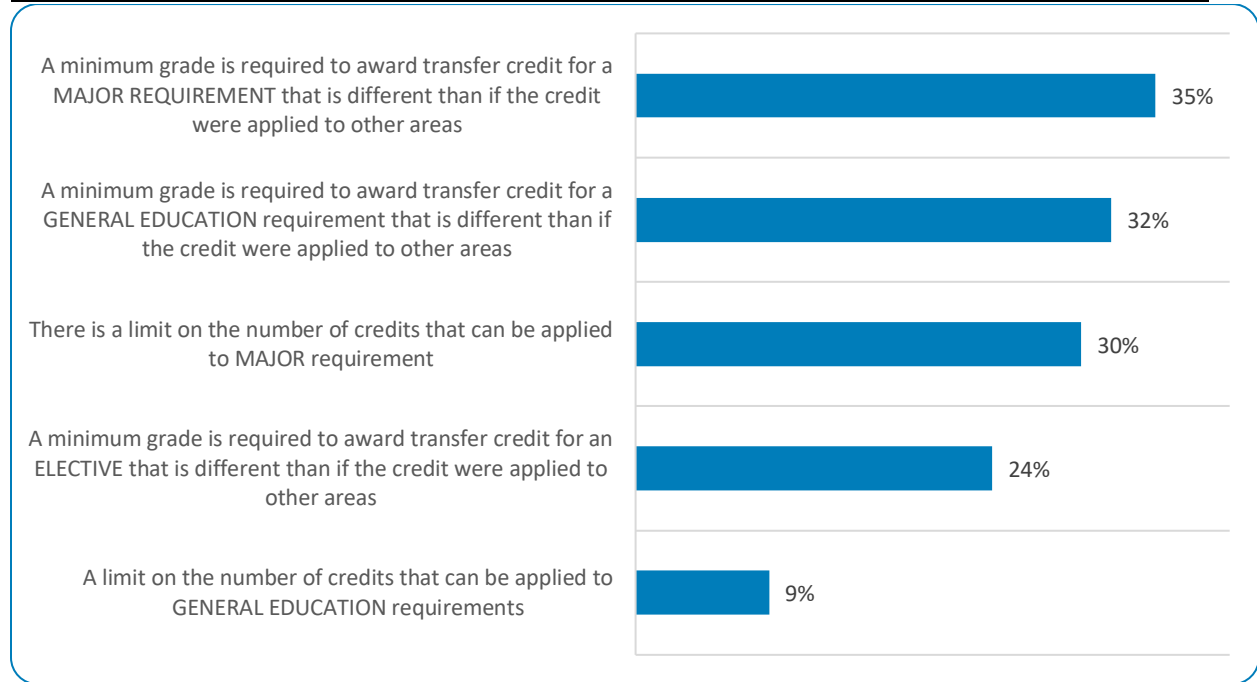
**Figure 1: General Limits to Transfer Credit (all that apply)**



See Appendices A-E for details in institutional practice.

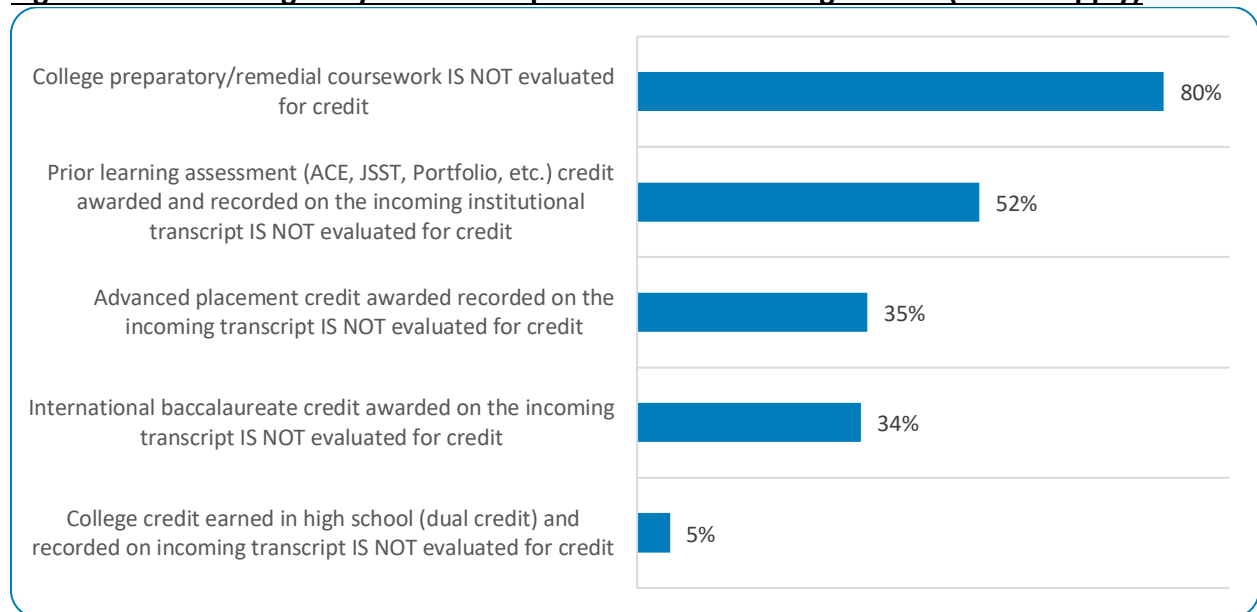


**Figure 2: General Limits on Applicability to Program of Study Requirements (all that apply)**



See Appendices F-J for details in institutional practice.

**Figure 3: Transfer Eligibility for Transcribed Alternative College Credit (all that apply)**



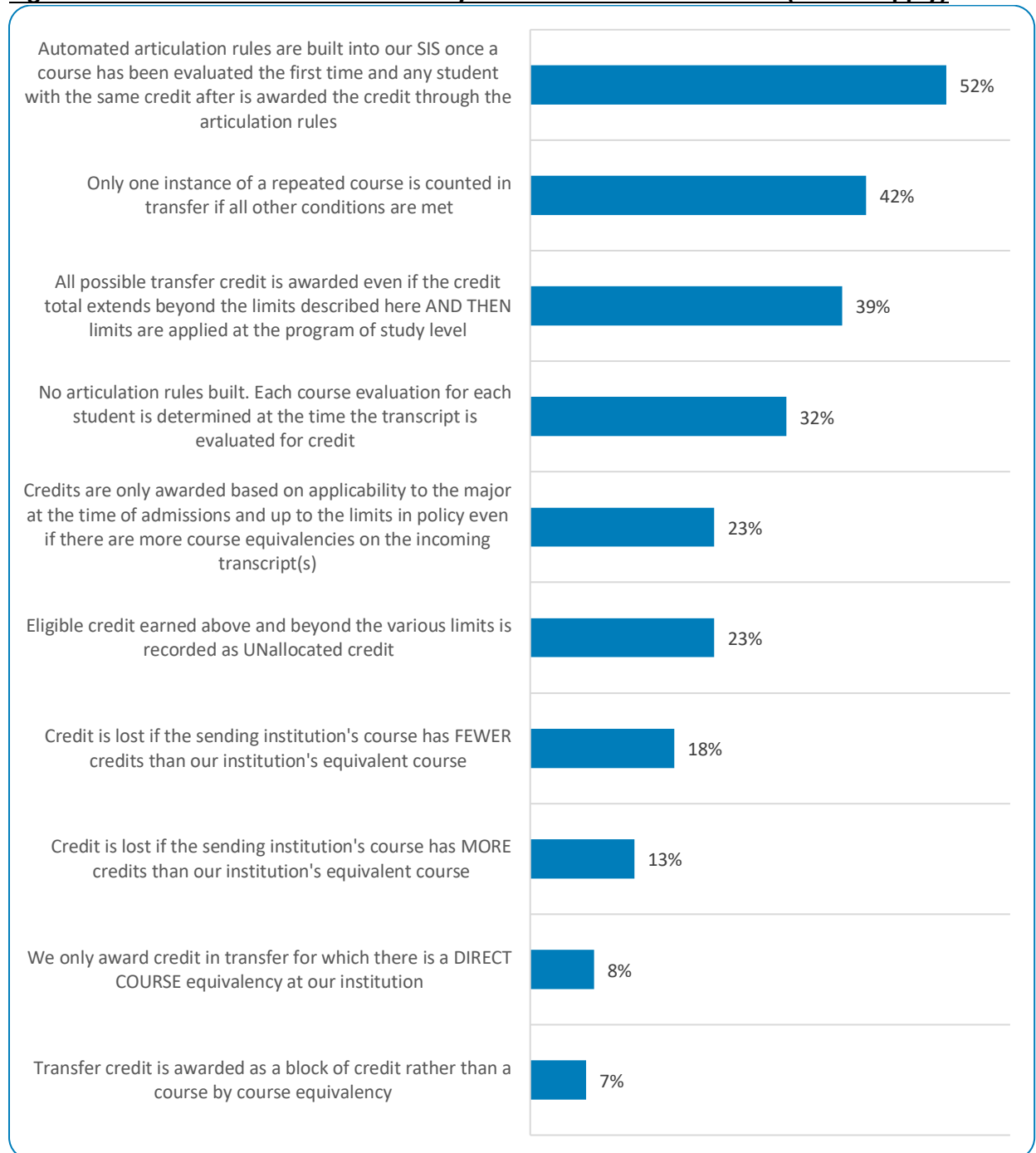
Respondents were not required to indicate yes or no to each policy or practice detail. As such, some practices when viewed in the aggregate should equal 100% but do not. For example, as presented in figure 4, 52% indicate that articulation rules are built into the student information system (SIS), while 32% selected “No articulation rules built. . .”—totaling less than 100% of respondents. There are 16% of institutions in this sample for which use of automated articulation rules is unknown.





Just 8% selected “We ONLY award credit in transfer for which there is a DIRECT COURSE equivalency at our institution.” Based on this data point, most institutions are not limited to exact matches, and this implies multiple methods for determining if transfer course content can be given an equivalency at their institution – a beneficial practice for transfer students.

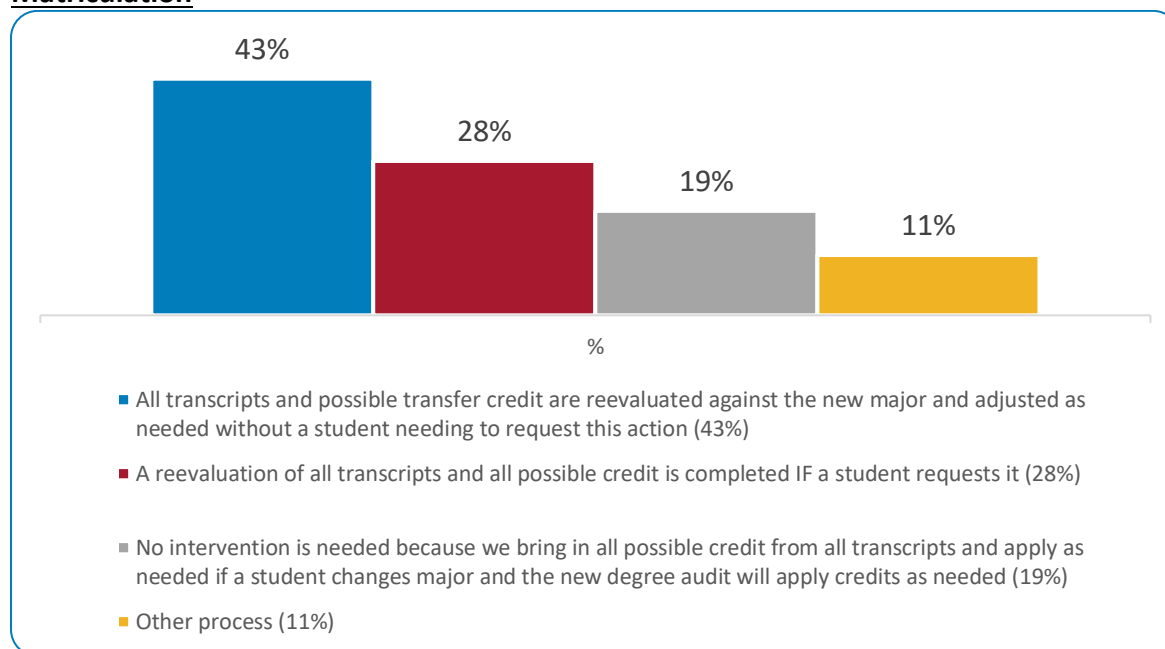
**Figure 4: Transfer Credit Evaluation Policy and Practice Further Details (all that apply)**



See Appendix K for details about why 23% award credits based on applicability to the major at the time of admissions and only up to the limits in policy even if there are more course equivalencies on the incoming transcript(s).

As noted in Figure 4, 23% only award transfer credit that applies to the major at the time of admission. This can impact a student negatively if they subsequently change majors. Instead of completing a new transcript evaluation automatically, 28% of institutions require that a student request a new evaluation when changing majors (Figure 5). This practice presumes that a student knows that only applicable credits were awarded at admission to the institution and that a new evaluation must be requested when changing majors. Appendix L includes other institutional transfer credit evaluation policies and practice not captured in Figures 1-4.

**Figure 5: Change in Major Impact on Transfer Evaluation Completed at, or before, Matriculation**



Other transfer credit evaluation processes associated with a change in major include<sup>7</sup>:

- Once a student evaluation is complete, and the student has registered for their courses, the registrar’s office will then post the credits and apply any substitution/waivers if needed. We will also review their degree audit and make sure that the transfer courses fall in the right place. The student will be notified once courses are posted by their advisors.
- A reevaluation is done if the academic advisor lets the registrar know the student has changed programs.
- We have very specific degrees, and students do not switch programs.

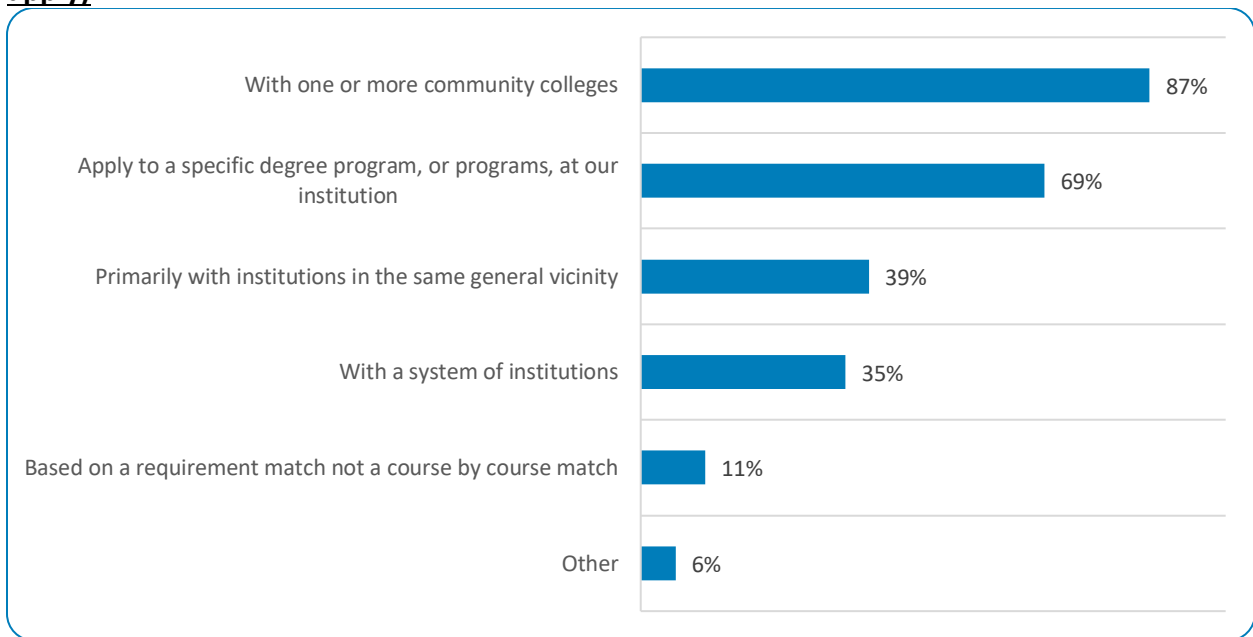
<sup>7</sup> Bullet points are quotes from respondents. Slight corrections to grammar may have been applied.

- Our majors are very similar, and there would be no change in applied credit.
- Reevaluation takes place if the student requests it, if the advisor requests it, or if the registrar's office happens to notice it is needed.

### Articulation Agreements, Block Transfer, and Engagement with Transfer Partners

Seventy-nine percent of institutions report having one or more transfer articulation agreements for domestic, undergraduate students (Figure 6).

**Figure 6: Domestic Undergraduate Student Articulation Agreement Descriptors (all that apply)**



Institutions also reported having articulation agreements with some military locations, military colleges, career centers, sister institutions, and as part of state-wide articulation systems. One respondent reported meeting specifically when articulations are updated.

Seven percent award transfer credit as a block of credit rather than a course-by-course equivalency. Of those, 38% note that block transfer meets general education requirements at the new institution and 32% utilize a block transfer of credits from an associate's degree to a bachelor's degree. Other block transfer processes are included in Appendix M.

One-quarter of institutions reported not having any other institutions designated as transfer partners. The remainder selected several ways in which they engage with transfer partners (Figure 7).



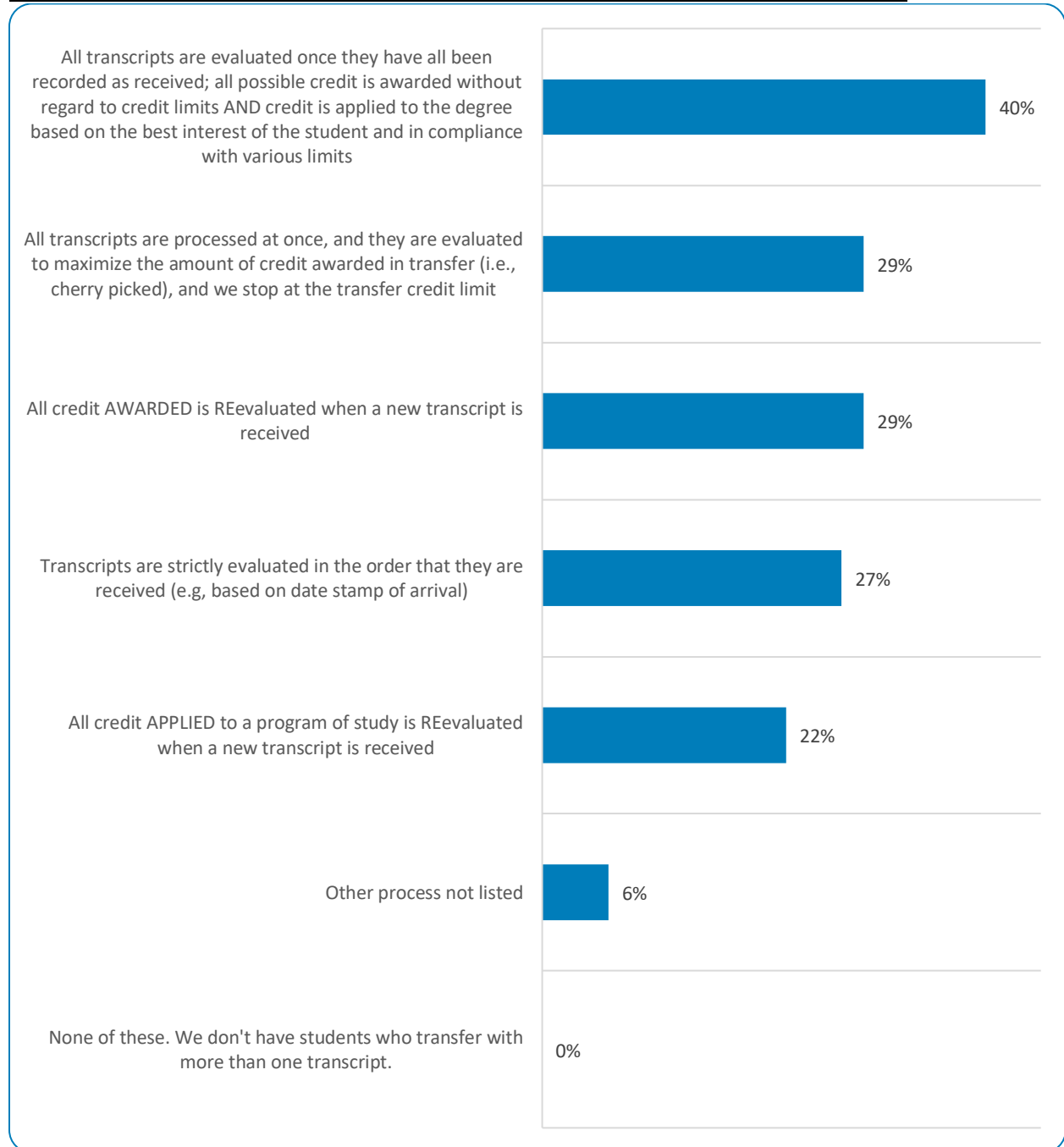
**Figure 7: Engagement with Transfer Partner Institutions (all that apply)**



## Transfer Evaluation Practice for More than One Incoming Transcript Per Student

Transfer students often enter a new institution with more than one previous transcript. Part of the transcript evaluation policy and process system is a formal or informal rubric for how to evaluate multiple transcripts per student and Figure 8 details that practice.

**Figure 8: Transfer Evaluation Practice for More Than One Transcript Per Student**

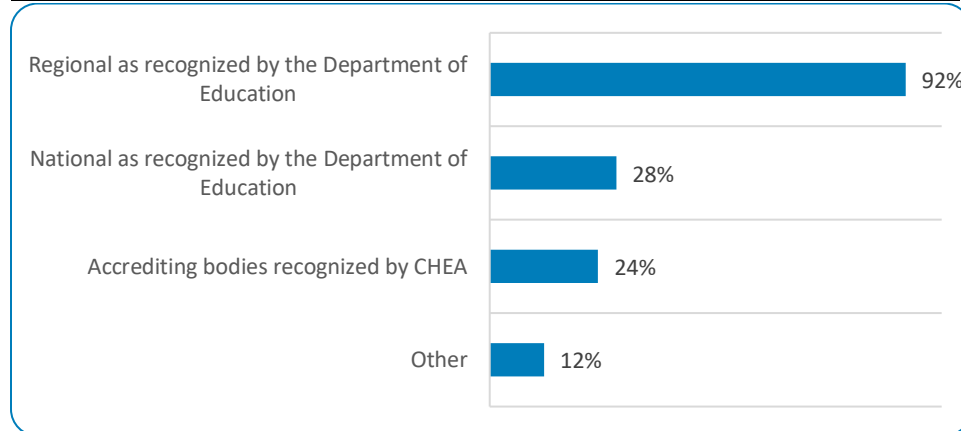


Other processes are included in Appendix N.

## Accreditation of Transfer Institution Requirements

Eighty percent of institutions require that the institution from which a student transfers has a particular kind of accreditation to consider credit in transfer. Figure 9 lists the accreditation requirements. In addition, 58% have a process in place to consider credit in transfer from non-accredited institutions, and 64% have a process to consider transfer credits from alternatively accredited institutions.

**Figure 9: Transfer Institution Accreditation Requirement (all that apply)**



Other accreditation or alternative trusted source options include the American Council on Education (ACE), Association for Biblical Higher Education (ABHE), Higher Learning Commission (HLC), U.S. Department of Education (DoED), institutions recognized by the (DoED), and Distance Education Accrediting Commission (DEAC)<sup>8</sup> and other options as follows<sup>9</sup>:

- Limited hours are transferred from approved non-accredited institutions with credentialed faculty related to our biblical faith education
- Other accreditation is evaluated on a course-by-course basis
- Other accreditations are considered case by case
- Some non-accredited colleges have been vetted, and we will accept transfer credit on a provisional basis; the student gets the credit once they have completed a full-time semester with us with a GPA of 2.0 or better
- We accept all regional and some others based on an internal review
- We will accept credit on a case-by-case basis from institutions that do not hold regional accreditation
- We will be working with the appropriate curricular committees in the fall on the changing DOE requirements for accreditation
- We will individually review institutions with national accreditation but not regional accreditation

<sup>8</sup> Formerly known as Distance Education and Training Council (DETC)

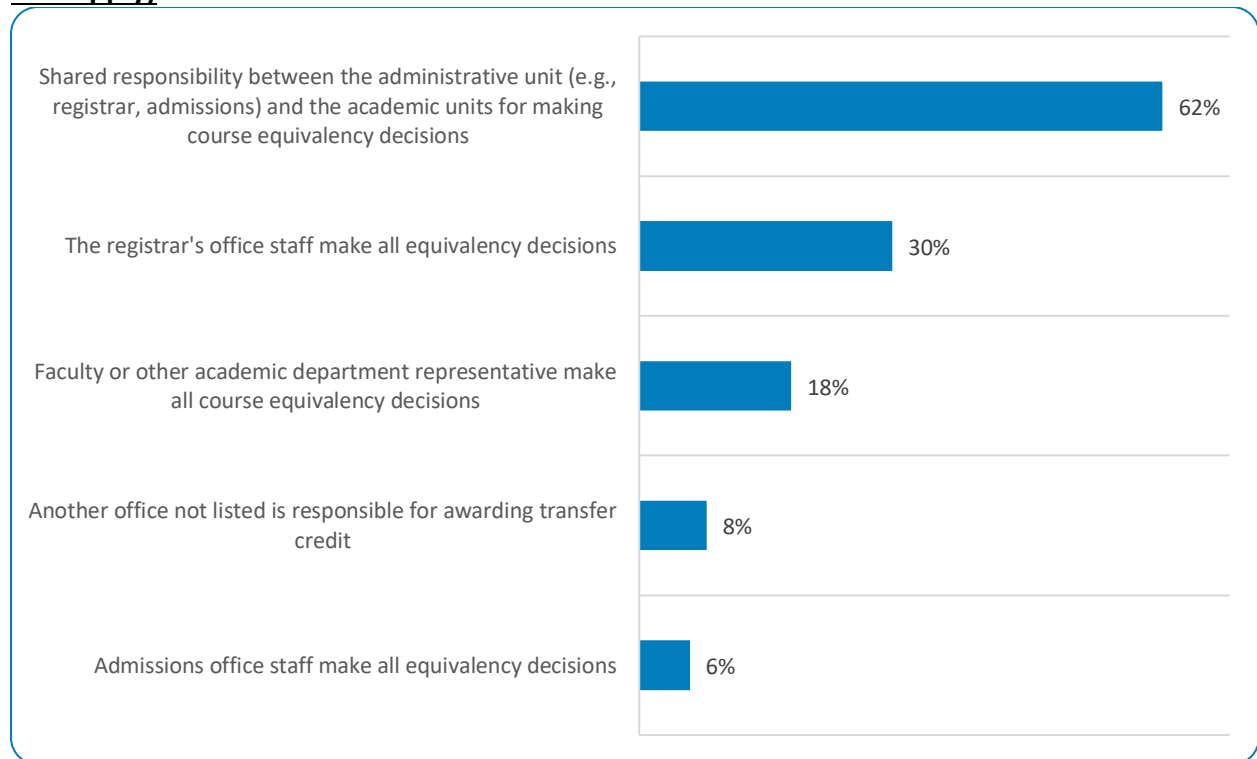
<sup>9</sup> Bullet points are quotes from respondents. Slight corrections to grammar may have been applied.



## Who Completes Transfer Credit Evaluation?

As noted in Figure 4, 52% of institutions use automated articulation rules, 32% do not, and 16% are unknown. The transfer credit evaluation and articulation processes are time intensive if an institution neither accepts fully digital transcripts nor uses automated articulation rules. The responsibility for transfer credit evaluation is most often held by professional staff with considerable training, regardless of the level of automation. Even at those institutions with some degree of automation, staff still need to build and maintain the articulation rules and to manage exceptions already in the system. For those with no automation the transfer credit evaluation process can be onerous. The entire review process typically includes reviewing and entering courses from a transcript (PDF or paper) into the SIS; entering the course equivalency if known into the SIS; determining if a course equivalency exists if one is not known; and communicating those decisions to students and other stakeholders. Those responsible for this process vary but most report a shared model of responsibility (Figure 10). Details of the shared responsibility are included in appendix O.

**Figure 10: Personnel Responsible for Transfer Credit Evaluation and Equivalency Decisions (all that apply)**



Other responsible personnel include:<sup>10</sup>

- Academic and career advising
- Office of Online and Transfer Services
- Combination of admissions and academics
- Academic Advising Center, which reports to AVP and registrar
- Dean in academic affairs makes the decision in collaboration with faculty
- Degree audit and transfer credit
- Academic affairs
- Dean
- The registrar's office makes equivalency decisions for lower-division coursework; the academic department chair makes the decision for any upper-division work toward the major
- General Education committee determines Gen Ed equivalencies.
- Evaluations
- Centralized academic advising
- Academic dean, if for general-elective credit only
- Student support services



---

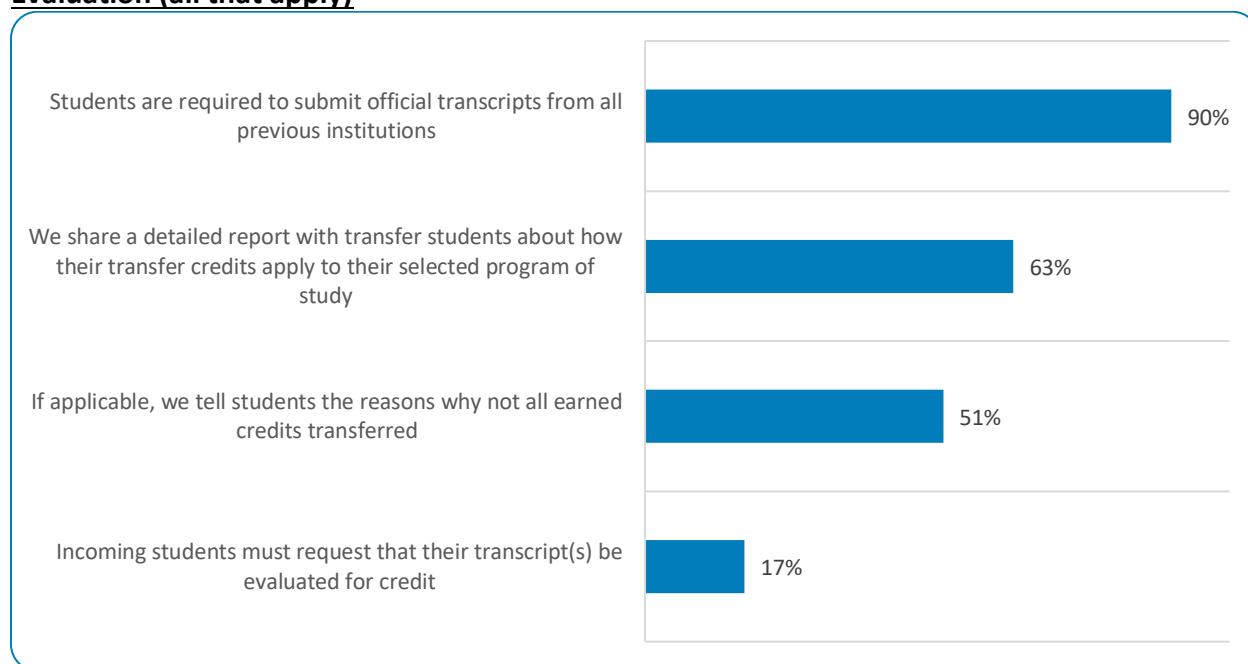
<sup>10</sup> Bullet points are quotes from respondents. Slight corrections to grammar may have been applied.



## Expectations of and Communication with Students about Transfer Credit Evaluation

At the beginning of this report, we noted that in the ACE taskforce national survey of transfer students that 43% of students who were not awarded all their earned credit in transfer did not know the reasons why. Additionally, a small percentage (5% at public institutions and 3% at private institutions) did not know how their awarded credit applied to their program of study. These data and others were the impetus for the asking about institutional expectations of students in the transfer credit evaluation process and the institutions' communication of transfer equivalency decisions to students (Figure 11).

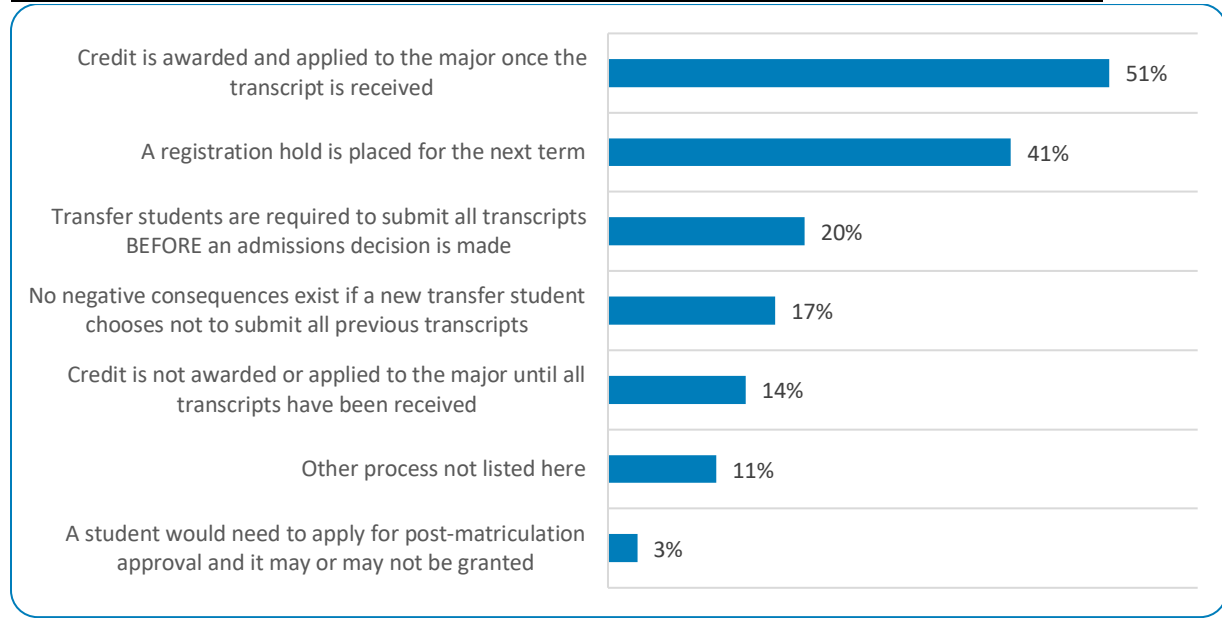
**Figure 11: Expectations of and Communication with Students about Transfer Credit Evaluation (all that apply)**



The reason(s) why 10% do not require students to submit all transcripts from previously attended institutions is a bit of a mystery. Title IV eligibility rules require that institutions collect transcripts from all previously attended institutions. The 90% who require students to submit official transcripts were asked to describe their practices for students who do not comply with this requirement (Figure 12).



**Figure 12: Practice to Address a Missing Transcript at Matriculation (all that apply)**

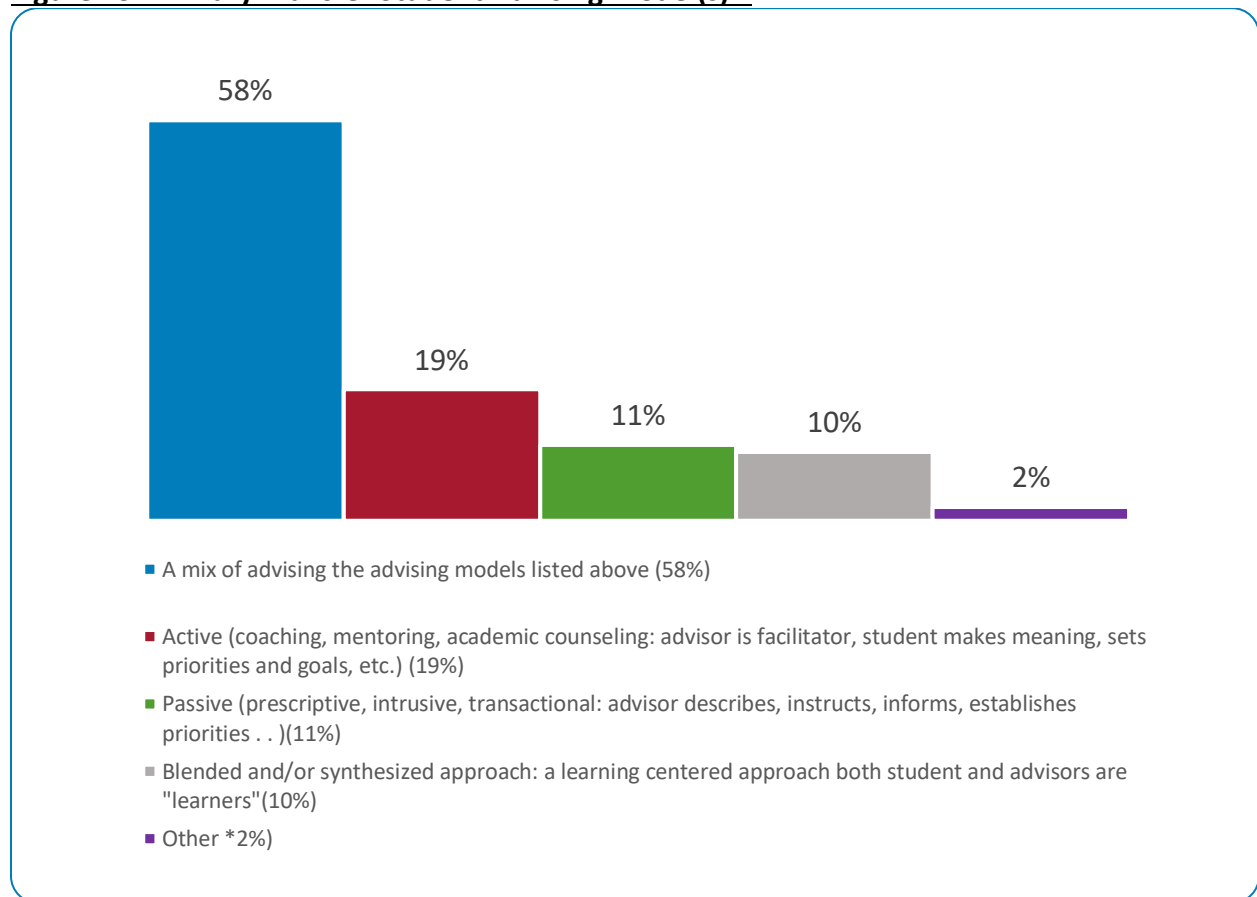


## Transfer Student Advising Model, Policy and Practice

Data indicate that a transfer student's experience with academic advising has an important role in the student's perception of the transfer experiences. We asked institutional respondents to this survey to tell us how, when, and by whom transfer students are advised (Figures 13-15).

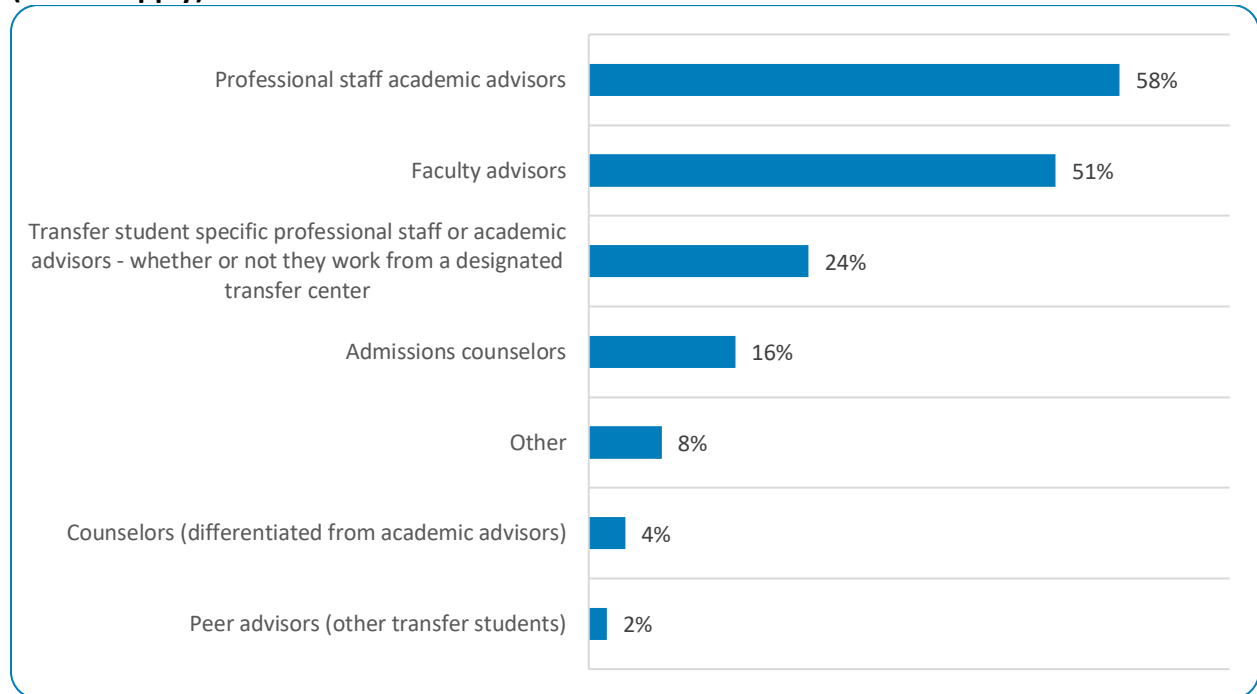
Further research is required to determine if the following have any impact on the percentage of credits awarded in transfer and percentage applied to the program of study: the advising model, the timing of advising, or whether transfer students are required to meet with an advisor.

**Figure 13: Primary Transfer Student Advising Model(s)<sup>11</sup>**



<sup>11</sup> Expanded definitions provided on page 2-3

**Figure 14: Primary Responsibility for First-Term Domestic-Transfer Student Academic Advising (all that apply)**



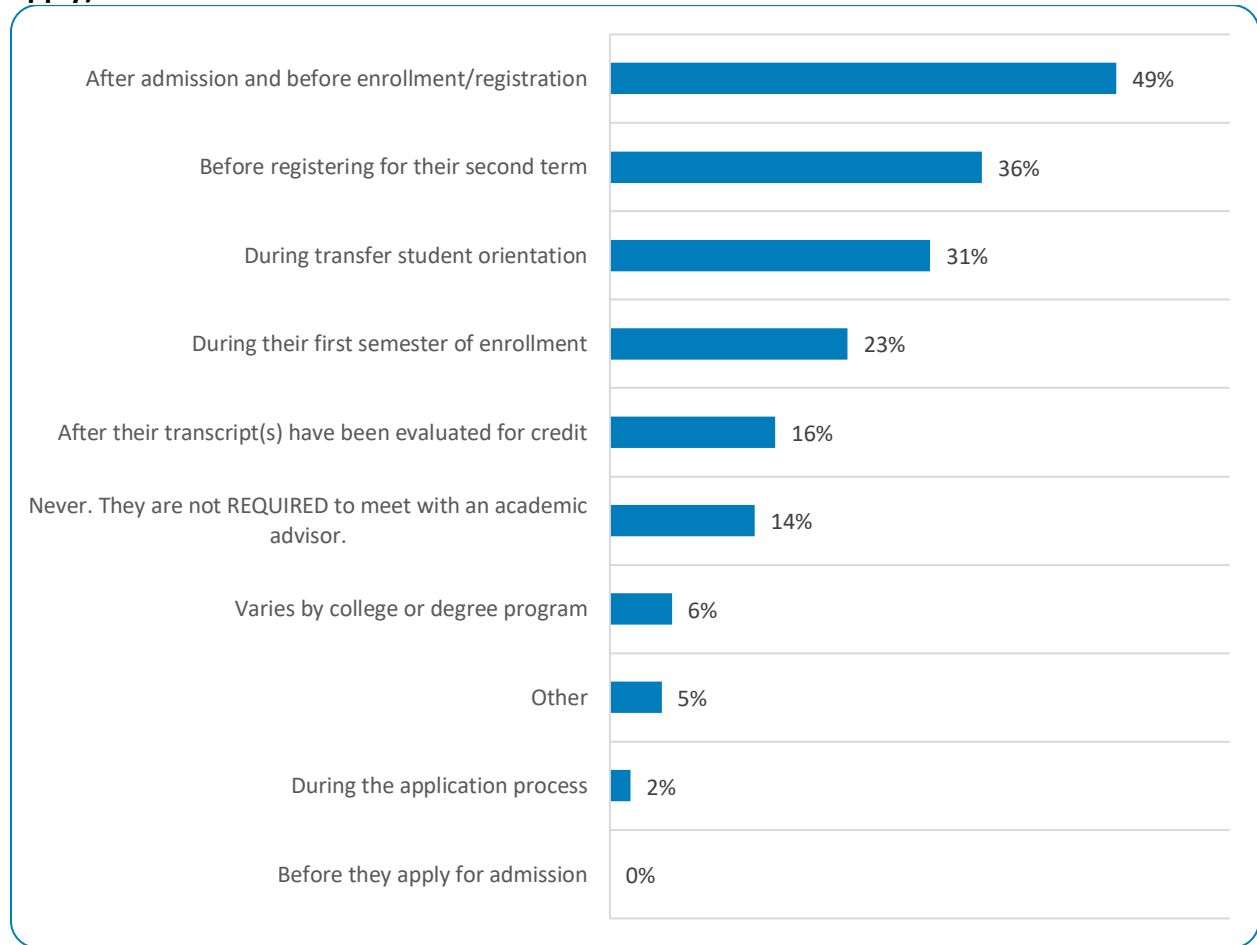
Other personnel responsible for transfer student academic advising include<sup>12</sup>:

- Registrar and registrar staff
- Registrar staff as needed
- The registrar, as not all faculty advisors are available over the summer
- Director, student services
- Success coaches
- Director of education, or the dean of the program, evaluates official transcripts
- Associate dean for student success
- Two faculty members serve as the new student advisors to establish the first semester schedule based on the evaluation of transfer credits from the registrar's office.
- Faculty advises program questions, and the registrar advises schedule/class needs



<sup>12</sup> Bullet points are quotes from respondents. Slight corrections to grammar may have been applied.

**Figure 15: Timing of Academic Advising for First-Term Domestic-Transfer Students (all that apply)**



Other transfer student advising timing is as follows<sup>13</sup>:

- Mandatory advising is required if they have transferred less than 15 credit hours
- (advising is) Highly recommended; not much can be "required" today
- Subsequent terms when they have less than 24 hours
- Every semester prior to registration
- At the time of first registration
- Students must meet (or email or call) their advisor to register for classes. We do not allow the first-term students to self-register. We register for the full academic year all at once, so they would also need to meet with their advisor for 2nd-year registration.
- During early registration events

Appendix P contains additional comments about advising policy and practice for transfer students.



<sup>13</sup> Bullet points are direct quotes from respondents. Slight corrections to grammar may have been applied.

## Closing and Recommendations for Policy and Practice

In the beginning of this report we summarized recent and ongoing research related to the transfer of credit from one institution to another and awarding credit for alternative sources of learning. The primary focus of this report was to document the institutional policies and practices associated with transfer credit evaluation and academic advising for transfer students based on the recent AACRAO survey. The recommendations for policy and practice included here are intended to be summative, that is, based on the data gathered in all the related research mentioned not just this most recent AACRAO survey.

There is a nuance in practice not captured in these data but is nonetheless important to mention because the practice impacts how some transfer students make progress toward their degree at the new institution: policies that allow for a course (native or transfer course) to satisfy/meet more than one program of study requirement simultaneously. For example, a history major transfer student may have earned three credits in a particular history class at a previous institution that is then applied at the new institution to satisfy a major course requirement (3 credits) AND a general education requirement (3 credits). In essence, the student would earn six credits of program of study requirements with just one three-credit course. However, in this case, while the course content requirement is met for two courses, the total number of credits is not. Therefore, the student would need to make up three credits elsewhere to apply toward the total number of credits needed for the program of study. This practice is another example of a nuance to the transfer credit evaluation process that we expect students to understand, sometimes without any direct institutional guidance.

The fact that we have nearly 50 pages<sup>14</sup> of quantitative and qualitative data on transfer credit evaluation and transfer advising policy and practice from just over 200 institutions sheds a light on an extraordinarily complex set of practices influencing how credit is awarded and applied in transfer. Much about these policies and practices is opaque to transfer students given the limited amount of time they are exposed to this information. Also, the information mediums largely used to convey these details (i.e., institutional web page, email, student portals, online catalog) require students to take the initiative to read and understand higher education-centric jargon. It is with this understanding that the following recommendation is made:

*U.S. higher education needs to streamline practice and policy, wholly adopt appropriate supporting technology, increase the transparency of transcript evaluation policy and practice, and make it as easy as possible for a student to take earned credit and apply it elsewhere IF it is applicable to the new program of study and mission of the new institution.*

Further, the literature on the transfer of credit often uses the term “lost credits,” or something similar, when describing any credit that is not awarded or applied to a program of study in transfer. This situation is perceived within the culture of higher education as a predominantly negative experience for a student. However, this appears to be an institution centric definition

---

<sup>14</sup> Including the appendices



and a narrow one. We should recall from the ACE and AACRAO surveys of transfer students, and other similar research, that not all students who “lost” credits in transfer viewed that fact negatively. They understood that not all credit would transfer yet still perceived value in earning those credits. In other words, student course-taking choices related to career and/or major exploration, personal enrichment, and/or dual enrollment in high school may contribute to “lost credits” by the current definition. However, those course-taking experiences have value to the student. As a result of this research, lost credits may not be as valueless as originally thought and should be reframed as follows:

*Lost credits are those that: 1) are recorded on an academic transcript which have met content knowledge requirements in a satisfactory manner; 2) a student has sought to transfer this credit to another institution; 3) have learning outcomes that meet one or more the degree program requirements at the new institution; and 4) credit was not applied to the student’s academic program of study at the new institution.*

The level of heterogeneity in policy and practice described in these results, combined with an expanded understanding about students’ perceptions of transfer introduces limits to the generalizability of some conclusions drawn from other research based on transcript data alone. While research to date is valuable and has brought more attention to this issue, additional research is needed across multiple institutional types to clearly identify factors on a more granular level that contribute to lost credits. New research should use the proposed definition above to help more accurately identify needed changes in policy and practice.

Given what we understand thus far about policy, practice, student perceptions and transcript data. further recommendations for policy and practice are as follows:

### **Recommendations for communicating transfer evaluation processes and decisions with students**

1. Make a self-service tool<sup>15</sup> available for prospective transfer students to determine course equivalencies between their current/previous and desired institutions
2. Communicate clearly and early to all transfer students how their credits were awarded AND how they will be applied to their program of study requirements.
3. Communicate why any credits are either not awarded OR applied
4. Have an appeal policy for transfer credit evaluation decisions that involves an area/office other than the original evaluator. Post the appeal process in the same location as your transfer policy and procedures.
5. Create, use, and maintain a fully automated, and internally trusted, degree audit system visible to students, staff and advising and that supports “what if” major change analyses



---

<sup>15</sup> For example: <https://admissions.temple.edu/apply/transfer-students/transfer-equivalency-tool>

### **Recommendations for transfer student advising**

1. Coordinate with local high school advisors more closely around dual enrollment, Advanced Placement, and International Baccalaureate credit early in a student's high school program to help students understand how/if credit will be accepted and applied
2. Build strong academic and advising partnerships with primary transfer institutions: provide onsite advising, educate each other about degree requirements, and explore ways to streamline or articulate curriculums whenever possible
3. Encourage early and regular advising engagement with students who intend to transfer
4. Require that all new transfer students meet with an academic advisor AFTER their credits have been evaluated and BEFORE registration
5. If applicable to the student, encourage reverse transfer to promote completion or a credential award that could be meaningful to the student.

### **Recommendations for transfer credit evaluation**

1. Automatically evaluate incoming transcripts for credit, and do so as soon as possible after a transcript is received. If students have more than one incoming transcript, the evaluation should identify which institution's course is being awarded and applied.
2. Evaluate all coursework from primary transfer institutions so course equivalencies are available for timely transfer credit evaluations and accessible to the community for advising and planning prior to transfer and support "what if" major change scenarios.
3. Build, use, and maintain automated articulation rules to enable consistent and timely credit evaluation for your primary transfer institutions
4. Accept electronic transcripts from your primary transfer institutions – ideally in a machine-readable format so that the articulation decisions can be automated without staff needing to enter data from a PDF transcript
5. Simplify the transfer evaluation policy and practice to maximize awarding credit where another institution has already assessed that credit within the constraints of applicable state and accreditation requirements and limitations.
6. Consider including in your transfer policy or procedures an order for how awarded credits are applied in the program of study. For example, to meet general education requirements first, then the major requirements and finally as free electives if needed.





## AACRAO Resources Related to Transfer

- [Stranded Credits](#): Another Perspective on the Lost Credits Story (2020)
- A National [Snapshot](#): How Students Experience and Perceive Transferring Earned Credit (2020)
- An [examination](#) of prior learning assessment policy and practice (2020)
- Excess Credit Accumulation: An Examination of Contributing Factors for First-Time Bachelor's Degree Earners SEMQ Vol. 6 Number 4 (January 2019)
- [Guide](#) to Best Practices Articulation Agreements (2019)
- A [Guide](#) to Best Practices: Awarding Transfer and Prior Learning Credit (2017)
- Joint [Statement](#) on the Transfer and Award of Credit (2017)
- AACRAO Professional Proficiency – [Transfer and Articulation](#)
- [Transfer Credit Practices](#) (TCP) of Designated Educational Institutions

## [Link to Appendices](#)

