



# Stranded Credits: Another Perspective on the Lost Credits Story



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## Background

For this research, “stranded credits” refers to the accumulated credits for which a student is unable to obtain an official transcript due to an administrative hold. From the data, we aim to build a better understanding of the prevalence of stranded credits, the reasons students cannot access their credits, and policies and procedures related to this issue.

According to the U.S. Department of Education’s National Center for Education Statistics, 1.38 million students were enrolled as transfer students in 2018.<sup>1</sup> In 2015, the National Student Clearinghouse estimated that 340,000+ students change postsecondary institutions each year. A percentage of these students will not be successful in transferring all—or at least some—of their earned credit to their new institution, and reasons for this loss of credit in transfer are well-studied and continue to be studied (e.g., Bragg, 2020; Kilgore, 2019; Kilgore, 2017; Kilgore, Crabtree and Sharp, 2019; Taylor and Jain, 2017; and United States Government Accountability Office, 2017). This research, however, focuses almost exclusively on how the transcript-receiving institution awards transfer credit and applies it toward a student’s degree program as well as how these practices impact the loss of credit in transfer.

On the other hand, the effect of a transcript-sending institution denying students access to their official transcripts, and thus to possible transfer of credit, is almost unknown. It is also unknown what impact this practice has on a student’s ability to gain employment, a promotion, or a raise when a potential employer requires an official transcript before employment-related actions can be approved.

In 2017, Taylor and Jain identified three critical dimensions of inefficient and ineffective transfer pathways: credit loss, inadequate articulation, and structural and institutional barriers. Any institutional policy or practice that results in a student not having access to his official transcript falls squarely in the institutional barriers-to-transfer category.

***“Stranded credits” refers to the accumulated credits for which a student is unable to obtain an official transcript due to an administrative hold.***

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<sup>1</sup> This is based on 3,489 institutions reporting data to IPEDS for the fall 2018 term.

Students with unpaid balances and other institutional holds often cannot access official transcripts or re-enroll. The practice is so widespread that the recognized website [finaid.org](http://finaid.org) has an entire page dedicated to the discussion of and recommendations for the practice of withholding official transcripts and diplomas (FinAid.org, 2020). Their practice recommendations include the following<sup>2</sup>:

- Develop written policies specifying the circumstances under which an official transcript will not be released
- Provide for an exception for bankruptcy
- Allow students a single unofficial copy
- Withhold only the academic transcript related to the academic work with the debt (e.g., undergraduate and graduate)
- Include this policy on the application for admission, in the student handbook, and in the catalog

What is understood about the details of institutional transcript hold practice includes the following. In 2016, AACRAO completed a brief survey the outstanding balance threshold that results in an institution withholding an official transcript (Kilgore, 2016). Of the 693 undergraduate-serving institutions in the United States who responded to the 2016 survey, less than 2% (n=13) did not withhold access to an official transcript if a student owed money. Among the 97% who did withhold transcripts for an outstanding balance, 68% did so if a student owed less than \$25 dollars. The survey did not include any questions about the percentage or count of students impacted by this practice or about any other policies/practices that resulted in a transcript being withheld.

Two state-wide exceptions that limit the conditions under which transcripts may be withheld include California and Washington. As of January 2020, California took legislative action that prohibits institutions of higher education from refusing “to provide a transcript for a current or former student on the grounds that the student owes a debt”<sup>3</sup> and other conditions. In Washington, a similar regulation limiting the conditions under which access to an official transcript may be withheld for an outstanding debt went into effect June 2020<sup>4</sup>.

One distinct permutation of the stranded credits story not addressed by this research is the impact of school closures. We did not include any recently closed or known soon-to-be-closed institutions in this research. However, there are federal, state<sup>5</sup> and accrediting body mechanisms in place to help ensure that students who have earned credit from closed institutions have access to their official transcripts whether or not they owe money to that institution or have a transcript hold for another reason. In addition, AACRAO will release guidance on transcript practices for closed institutions this fall.

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<sup>2</sup> <https://finaid.org/educators/withholdingtranscripts/>

<sup>3</sup> [https://leginfo.ca.gov/faces/billCompareClient.xhtml?bill\\_id=201920200AB1313&showamends=false](https://leginfo.ca.gov/faces/billCompareClient.xhtml?bill_id=201920200AB1313&showamends=false)

<sup>4</sup> <http://lawfilesexternal.wa.gov/biennium/2019-20/Pdf/Bills/House%20Passed%20Legislature/2513-S2.PL.pdf#page=1>

<sup>5</sup> <https://www2.ed.gov/about/contacts/state/index.html>



## Key Findings

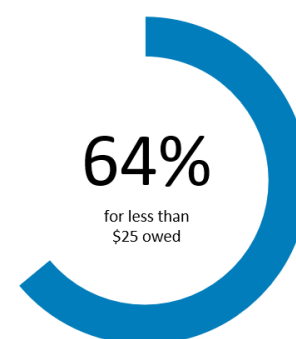
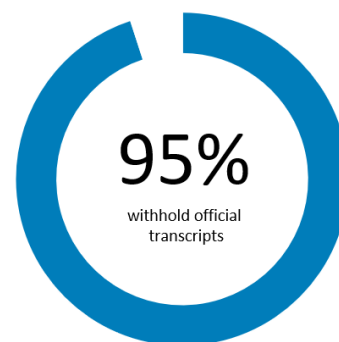
The quantitative data highlight an almost ubiquitous practice of withholding students' access to their official transcripts for one or more reasons. The open-ended response data is rich with institutional practice nuance. Statistically, institutions that predominantly serve a population less likely to be Pell recipients, and/or are private-proprietary are less likely to have practices that lead to withholding an official transcript from a student than other institutions<sup>6</sup>. Key takeaways include:

- 95% withhold undergraduate official transcripts for one or more reasons.
- Among those that withhold an official transcript, 96% do so for an outstanding balance; of those, 64% for a balance of less than \$25.
- Two-thirds of institutions do not have any debt forgiveness practices<sup>7</sup>.
- Three-quarters of institutions do not have any debt elimination efforts in place to help students.
- Few can determine the count or percentage of students impacted by an official transcript hold or identify the characteristics of the students most impacted by this practice.

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**Most institutions are unable to measure either count or percentage of students impacted by these practices. As such, they are equally unlikely to be able to tabulate the average number of credits per stranded transcript and whether any particular student population is disproportionately impacted by the practice.**

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<sup>6</sup> Unless otherwise noted, the data are statistically different within this sample

<sup>7</sup> Differentiated from debt elimination practices for the purpose of this project

## Methodology

We used the Qualtrics survey platform to deploy a survey to AACRAO's list of primary contacts for institutions in the United States who serve undergraduate students (N=2008; Appendix A). The survey was open from June 23<sup>rd</sup> to July 20<sup>th</sup>. Two-hundred and ninety-five institutions of mixed characteristics responded to all or some of the survey. Institutional characteristics of the sample include:

- 46% public, 49% private, not-for-profit and 5% private, proprietary<sup>8</sup>
- 21% lower division only, 18% undergraduate only, 61% undergraduate comprehensive<sup>8</sup>
- 12% minority serving institutions<sup>9</sup>
- 27% open admission<sup>10</sup>
- Pell eligibility percentage category<sup>9</sup>
  - 7% "Less than 20%"
  - 43% "20% to 40%"
  - 47% "Greater than 40%"
  - 3% unknown
- Percent white category<sup>9</sup>
  - 7% "Less than 25%"
  - 71% "25% to 75%"
  - 22% "Greater than 75%"

According to the National Center for Education Statistics, there were about 3,700 degree granting institutions in the United States serving first-year undergraduates in 2018-19<sup>11</sup>. Given this data, a representative sample size at a 90% confidence interval and 5% margin of error is at least 253 institutions, a threshold met by this research.

The survey was incentivized with a random drawing for one of fifteen \$25 Visa gift cards for completing the survey. Incomplete responses were not eligible for the incentive. To gain a perspective on policy and practices that influence stranded credits, the survey included a mix of fixed response and open-ended questions about the following:

***Institutions that predominantly serve a population less likely to be Pell recipients, and/or are private-proprietary are LESS likely to have practices that lead to withholding an official transcript from a student than other institutions.***

<sup>8</sup> Using AACRAO membership data definitions <https://www.aacrao.org/research-publications/research/registration-records-reports/>

<sup>9</sup> As defined by Rutgers Graduate School of Education <https://cmsi.gse.rutgers.edu/content/msi-directory>

<sup>10</sup> Based on data from the National Center for Education Statistics

<sup>11</sup> <https://bit.ly/2XZynfl>





- Whether the institution withholds access to official transcripts for any reason
- Reasons for official transcript holds
- How students are made aware of the transcript hold
- The outstanding balance dollar threshold for transcript holds
- Existence and type of debt forgiveness practices
- Existence and type of debt elimination practices
- Ability to estimate, or know, the percentage or count of students impacted by holds for the 2019-20 academic year
- Ability to estimate, or know, the average number of credits per stranded transcript
- Ability to estimate, or know, the average length of a transcript hold

We also sought to examine stranded credit practices for issues of equity. As such, we tied the following characteristics to each institution: minority serving (MSI), percentage of Pell grant recipients, percentage of student population identifying as white, and the use of an open admissions policy. In addition, each was labeled according to size, type, control, location and Carnegie classification. Data were examined using the Qualtrics StatsIQ program for statistically significant differences across these institutional characteristics individually but not for combined effects (e.g., public AND lower division only) and only significant differences are presented in this report.

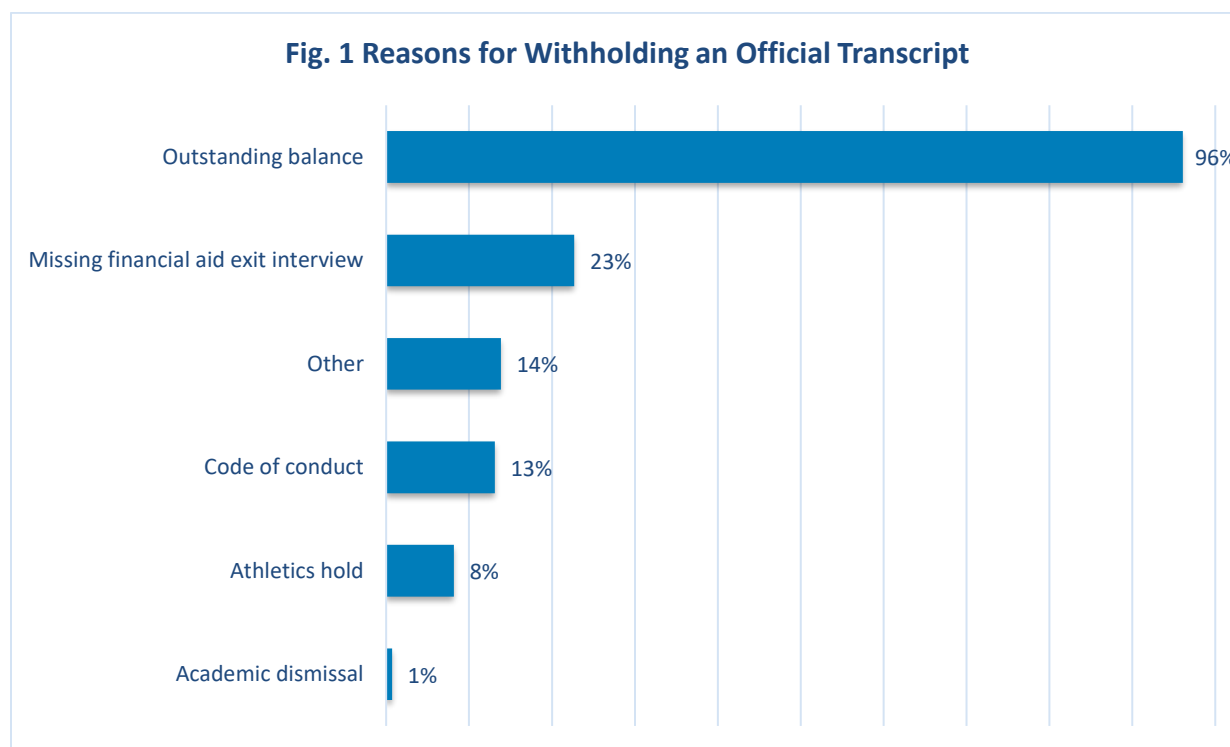




## Results

### Reasons for Withholding Official Transcripts

Nearly all (95%) undergraduate-serving institutions in this sample withhold official transcripts from students for one or more reasons, with an outstanding balance being the most selected reason (Fig 1).



When the data was examined for differences by institutional characteristics, we found that:

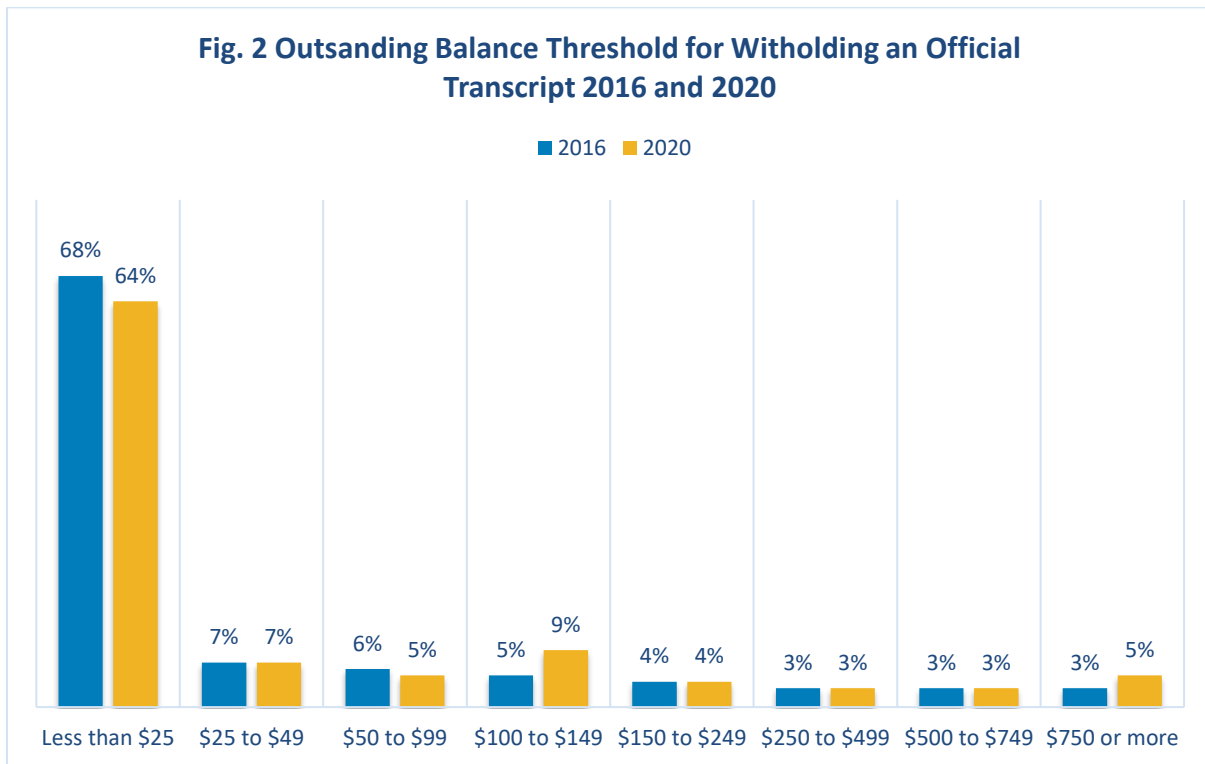
- Institutions with one or more of the following characteristics are LESS likely to withhold an official transcript for any reason
  - Institutions with fewer than 20% Pell recipients
  - Private, proprietary institutions
  - Institutions in the Far West.<sup>12</sup>
- Public institutions are MORE likely to withhold official transcripts than either type of private institution.

Other reasons for a transcript hold include: library or bookstore materials not returned, missing equipment return, campus police, duplicate student record, departmental holds for various reasons, missing graduation exit interview, and missing required documentation.

<sup>12</sup> This data may be skewed based on the number of respondents from California and Washington.



As noted above, the 2016 AACRAO study found that 97% of U.S. undergraduate-serving institutions withheld official transcripts for an outstanding balance. Sixty-eight percent did so for an outstanding balance of less than \$25<sup>13</sup>; in 2020, 64% reported the same. 2016 and 2020 dollar threshold data in Figure 2 show similar percentages across all balance categories.



Whether or not an institution withholds official transcripts for an outstanding balance varies by the following institutional characteristics:

- Institutions with one or more of the following characteristics are LESS likely to withhold for an outstanding balance
  - Fewer than 20% Pell recipients
  - Located in the Far West<sup>14</sup>
  - Private, proprietary institutions
  
- Institutions with one or more of the following characteristics are MORE likely to withhold for an outstanding balance
  - More than 40% Pell recipients
  - Located in the Great Lakes or Plains regions
  - Public institutions

<sup>13</sup> Note: the published report contains aggregated data. This data point was disaggregated from the original dataset to represent U.S. undergraduate serving institutions.

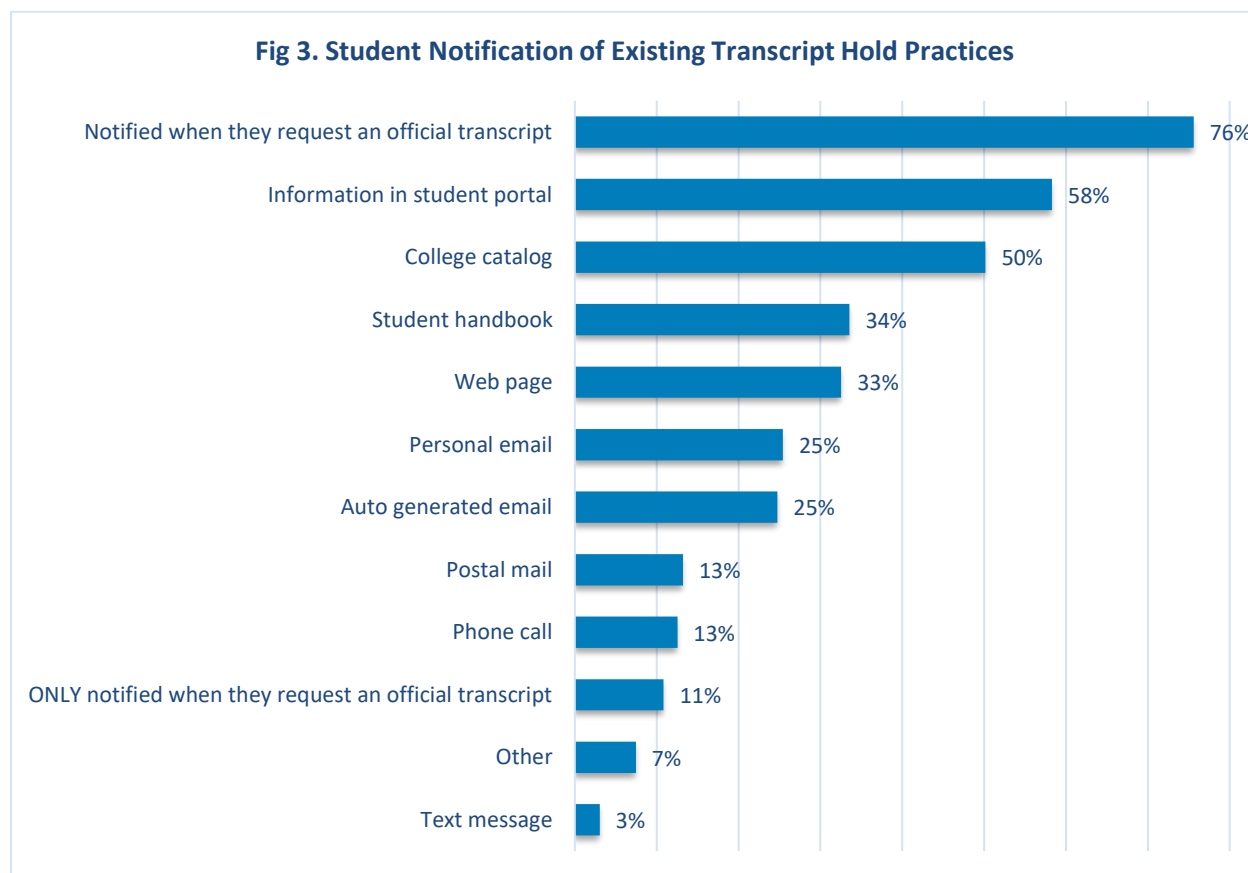
<sup>14</sup> This data may be skewed based on the number of respondents from California and Washington.

Respondents commented with the following practice nuances related to holds for an outstanding balance:

- Several noted they will release a transcript to an employer, but not to the student, until the balance is paid in full
- State policy dictates institutional practice
- Business offices and/or the controller may grant exceptions
- May consider releasing a hold on a case-by-case basis
- Current students have a higher outstanding balance threshold before a hold is placed than those who have graduated
- Transcripts are only held for an outstanding balance at, or after, the date of graduation
- Some allow a payment plan agreed to by a student as a gateway to release an official transcript with an outstanding balance

### Notifying Students About a Transcript Hold

Eleven percent of institutions notify a student of a hold on their official transcript only when he requests a transcript (Fig. 3)<sup>15</sup>. The remainder notify a student through one or more channels, such as when an official transcript is requested as well as via email, phone call, and text.



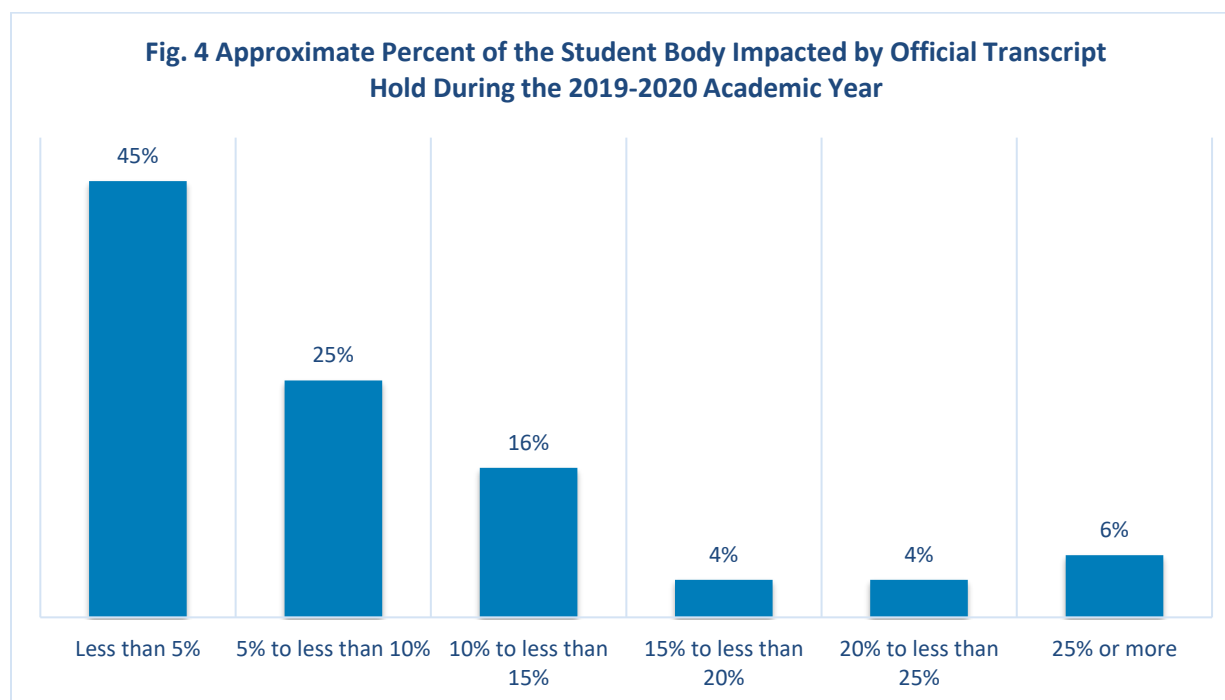
<sup>15</sup> “Only notified when they request an official transcript” is an exclusive choice.

## Impact on the Student Population

Less than a third who responded to the question<sup>16</sup> indicated they could determine, or estimate, the number students impacted by an official transcript hold during the 2019-20 academic year. Almost one-quarter stated they had no way of determining this value, and 44% were unsure if this data could be identified. ***Open admission and lower-division-only institutions were LESS likely than institutions with selective admissions practices to be able to determine the count or percentage of students impacted by transcript holds.***<sup>17</sup> In addition, data from those who could determine, or estimate, the count of students impacted varies too widely to draw any meaningful conclusions (Table 1).

Table 1. Estimate and known count of students impacted by academic transcript hold 2019/2020						
ESTIMATED COUNT OF STUDENTS IMPACTED						
Sample Size	Median	Average	Confidence Interval of Average	Standard Deviation	Min	Max
52	85.0	342.80	160.80 to 524.80	653.74	0.0	3,000.0
KNOWN COUNT OF STUDENTS IMPACTED						
Sample Size	Median	Average	Confidence Interval of Average	Standard Deviation	Min	Max
40	41.5	870.85	-393.36 to 2,135.05	3,952.92	0.0	25,000.0

Figure 4 includes the approximate percentage of the 2019-20 student body impacted by an official transcript hold among those who could determine or estimate the percentage. Please keep in mind this sample size is small (n=77).



<sup>16</sup> 275 responded to the question

<sup>17</sup> Respondents who responded "unsure" to this question were excluded from this analysis



Further, only 8%<sup>18</sup> were able to estimate, or determine, the average number of credits stranded per student for any reason; 45% knew they could not identify these values; and 47% were unsure if the values could be identified. Of the 21 who indicated they were able to estimate or determine the average number of credits, 15 provided usable data<sup>19</sup>. Among these 15, the average number of stranded credits<sup>20</sup> per student during the 2019-20 academic year was 32. Some, respondents remarked that if they had more time and/or resources the data described above could be identified and tallied.

Out of 262 institutions, 20 indicated that they can determine, or estimate, the average length of the transcript hold, and 18 provided the data. As with the other self-reported data about the count of students impacted and average number of credits stranded, this data is too varied and from too small of a sample to draw any meaningful conclusions (min. value = 0 days; max. value = 730 days between known and estimated data).

Just 10%<sup>21</sup> indicated they could determine, or estimate, if a particular student population is more impacted by holds that result in stranded credits. Given the sample size, the data is anecdotal. Almost half (46%) could not determine or estimate this data, and 44% were unsure if the data is available. Among the 26 who indicated they can determine, or estimate, the characteristics of students more likely to be impacted, respondents identified the following student characteristics:

- Low income and/or high need
- Transfer students from a community college
- Students of color
- Creative arts and technology program students
- International students
- Athletes
- Students on payment plans
- Adult education students
- Specifically, second semester freshmen and 3<sup>rd</sup> semester sophomores
- Juniors and seniors
- Those on financial aid or military/employer tuition payment plans

### Debt Elimination and Debt Forgiveness

We asked respondents to indicate whether their institution has any debt elimination efforts and/or debt forgiveness practices. For the purposes of this report, debt forgiveness practices result in an outstanding balance being forgiven, cancelled or discharged, whereas debt elimination efforts are designed to help the student pay down the outstanding balance. Half of

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<sup>18</sup> 265 responded to the question

<sup>19</sup> An outlier of 10,122 was removed

<sup>20</sup> Assumed to be semester credits

<sup>21</sup> 264 responded to the question



the respondents<sup>22</sup> did not know if their institution had any debt elimination efforts, and 39%<sup>23</sup> did not know if there are any debt forgiveness practices. Among those who were familiar with the existence of these practices (13% and 20% respectively), 26% have debt elimination efforts in place; 32% have debt forgiveness practices; and 14 institutions reported having both. Payment plans are the most reported debt elimination effort, whereas debt forgiveness practices varied widely (Appendix B). Based on the program descriptions provided by respondents, public institutions are more likely to have a formal debt forgiveness program than private institutions, which appear to be more likely to have ad-hoc practices.

We also found that institutions with one or more of the following characteristics are MORE likely to have debt elimination efforts in place:

- Open admissions policy
- Lower-division-only institutions
- Public

Institutions with one or more of the following characteristics are LESS likely to have debt elimination efforts in place:

- Comprehensive institutions
- Private, not-for-profit

Institutions with one or more of the following characteristics are MORE likely to have debt forgiveness practices:

- Open admissions policy
- Lower-division-only institutions

Institutions with one or more of the following characteristics are LESS likely to have debt forgiveness practices:

- Comprehensive institutions

## Discussion and Recommendations for Practice

One of the goals of this research was to examine the prevalence of different policies and practices that result in undergraduate students being denied access to their official transcripts. We learned that official transcripts are withheld for several reasons at most undergraduate serving institutions in the United States. Some institutional characteristics are statistically related to whether an institution withholds transcripts at all and for what reasons including: percentage of Pell recipients, institutional control and geographic location. Based on the data, institutions that predominantly serve students with more resources (i.e., as measured by a low percentage of Pell recipients) are less likely to withhold transcripts for any reason or for an outstanding balance. On the other hand, public institutions are more likely than either private-



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<sup>22</sup> 271 responded to the question about debt elimination

<sup>23</sup> 273 responded to the question about debt forgiveness

proprietary, or private-not-for-profit institutions to withhold transcripts and more likely to do so specifically for an outstanding balance. The outstanding balance threshold is less than \$25 for most institutions that withhold a transcript for this reason.

In addition, most institutions are unable to measure either the count or percentage of students impacted by these practices. As such, they are equally unlikely to be able to tabulate the average number of credits per stranded transcript and whether any particular student population is disproportionately impacted by the practice. Institutions that are more likely to provide postsecondary opportunities for the underserved college-going population (e.g., open admissions policy and lower-division-only) are less likely than other types of institutions to be able to measure the impact of the transcript withholding practices than institutions serving a population of prospective students more likely to go to and complete college. It is unknown why institutions with the former characteristics are less likely to be able to tabulate their data on this topic, but we can hypothesize that it has to do with limited fiscal and human resources as compared to other institutional types.

These same institutional characteristics are inversely related to the availability of debt forgiveness and/or debt elimination programs but inversely. That is, institutions with any of the following characteristics are more likely to have debt elimination and/or debt forgiveness practices: open admissions and/or lower-division-only. These, in turn, are more likely to serve a higher population of Pell recipients, which is a positive finding because these students are more likely to have an outstanding balance and need a way to eliminate it or have it forgiven.

Of some concern is the high percentage - nearly half in each instance- of institutional respondents that are “unsure” about whether data can be tabulated and/or if debt elimination and debt forgiveness practices exist at their institution. This appears to point to knowledge issues about institutional data and practices within a department (i.e., registrar) and/or across departments (e.g., business operations and the registrar).

Too little data exists to draw any conclusions about the scope of the impact of transcript withholding practice on students, and this is a weakness for any institution seeking to be student centered. The impact of any practice that either negatively or positively impacts students should be tabulated and tracked over time to monitor for effectiveness and for any issues of equity.

Given the data, our recommendations for practice mirror and add to those already put forth by FinAid.org and are as follows:

- Institutions should reconsider the practice of withholding a transcript for an outstanding balance of less than \$25; instead, establish an internal fund to eliminate these small debts
- Develop and widely share with all stakeholders written policies specifying the circumstances under which an official transcript will not be released
- Identify, clearly document, and widely disseminate how these circumstances can be avoided or addressed if implemented





- Provide a formal avenue for appeal
- Allow students to access their unofficial transcript
- Release official transcripts to a prospective or current employer if an employment-related action is tied to the receipt of an official transcript
- Withhold only the academic transcript related to the academic work with the debt (e.g., undergraduate or graduate)
- Notify students of your policy and practice early and often and, in particular, if a student has a transcript hold
- Develop debt elimination and debt forgiveness programs where none exist and share the details of these programs with all staff who work directly with students. If the programs already exist, make sure that all staff who work with students are familiar with these programs.
- If data tracking at the student level does not currently exist, develop the ability to do so. Specifically, develop a way to regularly track the number and percentage of students impacted by policies that result in stranded credits per academic year. This data should be tied to student demographic and key financial aid information (such as whether the student is a Pell recipient) to support the ability to examine data for issues of inequity.



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## Appendix A: Survey Instrument

### Undergraduate Stranded Credits, Transfer credit evaluation and advising policy

Note: This version does not include the survey question hide/show logic. Nor does it include part 2.

#### Introduction

This is a two-part comprehensive survey designed to 1) address two related research foci and 2) reduce the number of surveys we ask you to complete. Part 1 focuses on what factors, if any, result in an undergraduate student losing access to an official transcript. Part 2 is a deep dive on the nuances of transfer credit evaluation and advising practices for domestic undergraduate students. You will be given the opportunity to exit the survey after the stranded credits part.

Responses are required for some questions because they drive the survey logic. Thank you for your understanding.

#### Part 1: Stranded Credits

For the purpose of this survey, stranded credits are defined as any amount of credit earned at an institution, recorded on an official transcript, where access to the official transcript is withheld from a student for any reason. These credits, therefore, are effectively "stranded" at that institution for any purpose where an official transcript is needed (e.g., in transferring to another institution, for an employer, for a professional license).

What student population do you serve?

- Graduate and/or professional only
- Undergraduate only OR comprehensive (i.e., undergraduate, graduate and/or professional)

Do you serve undergraduate domestic transfer students?

- Yes
- No

Which of the following are reasons for which a student is denied access to an official transcript? (check all that apply)

- We don't withhold official academic transcripts for any reason
- Outstanding balance
- Academic dismissal
- Code of conduct
- Missing financial aid exit interview missing
- Athletics hold
- Other. Please describe. \_\_\_\_\_

What is the dollar threshold for withholding an official transcript from a student?

- Less than \$25
- \$25 to \$49
- \$50 to \$99
- \$100 to \$149
- \$150 to \$249
- \$250 to \$499
- \$500 to \$749
- \$750 or more

Comments about withholding transcript for outstanding balances.

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How are students made aware of situations that will result in a loss of access to their official transcript? (check all that apply)

- Students are ONLY notified of a transcript hold when they request an official transcript
- Phone call
- Personal email
- Auto generated email
- Postal mail
- Text message
- Web page
- Information in student portal
- Student handbook
- College catalog
- Notified when they request an official transcript
- Other. Please describe. \_\_\_\_\_

Do you have any way to know, or estimate, how many students are impacted by an official transcript hold, regardless of reason for the 2019-2020 academic year?

- Yes
- No
- Unsure

Please provide an estimate, or known number, of students who had a hold on their account for the 2019-2020 academic year which prevented access to their official transcript.

- Estimate OR \_\_\_\_\_
- Known value \_\_\_\_\_

Approximately what percentage of students enrolled in 2019-2020 year does this number represent?

- Less than 5%
- 5% to less than 10%
- 10% to less than 15%
- 15% to less than 20%
- 20% to less than 25%
- 25% or more

Do you have any way to know, or estimate, the average number of credits stranded for any reason per student?

- Yes
- No
- Unsure

What is the estimate, or known value, of the average number of credits stranded per student?

- Estimate OR \_\_\_\_\_
- Known value \_\_\_\_\_

Do you have the ability to know, or estimate, if any particular student population is more impacted by holds that result in stranded credits?

- Yes
- No
- Unsure

Describe the student population(s) most impacted by holds that result in stranded credits.

\_\_\_\_\_



Do you have the ability to know, or estimate, how long the average official transcript hold is in place?

- Yes
- No
- Unsure

How long is the average official transcript hold in place?

- Estimated number of days OR \_\_\_\_\_
- Known number of days \_\_\_\_\_

Additional comments on stranded credits.

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Does your institution have any debt forgiveness practices for students with an outstanding balance?

- Yes
- No
- Unsure

Please describe the debt forgiveness practices?

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Does your institution have any debt elimination efforts in place to help students?

- Yes
- No
- Unsure

Please describe the debt elimination practices.

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## Appendix B: Debt Forgiveness Descriptive Responses by Institutional Control<sup>24</sup>

Debt forgiveness practice descriptors	Type	Control
If sent to collections, we will authorize a payment of 1/2 the outstanding balance to be considered payment in full	Undergraduate only	Private, not-for-profit
Reviewed on a case by case basis based on financial need.	Undergraduate only	Private, not-for-profit
This is handled by the business office, but I believe unpaid balances of less than \$500 are written off our books after 5 years.	Undergraduate only	Private, not-for-profit
COVID Pandemic and PPE money has allowed us to reduce the debt of our graduates and current students.	Comprehensive	Private, not-for-profit
Depending on the student situation there are exceptions for forgiveness.	Comprehensive	Private, not-for-profit
Does not happen very often. Varies by case.	Comprehensive	Private, not-for-profit
Exception Committee Appeal	Comprehensive	Private, not-for-profit
Occasional write-off based on university error or waiving excess credit hours over 18	Comprehensive	Private, not-for-profit
Students with extenuating circumstances can request whole or partial debt forgiveness and are reviewed on an individual basis.	Comprehensive	Private, not-for-profit
Students work out individualized payment plans with the bursar.	Comprehensive	Private, not-for-profit
There is a petition process in place for students with extreme financial hardship. The circumstances surrounding their hardship must be beyond their control, such as an illness.	Comprehensive	Private, not-for-profit
these would be handled on a case by case basis and reviewed by our Student Finance Committee	Comprehensive	Private, not-for-profit
We may be able to give "scholarship" money if there is any leftover in a given year.	Comprehensive	Private, not-for-profit
Based on circumstances and length of debt	Undergraduate only	Private, proprietary
It is done on a one to one basis based on need and reviewed by the CFO, the President, and the Director of Financial Aid.	Undergraduate only	Private, proprietary
It varies wildly	Comprehensive	Private, proprietary
A student who hasn't enrolled in the last 2 years, isn't in default, and owes less than \$1,500 can have the debt forgiven over 3 semester by maintaining a good academic standing more than 6 hours a semester and staying current with their current balance. The debt is divided into thirds and forgiven over 3 semesters.	Lower Division Only	Public
After 5 years the college removes/writes off any student outstanding balance. The student can wait the 5 years and then they may have access to an official transcript.	Lower Division Only	Public
Based on extenuating circumstances, the college has on a case by case worked with students.	Lower Division Only	Public
Debt is eventually erased.	Lower Division Only	Public

<sup>24</sup> Unedited data apart from anonymizing responses with institutional identifying information and a few grammar/spelling issues.



Debt prior to 1995 is forgiven.	Lower Division Only	Public
Forgiveness or reduced balances are arranged through our business office.	Lower Division Only	Public
Fresh Start initiative - students may come back and with successful completion of coursework, past balances are forgiven.	Lower Division Only	Public
If a student has been out for 5 or more years and has a debt, they are given the opportunity to come back to campus and take classes. If they are successful, each semester a portion of their debt is forgiven. If they ever 'stop out' after starting the program, they are no longer eligible.	Lower Division Only	Public
If student owes a balance and if they ask for a discount this will go to Student Accounts Supervisor or upper Management and it is looked at on a student by student basis. We have had some newer and older that have been given an amount of discount (usually it's the amount we would have to pay in commissions to the collection agency).	Lower Division Only	Public
It is more of an appeal policy. They can appeal their charges if they believe they are not warranted.	Lower Division Only	Public
It's not debt forgiveness, just a standard petition for refund due to personal circumstances.	Lower Division Only	Public
New students are offered a tuition deferment agreement. \$5600 of tuition can be deferred until after graduation. The debt can be forgiven if the graduate is employed as a nurse by LA County after graduation and works for the County for 3 years.	Lower Division Only	Public
Our current program is offered to former students with no more than \$2000 in debt incurred between Fall 2012 and Winter 2018 with no enrollment activity since Winter 2019. This is being offered to students until Fall 2022. They must submit a form in order to determine eligibility.	Lower Division Only	Public
Prior to fall 2017, if a dual enrollment student has a debt, they are allowed to obtain an official transcript. We now require parental consent that they will be responsible for all tuition for under 18 students, so now those debts are being enforced.	Lower Division Only	Public
Students can file an appeal to remove courses from their academic history, and in some cases the balance is removed from their record.	Lower Division Only	Public
Students can submit a petition request. If they had extenuating circumstances.	Lower Division Only	Public
Students must petition by the end of the following quarter, with supporting documentation. If approved, the amount paid or owed for tuition and fees may be forgiven.	Lower Division Only	Public
Students who are near completion can apply for a grant/scholarship that will cover the cost of the balance.	Lower Division Only	Public
The state has a program that partners with institutions.	Lower Division Only	Public
Tuition appeal	Lower Division Only	Public
Tuition Appeal, Administrative Appeal	Lower Division Only	Public
Will work with the student to pay it out while allowing to enroll in classes.	Lower Division Only	Public
With appropriate documentation an appeal may be submitted to a campus Refund Committee	Lower Division Only	Public





If a student goes to collections for a balance, our collections office is able to offer a 50% reduction in bill if paid in full to the University.	Comprehensive	Public
If a students owes 1500 or less and returns after on year, they can be part of GGG program. For three semesters, they will get \$500 forgiven from their dept for a total of up to \$1500	Comprehensive	Public
Individual.	Comprehensive	Public
"ABC University" Reboot - a program whereby if a student left ABC University without completing degree with a certain \$ amount debt, could return, and as they gain credit can have reducing old debt. (in a nutshell description)	Comprehensive	Public
Payment plans	Comprehensive	Public
Reviewed on a case by case situation.	Comprehensive	Public
They must work with our Bursar	Comprehensive	Public
This process is in our Students Accounts office so the specifics are not known by those completing this survey	Comprehensive	Public

