

 LEADING STRATEGIES

Understanding the Complexities of the Transfer Function

By Casey Bullock

The transfer function is comprised of the characteristics of the system that supports student transfer among higher education institutions. Student transfer is complex; although students meet competencies and learning outcomes—measured as courses, credits, and grades represented on a transcript—it is difficult to translate the learning experience across institutions. Once students send their transcripts to another institution, the institution begins to scrutinize the academic course work to determine how the credit will articulate to courses at the receiving institution. Understanding the transfer function allows strategic enrollment management (SEM) practitioners to develop goals, strategies, and tactics that support transfer student enrollment and success.

Policymakers at the state and national levels have identified college completion as a key policy priority (Jones 2012; Obama 2009). The proportion of adults with a college credential has decreased, and the equity gap in college completion is expanding (Adelman 2006; Baum and Payea 2010; Bowen, Chingos, and McPherson 2009; Carnevale, *et al.* 2010). Given this policy context, there is an interest in understanding the transfer function and extent to which the major structures and pathways are efficient or inefficient and how these efficiencies may contribute to degree completion (Cohen and Ibrahim 2008; Gillmore and Hoffman 1997; Jones 2012; Poch and Wolverton 2005). States have focused on student transfer and the transfer function as a key component

to improve the mobility and pathway efficiency toward completing a bachelor's degree. States have identified possible solutions such as state transfer guides and articulation agreements. However, institutions need to consider how transfer students fit into the strategic enrollment management plan. Transfer student academic pathways are challenging. Managing the complexities of the transfer function and SEM requires that planning be organized into manageable components (Bontrager and Green 2012).

Observations of Utah students who attended state schools suggest that there are challenges as they engage in the transfer function. Leaders and administrators have indicated that students have expressed that their

credits “did not transfer.” Additionally, students have implied that the credits they have transferred to a Utah institution took a considerable amount of time—as long as three to four months—to be processed and added to their record. Accordingly, the delay of the evaluation of credit may have resulted in students taking courses that were not necessary, or delaying critical courses in which the transfer course served as a prerequisite. This has caused frustration, undue hardship, and additional cost for the student.

It is fitting that state leaders and higher education administrators want to shape policies and mandates to address transfer function issues. However, the issues are often best managed locally, by applying SEM organizational concepts and framework. Transfer students do not fit the traditional recruitment funnel. Efforts need to be more precise and focused on the pathway, rather than recruitment and marketing goals and strategies targeted toward freshman students. Furthermore, “An effective SEM plan aids in goal setting because the research and analysis included in the plan help bring an informed perspective to the process of setting realistic versus aspirational goals” (Sigler 2017, 28). Nonetheless, the key component is understanding the environmental and policy context.

Literature and Policy Context

There are many factors that affect degree efficiency (Bullock 2017). Degree efficiency is measured by the number of excessive credits a student has earned beyond the minimum credits required for a degree. One of the most prevalent is student transfer. Nearly 37.2 percent of all undergraduates across higher education have attended more than one institution (Shapiro, Dunder, Wakhumgu, Yuan, and Harrell 2015). Many states and institutions have developed transfer articulation policies to facilitate efficient and effective transfer between institutions (Adelman 2006; Anderson, Sun, and Alfonso 2006; Dougherty and Kienzl 2006; Roksa and Keith 2008). Effective transfer policies should increase the students’ ability to transfer, increase the transferability of credits, and/or decrease credit loss (Roksa 2009; Roksa and Keith 2008).

A review of several statewide transfer articulation policies indicated that most are designed to reduce the amount of credit loss students experience when they transfer (Roksa and Keith 2008). However, the acceptance of credit alone does not guarantee efficiency. The credit that is accepted must apply to students’ degree requirements. Theoretically, if larger percentages of transfer credit apply to students’ degree requirements, the more efficiently students should complete a bachelor’s degree. Given this context, posting a transfer guide that only displays the equivalent course between institutions does not necessarily resolve the applicability issues. Therefore, to assist students through the transfer function, focus needs to be on the applicability of the credit, such as transfer pathways.

Transfer Credit Evaluation Policy and Practice

States as well as institutions have their own policies regarding the transfer of credit. How transfer credit is processed and evaluated differs for each institution in the state. For example, Utah has policies and guidelines on how credits should be accepted between state schools, which include the transferability of general education, common course numbering, and the general acceptance of college level credit (Utah System of Higher Education 2020). Despite the number of policies, there is a lack of empirical research literature related to how transfer credit should be evaluated (Ott and Cooper 2014). The American Association of Collegiate Registrars and Admissions Officers (AACRAO) has published several documents for best practices in articulation agreements (AACRAO 2019), transfer-institution bill of rights and responsibilities (AACRAO 2017c), transfer student bill of rights (AACRAO 2017b), and awarding transfer and prior learning credit (AACRAO 2017a). Furthermore, the Community College Research Center has published a transfer playbook (Wyner, Deane, Jenkins, and Fink 2016).

The transfer credit evaluation process is divided into two main procedures, transcription and articulation. The transcription procedure is the method of transcribing a transcript from a transfer institution into the receiving institution’s student information system (SIS).

The articulation procedure is the method to determine if the course learning outcomes are equivalent to the receiving institution's courses.

The transcription procedure begins with an evaluation of the accreditation status of the sending institution. Typically, if the institution is regionally accredited, the courses are transcribed. However, if the institution has no accreditation or is nationally accredited, a course-by-course evaluation is used to determine the transferability of the courses.

At Weber State University, for example, once the accreditation is determined, the transcript then goes through an annotation procedure. The transcript evaluator reviews the transcript to identify credentials and transcript comments. Then the evaluator identifies the terms as well as repeated and withdrawn courses. The courses are then entered into the SIS. Courses that have been previously articulated are entered with the equivalent course on the student records. Courses that have no articulation, and need to be reviewed, are sent with a course description to the content experts in each department. Once the content expert makes a decision on the articulation, the course is entered into the SIS.

The method to determine if a transfer course is equivalent can differ between content experts. Nonetheless, the evaluation of the transfer course is dependent on the course description. If the course description does not provide a narrative of learning outcomes, it can make it difficult for the content expert to determine, or have confidence in, the direct equivalency.

The transcription and articulation process is arduous. Nonetheless, developing good articulation and pathway agreements, in addition to supportive state and institution policy, may aid the efficiency of the process. However, what may seem to be the suggested pathway, such as earning an associate's degree and then transferring, does not necessarily mean that it is efficient.

Transfer Function Efficiency

Gilmore and Hoffman (1997) from the University of Washington developed a graduation efficiency index (GEI). The GEI takes into account the number of credits required for a degree divided by the number of credits

a student has completed thus producing an index score. The score can be used in various research methods such as a dependent variable. Using the GEI as a dependent variable in a regression analysis found that holding all other variables constant, transferring and completing an associate's degree prior to transfer resulted in less efficient pathways compared to students who did not complete an associate's degree prior to transfer (Bullock 2017). This conclusion is counter to the suggested advisement that a student should complete the associate's degree and then transfer. Furthermore, not earning an associate's degree can have a negative effect for completion rates and performance funding for the two-year institutions.

Further, for students who transfer from one institution, the predicted graduation efficiency index was 83.62 percent, holding all other variables constant; a student who did not transfer had a predicted GEI of 88.32 percent. Compared to a student who transferred from one institution, the difference was 4.7 percent, which is equal to six credits for a 120 credit hour program of study. The predicted GEI for students who transferred from two institutions was 80.62 percent, a difference of 3 percent compared to students who transferred from one institution and a difference of 7.7 percent (nine credit hours) when compared to a student who did not transfer. For a student who transferred from three or more institutions, the predicted GEI was 77.63 percent, a difference of 6 percent when compared to just one transfer institution and a difference of 10.7 percent (thirteen credit hours) when compared to a student who did not transfer (Bullock 2017). (See Figure 1, on page 34.)

The difference in the predicted GEI may be due to the lack of applicability of credit, a well-documented phenomenon in the literature (Adelman 2006; Anderson, *et al.* 2006; Bender 1990; Ott and Cooper 2014; Roksa and Keith 2008; Spicer and Armstrong 1996). Furthermore, another explanation for the lack of the applicability of credit is a change in the student's degree pathway. The requirements of one degree pathway may be significantly different than another degree pathway. It is possible that some students successfully transferred credit from another institution but these credits were

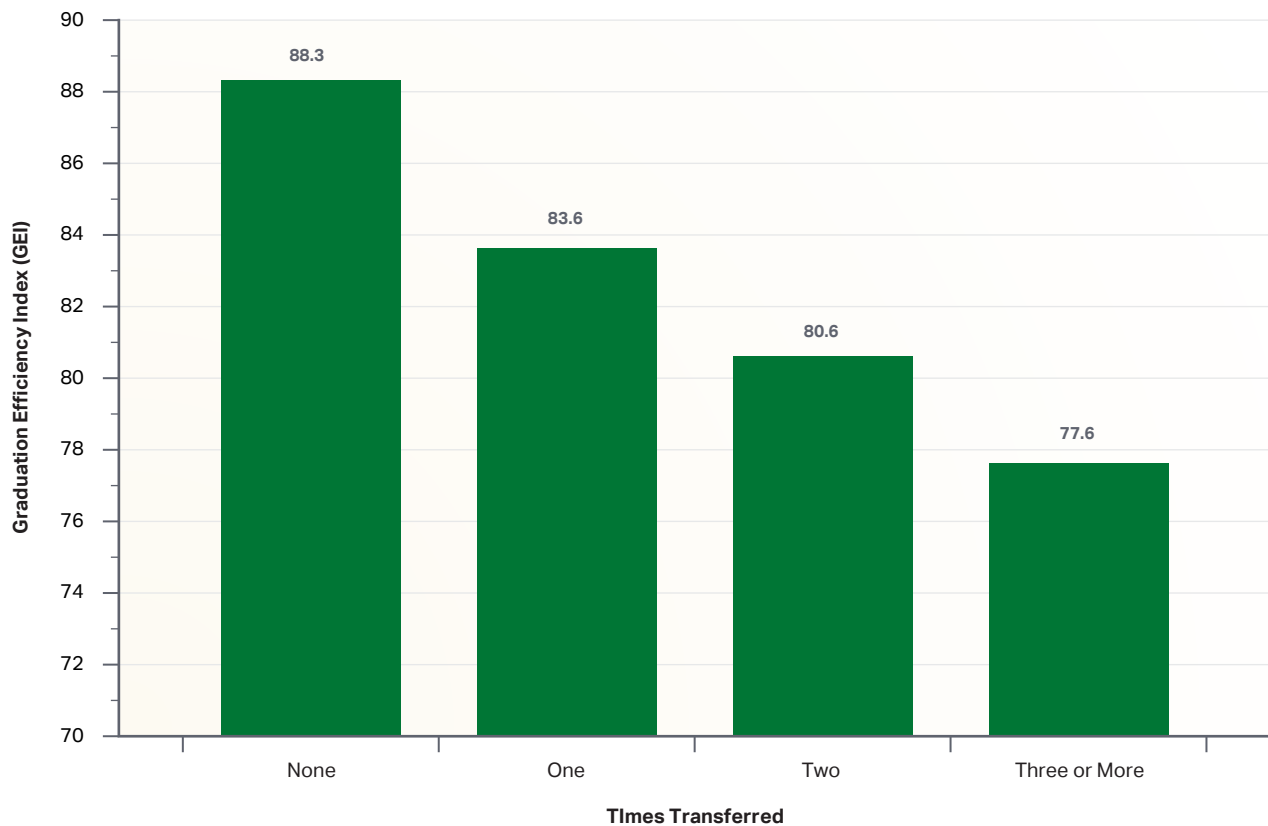


FIGURE 1 ► Predicted GEI, by Number of Times a Student Transferred

not applicable to any degree requirements. The disparity of credit loss is exacerbated when a student transfers from more than one institution. This would be somewhat similar to non-transfer students who change their major. For each major change, the predicted GEI decreased by—1.5 percent. However, students who transferred from one institution to another had a far greater impact on the GEI than just changing the major.

Transfer policies need to move beyond the general acceptance of credit and focus on the structure of transfer pathways, learning outcomes, and the curriculum structure of the degree. The structure of the transfer pathway is critical to reducing the non-pertinence of credit, because the pathway focuses on the applicability of credit toward the requirements for the bachelor's degree. Policies, such as California's Student Transfer Achievement Reform Act, can be developed to focus on the applicability of credit, not just the acceptance of credit, between

institutions (Padilla 2010). The formation of these policies are concentrated on the transferability of credit into specific programs of study. For example, what courses from a transfer institution would meet specific requirements in a chemistry degree at the receiving institution? In California, structured transfer pathways are gaining momentum and have shown to increase the number of students earning an associate's degree (Baker 2016).

Transfer Function and Earning an Associate's Degree

Earning an associate's degree prior to transfer can have negative effects on efficiency. Research on the effects of earning an associate's degree is limited, but several studies have shown that earning an associate's degree may have a positive effect on earning a bachelor's degree (Belfield 2013; Crook Chellman and Holod 2012; Crosta and Kopko 2014). However, little research addresses if

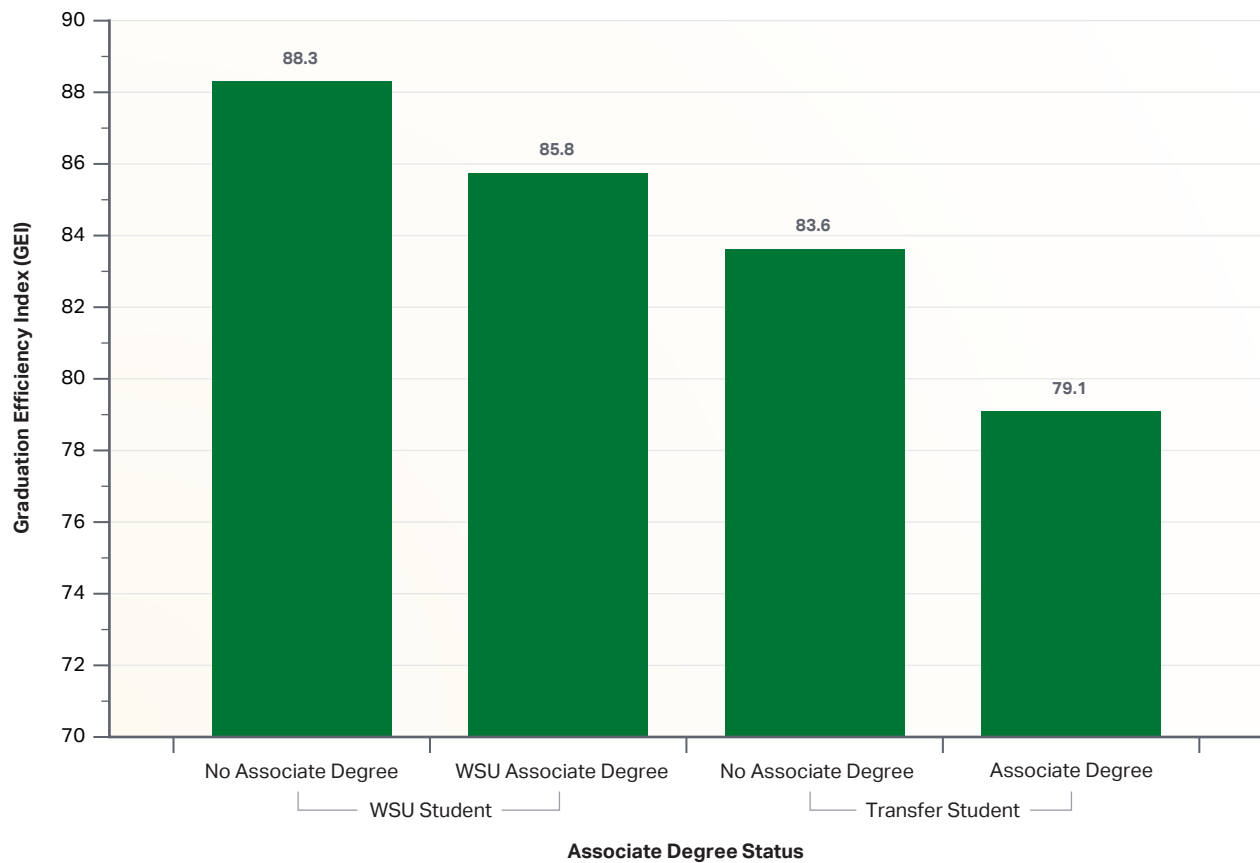


FIGURE 2 ► Predicted GEI, by Associate Degree Attainment

earning an associate's degree increases or decreases degree efficiency.

Transferring with an associate's degree from another institution was a negative predictor of the GEI (Bullock 2017; *see* Figure 2). Moreover, students who earned an associate's degree at their native institution also significantly decreased the predicted GEI. The results of the study are unprecedented. The current and historical rhetoric about transfer often encourages students to obtain an associate's degree before students transfer (Bender 1990; Dougherty, Reid and Nienhusser 2006; Hungar and Lieberman 2001; Knoell 1990; Wellman 2003). However, earning an associate's degree prior to transfer may not be in the best interest of the student if efficiency is the goal. Furthermore, in Utah, state policies discourage state institutions to increase transferability between institutions until the student has completed an associate's degree. Degree completion and reten-

tion are a main focus of the state's performance-based funding model. Therefore, if a student transfers before earning an associate's degree, it negatively affects the institution's degree completion and retention rates. The model does not support transferability in the state, and a transfer guide would not resolve this fundamental issue. The result is an inefficient pathway, which is an increased cost for both the state and the student.

For students who earned an associate's degree before transferring from one institution, the predicted GEI was 79.11 percent, a difference of 9.2 percent (eleven credit hours) when compared to the mean (a student who did not transfer and did not earn an associate degree). If a student transfers from three institutions and earns an associate's degree, the predicted GEI was 72.23 percent, a difference of 16.1 percent (nineteen credit hours) or almost two semesters. The decrease is substantial and concerning.

The inefficiency may be due to the structure of the associate's degree. For example, students who pursue a general associate's degree are required to fulfill the institution's general education requirements, which can comprise up to 65 percent of the degree. For the Utah System of Higher Education, the standard associate's degree requires a minimum of 60 semester credit hours (Utah System of Higher Education 2020). Although the general education courses are transferable between institutions, a significant portion of the degree is free electives (20 plus semester credit hours) and are used to fulfill the 60 credit hour requirement. Free electives can be completed in any discipline. If the free electives are not directed toward a bachelor's degree or a student's program of study, the credit may not apply to a student's bachelor's degree. Often, students in this situation assert that their credits did not transfer when they actually mean that their credits did not fulfill their degree requirements. If students do not direct the free electives of the associate's degree toward their bachelor's degree program, it would negatively affect the GEI. Nevertheless, if the free electives are directed toward a degree, it is possible that students can complete an associate's degree more efficiently. For example, in the state of Washington, students who participated in the associate of science transfer pathway program completed the associate's degree with fewer credits and with a higher transfer rate than other students (Kaikkonen 2014).

Transferability vs. Applicability of Credit

As stated previously, the transfer function is complex. When a student states that credits did not transfer, the student may need to reveal more context as to the meaning of "did not transfer." The applicability of credit is critical to the context of transferability. All the credits may have been accepted or transferred to the receiving institution, but the credits transferred may not have met the requirements for the intended program of study. If a student studied social science at a previous institution and then transferred to a new institution to pursue a business degree, the expected outcome would be a low applicability of social science credit toward the business requirements.

Also, a student who begins at a two-year institution and completes an associate degree with no thought about the end goal of the bachelor's degree may have completed courses for the associate's degree that are not applicable to the bachelor's degree. Two-year institutions recognize this issue and are making adjustments by redesigning their curriculum around the concept of meta-majors or guided pathways (Waugh 2016). The ability to see how courses articulate between institutions is helpful, but it falls short of what is needed to help students become successful in the transfer function. The degree pathway needs to be articulated through to the bachelor's degree. Stated another way, the transfer guide needs to show the applicability of the courses. Therefore, a transfer guide is a critical piece to the transfer function if the guide is capable of displaying the applicability of the transfer credit toward a degree.

More so, a thoughtful approach to guide students on a pathway that bridges the requirements between two institutions and that includes advising support will better serve the students through the transfer function (Kaikkonen 2014; Wheeler 2019). College students are more likely to complete a degree more efficiently if they choose a program and develop an academic plan early (Bailey, Jaggars and Jenkins 2015). Early pathway selection can ensure better alignment and applicability of transfer credit.

SEM Concepts

Building on the work of Sigler (2017), transfer student enrollment management requires institutions to evaluate where they are with their transfer practices and whether their policies are supportive of transfer student success. According to the SEM perspective model described by Bontrager and Smith (2009), institutional leaders assess the full student life cycle experience rather than focus on recruiting, admissions, and onboarding phases (Sigler 2017). However, the life cycle of a transfer student begins before students are recruited or admitted to the institution. Therefore, Bontrager and Smith's SEM perspective is more complex for transfer students. Transfer students need more than recruitment and marketing; they need academic support to bridge



FIGURE 3 ➤ Revised SEM Perspective for Transfer Students

Source: Based on Bontrager and Smith (2009)

the educational pathway between the two institutions. (See Figure 3.)

Academic support for prospective transfer students accounts for advising and the developing academic pathways to program of study. Therefore, there are additional steps needed in the SEM perspective. SEM planning needs to include additional steps to help transfer students achieve their educational goals.

Supporting transfer students requires additional resources and support personnel who have the skill set to advise students. Relationship building between the two institutions is crucial. Not only do students need support, but the advising staff at two-year institutions need support as well. Adapting Bontrager and Smith's (2009) model for transfer students, bridge advising before admissions would be a step in the transfer SEM perspective.

When considering transfer students as part of a strategic plan, enrollment managers need to consider the complexity of the transfer function. Transfer student strategies and tactics need to include supporting prospective transfer students academically as they bridge the gap between the two institutions.

Conclusion

Transfer enrollment is complex, more complex than first-year/freshman enrollment. Nevertheless, administrators and institutions can mitigate the impact of the inefficiencies of the transfer function. Developing strong articulation agreements that have a pathway mapped out between the two institutions, rather than a list of course-for-course articulations, would help. The research shows that students who earn an associate's degree prior to transfer are less efficient. This finding does not suggest that students should not get an associate's degree. Instead, it suggests that practitioners need to pay attention to advising and pathway structures, to encourage students to select electives that will be applicable at their desired destination institution.

More research is needed to understand why students are less efficient when they earn an associate's degree. Qualitative and quantitative analysis needs to be conducted to analyze this population's behavior and approach to earning a degree.

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