



Credit Where It's Due

Groups work to remake colleges' outdated credit transfer practices



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Today's students have more opportunities to learn than ever before—ones that add options to the more traditional route of seeking a college degree. Students now can take advantage of military and professional training, competency and certification programs, and work experiences.

That range of possibilities is reflected in the growth of credentials, some of which can add up to college credit. One group estimates that more than 700,000 college-level credentials now exist in the United States—everything from digital badges to micro-certificates to full-fledged college degrees.

Yet, those trends often haven't been matched with a comprehensive and flexible approach to awarding college credit. Too few institutions reward learning experiences that occur outside their classrooms. Learning done outside of college often doesn't make it on to a college transcript, depriving students of credit already earned and costing them more time and money to complete their degrees.

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What's more, many colleges continue to deny students credit for learning already done at other credit-granting institutions.

While colleges devise other ways to improve their retention and graduation rates, too few of them have worked to update credit-transfer practices. As a result, many are attracting and keeping fewer students than they should, higher-education experts say.

At a time when students, often for [personal and financial reasons](#), attend more than one institution and take longer to earn their degrees, the issue of “credit mobility” has become a cause célèbre among many experts and think tanks that study the issue. These experts envision a new era when students receive full credit for validated prior learning—no matter where it takes place.

They note the need to make the transfer process smoother and more inclusive. With a high number of students transferring—about one in three, nearly half of whom have done so multiple times—the time is now for colleges to create policies and practices that make transferring college credit more equitable and transparent.

Several organizations, with support from the Ascendium Education Group, have made credit mobility a focus of their policy and program work. They encourage colleges to use data to build tools and systems that can help them re-imagine the transfer process so students, particularly those in under-

represented or underprivileged groups, can be awarded credit for all their learning.

MAKING TRANSFER PRACTICES “HOLISTIC”

Credit mobility, though an under-the-radar subject for the public, affects most students. [Two in three bachelor's degree holders](#) in recent years have attended more than one institution meaning that they have faced the challenge of attempting to transfer their credits from one college to another.

[Ithaka S+R](#), an organization that aims to help institutions work toward the common good,

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has been advocating that colleges share more information about which credits will be accepted toward a degree and which won't. The organization has become a partner with 19 of the 25 colleges within the City University of New York (CUNY) system, working to create “radical transparency” for students

seeking a degree in most majors, says Martin Kurzweil, the vice president of educational transformation at Ithaca S+R. He uses the term “holistic” to describe the approach, which allows students to see where their past learning experiences might fit into their emerging college plans.

The organization helped CUNY develop the [Transfer Explorer](#), a web portal that informs students about credits that are transferrable within CUNY institutions, as well as what credits its colleges will accept from others outside the system. Early evidence suggests that the online transfer aid is helping students complete their degrees faster, Kurzweil says. Over the next year, Ithaca S+R will work to expand the CUNY model and create a new portal of its own on credit transfer data involving colleges around the nation, he adds.

Growing the amount of data on college credit acceptance is vital to student success. The danger is that students might not enroll at

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all because they are unsure whether they’d receive credit for their past work, says Kurzweil. “And if they enroll without that knowledge, it could mean it will take longer for them to complete a program, or that they won’t be able to because they will run out of eligibility for financial aid.”

Besides the need to make college credits more mobile, students would also benefit by being freed from strictures that keep them from accessing their transcripts, which can prevent them from re-entering a college or transferring to a new one. More than six million students suffer from “stranded credit” because they owe an institution money—often, small amounts of it, Kurzweil says. The debt often prevents them from continuing their education.

Several states have recently passed laws that ban the practice of locking down transcripts. Ithaca S+R works with eight institutions in Ohio to help stranded students pay up to \$5,000 of the fees and other costs they owe an institution if they re-enter or transfer to a college and complete 12 course credits over two semesters.

“We’re trying to eliminate these insidious barriers to completion so millions of Americans who have earned credit have a chance to finish their education,” Kurzweil says.

GETTING FACULTY INVOLVED

Aside from roles that college leaders and public policymakers play in the credit transfer process, faculty members also perform key related functions.

To learn more about how faculty input can impact credit mobility, [MDRC](#), a nonprofit research organization, and two other groups created the Faculty Decisions and Credit Transfer project last year. The partnership’s goal is to learn how the course-articulation

process works, why it often has worked to the detriment of credit mobility, and how it can become more efficient and useful to students. MDRC has tapped three institutions within the University of Texas system to help it carry out its research.

“More than a transfer issue, what we’re seeing is an applicability issue—faculty [at four-year institutions] often determine which courses can be applied,” says Sophia Sutcliffe, a research analyst at MDRC. Faculty members receive queries from administrators asking what is acceptable and applicable to a major. A community-college student’s credits might be deemed unworthy of transfer to a four-year institution, or those credits might be accepted but not applied to their major.

Navigating that thicket can work to alienate students, Sutcliffe adds: “College transfer problems sit well outside the control of the student. Our role is to eliminate guesswork and legwork for students.”

Toward that end, MDRC and some institutions focus on new ways to use course and transfer data. A partnership with the State University of New York (SUNY) system is investigating artificial intelligence platforms that can make database information on course-transfer requirements from several institutions more useful to transfer students. The organization is trying to find points along the student journey where they are likely to drop out or give up on enrolling.

Overall, the transfer process represents an obstacle, Sutcliffe says: “We’ve learned that, even if students are accepted, only about 80 percent end up enrolling, in part because of

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EXPANDING THE DEFINITION OF “CREDIT”

A different set of problems exists for students who have decided to pursue degrees but who have acquired learning in places other than colleges, such as military installations, independent certification agencies, online training programs, or the workplace. Getting them bona fides for prior learning requires institutions to expand their concept of college credit and of what should be included on a degree-seeker’s transcript.

Several organizations, including Ithaka S+R and [Sova](#), a group that works to build capacity for large-scale change in higher education, continue to develop programs and research papers that highlight the need for a more supple and inclusive notion of creditable learning experiences.

Such groups are working against tradition. Colleges often rely on an old model when considering transferring a student’s credits, one that includes valuing their own courses



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above others and a desire, largely driven by finances, to keep them enrolled at their institutions longer, according to [a report](#) by the Beyond Transfer Policy Advisory Board, a Sova-connected group of experts that aims to improve transfer practices.

“The old reality is in conflict with the behavior of the majority of students today who move in and out of education,” says Lara Couturier, the principal at Sova. “We want to make sure that those students get full credit for the wider experience they have so they can finish their degrees and get a full payout when they hit the labor market.”

Sova works with accreditors to educate them about how the current college standards that accrediting agencies uphold can stand in the way of credit mobility. The organization has also created a digital tool that can help college leaders learn how transfer policies can

positively affect their institution’s return on investment by encouraging students to stay—and pay tuition.

“We need to work at many levels to make real change,” says Couturier. “We need to change the incentives so that [four-year] institutions see the financial value in applying transfer credits more widely. But it’s slow work that will take some time.”

CALLING FOR ACTION

Through regular contact with faculty members at several institutions, Sova has maintained a conversation about which aspects of successful learning—beyond classroom performance and course completion—are valuable and creditable. And the group continues to advocate for policy changes in statehouses.

Along with other groups, Sova has partnered with the Aspen Institute’s College Excellence Program to drive research and advocacy on college transfer practices.

While regularly producing [reports](#) on the state of transfer practices and assembling experts to provide updates, Aspen has zeroed in on top institutional leaders in the hope of persuading them to overhaul obsolete and obstacle-strewn credit-transfer programs.

“Too few presidents focus on transfer policies,” says Tania LaViolet, the director of the bachelor’s attainment portfolio at the College Excellence Program. “We need them to see the value in it, so they make systemic change.”

Aspen maintains 31 partnerships with institutions that are looking to streamline their transfer processes. The Institute stresses the development of stronger credit transfer pathways and the improvement of transfer practices in three areas: college leadership, transparency, and academic advising. More and more institutions are looking to make meaningful changes, LaViolet says.

And LaViolet and others hope to grow that number. Keeping transfer students on

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the path toward graduation has become a growing source of concern. The number of “upward” transfer students—those moving from two-year-institutions to four-year ones—has declined 14.5 percent since fall 2020, according to [a report](#) published this spring by the National Student Clearinghouse Research Center. Experts worry that those numbers, largely a result of Covid-19, may cause colleges to de-emphasize transfer students’ travails while focusing instead on increasing the numbers of other types of enrollees.

Organizations have helped create momentum regarding credit mobility. They don’t want to see it stall.

“I have never seen so much attention given to the transfer issue from colleges and thought leaders,” says LaViolet. “I hope this moment translates into methods that get transfer students what they need.”

Ascendium Education Group is a 501(c)(3) nonprofit organization committed to helping people reach the education and career goals that matter to them. Ascendium invests in initiatives designed to increase the number of students from low-income backgrounds who complete postsecondary degrees, certificates, and workforce training programs, with an emphasis on first-generation students, incarcerated adults, rural community members, and students of color and veterans. Ascendium’s work identifies, validates, and expands best practices to promote large-scale change at the institutional, system, and state levels, with the intention of elevating opportunity for all. For more information, visit ascendiumphilanthropy.org.