

Fair, Consistent, and Transparent

A Short Guide on Assessing Transfer Credits in Ontario

August 2021



Table of Contents

- 03**– Acknowledgements
- 03**– About ONCAT
- 04**– Introduction
- 05**– Principles of Credit Assessment
- 07**– Transfer Credit Process Overview
- 09**– Guidelines for Assessing Credit
 - 09**– Step One: Assessing Credit Eligibility
 - Credit Currency and Rules
 - Number of Credits
 - Student Performance
 - Type of Credit
 - 12**– Step Two: Assessing Course-to-Course Equivalency
 - Course Learning Outcomes
 - Course Assessments
 - Course Content
 - 14**– Step Three: Communicating and Recording the Decision
- 15**– A Note on Prior Learning Assessment (PLAR)
- 16**– Decision-Making Challenges
- 17**– References

Acknowledgements

We would like to thank the contributors to this document. In January 2021, the Ontario Council on Articulation and Transfer (ONCAT) convened the following six faculty members to advise on the role of faculty in Ontario's transfer system and to develop this resource on credit assessment.

- Carol Bureau, Sheridan College
- Julie Cross, Fanshawe College
- Stevie Jonathan, Six Nations Polytechnic
- Louis Durand, Laurentian University
- Marco Campagna, Algonquin College
- Shawn J. Richards, Humber College



Carol Bureau
Sheridan College



Julie Cross
Fanshawe College



Stevie Jonathan
Six Nations Polytechnic



Louis Durand
Laurentian University



Marco Campagna
Algonquin College



Shawn J. Richards
Humber College

About ONCAT

Established in 2011, ONCAT was created to enhance academic pathways and reduce barriers for students looking to transfer among Ontario's public colleges and universities, and Indigenous Institutes.

Alongside our members and stakeholders, we do this by:

- Developing and maintaining the student-facing website [ONtransfer.ca](https://ontransfer.ca), used to connect current and prospective students to transfer opportunities;
- Supporting and funding academic projects aimed at creating and expanding credit transfer pathways and improving our understanding of student mobility and the student transfer experience;
- Engaging Ontario's regions and communities through facilitated groups;
- Collecting credit transfer data and sharing resources; and
- Hosting events that bring together credit transfer experts from across the province.

ONCAT is funded by the Government of Ontario.

Introduction

In a well-functioning transfer environment, students who transfer should not face barriers. For most postsecondary students in Ontario, however, there are significant challenges related to transfer. Transfer students may spend more time than direct-entry students completing their studies, and a significant number of these students do not graduate (Walters, Brown, Perekh, Reynolds, and Einmann, 2021). The Ontario Council on Articulation and Transfer (ONCAT) was created to facilitate a more seamless, transparent transfer system in Ontario. While we have made a great deal of progress to improve this system, there is still work to be done. If we increase the efficiency and consistency of credit transfer processes within institutions, we can make a profound difference in the lives of transfer students.

Faculty and academic departments play a vital role in this process when they assess transfer credit and make determinations about course equivalencies between two or more postsecondary institutions. And yet, despite this important role, many faculty members have shared that they do not receive guidance on how to make these decisions (Missaghian, 2021). In response, ONCAT has consulted transfer advisors, faculty members, and other key personnel to create guidelines for assessing credit.



Did you know? A recent study of postsecondary students in Ontario showed that transfer students were enrolled in their programs longer and carried a higher financial burden than non-transfer students ([Walters, Brown, Parekh, Einmann, and Bader, 2020](#)). Another study found that students who transferred to the University of Toronto accessed STEM courses and graduated at significantly lower rates than their non-transfer peers ([Davies and Pizarro Milian, 2020](#)). Together, we can change these outcomes.

This resource provides a starting point for faculty members, department chairs, and others who wish to ensure that their decision-making process is fair, consistent, and transparent. We provide common elements to consider that can be adapted to fit the needs of a particular department or discipline. We hope that these guidelines are useful, and we welcome your feedback for future iterations.

Together, let's improve the transfer experience for all!

Principles of Credit Assessment

We believe that credit assessment should be fair, consistent, and transparent. To this end, the following principles should guide credit assessment decisions.

1. Our work is student-centred.

We recognize that students are the recipients of transfer credit and are most impacted by credit assessment decisions. We work to ensure that students' equivalent prior academic learning is appropriately recognized, decisions are made in a timely and efficient manner, and that all communications are student-friendly and written for a general audience—often unfamiliar with transfer terminology or practices.

Students should not have to repeat previously completed learning and course content and should not be denied credit because of technicalities. We strive to ensure that students receive adequate credit for the learning that they have acquired so that they can be successful in their program and other aspirations.

“All students should be encouraged and supported to follow their chosen career or academic paths, free of unnecessary, bureaucratic, or discriminatory barriers.”

2. We strive to assess credit consistently to ensure fairness.

We strive to reduce bias to the furthest extent possible by following a consistent checklist of criteria for every decision regarding transfer credit. We acknowledge and respect the primary jurisdiction of each institution for transfer policy and academic integrity.

Nevertheless, credit transfer decisions should be based on objective criteria whenever possible. Having clear objectives for assessment of quality and equivalency will limit potential biases about institutional or departmental reputation, thus creating a more equitable process.

3. Every student should have equal opportunities to excel, and we will work to reduce barriers that impede equal opportunity.

All students should be encouraged and supported to follow their chosen career or academic paths, free of unnecessary, bureaucratic, or discriminatory barriers. Such barriers may include discrimination (on the basis of race, gender, age, sexuality, and so forth), prior learning conducted in a language other than English, lack of familiarity with the workings of higher education, limited financial support, and beyond. To ensure that credit assessment is accessible to all, we will facilitate a better process for the collection of required documents. The goal is to reduce this barrier for students and provide clear communications to students and transfer staff regarding all assessment processes.

4. We believe in a transparent assessment process.

Decisions regarding credit transfer are important. Students, faculty, and staff have a right to know the criteria used to determine course equivalencies and whether a student receives credit. A transparent credit assessment process encourages consistency and accountability for those tasked with assessing credit. When a decision is made, students should receive information about how their application was assessed and a rationale for the decision. They should also have the right to appeal this decision in a fair manner.

5. We treat other faculty members' courses as we would our own.

When making decisions about course equivalencies, we respect the academic integrity of other faculty members and their courses. While we may not agree with the choices that a faculty member makes regarding course design and delivery, we respect a faculty member's expertise in designing and teaching in their field, and acknowledge that courses and programs, regardless of institution, are subject to curriculum review and rigorous quality assurance processes. The concept of "parity of esteem" among institutions was coined by John Dennison, former Co-Chair of The British Columbia Council on Articulation and Transfer (BCCAT),¹ and it is something that we uphold and promote.

1. Dennison, J. (2000). Student Access and Mobility within the British Columbia Post-Secondary System (Vancouver, BC: BC Council on Admissions and Transfer). Available at bccat.ca/pubs/dennison.pdf

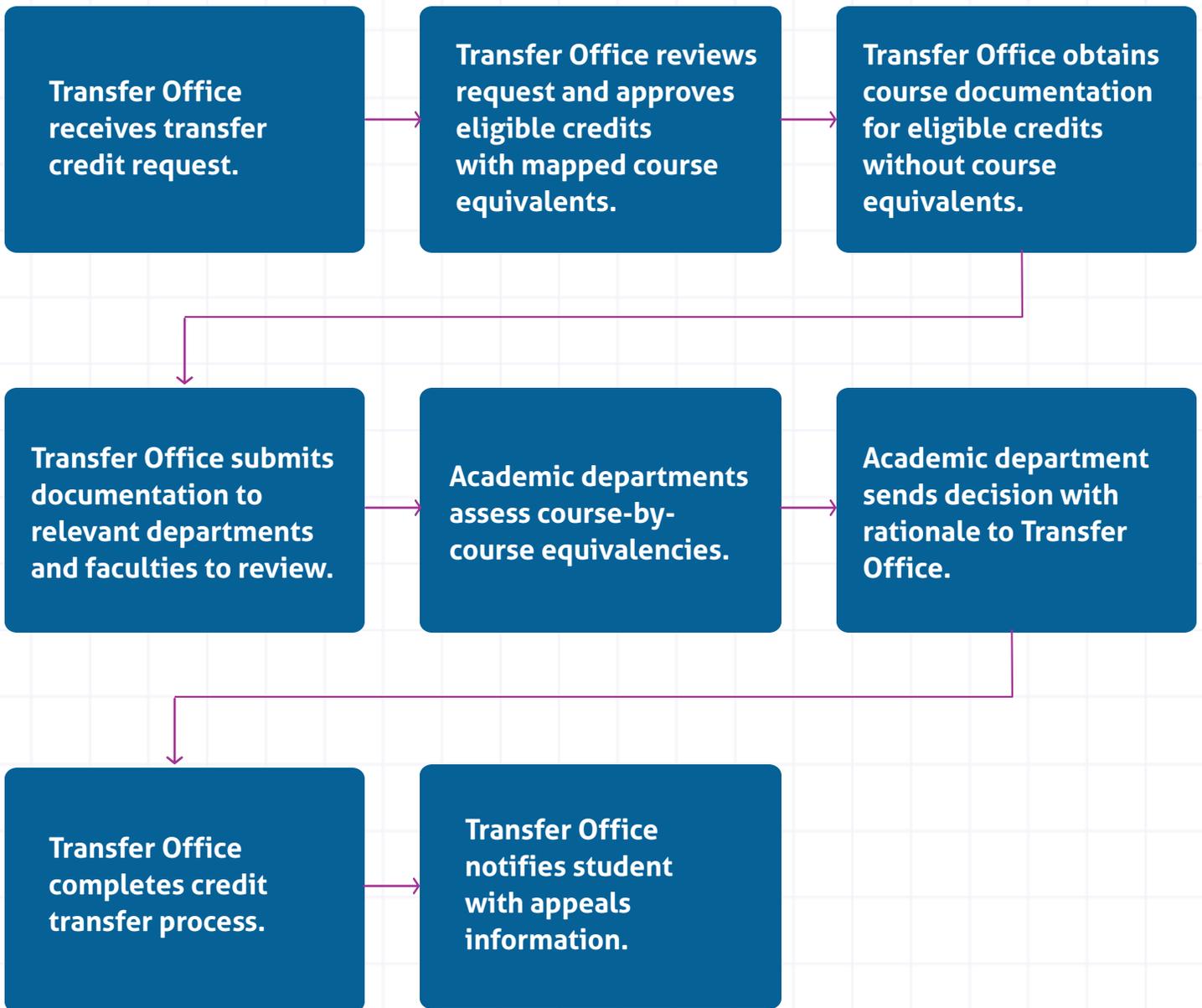
Transfer Credit Process Overview

There are a few ways that academic departments can manage transfer, depending on the volume of transfer credit requests they receive. First, departments can handle transfer credit requests on a case-by-case basis, in which they review a student's request/application and assess the course in question.

If demand for transfer credit increases, departments may wish to establish policy pathways or articulation agreements between themselves and another institution. Policy pathways, also referred to as admission policies, are internal policies that establish credit norms for programs that are true for all external institutions. Articulation agreements are determinations between two or more institutions that stipulate course equivalencies and requirements for granting credit. They are helpful when departments receive transfer credit requests for the same course or group of courses. It is likely that departments will engage in all methods, as policy pathways and articulation agreements cannot cover every possible transfer situation. The important point is that institutions engage in transfer credit assessment in some way.

On the next page, we have provided a visual process map of how an institution might handle transfer credit request on a course-by-course basis. We have included those steps that involve academic departments and faculties only.

“When creating or revising a policy on credit assessment, then, it is crucial that academic departments collaborate with other departments that are involved in this process, from the beginning to the end of the transfer credit journey. By bringing all parties to the table, you can ensure that students receive timely information about transfer credit, eligibility, and required documentation so that faculty can do their work without delay.”



This generalized process map is based on findings from ONCAT's **MapIt Project**, conducted in partnership with **Higher Education Strategy Associates (HESA)**.

Guidelines for Assessing Credit

Whether you are engaged in forming an articulation agreement or are assessing credit for an individual course, consider the following.

Step 1. Assessing Credit Eligibility.

- ✓ Credit currency and rules.
- ✓ Number of credits.
- ✓ Student performance.
- ✓ Type of credit.

Step 2. Assessing Course-to-Course Equivalency.

- ✓ Course learning objectives.
- ✓ Course assessments.
- ✓ Course content.

Step 3. Communicating and Recording the Decision.

Step 1. Assessing Credit Eligibility.

This step does not require subject matter expertise.

- ✓ Credit currency and rules.

When did the student receive the credit?

Some institutions will put a time limit on transfer credit eligibility. If you choose to do this, we suggest that you have a solid rationale based on the needs of the discipline. For example, a computer science department likely needs to update its curricula and program offerings more frequently than a department of language and literature. If you create this condition, it is important to consider how this criterion will affect students and whether the criterion serves the best interests of students.

✔ Number of credits.

Are the number of credits equal in value?

If the credit has not been assessed previously, the next step is to consider the number of credits and their equivalency. The credits between two courses should be equal in value. For example, it is reasonable to suppose that two three-credit courses offered over a period of 12–15 weeks (the typical length of an academic semester) are equivalent. The same logic can be applied when comparing two six-credit courses offered over an academic year. There are some institutions that no longer assess instructional hours as a condition for receiving credit because they feel that more weight should be given to learning outcomes and curricula.

There are cases, however, when the transfer credit cannot be reasonably compared due to significant differences in the institutions' units of measurement. For example, if you are comparing a course that is worth two credits with a course that is worth three credits at your institution, it is much harder to determine equivalence. In these cases, you may consider the number of instructional hours alongside other factors, such as learning outcomes and evaluation schema, to determine equivalence.

You might also need to assess credits that are incompatible, such as a three-credit, semester-long course with a six-credit, year-long course. In these cases, we suggest that students receive the same number of credits as their previous course and that assessors find ways to assign the credits accordingly. For example, if "Introduction to Sociology" is worth three credits at the student's previous institution, then the student should only receive three credits at the receiving institution, even if "Introduction to Sociology" is worth six credits at the receiving institution. To avoid these situations, we recommend that departments and programs consider splitting six-credit courses into three-credit courses.



A recent ONCAT study analyzed first-year sociology course outlines from 11 postsecondary institutions in Ontario. The author found that "universities either offered their intro classes as a full-year credit (September to April), or split the class into two halves, one offered in the fall semester and the second half in the winter." This discrepancy, unfortunately, can result in a loss of transfer credit, as one of the faculty members from the study comments: "And quite often the people coming to us have done a half-credit course, a one-term course. So that quite often was the main reason why the equivalency wasn't established" (Missaghian, 2021).

✔ Student performance.

How did the student perform?

If you are assessing transfer credit, the student has most likely already met your institution's admissions criteria (including a minimum grade point average) to be considered eligible for transfer. However, your department or faculty may choose to create a minimum grade requirement for a particular course or group of courses to award transfer credit. If this is the case, it is a good practice to share this requirement publicly and provide a rationale for doing so.

Consider the following when deciding and developing the rationale: does this minimum grade requirement apply to non-transfer students? Is this requirement adding an additional barrier for transfer students? For example, if Computer Science 101 requires a minimum grade of 60 percent to be eligible for transfer credit, but direct-entry students taking an equivalent course only need to pass to receive credit, is this discrepancy equitable? Is there a good reason for this discrepancy?

✔ Type of credit.

Can the credit be assigned to a specific course?

Another factor to consider is whether the course can receive assigned or unassigned credit. Assigned credit refers to the practice of giving credit for a specific course that exists within your program. For example, an assessor who gives credit for "Introduction to Psychology" based on a similar course at the student's previous institution has given assigned credit. If the course under consideration has an equivalent course within your department or program, then you may proceed with granting assigned credit.

Nevertheless, there are times when a course eligible for transfer credit is not offered by your department or institution. In these cases, some institutions have provided additional flexibility to assessors in the form of an elective. For example, if an undergraduate program director from the Department of English is assessing the upper-level course, "Studies in Irish Literature," and the department does not offer a course on this topic, they can consider granting an elective credit that counts toward the requirements for the department's major or minor. In such cases, the assessor would grant unassigned credit with a course code that reflects the level of instruction but is otherwise generic (e.g., English 4XXX).



Did you know? [ONTransfer.ca](https://ontransfer.ca) provides a user-friendly platform for students to explore their transfer options and receive support on their academic journey. Maintained by ONCAT, [ONTransfer.ca](https://ontransfer.ca) has 23,000+ searchable pathways and is continuously being updated with relevant information from Ontario's public colleges, universities, and Indigenous Institutes.

Step 2. Assessing Course-to-Course Equivalency.

The second step involves determining course-to-course equivalency by comparing course outlines and/or syllabi. This stage requires subject matter expertise.

✓ Course learning outcomes.

Is there consistency between the learning objectives, outcomes, or goals?

Learning objectives, outcomes, or goals are clear statements that define the intended purpose of a course. They also describe the knowledge and skills that students should acquire upon completion of a course. For example, one statement might read, "Students will be able to distinguish between different models/conceptualizations of health." The skill in this learning outcome can be identified by the verb "distinguish" and the knowledge by the noun phrase "models/conceptualizations of health."

For two courses to be equivalent, the learning outcomes should overlap significantly. To conduct a simple comparison, list the skills and knowledges from both courses side by side and determine if there is considerable consistency. Disciplinary norms may allow for greater subjectivity in determining the most important concepts and objectives to include.

Keep in mind that not all course outlines will have clearly defined course objectives or outcomes. In these cases, assessors may be able to intuit learning outcomes from other statements within the outline. If doing so is not possible, rely on other factors to assess equivalency, such as course content and assessments.

✓ Course assessments.

Is there reasonable equivalence between the evaluation criteria?

Another factor you may consider when determining course equivalency is the evaluation of student learning. While no two courses are likely to have the exact same type and number of assessments, the discipline may have established norms for assessing learning and/or competencies that are determined by an accrediting body. For example, a course in accounting might ask students to demonstrate competency by performing standard operating functions for a fictional (or real) business. In these cases, the type and number of assessments are relevant to the decision of awarding or denying transfer credit.

In cases where there is no accrediting body that establishes norms for evaluation of student learning, this factor is less important and can become an unnecessary obstacle for awarding transfer credit. In Ontario's decentralized postsecondary system, there will likely be variation among liberal arts and science courses with respect to assessments. The same is true for any course that employs [Universal Design for Learning \(UDL\)](#) principles, where teaching and assessments vary based on individual students' learning styles. Assessors would do well to recognize these differences as potential barriers for transfer students. If you choose to deny transfer credit because of these differences, we encourage assessors to document the reasons and make them transparent to the student. You can also work with the institutions in question to negotiate acceptable assessment criteria and other aspects of the course that would result in more positive outcomes for future students.



“In course-to-course evaluation, assessments should be given careful consideration because not all institutes follow the same epistemological framework embedded in teaching and learning. For example, Indigenous Institutes (IIs) are mandated to focus on Indigenous pedagogy, which factors into assessments. This could be a major barrier for students transferring from an II where assessments may look different but are nonetheless of equal value to assessments heavily focused on quantitative results, for example.”
— Stevie Jonathan, Unit Manager – University at Six Nations Polytechnic

✔ Course content.

Is there reasonable equivalence between the course content in terms of field of knowledge and scope?

Like learning objectives, assessors may want to consider the content of the course when determining course equivalency. Course content covers the field of knowledge and its scope (i.e., broad versus narrow) and the level of instruction and/or prerequisites required (e.g., introductory, intermediate, advanced; first-year, second-year, and so forth). You can identify the field and scope of knowledge by reviewing the course description, required readings, topics, and reading schedule. You can determine the level of instruction from the course code and title, required prerequisites, the required reading, and assessment plan.

In keeping with the principles of this guide, assessors should not make decisions based on their perception of the quality of a particular institution or professor. Accreditation bodies should be seen as the authority in making these determinations.

Step 3. Communicating and Recording the Decision.

Once you have reached a decision, communicate this decision in the form of an electronic record that includes a rationale and the criteria used to reach this decision. It is a good practice to make this record accessible to all administrative staff within the institution and to keep this electronic record on file within the department office.

For many departments, this record can become a policy based on precedent for any future students who apply to have the same course or group of courses awarded transfer credit. If creating such a policy, we encourage departments to make this policy publicly available and accessible so that students and transfer offices can be notified of this agreement.

A Note on Prior Learning Assessment (PLAR)

ONCAT recognizes that for some institutions, Prior Learning Assessment and Recognition (PLAR) is connected closely to their transfer processes and may involve the same faculty and/or staff in assessing and providing credit where appropriate.

According to the Canadian Association of Prior Learning Assessment ([CAPLA](#)):

PLAR defines processes that allow individuals to identify, document, have assessed, and gain recognition for their prior learning. The learning may be formal, informal, non-formal, or experiential. The context of the learning is not key to the process as the focus is on the learning. PLAR processes can be undertaken for several purposes, including self-knowledge, credit, or advanced standing at an academic institution, for employment, licensure, career planning or recruitment.

According to a survey ONCAT distributed to transfer advisors in July 2019, 65 percent of institutions identified transfer as centralized within their institutions, while 35 percent identified PLAR as decentralized (39 respondents). Thirty-six percent identified PLAR as integrated with their transfer processes, while 64 percent identified PLAR as separate (25 respondents – 14 respondents n/a).

This guide is intended to assess formal prior learning in a recognized institution, which is separate from PLAR. While PLAR is out of the scope of this guide, we acknowledge that some of the same principles may apply.

Decision-Making Challenges

ONCAT's consultation with faculty found that the most common decision-making challenge in the credit assessment process is lack of documentation. This challenge is an unnecessary but significant barrier for faculty since it is impossible to make a sound determination about course-to-course equivalency without course outlines and other important documentation. When creating or revising a policy on credit assessment, then, it is crucial that academic departments collaborate with other departments that are involved in this process, from the beginning to the end of the transfer credit journey. By bringing all parties to the table, you can ensure that students receive timely information about transfer credit, eligibility, and required documentation so that faculty can do their work without delay.

The second most common challenge faculty reported was lack of familiarity and experience with this process. We hope this guide provides an introduction for faculty and others involved in credit assessment. For those who are entirely new to this work, we suggest shadowing and consulting with experienced faculty members for a short transitional period so that your decision-making practice embodies the shared values of fairness, consistency, and transparency.



References

Davies, S. & Pizarro Milian, R. (2020). Transfer Student Outcomes at the University of Toronto: GPA, Access to STEM, and Graduation. ONCAT: Toronto, ON.

[Click to access the report.](#)

Missaghian, R. (2021). Exploring University Faculty Perceptions on Curriculum Evaluation: Sociology as a Case of First-Year Transferability. ONCAT: Toronto, ON.

[Click to access the report.](#)

Walters, D., Brown, R., Parekh, G., Einmann, T. & Bader, D. (2020). Student Loan Outcomes of Ontario Transfer Students. ONCAT: Toronto, ON.

[Click to access the report.](#)

Walters, D., Brown, R., Parekh, G., Reynolds, D. & Einmann, T. (2021). Postsecondary Borrowing Patterns and Graduation Among Transfer Students: The Role of High School Academic Performance. ONCAT: Toronto, ON.

[Click to access the report.](#)



<https://oncat.ca/en/resources>



Established in 2011, the Ontario Council on Articulation and Transfer (ONCAT) was created to enhance academic pathways and reduce barriers for students looking to transfer among Ontario's public colleges, universities, and Indigenous Institutes.