



# Credit Check: Are We Meeting Transfer Students' Expectations?

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# Today's Presentation

1. Transfer credits and learner mobility
2. The current study
3. Key findings
  - Value of transfer credits
  - Transfer credit planning
  - Student satisfaction
  - Administrative challenges
4. Policy implications



# Transfer Credits and Learner Mobility

Transfer credits are central to the learner mobility system to the extent they:

- Enable mobile students to utilize their past formal and informal learning
- Reduce redundancy in programs of study

There are some noteworthy challenges mentioned in scholarly literature:

- “Credit loss”
- Student knowledge of resources



# The Current Study

We explored how students form their expectations about transfer credits, and whether those expectations are met after they transfer:

1. How do transfer students navigate the credit transfer process when enrolling in a new institution?
  - a. What challenges do they experience when transferring credits?
  - b. How do transfer students resolve these challenges?
2. How can postsecondary institutions improve their credit transfer process?



# Methodology

To answer our research questions, we used data from ONCAT’s Longitudinal Study of Transfer Students.

| Mobility Pattern         | Transfer Intent Interviews | Transfer Application Interviews |
|--------------------------|----------------------------|---------------------------------|
| University-to-University | 12                         | 5                               |
| University-to-College    | 2                          | 1                               |
| College-to-University    | 28                         | 9                               |
| College-to-College       | 7                          | 1                               |
| Undecided                | 2                          | 0                               |
| TOTAL                    | 51                         | 16                              |

# Sample Characteristics

Most students in our sample were following high-affinity transfer.

| Program Affinity                                                                                        | TII Participants | TAI Participants |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|
| <b>High:</b> there is a significant alignment in subject matter between sending and receiving programs. | 35               | 12               |
| <b>Moderate:</b> there is moderate level of alignment between sending and receiving programs.           | 7                | 2                |
| <b>Low:</b> there is minimal alignment between sending and receiving programs.                          | 4                | 2                |
| <b>Undecided:</b> the participant has not yet made a program choice.                                    | 5                | 0                |
| <b>TOTAL</b>                                                                                            | 51               | 16               |



# Findings





# The Value of Transfer Credits

Transfer credits are front of mind for transfer students:

- They reduce time to completion
- They acknowledge/value previous learning

*I felt like the transfer credits that can be used towards a university [degree] really saves on time in the first two years, cuts off the general courses, and you can go directly into your specialization. (Karen, college-to-university)*



## Transfer Credit Planning

The transfer planning stage is critical for developing expectations—it is where students decide which institutions they will apply to, and which they will exclude

*I was looking into [University A], [University B], and [University C]. Those were the three ones I found which had the best percentage in terms of transfer credits. So those are three universities I chose.*  
(Andres, college-to-university)

Frustration occurred when students could not get decisive responses to their questions

*I'm still pondering whether I'm going to jump into the insurance program based on some of the answers. [The college] replied to me and said, "Well, after you apply, we'll look at your transfer credits and see if you can get maybe first year off or first semester off.* (Luke, university-to-college)



# Student Satisfaction with Transfer Credit Evaluations

Most students were satisfied with their transfer credits

*I wasn't sure how many would transfer over, actually...they took five [credits], and honestly it was just a bonus for me...I didn't expect much, so I was really happy with the five credits. (Carrie, college-to-university)*

Disappointment arose when students were not provided with explanations for declined credits

*I actually got no explanation at all...I didn't receive any explanation for any of them... it made me feel like a lot of my hard work was wasted essentially. (Taryn, university-to-university)*

# Administrative Challenges

Some institutions require students to initiate complex administrative work to initiate transfer credit evaluations

*It was a lot of work, because I had to do it all by myself and one-by-one. I had to match the course, and for some of them I got it wrong. In the end, I had to actually start again from first year. (Donna, college-to-college)*

Some students experienced lengthy delays, compounding financial penalties, and had to go “hunting” for old course syllabi





## Policy Implications

1. Ensure transfer credit fee structure and assessment models are clear and upfront
2. Enhance communication about the credit transfer process, including transfer credit applications and evaluation results
3. Sending institutions have a larger role to play in transfer
4. Utilize ONCAT resources



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