

# EXPECTATIONS AND OUTCOMES:

A Qualitative Analysis of Transfer Students Navigating the Credit Transfer Process



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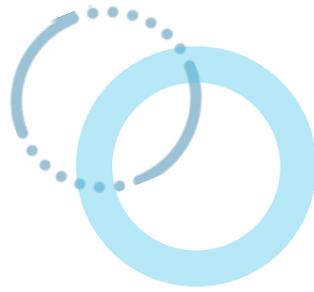
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# Executive Summary

Transfer credits—the academic credits that a receiving institution awards to students in recognition of previous learning experiences—are a foundational component of a successful learner mobility system.<sup>1</sup> For students, transfer credits help reduce the amount of time and money required to complete new programs. Prior research has examined the role of transfer credits in Ontario’s postsecondary sector (e.g., Higher Education Strategy Associates, 2021) and their significance in shaping positive transfer student experiences (Aurini et al., 2024; LaCroix et al., 2024). Despite the importance of credits in the transfer process, there is relatively little insight into the way transfer students develop expectations about their transfer credits, or the extent to which those expectations are fulfilled after they begin their studies. There is also limited understanding of the ways in which transfer students interact with institutions and navigate the transfer credit process. To close these gaps, this report examines students’ experiences at two different stages of the transfer process: when they begin to contemplate transferring (i.e., transfer intent stage) and when they begin to submit materials to a new institution (i.e., transfer application stage). By covering both of these stages, this report uncovers the successes and challenges students experience when transferring institutions and applying for transfer credit.

## Data

This report uses data from ONCAT’s Longitudinal Study of Transfer Students (OLSTS). The OLSTS study gathered longitudinal quantitative and qualitative data from students as they moved through three stages of transfer: transfer intent, transfer application, and transfer experience. The data for this report were drawn from qualitative interviews conducted at the transfer intent stage ( $n = 51$ ) and the transfer application stage ( $n = 16$ ).

## Main Findings

The findings of this study relate to three aspects of the credit transfer process. First, transfer students place a great deal of value on transfer credits. Not only are students interested in reducing the amount of time and money required to complete their new program, but they are also looking to minimize duplication in their studies. When students are awarded transfer credit, they can focus on the remaining elements of their programs rather than relearning material covered in their previous program(s).

Second, when students plan to transfer, they develop expectations about how long it will take to complete the new program and how many credits they will receive. Many students in this study relied on transfer advisory services at their prospective institutions, as well as ONTransfer.ca—ONCAT’s online guide that helps learners explore their transfer and pathway options. Using the information provided by these sources, students then narrowed down their lists of potential transfer destinations.

Third, careful transfer planning can lead to more satisfying transfer outcomes. Attentive planning meant that students in this study made informed transfer decisions and had an easier time transferring credits. Interestingly, even students who had not anticipated receiving transfer credits were generally satisfied with their credit outcomes. Dissatisfaction arose when students’ credits were rejected by their receiving institution without explanation.

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<sup>1</sup> For a review of key learner mobility terminology, see Napierala and LaCroix (2025).

Despite the positive experiences voiced by the study participants, there is room for improvement in the administrative process of transferring credits. In particular, some students transferring to colleges struggled to navigate bureaucratic processes that required them to request assessments for their own transfer credits—with limited guidance about course equivalencies, program requirements, academic policies, etc. In addition, in the absence of easy-to-follow resources or transfer-informed advisors, some students made errors that cost them both money and time. Although many participants capably advocated for themselves, securing appropriate recognition for their previous learning often consumed numerous hours of additional labour, required frequent back-and-forth negotiations, and involved stressful decisions under tight timelines.

### Recommendations for the Sector

The students interviewed in this study were satisfied with their transfer experiences. However, the administrative challenges voiced by the participants point to some areas for improvement. Drawing on the findings from the study, ONCAT recommends that postsecondary institutions consider the following practices to improve learner mobility:

1. **Implement a proactive approach to credit transfer assessment.** To make informed transfer decisions, students require confirmation of the number of transfer credits they will receive, and how these credits will be awarded. Presently, students in Ontario may encounter significantly different processes and timelines depending on the institution(s) they are considering transferring to. With this barrier in mind, postsecondary institutions should aspire to implement processes that automatically conduct credit transfer assessments for potential transfer students. Such processes would not only reduce the likelihood of transfer students missing out on potential transfer credits but also alleviate the burdens they face in student-driven credit transfer models.
2. **Communicate clear information about the credit transfer process.** As identified in this study, minor missteps in the transfer process can result in substantial consequences for transfer students. Accordingly, postsecondary institutions could revise their transfer-related information materials to ensure they are accessible for students by clearly specifying important timelines, required materials, and specific rules or exclusions in the credit transfer process. Further, providing an explicit rationale when declining transfer credits, and referring transfer students on to appeal or PLAR processes, can help ensure students receive maximum recognition for their prior learning.
3. **Contribute to a shared repository of course outlines.** Transfer students are often responsible for collecting and submitting course outlines for transfer credit evaluation. This is a burden in the admissions process for many transfer students and may require them to “go back” to their previous institutions to retrieve missing materials in their current applications. One way postsecondary institutions can address this burden is by participating in ONCAT’s Ontario Transfer Credit System. This sector-wide hub is designed to enhance information sharing between institutions and will reduce the burden of responsibility for transfer students.



# Introduction

Transfer credits are a significant component of the learner mobility system in Ontario. They not only allow transfer students to enter new programs beyond the conventional semester one starting point, but they also play a role in students' overall satisfaction with the transfer process. When students decide to transfer, they begin to form expectations about how their previous education will be recognized or “count” toward fulfilling the requirements of their new program. When these expectations align with their credit evaluations, students tend to be happier with their transfer decisions, reporting overall satisfaction with the transfer process (Decock & Janzen, 2016; Durham College, 2016; Henderson & McCloy, 2019; Usher & Jarvey, 2012).

Although prior research has established the perceived value of transfer credits for students, there are some “downsides” to receiving transfer credits. For example, ineligibility for certain forms of work-integrated learning or financial aid can create additional barriers for transfer students (Aurini et al., 2024). Likewise, some researchers have suggested that transfer credit inefficiencies may be tied to suboptimal academic outcomes for transfer students, such as delayed time to program completion (Davies & Pizarro Milian, 2020). The mechanics of the credit transfer process—such as when/how transfer credits are awarded—can also contribute to unnecessary delays in the transfer process. In particular, the post-admissions model of credit assessment has been a noteworthy point of discussion in the Ontario mobility system, given its impact on students' ability to make timely application and enrolment decisions (Higher Education Strategy Associates, 2021). Not only do these limitations impact students, but they also conflict with established best practices for learner mobility (Ontario Council on Articulation and Transfer, 2021), as well as broader mobility conventions in the international context (Council of Europe & UNESCO, 1997).

This report investigates the process by which students form expectations about transfer credits and the extent to which these expectations align with transfer credit outcomes. A more comprehensive understanding of the student experience has the potential to lead to more effective institutional supports and resolve the kind of system-level inefficiencies that others have described as “leaks” in the transfer pipeline (Aurini et al., 2024; Logue et al., 2024). This report begins with an overview of the relevant literature on transfer credits, with a particular focus on the common credit challenges that students experience when transitioning to a new institution. Next, the research methodology is discussed. Utilizing ONCAT's Longitudinal Study of Transfer Students, this report draws on data from 51 interviews with students who were considering transfer (i.e., transfer intent) and 16 interviews with students who followed through with a transfer application. The findings are then discussed, including transfer credit planning, the challenges students experienced during the credit transfer process, and their overall satisfaction with their transfer credits. The report concludes with recommendations for the sector, which will enable postsecondary institutions to better support students as they transition to new institutions.



# Literature Review

## Transfer Credits and Student Mobility

The credit transfer system is an integral part of a broader, well-functioning postsecondary sector (I.S. Education Consulting Inc., 2015; Ontario Council on Articulation and Transfer, 2021). An effective credit transfer system helps reduce barriers for postsecondary students who are looking to pursue further studies by recognizing their prior formal, non-formal, and informal learning. For example, the Council of Ontario Universities (2015) noted that transfer credits ensure that “students get full value for the time and resources that they have already invested in postsecondary education” (p. 1). Transfer credits, therefore, serve as a validation function for the investments students have already made in their postsecondary studies.

Transfer credits are part of a larger process of academic transition, typically allowing students to enter new programs beyond the conventional semester one entry point. Research has found that transfer credits are a key consideration for transfer students who are planning their next move, especially for those transferring from colleges to universities (Decock & Janzen, 2016; Henderson & McCloy, 2019; Logue et al., 2024; Tobolowsky & Bers, 2019). Tobolowsky and Bers (2019) found that transfer credits were among a handful of influential factors that helped transfer students choose between postsecondary institutions. With respect to institutional dynamics, Decock and Janzen’s (2016) research on the partnership between York University and Seneca Polytechnic demonstrated that when postsecondary institutions develop close transfer partnerships, students benefit from a more streamlined credit transfer process.

For students with previous postsecondary experience, transfer credits are particularly valuable for shortening the duration of their new programs. Understandably, students following a nontraditional route through the postsecondary system want to enter the labour market quickly. When examining the perspectives of university staff involved with credit transfer, McGowan and Gawley (2006) found that students become tenacious negotiators and “want the maximum number of allowable transfer credits in order to shorten the length of their stay in a postsecondary institute” (p. 4). While there is evidence to suggest that students often have a positive impression of the credit transfer process in Ontario (Usher & Jarvey, 2012), and are pleased with the credits they are awarded (Henderson & McCloy, 2019), a broader literature base has uncovered some noteworthy challenges.

## “Credit Loss” and Transfer Credit Challenges

Transfer credits are connected to the broader “transfer function” between postsecondary institutions, especially in the American postsecondary system (see Taylor & Jain, 2017). Amid broader concerns with the misalignment between transfer intent and student achievement (Jabbar et al., 2021; Jenkins & Fink, 2016), researchers have established that transfer credits play a critical role in program completion rates (Kadlec & Gupta, 2014; Monaghan & Attewell, 2015). A key aspect of these discussions is “credit loss” (see Giani, 2019), which occurs when a receiving institution does not award credits for students’ previously completed coursework, or when some of the credits awarded are in excess of the requirements of their new program. One of the most common examples of credit loss occurs when some of a student’s previous courses are assigned as elective courses in their new program and therefore do not fulfill program requirements because they received more elective credits than needed. Kadlec and Gupta (2014) created the term “elective category” to describe “a kind of academic graveyard

where students essentially bury all those courses that transfer but do not meet any specific requirements in the new institution” (p. 7).<sup>2</sup> Such an analogy has been repeated in many other studies examining the connection between transfer credits and student success (e.g., Giani, 2019; Hodara et al., 2017).

There is also evidence to suggest that credit loss has a greater impact on certain types of programs. Richardson and Knight (2025) found that for highly sequential programs, such as engineering, credit loss can have a significant impact on transfer success. In their study, credit loss was more acute for students who were not following a guaranteed admission agreement. In terms of impact, “the loss of credit incurs a toll on students, consuming their time, energy, finances, alongside the missed opportunities resulting from the prolonged time to complete their degree” (p. 15). Thus, not only does credit loss have an impact on credential progress, but it is also tied to other aspects of postsecondary studies, such as student finances.

From an institutional standpoint, a more centralized approach to credit evaluation has been suggested as a way to reduce credit bureaucracy, streamline the transfer credit process, and limit uncertainty in applicant decision-making (Inside Higher Ed & Hanover Research, 2020; I.S. Education Consulting Inc., 2015). At many postsecondary institutions, “transfer” includes numerous offices and personnel, but as Carlson (2023) noted, “no one really owns it” (p. 6). Rather, different offices handle different aspects of transfer, and seemingly benign “bureaucratic conventions,” such as course numbering, can have broader implications for how easily students move through the system. Another strategy for improving the credit transfer process is transfer advising, in which students are provided with support to understand their credit assessment—including the courses that were not granted transfer credit—and to plan the remainder of their programs accordingly. However, advising works only when transfer students are aware of this resource (Hodara et al., 2017).

In the face of these challenges, it is important to remember that transfer students are resourceful. While responding to the bureaucratic aspects of credit transfer (Carlson, 2023), they are able to make strategic use of institutional supports—such as institutional staff and faculty—to self-advocate (e.g., Kadlec & Gupta, 2014; McGowan & Gawley, 2006). Nonetheless, there is relatively little qualitative data centred on the perspectives of Ontario students navigating the credit transfer process, since many of the noted challenges are grounded in the American context. With these considerations in mind, the following research questions were developed:

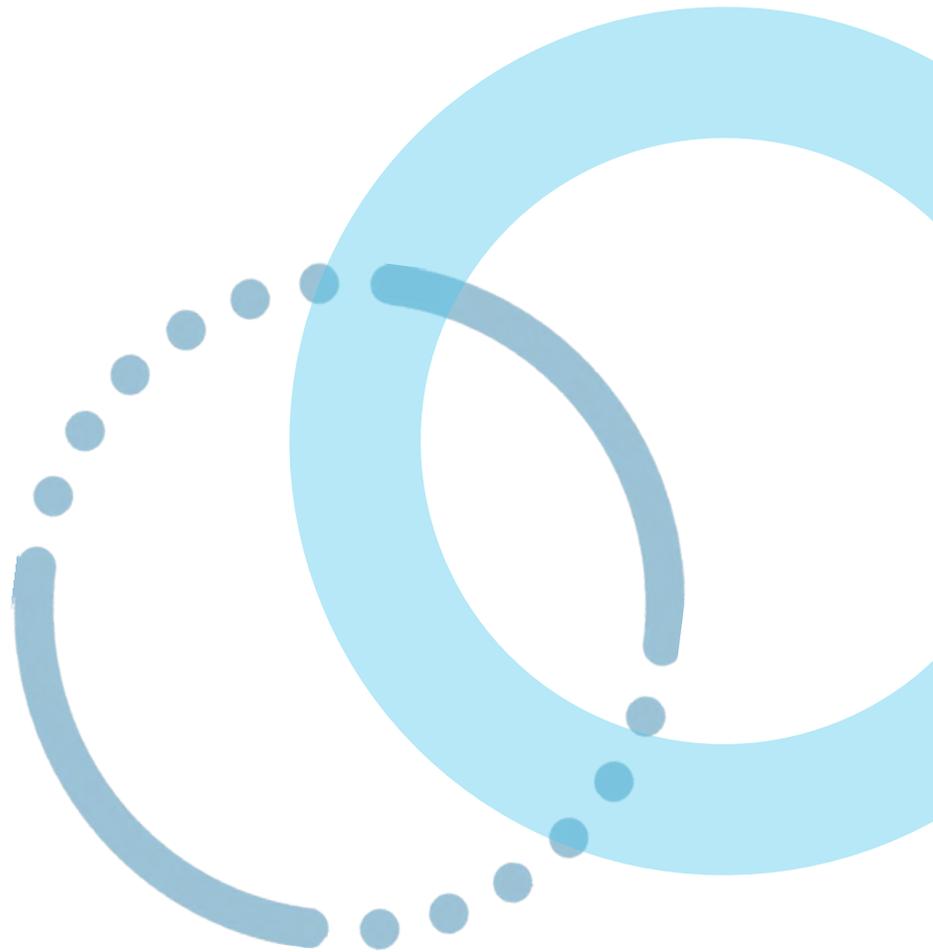
1. How do transfer students navigate the credit transfer process when enrolling in a new institution?
  - a. What challenges do they experience when transferring credits?
  - b. How do they resolve these challenges?
2. How can postsecondary institutions improve their credit transfer processes?

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<sup>2</sup> Recent evidence from Ontario suggests that this phenomenon is more common for students making low-affinity transfers, where the subject matter of their receiving program is dramatically different from that of their sending program (see Aurini et al., 2024).

## Data and Methods

To answer these research questions, interview data were drawn from ONCAT's Longitudinal Study of Transfer Students. In this longitudinal study, three interviews were conducted: transfer intent interviews (TIIs), transfer application interviews (TAIs), and transfer experience interviews (TEIs). Each interview was designed to capture different stages of the transfer process, from when the student begins contemplating transfer (i.e., intent) to the process of applying to a new institution (i.e., application) and concluding with their integration into their new institution (i.e., experience). For the purposes of this project, the TII and TAI data were used to examine the strategies students used to learn about credit transfer, and how those strategies served them during the application process (see Appendix). More specifically, the TIIs—conducted virtually with 51 students between February 2022 and August 2022—provided data on the expectations students developed regarding transfer credits when investigating transfer opportunities. The TAIs, with 16 students who eventually transferred, were scheduled on an individual basis shortly after the students enrolled at their new institutions. These interviews provided data on transfer credit experiences and outcomes.<sup>3</sup>



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<sup>3</sup> Longitudinal studies without attrition are rare (Ribisl et al., 1996). In this case, attrition can be explained by students not following through with their initial interest in transfer, as well as typical cases of participants being no longer interested in the research project.

## Findings

Consistent with existing qualitative research on transfer in Ontario (Aurini et al., 2024; LaCroix et al., 2024; Maier & Robson, 2020), transfer students in this study reported positive experiences in navigating the credit transfer process. Participants placed a great deal of value on the transfer credits they received and were happy with their transfer credit outcomes. As will be discussed, students formed their transfer credit expectations during the transfer intent stage by reaching out to receiving institutions and making use of online resources, such as ONTransfer.ca. Much like recent ONCAT research on student transitions (e.g., LaCroix & Napierala, 2025), participants were happiest when their transfer credit outcomes were aligned with the expectations they developed early in the transfer process. This study builds upon existing research by describing some of the challenges that students experience when attempting to have their previous courses assessed for credit at the receiving institution. In particular, students found it difficult when they needed to act as “information brokers” between their sending and receiving institutions to resolve issues.

### Value of Transfer Credits

Transfer credits are valuable to students for a variety of reasons. This is seen in the importance that many participants placed on finishing their studies as quickly as possible. When Sachi<sup>4</sup> was contemplating transferring from a college to a university, she acknowledged that “time is a factor” in her decisions. She elaborated, “I don’t have another three or four years to do something else.” Transfer students who have already spent time in the postsecondary sector pursuing different credentials are understandably eager to complete the current program and begin their next step in schooling or work. As Kayla, who transferred via a college-to-university pattern, stated, “I’m getting old. I need to stop going to school [for] forever.” With time in mind, many participants discussed the role transfer credits played in reducing the length of their new programs. Transfer credits were not only useful for reducing the number of elective courses but also for fulfilling the required courses in their new programs. Reflecting on the value of her college credits for her new university program, Karen stated, “I felt like the transfer credits that can be used towards a university [degree] really save on time in the first two years, cut out the general courses, and you can go directly into your specialization.”

As a by-product of these transfer credits, participants acknowledged their value in reducing the amount of duplication in their learning between their current and previous schooling. For example, Sanika greatly appreciated the number of credits that transferred between her university programs. The volume of credits meant that she not only “didn’t have to go back to first year” to repeat certain courses, but also didn’t have to “pay for it” again.

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<sup>4</sup> All references to students’ names are pseudonyms. Participant mobility patterns have also been added for extra context.

## Transfer Credit Planning

Transfer credit planning involves students considering their next moves and exploring how their previous credits will serve them at a new institution. This became apparent in the TIIIs, in which the students discussed their transfer credit expectations and the process by which they formed these expectations. When Andres was choosing which universities to apply to, he discussed how his choice was heavily influenced by the transferability of his college credits: “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 the three universities I chose.” While transfer credit estimates helped Andres choose the universities to which he would apply, Kayla found them useful for excluding institutions as potential transfer destinations:

*For [University A], I was only going to get a block of credits, and it ended up being that it would still take me two-and-a-half to three years to complete my degree. Whereas at [University B], I was getting two years’ worth of credits. So, it would only take me two years to do my degree. (College-to-university)*

As demonstrated by Andres and Kayla, a key factor in choosing potential transfer destinations was the number of credits they might expect to receive. These estimates worked both as a strategy for choosing postsecondary institutions, and for deciding which institutions to exclude as potential destinations.

When planning their transitions, the students in this study relied predominantly on information provided by the receiving institution. Often, this involved meeting or corresponding with an academic advisor to learn about the number of credits that would transfer over, and how relevant those credits would be to their new program requirements. This was particularly valuable for participants who were undecided about whether they would transfer, as it gave them a more accurate picture of what the post-transfer experience would look like. For example, Leslie had attended university over 20 years ago and was considering going back to school to advance her career. She spoke of her interaction with an academic advisor at one of her college choice options regarding her admissibility to certain programs and potential transfer credits:

*I am finding they are very specialized, though. Speaking to an advisor, and actually having someone say, ‘Your first year of university—this is what we could take from it. Out of six courses, we can take two of them. The others, we don’t really know what to do with.’ (Undecided)*

Because Leslie’s previous university experience consisted of a partially completed Bachelor of Science degree, and she was considering a college diploma in food services, she found that many of her credits would not transfer over to her new program. Nonetheless, by consulting with an academic advisor, she gained a more accurate understanding of the process. Other students used information sources such as ONTransfer.ca to learn about transfer credits.<sup>5</sup> In the case of Nashid, who had nearly completed his college business administration program, he found that many of his courses were applicable to the university business program he was considering:

*I found they want most of the courses I’ve already taken, which was good. And I saw that they wanted a few courses that I’m about to take this September. So, once I graduate, pretty much all the credits I have can just transfer to [the university]. (College-to-university)*

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<sup>5</sup> ONCAT’s larger Longitudinal Study of Transfer Students recruited survey respondents and subsequent interview participants from ONTransfer.ca. As such, participants were more likely to discuss this source than would normally be expected.

Utilizing different information sources meant that students in this study had informed perspectives on the number of transfer credits they might receive. At the same time, in many cases, they needed to apply to an institution before having their credits formally evaluated. Post-admission transfer credit evaluations have been a noted barrier for students, as they can contribute to unnecessary delays in the transfer process. For example, Luke had completed a college diploma and a bachelor's degree, and was contemplating pursuing another diploma at his previous college. As he discussed, he was apprehensive about pursuing more schooling without firm answers about his transfer credits:

*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.'*  
(University-to-college)

Luke later decided to pursue the college diploma, though experience demonstrates the student apprehension that can arise in post-admission transfer credit evaluations—even when transferring back to a previous institution. In his case, he would not know about the number and applicability of transfer credits for his new program until after he had enrolled.

## Student Satisfaction with Transfer Credit Evaluations

Conversations with students after they had progressed through the application process revealed that most of those who transferred were satisfied with their transfer credit outcomes. However, their initial expectations varied. On the one hand, many participants keenly planned their transfers and were confident about the number of credits they would receive. For example, Faye, who had studied at a number of postsecondary institutions, made a recent transition from a college to a university. Informed by her past experiences, she was comfortable advocating for transfer credits to be awarded for her previously completed courses: "I was always pushing, regardless of which institution I was talking to, about getting the credits through." Ultimately, her tenacity and communication skills paid off, and she received the number of credits she was hoping for. "So they did that very quickly, and I was like, 'boom, great.' And they gave me what I wanted at the end." In a similar fashion, Kayla's transfer credit planning served her well; she mentioned that she "didn't have to get anything assessed," and the transfer credit process "was very simple." On the other hand, some participants did far less planning, but they were nonetheless happy about receiving transfer credits. For these participants, their transfer credits were more of a "bonus" and an unplanned surprise. For example, Carrie was unaware that her college courses could transfer over to her university program: "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." Many of these students were pursuing high-affinity transfers with considerable alignment between the new program and the previous program. The significant amount of overlap in subject matter meant that students received a large number of transfer credits.

Unfortunately, not all participants were as pleased with their transfer credit outcomes. Disappointment arose when students did not get the number of credits they had anticipated or found themselves seeking clarification about credits that had been declined. After transferring between universities, Taryn was involved in prolonged discussions with university staff to sort out remaining credits that were initially declined but that she felt should be accepted. In fact, when she received her summary of transfer credits, she did not receive any explanation for why some credits had not been accepted: "I actually got no explanation at all... I didn't receive any explanation for any of them." Others voiced similar concerns about seeking clarification about credits that had not

transferred. Several of Khalid's credits had not transferred, and he expressed concerns over the evaluation process, stating, "In terms of fairness, I don't think they evaluated the course outlines properly." After transferring from one college to another, Khalid went through a two-month-long correspondence with his new institution before being provided with an explanation of his transfer credits. In this case, the curriculum for his previous courses had changed slightly and did not overlap exactly with the curriculum for his new program in a few topic areas. Although this was eventually explained to him, he found the overall process "disappointing."

As seen here, the credit evaluation process can be intricate and may create unforeseen difficulties for students. This results in disappointment, particularly when students are required to repeat courses with redundant material. Still, despite these disappointments, no participant regretted their transfer decision. While they may not have received the number of credits they wanted, many shared Taryn's perspective: "I'm still happy with my [transfer] decision."

### Administrative Challenges in the Credit Transfer Process

The administrative process of transferring credits includes postsecondary institutions evaluating transcripts and course outlines and interacting with transfer students. During this process, noteworthy challenges emerged for many participants, particularly those transferring to a college. Several college-bound transfer students mentioned bearing responsibility for assessing their own credits and submitting transfer credit requests. In these cases, the students assumed the role of academic advisor and were required to assess the transferability of previously completed courses to new programs. Because these students did not possess any insider curriculum knowledge that would help them determine the equivalency of their previous courses, many found this to be an extremely confusing task. Donna's experience exemplifies the challenges that transfer students may experience when they are required to make these credit comparisons:

*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. (College-to-college)*

As Donna mentioned, an issue with this process is that students are not well equipped to make transfer credit determinations and can easily make mistakes. As a result, some participants' credit requests were ultimately declined due to the submission of misaligned course equivalencies. When transfer credits are declined without explanations, the transfer student is left with little direction about how to proceed with new transfer credit requests, whether decisions made by the institution can be appealed, and, ultimately, what their standing is in their new program.

It is important to acknowledge that in many cases, these credit evaluations cost money. In one case, Trish made a mistake in the process by uploading an incorrect outline. Rather than being asked to revise her submission, her transfer credit was declined, and she was required to pay another assessment fee for the correct outline. Khalid's experience of transferring from college to college also demonstrates how seemingly minor details, such as course outlines, are a common pain point in the transfer credit process:

*The colleges weren't in communication with one another. So what I had to do was go back to my institution to request—with the assistance of my dean—they provide me with the course outlines so that I can provide them to [my new college], so that they can evaluate whether or not they should provide me with credits or not for every particular subject that I've taken at my previous institution. (College-to-college)*

These experiences suggest that transferring to college may come with unique transfer credit challenges. Although students transferring to university also experienced hassles in obtaining course outlines, these occurred after the transfer credit process had been initiated by their receiving institution. In Haley's case, her academic advisor asked for a course outline when completing her transfer credit evaluation. However, Haley had graduated a year prior and was "surprised" to be asked for old records. Because she had already graduated, she was not able to retrieve the outline: "I don't have access to my [online course system] where I can go over the outline anymore, and it's no longer going to be there anyway." Feeling like it was "too much" of a hassle to go back to her old professor, and since she was satisfied with the number of credits she had already received, Haley opted to proceed with an elective credit.

Prolonged communication with institutions was common for transfer students in this study. In some cases, students honed negotiating skills through their interactions with admissions staff and academic advisors and were able to successfully advocate for their credits. While some instances of advocacy occurred in the transfer planning stage, such as Faye's case earlier, there were other instances of student advocacy that occurred after the credit evaluation had taken place. For example, Trish had been exempted from co-op through her college's prior learning assessment and recognition (PLAR) process but was then caught in an administrative battle between her program coordinator and her college's co-op coordinator. Although she had been assured by her program coordinator that she would receive PLAR credit for her co-op, she then noticed a \$400 co-op charge on her student account and that the co-op coordinator had overridden her PLAR and added co-op back to her student record. After extensive advocacy with various administrators at her college, Trish had been assured that this co-op would be removed from her record. Although a resolution was in sight, Trish confessed that the process left her feeling frustrated and ultimately wondering, "How is it possible that [the co-op coordinator] can just add a class to my timetable, essentially vetoing my program coordinator and messing up my account and expenses?"

This is not to say that all students in this study experienced difficulties transferring credit. Indeed, most participants experienced great success in the transfer process and were satisfied with their transfer decisions. What these challenges highlight are areas in which the credit transfer process can be improved.



## Conclusion and Policy Implications

Transfer credits are a valuable component of the Ontario mobility system and provide many benefits for students. In this study, participants were able to gain credit for previous learning, enter programs with advanced standing, and reduce learning duplication. Most participants were transitioning between similar programs of study and, as a result, did not experience the type of “credit loss” that is often reported in American transfer research. Careful planning meant that many participants developed informed expectations of their transfer credit prospects. Accordingly, most participants’ expectations were aligned with their eventual transfer credit outcomes. These transfer journeys are positive indicators of learner mobility in Ontario.

Of course, there were instances in which students encountered challenges along the way. Some participants’ experiences reflected areas for future growth in the system. Improving the efficiency and transparency of the credit transfer process at colleges and universities could be addressed through the following recommendations.

### **Implement a Proactive Approach to Credit Transfer Assessment**

For transfer students to make informed decisions about their next steps—especially when considering multiple institutions—they require confirmation about the number of transfer credits they will be awarded, as well as details about how those transfer credits will fulfill program requirements. At present, however, students in Ontario may encounter significantly different processes and timelines depending on the institution. Some postsecondary institutions automatically conduct credit transfer assessments, whereas others require students to initiate the process. In terms of timelines, although some institutions communicate credit transfer decisions with their offer letters, others require students to officially enrol before the credit transfer process begins.

For students, credit transfer processes that require enrolment can cause numerous challenges, such as ambiguity during the decision-making process, implications for financial aid, difficulty registering for courses, and administrative distractions while adjusting to a new academic context.

Postsecondary institutions in Ontario should aspire to implement processes that automatically conduct credit transfer assessments for all applications from potential transfer students. Information about the transfer credits that will be awarded—as well as how those credits will fulfill program requirements—should be communicated to applicants in offer letters. Automatic approaches to credit transfer would reduce the likelihood of students missing out on potential transfer credits due to their lack of knowledge about academic policies and administrative processes. Furthermore, automatic approaches would alleviate the burdens imposed on students by credit transfer processes that require enrolment.

For postsecondary institutions, implementing automatic credit transfer assessments for all applicants may require additional administrative resources. Given current pressures to increase the number of domestic students, postsecondary institutions may discover that proactively confirming details about transfer credits will increase the attractiveness of their admission offers to applicants.

### **Communicate Clear Information About the Credit Transfer Process**

From a student perspective, academic policies and administrative processes can be very complicated to understand. As evidenced in the findings of this study, seemingly minor missteps in the credit transfer process—such as submitting materials to a different department or omitting a single course outline—can trigger substantial consequences for students.

Colleges, universities, and Indigenous Institutes should revise any transfer-related materials to ensure they are accessible for students. For example, more straightforward explanations about required steps and important timelines, materials required for submission, and special rules or exclusions could help students navigate the transfer process with greater clarity and confidence.

Providing students with clear information about the credit transfer process is a shared responsibility between receiving and sending institutions. Receiving institutions may decline to award transfer credits for a variety of reasons, some related to student achievement (e.g., grades that do not meet a required standard) or academic programs (e.g., the lack of an equivalent course) and others related to administrative policies (e.g., compliance with regulatory bodies). When declining to award transfer credits, receiving institutions should communicate information to students in a way that clearly explains the rationale for the decision. Moreover, institutions should provide instructions for any appeal processes that students could explore. Innovative institutions could consider the viability of referring students to submit PLAR applications; this option could ensure that students receive maximum recognition for their previous learning.

Although transfer students primarily rely on the receiving institution, the sending institution plays an important role in supporting a successful transfer process. For example, sending institutions can direct students to resources such as ONTransfer.ca to plan their next move and set expectations about their transfer credits. Sending institutions can also help students build connections with prospective receiving institutions by providing referrals to admissions personnel, transfer advisors, and other academic supports.

### **Contribute to a Shared Repository of Course Outlines**

The credit transfer process routinely requires course outlines so that advisors and instructors can compare the educational focus and learning outcomes between courses. As demonstrated in this study, transfer students are often responsible for the burden of collecting outlines from previously completed courses—a process that may involve “going back” to their previous institutions to track down missing materials.

To address this pervasive issue, postsecondary institutions should contribute to a new shared repository of course outlines. ONCAT recently developed the Ontario Transfer Credit System (ONTCS)—a sector-wide hub for transfer credit management that features a shared repository of course outlines. With ONTCS, postsecondary institutions in Ontario can upload their course outlines and retrieve them from other institutions. By accessing a central system for transfer credit assessment, administrative staff at receiving institutions can quickly and efficiently review course information. In cases where the shared repository does not contain relevant course outlines, receiving institutions can directly contact sending institutions via ONTCS, thereby decreasing delays and reducing the burden of responsibility on transfer students. In the bigger picture, the sector-wide adoption of ONTCS would increase connectivity between sending and receiving institutions and improve learner mobility in Ontario.



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## Appendix

### Extended Description of Data and Methods

This study was conducted using two sets of interview data from ONCAT's larger longitudinal study of transfer students. Longitudinal studies are well suited to exploring decision-making and changes in perceptions over time and have been a useful approach for recent qualitative studies on transfer experiences in Ontario (Aurini et al., 2024; LaCroix et al., 2024). In this case, interview data were used from transfer intent interviews (TIIs), examining how students made decisions about transferring, and transfer application interviews (TAIs), investigating how they navigated the application process to transition to a new institution. Specific to this project, the analysis focused on aspects of each interview dealing with transfer credits—that is, how students developed their expectations about the number of transfer credits they would receive, the impact these expectations had on their decisions, and whether they were met after they had transferred.

#### Description of the Sample

In total, 67 interviews were conducted across two interview stages. Fifty-one students participated in the TIIs, and 16 in the TAIs. During longitudinal studies, attrition is expected (Ribisl et al., 1996). In this case, the difference in participant numbers is likely explained by students from the TIIs deciding not to pursue transfer. During the TIIs, the participants were asked about when they anticipated transferring. Based on their responses, members of the research team contacted participants to participate in the TAIs. After three failed attempts at recruitment, participants were deemed to have dropped out of the study.

As shown in Table A1, the sample of participants skews toward those transferring from college to university, which reflects some of the broader mobility patterns in Ontario (Zarifa et al., 2020). However, since the participants were sourced from ONTransfer.ca via convenience methods, there were some gaps in our institutional representation. Notably, our sample did not include learners from Indigenous Institutes.

**TABLE A1**  
*Sample of Participants by Mobility Pattern*

Mobility pattern	TII participants	TAI participants
University-to-university	12	5
University-to-college	2	1
College-to-university	28	9
College-to-college	7	1
Undecided	2	0
<b>TOTAL</b>	<b>51</b>	<b>16</b>

To further nuance the sample, program affinity was also analyzed, since recent research has acknowledged that students transferring to dissimilar programs are unlikely to receive many transfer credits that are applicable to their new program (Aurini et al., 2024). Table A2 distinguishes between high, medium, and low affinity transfer in the sample. A description of each classification is provided to more clearly distinguish the different categories of transfer affinity.

**TABLE A2**  
*Program Affinity Between Past and Future Programs*

Program affinity	TII participants	TAI participants
<b>High:</b> There is significant alignment in subject matter between the sending and receiving programs.	35	12
<b>Moderate:</b> There is a moderate level of alignment between the sending and receiving programs.	7	2
<b>Low:</b> There is minimal alignment between the 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

Most participants in this study were interested in and pursued high-affinity transfer. High-affinity program transfer occurs when there is a significant amount of overlapping subject matter between a student’s previous program and their new program. For example, a student who completes a social service worker diploma at a college and then pursues a Bachelor of Social Work at a university would be considered high affinity. In terms of affinity, it was less common for students to transfer to moderately affinitive or low-affinity programs. Moderate affinity was classified as a similar but less significant degree of alignment between the sending and receiving programs, such as a transition from an accounting diploma to a math degree. Finally, low affinity was classified as little to no alignment between subject fields, such as moving from a Bachelor of Education degree to a Bachelor of Engineering degree.

### Qualitative Data Analysis

Interviews were conducted over Zoom and lasted roughly 30 minutes. The participants for the TIIs and TAIs were drawn from the Transfer Intent Survey, which was the quantitative arm of the larger longitudinal study. After completing the survey, the respondents were invited to participate in the interview series.

As mentioned, TIIs were geared toward the transfer intent stage, at which students begin to think about transfer and decide which institutions they would like to transfer to. Participants were asked about the various “pull factors” that they were considering in their institution choice set, the kind of information sources they were relying on to learn about transfer, and how they were combining this information. In these interviews, it became clear that transfer credits played a role in the decision-making process. With this in mind, these credits were a key aspect of the TAI interview guide. TAI participants were asked about their experiences in navigating the credit transfer process, whether

they experienced challenges receiving the transfer credits they were looking for, and, ultimately, how satisfied they were with their transfer credit outcomes.

Given that transfer is a process, a codebook was developed to capture different elements of credit transfer. In addition, the data analysis unfolded sequentially to reflect the transfer process—the TII data were analyzed first, followed by the TAI data. To begin, a preliminary codebook was developed to capture both the descriptive and analytic aspects of the interview data. For example, the code “program affinity” was developed to capture the descriptive aspect of transfer. This code was further saturated with data from four child codes reflecting the program affinity classifications in Table A2. Preliminary analytic codes were developed to capture transfer planning (e.g., “transfer credit planning”), motivational aspects of transfer credit (e.g., “value of transfer credits”), how the transfer credit process unfolded (e.g., “institutional practices”), negative experiences with the transfer credit process (e.g., “challenges with transfer credits”), and student satisfaction (e.g., “student satisfaction with transfer credits”). A working definition for each of these codes was developed to ensure they were applied appropriately. To test the codebook, it was applied to a subset of five TII transcripts and three TAI transcripts. Following this precoding process, the codebook was refined to better capture the nuances of the data. This inductively driven process meant that new codes were created to better saturate the top-level codes with data. For example, the code “student satisfaction with transfer credits” was recoded as a child code alongside “relevance of transfer credits” under the parent code “student perceptions of awarded credit.” After revisions, the codebook better reflected the experiences of students working their way through the credit transfer process from the time they formed expectations to moving through the application, taking on different roles in the process, experiencing different institutional practices, navigating challenges, and reflecting on their outcomes. The final codebook consisted of eight parent codes, 33 child codes, and seven grandchild codes. While the size of the TII sample provided considerable data with which to work, the information power and data richness provided by the TAI focus on transfer credits prevented any internal validity concerns owing to the level of attrition between the TIIs and TAIs.



