

**Affordability Disconnects:  
Understanding Student Affordability in  
the Transfer and Credit Mobility Era**

**No Easy Answers**

**White Paper Series**



## Acknowledgments

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## Introduction

Today's learners routinely accumulate knowledge, skills, and academic credit across several high-quality settings, ranging from dual enrollment while in high school to work-based learning, military experience, and digital badging. Learners do so, however, in a postsecondary ecosystem that does not ensure they can document their learning, receive credit for it, and complete affordable credentials that help them achieve their aspirations.

Members of the [Beyond Transfer Policy Advisory Board](#) (PAB) share a commitment to dismantling inequitable credit mobility and transfer policies and practices.<sup>1</sup> A key area of concern for the PAB is understanding the intersections between current credit mobility and transfer policies and practices and affordability for students.

Assessing the affordability of an educational experience is difficult. Many factors contribute to the difficulty, including the difference between published tuition and the actual net prices students pay; the opaqueness of full postsecondary degree costs; lack of good data on post-credential earnings and outcomes; and the variance in each learner's personal circumstances.<sup>2</sup>

There are, however, some clear factors that make postsecondary education less affordable. In our assessment, the more time it takes to complete a credential of value, and the higher the price to an individual student, the less affordable that credential will be. Therefore, factors that increase time to credential or prices (direct or indirect) to students should be viewed as negatively contributing to postsecondary affordability. This white paper thus outlines a set of *Affordability Disconnects*—clear drivers that increase time to credential and price for students. Addressing, mitigating, and eradicating these drivers would go a long way in making credentials more affordable for students who transfer and are mobile.

While many in higher education believe that current flaws in transfer and credit mobility cost students time and money, how that plays out is not well articulated. This white paper and accompanying visuals are designed to illuminate current flaws in transfer and credit mobility during student transition points that increase time and price for students, fostering better conversations and work around needed solutions. The paper concludes with a set of recommendations for institutional leaders and state policymakers.

## Why Focus on the Relationship between Affordability and Credit Mobility and Transfer?

Students who transfer and are mobile are highly diverse by key characteristics such as race and ethnicity, age, and income. As Figure 1 demonstrates, however, the current postsecondary system does not serve them well, and they face high barriers to completion. Addressing barriers to completion for students who transfer and are mobile is imperative to achieving equitable outcomes for students. This section weaves data and evidence together to tell more of that story.

Today, students are moving in and out of work and learning experiences at high rates, accumulating high-quality learning. Consider a few key data points:

- ▶ At least 39 million Americans have some college credits and have not yet received a credential;<sup>3</sup>
- ▶ 38% of all first-time students transfer institutions within their first six years.<sup>4</sup> Of those who transfer, almost half (45%) change institutions two or more times;<sup>5</sup>
- ▶ Approximately 34% of high school students take college courses in high school and 88% of high schools offer dual enrollment;<sup>6</sup>
- ▶ Approximately one-third of veterans hold a certificate or certification but no additional education;<sup>7</sup> and
- ▶ 64% of students work while in college.<sup>8</sup>

**“With nearly 40% of all learners porting credit from other institutions into their degree programs and the recent rise in interest in and focus on non-credit bearing learning opportunities, the number of learners who enter the institutional transfer labyrinth will only increase.”<sup>9</sup>**

– Melanie Gottlieb, Executive Director, American Association of Collegiate Registrars and Admissions Officers

While historically the field has focused on students who transfer—those who move across institutions—these data demonstrate that nearly all students would benefit from an intentional effort to connect learning and evidence of learning across the postsecondary ecosystem and smooth their pathways.

Unfortunately, current transfer and credit mobility approaches suffer from many disconnects that make completing a college credential more challenging and more expensive for students. In a recent survey of community college students, participants cited university affordability as their top obstacle among four key factors impacting their ability to transfer—regardless of age, gender, or racial or ethnic background.<sup>10</sup>

### **A Note on Terms such as *Transfer* and *Credit Mobility***

The Beyond Transfer PAB does not use the term “transfer students.” In the 21st Century, most students are mobile and would benefit from receiving credit from a variety of high-quality learning experiences, ranging from dual enrollment to work-based learning, military experience, and digital badging (see Figure 1 and the section below entitled “Why Focus on the Relationship between Affordability and Credit Mobility and Transfer?” for more details on students who are mobile). We celebrate the assets brought to postsecondary education by students who are mobile while also recognizing a long history of bias and stigma used against “transfer students”—particularly those who start their educations at community colleges—and how labeling students in this way excludes them. Students will still transfer across institutions, but we need to support credit mobility writ large and build awareness that we are doing nearly all students a disservice by not recognizing the knowledge and skills they transfer from a host of settings, even if they do not change institutions.<sup>11</sup>

A key affordability concern is lost credits. When students transition into an institution and the receiving institution does not recognize and apply credits earned in other settings to their degrees, students lose time and money. Estimates vary on how many credits do not transfer.<sup>12</sup> At the high end, research by the U.S. Government Accountability Office suggests that students lose an estimated 43% of their credits upon transfer to a new institution.<sup>13</sup> Another study found that about 58% of students were able to bring at least 90% of their community college credits with them to a four-year institution, with another 28% finding themselves unable to transfer between 10 and 89% of their credits.<sup>14</sup> Either way, lost credits cost students time and money. While actors in postsecondary education cannot control for all credit loss, they can improve the status quo.

Moreover, there is a relationship between losing credits and completing a degree. Research shows that students who transfer are more likely to complete a bachelor's degree when they can transfer and apply more credits to degree completion; this remains true when controlling for other student characteristics.<sup>15</sup>

Students who transfer also face barriers that lead to low completion rates, such as navigating new institutions and pathways, losing credits as they move, and understanding the cost of their education.<sup>16</sup> Currently, 80% of students who enter community college intend to transfer and obtain a bachelor's degree, yet just 14% complete a bachelor's degree in six years.<sup>17</sup> Lack of completion of postsecondary credentials does not make postsecondary education less affordable per se, but it does mean that students are denied the benefits of postsecondary credentials.<sup>18</sup>

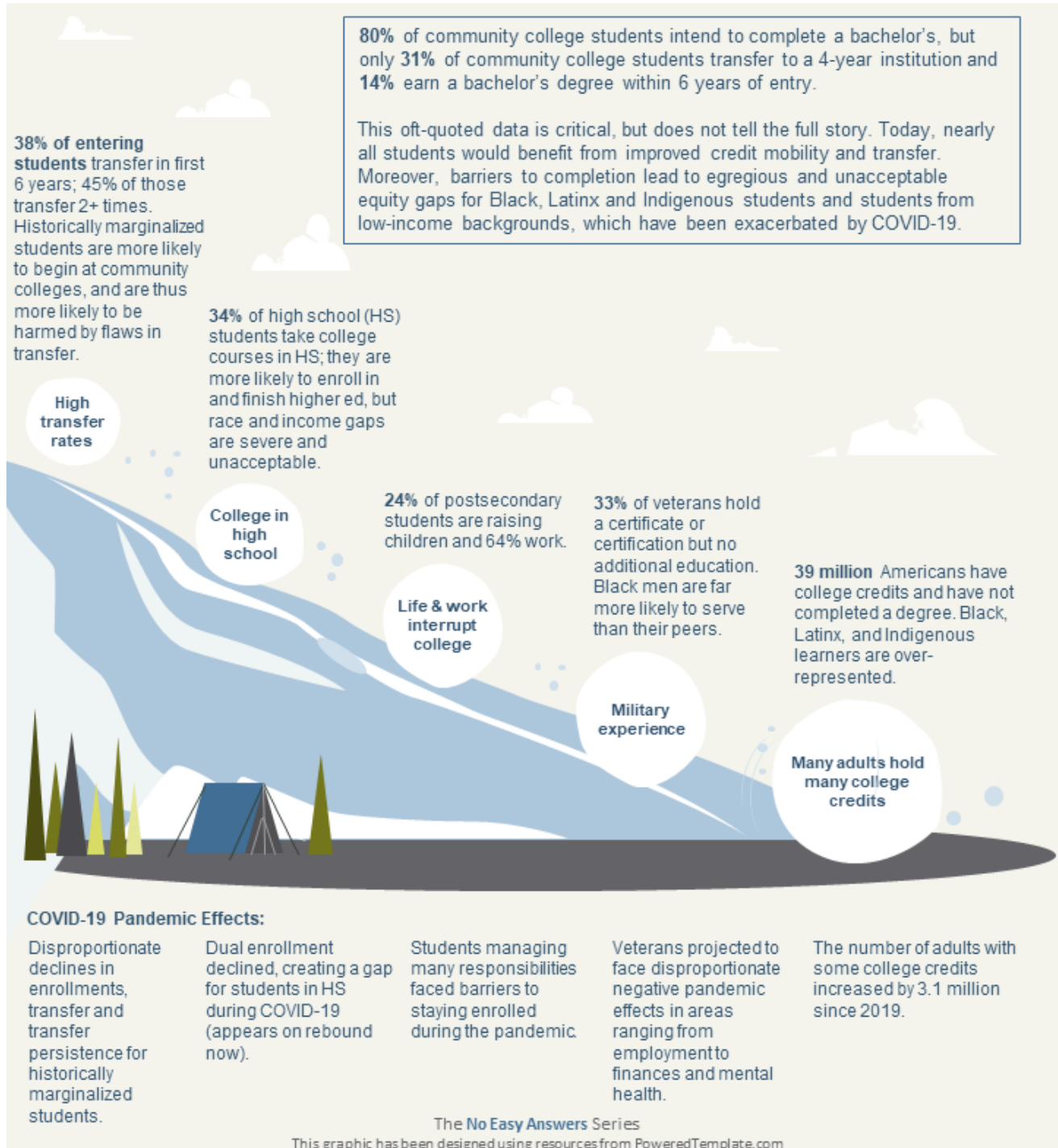
**There is a relationship between losing credits and completing a degree.**

**Students who transfer are more likely to complete a bachelor's degree when they can transfer and apply more credits to degree completion.**

Those aggregated numbers cover deep inequities by income and race and ethnicity. Within the disaggregated data, we see that the barriers to completion are higher for Black and Latinx students and students from low-income backgrounds. For example, completion rates for a bachelor's degree within six years of entering a community college by race and ethnicity are: 10% for Black students, 13% for Latino students, 21% for White students and 26% for Asian students.<sup>19</sup> Completion rates for a bachelor's degree within six years of entering a community college by income are 9% for lower-income students and 20% for higher-income students.<sup>20</sup> Moreover, Black, Latinx, and Indigenous students and students from low-income backgrounds are disproportionately more likely to begin their postsecondary careers at community colleges. Their pathway to a bachelor's degree is, therefore, far more likely to be impeded by the hurdles currently present in transfer and credit mobility. Additional research on student outcomes from two states suggests that students who have been historically and persistently marginalized, particularly Black students,<sup>21</sup> are more likely to accumulate excess credits and thus be subjected to a transfer penalty.

## Figure 1. Credit Mobility, Transfer, and Equity

If the traditional, full-time, uninterrupted approach to postsecondary education can't change enough to work for today's students, improvements in credit mobility and transfer must step in to fill the void.



(Data Sources: National Student Clearinghouse, US Department of Education, Community College Research Center, Monaghan and Attewell, and Aspen Institute)

The bachelor's degree holds promise for increasing equity in income, career opportunities, and wealth accumulation. On average, a bachelor's degree holder earns \$1 million more over their lifetime compared to a high school graduate. Moreover, 95% of "good jobs" created after the Great Recession (full-time positions with family-sustaining wages and benefits) went to those with a bachelor's degree.<sup>22</sup> Ensuring Black, Latinx, and Indigenous students and students from low-income backgrounds have an equal opportunity to benefit from the advantages currently tied to bachelor's degrees is critical.

These inequitable outcomes demand increased attention to understand when and where students lose time and money on their pathway to completion. Solutions must ensure more students can complete affordable credentials that help them meet their aspirations.

### **The Beyond Transfer Policy Advisory Board's Definition of Equity<sup>23</sup>**

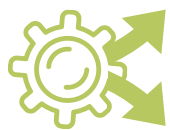
Equity in postsecondary outcomes will be achieved if the identities assigned to oppressed groups, such as different race, ethnicity, sex, sexual identity, sexual orientation, socioeconomic status, age, disability and religion, no longer act as powerful predictors of how one fares, with the root causes of inequities, not just their manifestations, eliminated. In the case of postsecondary outcomes, at the national level, there is ample evidence that higher education institutions create particularly burdensome barriers to success for Black, Latinx, and Indigenous students and for students from low-income backgrounds.<sup>24</sup>

In addition, states, systems, and institutions need to understand and address equity gaps in the populations they serve, paying attention to the full range of students who are not well supported through to completion. Local data might, for example, point to equity gaps for Asian Pacific Islander Desi American students, or lesbian, gay, bisexual, transgender and queer (or questioning) and others (LGBTQ+) that must be similarly addressed.

## **Affordability Disconnects in Transfer and Credit Mobility**

Students who transfer and are mobile face a set of Affordability Disconnects—drivers of both increased time to credential and price for students. The following section does not cover every experience students have that can make postsecondary less affordable. The goal is to identify the most significant challenges students who transfer and are mobile face as they transition into postsecondary institutions (illustrated by Figure 2). This section outlines the Affordability Disconnects followed by a more detailed description of their impact.

Learners face Affordability Disconnects at the following transition points:



#### **Transition point:**

Students seek to choose an optimal pathway to completion that maximizes credits from their existing learning and work experiences.

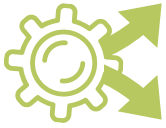


#### **Affordability Disconnect:**

Students are faced with a lack of information about how their previous work and learning experiences will apply to completion of a postsecondary credential.

**Impact on time and price:**

Students do not have information to inform decisions about which institutions or programs will maximize existing learning, and how much time and credits will still be required before completion.

**Transition point:**

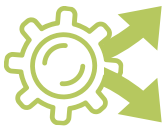
Students seek to efficiently submit evidence of the quality of their previous work and learning experiences (e.g., transcripts).

**Affordability Disconnect:**

Students are faced with a lack of sharing of electronic, machine-readable learner and employment records and transcripts, meaning they typically have to request their records, pay a fee, and wait for local processes to take place (this often includes printing a hard copy and mailing it).

**Impact on time and price:**

As students wait for their transcripts to be received and processed, they may miss out on the ability to register for the right courses at the right time. This can force students to wait to take needed courses or lead them to take courses that are not needed and will not count toward completion.

**Transition point:**

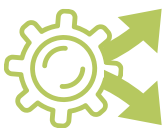
Students seek to receive credits for prior learning in high-quality settings ranging from dual enrollment in high school to military experience, digital badging, and work-based learning.

**Affordability Disconnect:**

Students are faced with a lack of robust Credit for Prior Learning (CPL) policies and practices.

**Impact on time and price:**

All too often, learners do not receive credits for prior learning and find they must take courses that cover content they already know or retake courses already taken, costing them time and money on their path to completion.

**Transition point:**

Students seek to transfer and apply academic credits taken at other postsecondary institutions toward completion.

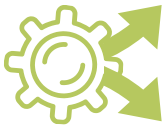
**Affordability Disconnect:**

Students are faced with a lack of intentional practice to ensure unbiased, efficient credit evaluation.

**Impact on time and price:**

If courses are rejected for credit, students lose time and money as they are forced to retake courses and forfeit their investments of time and money already spent. In addition, inefficient and lengthy credit evaluation processes can mean students do not learn which courses they need to take in a timely manner. Similar to the impact of waiting on transcripts, this can lead students to wait to take needed courses or to take courses that are not needed and will not count toward completion.



**Transition point:**

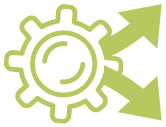
Students seek to receive advice on the right programs to choose and courses to register for that will put them on an affordable and strategic path to completion of a credential.

**5 Affordability Disconnect:**

Students are faced with a lack of access to and knowledge of intentional career and academic advising.

**Impact on time and price:**

Without adequate advice and guidance, learners might not know how to choose an academic program aligned to their career aspirations or the courses required for completion of a program. This can lead students to take courses that are not necessary for completion of a career-aligned credential.

**Transition point:**

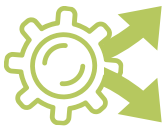
Students seek to finance their educations.

**6 Affordability Disconnect:**

Students find lack of fair and equal access to financial aid.

**Impact on time and price:**

Students are not receiving equitable aid and support to finance their educations.

**Transition point:**

Students seek to matriculate into a postsecondary institution that is student-ready and equipped to serve them well.

**7 Affordability Disconnect:**

Students face a lack of institutions that are equipped and ready for students who transfer; students may not have fair and equal access to basic needs and critical student supports such as housing, reserved course registration slots, and internships and other enriching learning experiences.

**Impact on time and price:**

Students face unfair challenges that can impede their academic performance and timely progression to completion.

A deeper look at the Affordability Disconnects reveals how each Disconnect affects time to completion and price for students.

***Lack of information about how students' previous work and learning experiences will apply to completion of a postsecondary credential***

Information and tools should allow students to plan out their pathways by seeing how their current credits and learning experiences are equivalent to, and will apply to completion on, a variety of pathways. These tools are still rare. Ideally, students would be able to upload their electronic, machine-readable transcripts and then be provided with scenarios that

allow them to weigh several factors including program choice, time to degree, and the number of courses they will have to take and for which they will have to pay tuition. For example:

- ▶ If you enroll in College A's Healthcare Administration bachelor's program, you need to take 12 more courses to complete your degree; or
- ▶ If you enroll in College B's Public Health & Policy bachelor's program, you will need to take 20 more courses to complete your degree.

### **How does this Affordability Disconnect affect time and price?**

At the time of transfer, most students are unable to ascertain how their existing credits apply to completion of various programs. This limits their ability to maximize their existing credits, choose institutions or programs that are aligned to their career aspirations, and weigh important factors that directly affect affordability, such as how much time and credits will be required before the student completes a credential.

## **#2 Lack of sharing of electronic, machine-readable learner and employment records and transcripts**

Ideally, K–12 districts, colleges, universities, and employers would have the ability to share machine-readable records electronically, enabling workers and learners to quickly and easily share their records from high-quality learning experiences such as dual enrollment, work-based learning and other postsecondary institutions. This is not yet the case, however. Within the realm of postsecondary education alone, for example, the American Association of Collegiate Registrars and Admissions Officers (AACRAO) reported that less than a quarter of institutions share "digital credential[s] (primarily transcripts)."<sup>25</sup> AACRAO also found that even when institutions do receive electronic transcripts, they are rarely using electronic transcript data to "automate transfer articulation or admissions decision processes."<sup>26</sup> AACRAO concluded that digital credentials and transcripts "still have limited adoption and as such, the goal of widely available digital, portable, and secure credentials remains unmet."<sup>27</sup>

**Missing the opportunity to register for the right courses—those aligned to a student's program that help meet graduation requirements—in a timely manner becomes a critical barrier to completing a credential affordably and on time. If a student does not know that they will be asked to retake a course and that course is only offered once per year, that student might have to wait an entire year to graduate.**

### **How does this Affordability Disconnect affect time and price?**

Learners have to submit requests for their records, and then wait for local processes to take place. In the postsecondary space, this can involve requesting that a transcript be shared, then waiting for the institution to print a hard copy and mail it. Sometimes learners have to pay a fee. As time passes, students may miss out on opportunities ranging from a job offer to the ability to register for a course on time or apply for a scholarship by the deadline.

Missing the opportunity to register for the right courses—those aligned to a student’s program that help meet graduation requirements—in a timely manner becomes a critical barrier to completing a credential affordably and on time. If a student does not know that they will be asked to retake a course and that course is only offered once per year, that student might have to wait an entire year to graduate. This scenario is even more complicated if a student is required to retake a course that is a prerequisite to another course. Waiting to retake that course means that the student must wait to take the subsequent courses as well.

### # 3 ***Lack of robust CPL policies and practices***

As Figure 1 illustrates, today’s learners are seeking and increasingly expecting to have learning recognized from other high-quality venues, such as credits from dual enrollment in high school, military experience, or verified work-based learning. Students who receive CPL are much more likely to finish their credentials and save time and money in their completions. In addition, they are more likely to take more courses on their path to completion, thereby benefiting institutions.<sup>28</sup>

For many learners, however, receiving CPL is an uphill battle. Institutions typically do not have robust CPL policies and practices in place that ensure students can benefit from CPL in ways that are affordable, contribute to program completion, and will be portable for students as they continue to move to other learning and work venues.

#### **How does this Affordability Disconnect affect time and price?**

All too often, learners do not receive credits for prior learning and find they must retake courses, costing them time and money on their path to completion. While CPL can help students advance more quickly through their programs, few examples of intentional and robust action by institutions exist to maximize CPL for students, and experts continue to find CPL an underutilized strategy.<sup>29</sup>

### # 4 ***Lack of intentional practice to ensure unbiased, efficient credit evaluation***

When a student arrives at a postsecondary institution, the credits on their transcripts are reviewed and actors at the receiving institution decide which courses will not transfer, which courses will transfer as elective credits, and which courses will transfer and apply to the student’s degree completion. This process is often conducted manually.<sup>30</sup> In some cases, any number of individuals will be engaged to review transcripts. As a result, the process can be lengthy. A Google search found institutional posts such as the following:

- ▶ “Evaluation completion could take up to 8 weeks after receiving all documents;”<sup>31</sup>
- ▶ “The Transcript Processing Specialist completes the transcript evaluation up to 6 weeks from receipt of official transcript;”<sup>32</sup> and
- ▶ “The process may take up to 4–6 weeks due to a large volume of transcripts received.”<sup>33</sup>

Additionally, manual credit evaluation allows for personal bias to influence decision-making. Evaluators may be biased against student characteristics, such as race and ethnicity, age, and gender; against a particular institution (e.g., a local college or high school) or institution-type (e.g., community colleges); and against a program type (e.g., concerns about the quality of applied degrees). Research from AACRAO found that only about half of undergraduate-serving institutions even tell students why credits were not awarded in transfer—a practice that leaves ample room for personal bias to be both present and hidden.<sup>34</sup>

### **How does this Affordability Disconnect affect time and price?**

As a result of lengthy credit evaluation processes, students may not learn which courses they need to take in a timely manner. As noted earlier, missing the opportunity to register for the right courses—those aligned to a student’s program that help meet graduation requirements—in a timely manner becomes a critical barrier to a student completing affordably and on time. A student who is trying to choose between transfer institutions might also have to make transfer decisions without understanding how their current credits will be applied to program completion. If courses are rejected for credit, students lose time and money as they are forced to retake unnecessary courses and forfeit their investments of time and money already spent. While legitimate reasons may lead to rejecting some credits in transfer, this is not always the case.<sup>35</sup>

## **#5 Lack of access to and knowledge of intentional career and academic advising**

Research demonstrates that strong advising is critical to student success.<sup>36</sup> Students transferring within postsecondary education or coming in from other areas, such as K–12, adult learning centers, and the workforce, do not typically receive access to robust career and academic advising. Some institutions—particularly those that are under-resourced—do not have the capacity to provide the level of career and academic advising needed. Even when institutions offer robust supports, the availability of advising is not necessarily communicated well to students. The Survey of Entering Student Engagement ([SENSE](#)) found, for example, that 88% of entering students never accessed their college’s transfer support services, and 52% responded they did not know their college offered transfer support services.<sup>37</sup>

A more intentional focus on advising, to ensure that students know about and access supports, can help learners take critical steps, such as:

- ▶ Identify the range of their career interests;
- ▶ Understand how various academic programs align with those career interests;
- ▶ Choose a grouping of courses early in their academic careers--sometimes referred to as meta-majors or career clusters--aligned with career interests that offer enough flexibility (in at least the first year) to allow students to change programs without losing significant credits;

- ▶ Register for the right courses at the right time; and
- ▶ Understand how any prior learning, academic credits, or work experience may apply to completing an academic program.

### **How does this Affordability Disconnect affect time and price?**

All too often, learners take courses that do not lead them to a degree. Without adequate advice and guidance, learners might not know how to choose a career-aligned program, choose the courses that are required for their program, or choose the courses that are required for them to transfer. This leads to taking courses that are not necessary for graduation, often referred to as excess credits.

We recognize that many institutions are under-resourced and would benefit greatly from the ability to hire and train more advisors and career counselors. This Disconnect makes college less affordable for students, and better solutions are needed.

## **#6 Lack of fair and equal access to financial aid for students who transfer**

Students who transfer do not have fair or equal access to financial aid. While financial aid distribution varies dramatically by state and institution, a variety of policies and practices come together in ways that short-change students who are mobile.

At the state level, for example, eligibility criteria often limit options for students who transfer. Some states privilege full-time students, restrict aid by age, and apply merit criteria based on high school performance.<sup>38</sup> When combined, these factors can add up to restrictions for students who transfer and are mobile, many of whom attend part-time, are returning to college as adults, and have been out of high school for an extended period.<sup>39</sup> Only three states have a financial aid program dedicated to students who transfer, and the average award amounts are quite low.<sup>40</sup>

Students who transfer also receive less institutional aid. One study found:

[T]ransfers tended to receive less grant aid (especially institutional aid) and more loan aid in AY 2007–2008 compared to their native student counterparts. This pattern was particularly significant at private universities; while transfers at public institutions received 12% less institutional aid and 4.7% less overall grant aid, transfers at private universities received 41% less aid of both types.<sup>41</sup>

Additional research is necessary to uncover the causes of this discrepancy. Interviews conducted for this paper suggest that institutions use different award strategies for transfer and first-time-in-college students, and may prioritize students for aid based on a variety of factors, including faculty relationships or grades.<sup>42</sup> Research with chief financial officers and enrollment managers shows that actors in those roles at four-year institutions are typically not engaged in conversations about transfer, leading to students who transfer being “rendered invisible and underserved.”<sup>43</sup> The Community College Research Center and the Aspen Institute College Excellence Program similarly found:

To attract high-performing students, four-year colleges often prioritize incoming freshmen when they distribute financial aid and other institutional resources, such as on-campus housing. Usually, transfer students—who are generally admitted after incoming freshmen—are last in line for these resources.<sup>44</sup>

### **How does this Affordability Disconnect affect time and price?**

Students who do not receive financial aid will have to pay remaining tuition costs themselves, increasing the price they pay. Moreover, students will be denied the benefits that financial aid provides in improving persistence and completion.<sup>45</sup>

## **#7 Lack of institutions that are equipped and ready for students who transfer and provide fair and equal access to basic needs and critical supports**

Ideally, students who transfer and would benefit from credit mobility will find postsecondary institutions that are ready for them and equipped to offer them fair and equal access to critical student supports. This can range from basic needs such as housing to internships, evidence-based learning experiences, and reserved course slots that ensure students can take courses needed for on-time program completion.<sup>46</sup> Unfortunately, student supports may be inequitably distributed much like financial aid. Multiple experts in the field call on institutions to interrogate their practices.<sup>47</sup>

### **How does this Affordability Disconnect affect time and price?**

When students arrive at institutions that are not ready for them and equipped to offer critical supports, they are left to navigate unnecessary and unfair challenges. As noted above, the Community College Research Center and the Aspen Institute College Excellence Program found that “four-year colleges often prioritize incoming freshmen when they distribute...institutional resources, such as on-campus housing.”<sup>48</sup> Being left to navigate something as critical as housing could be a serious burden for students—especially if they are simultaneously addressing financial needs and responsibilities such as work and dependent care—which can adversely affect their ability to persist and complete on time.

Reserving course slots is another useful example. If course slots are not held for students who are transferring into a receiving institution, they will likely have to wait to take that course, which slows down their progress and can add semesters, even years, to their time to completion. This scenario is even more complicated if a student is unable to register for a course that is a prerequisite to another course. Being forced to wait to register for the prerequisite course means that the student must wait to take the subsequent course as well. Unfortunately, an AACRAO survey found that the three most important factors used in building class schedules are “the class schedule from the previous year and term... followed by faculty availability and faculty preference.” Only a quarter of respondents agree or strongly agree with the statement, “Our institution engages in student-centered class scheduling.”<sup>49</sup>

## Figure 2. Affordability Disconnects in Transfer and Credit Mobility

As they transition into postsecondary institutions, students face disconnects that make completion of credentials less affordable.



## Toward Solutions

### Recommendations for Institutions

Via this white paper and set of visuals, the Beyond Transfer PAB has described how flaws in current approaches to transfer and credit mobility cost students time and money. While many in higher education speak often of inequitable transfer and credit mobility policies and practices costing students time and money, details of how that plays out are not well articulated.

In addition, this white paper calls for several concrete areas of action by institutions intended to make higher education more affordable for students who transfer and are mobile:

- ▶ Assess the return on investment (ROI) of students who transfer and are mobile to the institution's mission and financial sustainability;
- ▶ Leverage ROI to direct investments to change policies and practices in ways that better support students who transfer and are mobile; and
- ▶ Implement a suite of credit mobility technologies that address many of the current challenges faced by students who transfer and are mobile.

## Assess ROI of Students who Transfer and are Mobile

At the time of this writing, most postsecondary institutions are facing declining enrollments and uncertain fiscal environments.<sup>50</sup> For many institutions, particularly those with high percentages of students who transfer and are mobile, improvements in transfer and credit mobility are likely to provide a return on mission—by educating a diverse workforce and better serving communities—as well as a *financial* ROI in the form of increased student enrollments, retention, and completion.

To understand more about the financial ROI of better serving students who transfer and are mobile, institutions and their partners can leverage the [TransferBOOST Affordability Financial Tool](#). TransferBOOST—a collaboration between the Institute for Higher Education Policy and HCM Strategists that was funded by ECMC Foundation—partnered with rpk GROUP to build the Tool, which helps colleges and universities to:

- ▶ Assess the potential of increased pipeline enrollments by students who transfer;
- ▶ Evaluate the expenditures and resources needed to provide improved supports for students; and
- ▶ Calculate the potential financial ROI to colleges and universities from increased student enrollment, retention, and completion through transfer and credit mobility.

We encourage institutions to use the Tool to better understand and articulate the unique value of students who transfer and are mobile.

## Leverage ROI to Change Policies and Practices

The following Affordability Disconnects highlighted in this white paper call for institutions to improve key policies and practices:

- ▶ Lack of robust CPL policies and practices;
- ▶ Lack of access to and knowledge of intentional career and academic advising;
- ▶ Lack of fair and equal access to financial aid for students who transfer; and
- ▶ Lack of institutions that are equipped and ready for students who transfer and provide fair and equal access to basic needs and critical supports.

With an understanding of ROI in hand, colleges and universities can begin to consider how to redirect investments in ways that better support students who transfer and are mobile. We encourage institutions to consider some key tools to help guide institutions, including:

- ▶ The National Institute for the Study of Transfer Students (NISTS) Transfer Policy & Practice Audit Tool: “Designed to help you catalog and evaluate the various policies and practices that [a]ffect transfer students and others seeking credit mobility at your college or university. The framework may be used by individuals or teams at both transfer-sending and -receiving institutions and will provide a baseline view of what’s working well and what may need improvement;”<sup>51</sup>

(Continued on page 17)



## Using the TransferBOOST Affordability Financial Tool

How can institutional leaders use the TransferBOOST Affordability Financial Tool?<sup>52</sup>  
More information can be found on the [TransferBOOST website](#).

### Step 1

**Engage a transfer team that knits together expertise in transfer, academic pathways, strategic finance, and affordability.**

Ideally, the transfer team has the power to make decisions about investments, financial aid, and academic programs. A single institution can fill out the Tool, but collaboration across sending and receiving partner institutions is highly recommended.

### Step 2

**Reflect on and understand your transfer pipeline.**

Step back as a team to gather data on current transfer enrollments, and consider how and why you believe new students can be attracted to your institution and your partner transfer institutions. What will you do differently that you believe will lead to increased student recruitment, enrollment, retention, and completion?

### Step 3

**Enter data as directed in the TransferBOOST Affordability Financial Tool.**

The Tool provides clear instructions to enable institutions to understand the cost structure of transfer pathways and provide more precise ROI estimates. The Tool provides guidance in the following areas: anticipating revenue (e.g., estimate enrollments); anticipating direct expenses (e.g., estimate staff time that is newly dedicated to supporting transfer); capturing additional revenues and expenses (e.g., if relevant, capture additional revenues and expenses such as grant funding or IT costs); and reviewing data assumptions (such as benefit rates that are used in underlying model calculations and can be customized to reflect the rate at your institution).

### Step 4

**With ROI in hand, direct investments to supporting students who transfer and are mobile.**

With an understanding of new revenue anticipated from improved transfer, institutions can direct new investments to supporting students and ensuring their success.

**Note:** While the TransferBOOST Affordability Financial Tool was originally developed to support institutional work focused on student affordability for TransferBOOST, its basic approach and functionality for calculating ROI are applicable in other contexts.

(Tools to Leverage ROI, continued from page 15)

- ▶ Council for Adult and Experiential Learning (CAEL)'s resource kit on Credit for Prior Learning: "Let's make Credit for Prior Learning equitable, accessible, and easy for every single adult learner across the country. That's why we've put together a new collection of free resources for postsecondary leaders like you,"<sup>53</sup>
- ▶ The What Works Clearinghouse *Effective Advising for Postsecondary Students* practice guide: "Provides four evidence-based recommendations for designing and delivering comprehensive, integrated advising to support students' educational success;"<sup>54</sup> and
- ▶ AACRAO's new transfer designation, in beta test now: "Guides an institution through a set of leading practices in transfer credit policy, practice, articulation, and technology tied to relevant tools and resources to realize success. Upon successful completion, AACRAO will recognize institutions with an Excellence designation."<sup>55</sup>

We encourage institutions to also analyze data on how financial aid is distributed. Institutions should ensure that students who transfer are aware of, and receiving, aid that is equitable to students who started at the institution for their first year in college. To guide this effort, we suggest institutions analyze the following questions—disaggregated by at least income and race and ethnicity—across the categories of institutional, state, and federal aid:

- ▶ How much aid do students who transfer receive? What trends do you see by year, transfer partner, and academic program? Is aid equitable given the financial need of the transfer population?
- ▶ Does the current aid packaging strategy prioritize student financial need over the student's potential to contribute to tuition revenue?
- ▶ Is the debt burden accumulated by students who transferred into the institution different than by students who started at the institution? If yes, why? Are there ways to partner with transfer institutions to reduce debt accumulation for students?
- ▶ How is eligibility for aid communicated to students? Is messaging clear and accessible?

## **Implement a Suite of Credit Mobility Technologies**

The following Affordability Disconnects highlighted in this white paper can be addressed, in part, through technology innovations that connect institutions and organizations:

- ▶ Lack of information about how students' previous work and learning experiences will apply to completion of a postsecondary credential;
- ▶ Lack of sharing of electronic, machine-readable learner and employment records and transcripts; and
- ▶ Lack of intentional practice to ensure unbiased, efficient credit evaluation.

Nationwide, several states, systems, and institutions are making advances in building intentional connectivity and interoperability. Strong examples include Arizona State University (ASU) and City University of New York (CUNY) (see pages 19 and 20 for more information). While solutions vary, key areas of technological focus include:

## Solutions

### **Course equivalencies:**

Student-facing databases that help students see which courses are equivalent

### **Automated credit evaluations:**

Technologies that address the slow speed and bias inherent in manual credit evaluation

### **Dynamic educational planning:**

Student-facing tools that allow students to plan out their pathways

### **Comprehensive learner records:**

A record that captures learning from a variety of academic and non-academic settings; can be displayed in an electronic "wallet" that students can carry with them (e.g., an app on their phones)

## Leading to Advancements



Can be used as a planning tool as learners map their educational pathways;



Can help to ensure that students who are mobile know quickly which of their previous learning experiences will transfer and apply toward completing their degrees, and can help to eliminate inconsistency and bias by reducing individual decision-making;



Can help learners see how their current credits and learning experiences are equivalent to, and will apply to completion on, a variety of pathways. These tools are greatly enabled by machine-readable, electronic transcripts; and



Can help students to holistically demonstrate their skills, knowledge and prior learning and work experiences.

Solutions like these can speed up the credit evaluation process, mitigate the bias baked into manual evaluation, put credit equivalency information into students' hands, provide students the opportunity to dynamically plan their learning pathways, and increase learner agency by allowing them to own their learning and employment records.

## **Recommendations for State Policymakers**

States and systems have a critical role to play in supporting their institutions as they seek to address these Affordability Disconnects, including:

- ▶ Providing incentive funding that allows institutions to dedicate staff time to implementing changes in policies, practices, and technologies;

- ▶ Creating technical assistance infrastructure that provides meeting venues, facilitated interactions with peers, and access to experts to support institutions in self-assessing their needs and implementing change;
- ▶ Investing in financial aid that equitably supports students who transfer; and
- ▶ Analyzing state and system-level data on issues such as whether students who transfer have fair and equal access to basic needs such as housing, critical supports such as advising, and state and institutional financial aid distributions.

In addition, the slow and uneven pace of technology adoption continues to stymie strong implementation. States and systems can provide strong supports for institutions by:

- ▶ Developing systemwide tools that help institutions to understand the range of solutions and vendors and assess the costs of implementation;
- ▶ Providing innovation funding to support staff time to implement new technologies;
- ▶ Supporting efforts to map out how new technologies will interact with existing systems; and
- ▶ Offering professional development for the skilled and committed use of technologies aligned to equitable student success.

## ASU's National Work on Credit Mobility

Arizona State University has set its sights on serving learners who transfer and would benefit from credit mobility nationwide. To do so, ASU is working on a variety of fronts:

- ▶ Weaving together a suite of technologies that includes a database of faculty-evaluated course equivalencies (ASU currently has over one million course equivalencies established nationwide and plans to rapidly increase that number) and a student-facing platform that allows students to map out "what-if scenarios" so they can understand how their prior learning credits will transfer and apply to completion of credentials, allowing learners to evaluate a variety of potential institutions and programs for best fit;
- ▶ Creating a learner-facing app, called "Pocket," that enables students to own their learning and employment records, view them on an app, and share them with potential employers and educational providers; and
- ▶ Engaging several partners in the field nationally to support technology design and development and build a community focused on advancing credit mobility in service to equitable outcomes for today's learners.<sup>56</sup>

## CUNY Transfer Explorer

The City University of New York is tackling improved transfer and credit mobility from a variety of angles. CUNY has already launched Transfer Explorer (T-Rex), which currently allows anyone (without a login) to see course equivalencies and how courses will transfer “in any direction, from any [CUNY] college to any other [CUNY] college.” In addition, current CUNY students can use the Transfer What If tool in DegreeWorks to see how their credits will transfer and apply to degree completion. The T-Rex website also tells students how to appeal a credit transfer decision if the student feels the decision was erroneous.<sup>57</sup>

CUNY intends to build on T-Rex to allow any potential student to see how their credits from prior learning can be optimized across CUNY’s colleges and degree paths, helping students to understand the degrees they can finish and the time it would take.

These technological advances are part and parcel of CUNY’s holistic approach to improving transfer. Under the umbrella of what CUNY refers to as A2B, projects concerning associate-to-bachelor’s (vertical) transfer, CUNY has also made a commitment to conducting important research, including faculty, staff, and student surveys, and publicizing an enormous amount of information about transfer to improve transparency and shine a light on the experiences and outcomes of students who transfer.<sup>58</sup> Through a combination of transparency, student-facing technologies, and intensive research, A2B intends to make good on its guiding principle that it should not be “more challenging for a student to earn a bachelor’s degree by starting in an associate program at a community college than by starting in a college that offers only bachelor’s degrees.”<sup>59</sup>

## Conclusion

In an era when nearly all students would benefit from improved transfer and credit mobility, postsecondary education continues to be plagued by many disconnects that make completion of a college credential more expensive and challenging for students. It is time to intentionally address these Disconnects and cultivate a responsive learning and work ecosystem that ensures that students who transfer and are mobile can receive documentation of the learning they have completed, carry that documentation with them through their work and learning pathways, and apply that documented learning to completion of a degree in a timely and affordable manner.

There is a lot of work needed to improve transfer and credit mobility. Via this white paper and set of visuals, the Beyond Transfer PAB is seeking to sharpen the definition of the leading problems and foster better conversations and progress toward needed solutions. We welcome your ideas and suggestions on additional Affordability Disconnects as well as solutions. Get involved. Join us on social media with #BeyondTransfer and reach out with questions to [lara.couturier@sova.org](mailto:lara.couturier@sova.org).

## Notes

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