

# 20

## Diverse Credit Transfer: Student Opportunity vs. Higher Education Tradition

**Kathleen Yackey**

### **Abstract**

Because today's students are taking advantage of educational opportunities in multiple settings to earn an academic credential, maximization of transfer credits for all students has become critical. To serve the students, it becomes increasingly important for postsecondary institutions to consider nontraditional credits for transfer as legitimate forms of learning, while also maintaining academic standards. This chapter will examine a variety of transfer credit types such as the College-Level Examination Program (CLEP), portfolio assessment, competency-based credits, and more. Many exams have become standardized and have been included as acceptable transfer credit substitutes to aid students' educational goals. However, other types of learning assessment have not been regularly

included as transferable, which can create the need for students to duplicate prior learning. It has become imperative for postsecondary institutions to work together to identify and accept a larger variety of transfer credits to aid in student success and remove any barriers in attaining educational goals.

## Overview

Today's students are taking advantage of educational opportunities in multiple settings to earn an academic credential. Due to the use of multiple education settings, maximization of transfer credits for all students has become critical. The utilization of prior learning credits, whether from other institutions, testing organizations, or challenge examinations and assessment portfolios, has become an important topic of conversation. Students encounter significant challenges moving these diverse credits to the credential-awarding institution. Each institution sets its own policy of acceptance around transfer credits, tests, and learning assessment. Due to the variance, students with highly mobile lives can have difficulty when seeking to complete an academic credential. It has become imperative for postsecondary institutions to work together to identify and accept common forms of legitimate transfer credits to aid in student success and remove any barriers in attaining educational goals.

Expanding and clarifying alternative forms of earning credit is being mandated by state legislators, in part to recognize the need to assist students in the process of completing degrees. Washington State law RCW 28B.77.230 entitled "Academic credit for prior learning—Goals—Work group—Reports" creates a series of goals for all institutions of higher learning, private and public, in Washington to "increase the number and type of academic credits accepted for prior learning and the number of students who receive credit for prior learning that counts towards their major or towards earning a degree, certificate, or credential, while ensuring that credit is awarded only for high-quality, course-level competencies" (Washington State Legislature, n.d.). The RCW continues to request metrics, support, and faculty development and articulation agreements among other areas to accomplish these goals.

## Review of the Literature

### Transfer Students

Students are becoming increasingly itinerant during their time of study. Of the students attending postsecondary institutions in 2010/11, 18.4 percent transferred from another state or territory. In the academic year 2013/14, Washington institutions, for example, awarded 13 percent of postsecondary credentials to students who began studies outside of Washington State (National Student Clearinghouse, 2015a).

According to the National Student Clearinghouse Research Center data, for the period of 2013–14, "46 percent of students who completed a degree at a four-year institution were enrolled at a two-year at some point in the previous 10 years" (National Student Clearinghouse, 2015b). For students who make the move from a two-year to a four-year college, the Washington four-year schools showed a 70 percent student retention rate at the four-year level. However, this does not include movement between four-year institutions. "About one in nine students who start college in any fall term, transfer to a different institution by the following fall" (National Student Clearinghouse, 2015b). Nationwide, between 2008 and 2014, 2.4 million institutional transfers in higher education occurred (Education Commission of the States, 2015).

These statistics support the reality that students are on the move between higher education institutions, and are likely to make multiple moves throughout their academic career. With the numbers of students seeking transfer credits between colleges, institutions face challenges in reviewing and awarding transfer credits toward completion of a credential. Institutions must balance reviewing credit for program requirements, general education requirements, and school residency while maximizing the use of a student's available credits.

### Common Types of Institutional Student Transfer

Institutional transfer patterns can take many forms. The most common three are vertical transfer, horizontal or lateral transfer, and reverse transfer. Vertical transfer occurs when a student completes coursework in a two-year institution and then transfers to a four-year college. Horizontal or lateral

transfer occurs when a student moves from a two-year college to another two-year college or four-year to a four-year, et cetera. And reverse transfer occurs when a student transfers coursework from a four-year college back to a two-year institution (National Center for Education Statistics, 2014).

## Integration into the Student Experience

### Transfer Credit

Because of this high mobility rate for students, clear transfer criteria easily interpreted by students from diverse backgrounds is essential. Students and institutional staff must plan ahead to be sure that credits taken and awarded at one institution can be transferred toward a credential at another institution whenever possible.

### Veterans

This issue has long existed with students in the military since they are repositioned so often. The Veterans Administration utilizes a preauthorization letter to accomplish transfer credit approval between schools. When a student, using VA benefits, chooses to take a course from another institution (known as a “guest school”) and wishes to receive benefits for the enrollment, s/he must gain permission of the main school (known as the “parent school”), which includes transferability requirements and authorization that the course being completed at the “guest” school will be transferable into the “parent” school program. (United States Department of Veterans Affairs, 2009). This process, called the VA Once system, ensures transferability once the official transcript is received and evaluated by the “parent school.”

### Common Exams and American Council on Education Recommendations

However, utilizing the VA Once system for non-VA students is not a viable option. Streamlining this process for all students through clear transfer

policies can make academic goal setting and evaluation of credit more accessible. For example, the College-Level Examination Program (CLEP), Defense Activity for Non-Traditional Education Support (DANTES), and Subject Standardized Tests (DSST) examinations also come with American Council on Education (ACE) college-level credit recommendations, as do Joint Services Transcripts (JSTs) and a variety of work-related training. Having a policy that plainly states that ACE credit recommendations and ACE score thresholds are honored for transfer can achieve the acceptance of a variety of credits without having to create intricate policies for each exam/hours/type.

### Advanced Placement Examinations

Advanced Placement (AP) exams are typically taken by secondary school students who are seeking either placement into a higher-level college course, or who are seeking college credit. (College Board, 2015). Again, students are faced with varying school policies, in which some schools will take the AP exam as a placement exam, while others will award college-level credit and place the student in higher levels within the discipline. Generally, many schools accept an AP score of three (3) or higher for college credit, but again this varies by institutional policy. Similar to the exams covered by ACE recommendations, a clear policy stating transferability of AP credit that is accessible to transferring student groups would be helpful.

### Articulations

Another important aspect of transfer is the use of articulation agreements. An articulation agreement creates a bridge between one college’s program to another college’s program or from course to course, or even nontraditional learning environment to college credit. These agreements set clear expectations and parameters for the receiving institution. For example, an articulation agreement may include which department or individual within an organization may report internal training, how to officially present documentation to the receiving institution, which particular training experiences may result in an elective credit, and what college credit value that elective would earn. Articulations are particularly helpful if a student identifies that s/he will be attending multiple schools in advance

so that the agreement can be used to advise the student on a pathway to success for all institutions/organizations while minimizing paperwork for both the sending and receiving institution.

## Challenge Exams/Learning Assessments for Credit

Some students return to school with knowledge from work or independent learning, which is not officially noted on a transcript. Often the DSST or CLEP exams are recommended if they have an exam in the field, but if no exam is available for the field of experience, a school challenge exam or learning assessment process may be used if permitted by school policy. Challenge exams are typically for courses offered at the college (the college should not assess for a class it does not offer) and usually carries a fee, which is less than the regular tuition rate for the course. A qualified instructor designs the exam or papers that will be used to prove competency and awards credit if competency has been proved. Successes and failures are recorded on the official transcript. Similarly, the learning assessment process is a way in which a student works more directly with an instructor on proving competency for earned credit, usually through a written portfolio on the topics being assessed.

Currently, challenge exams and learning assessments generally are not transferable to other institutions, although this should change. For example, in the state of Washington, some groups have begun discussions around transferring these types of credit. The acceptance of these credits for transfer is reliant upon the idea that the institution initially awarding credit is using its expertise to assess the course outcomes, just like it might in a classroom setting, but using a differing pathway to collect the information from the student. It is simply a different assessment process than that of the traditional classroom/online setting. Therefore, the credit is valid and may be transferable. However, while this conversation continues, these types of credits are not yet commonly accepted as transfer.

## Competency Learning Transfer

The newest challenge is that of transferring competency-based credits to traditional programs. Competency-based credits are often recorded on the transcript as individual competencies. While traditional college courses typically have multiple competencies combined for a course

learning outcome, competency-based coursework breaks the learning out to smaller achievable goals and may have partial credit values per competency. Additionally, competency-based coursework does not yet have a common standard of recording student knowledge on an official transcript, making translation of the credits even more perplexing for a traditional school. Further, competency-based work may or may not designate upper or lower division credits, as the knowledge is focused on reaching competency in a set of required knowledge, not on levels of coursework associated more closely with Bloom's taxonomy. All of these factors create a challenge for a student seeking transfer from a competency-based program to a traditional school/program.

In these cases, it is key for the credential evaluators and faculty to work closely together, utilizing the expertise in credit transfer and content, respectively. Faculty can review competency-based areas to see if combinations of the learning meet particular course outcomes, while credential evaluators review the documentation needed to support the credit transfer within a specific plan.

The option of waivers is a real possibility in these types of transfers. Faculty may determine a student meets the course outcomes for a particular course, and yet the credits are not at the desired level (for example, upper division is required, but the competency-based credits may not be considered upper division). The faculty may waive the upper division class, giving students the option to take new coursework at the upper level of their choice. Of course, the best option is to find direct equivalencies, but this can present a challenge when translating competency-based work into traditional credits.

In some cases, students may have proven competency in three or four required learning outcomes for a class but still be missing a vital piece that does not allow for the waiver. In such cases, another option is to offer an individualized learning contract for the missing learning area. In this way, the student gains the missing knowledge while also being able to make use of the credits taken previously under the competency-based program.

## Lessons Learned, Tips for Success, and Recommendations

Postsecondary institutions often use peer consultation groups to learn about changes that influence higher education. Membership to groups such as the American Association of Collegiate Registrars and Admissions Officers

(AACRAO), and similar state/regional groups, allows institutions to consult with colleagues when a new mode of credit delivery/transcription is developing and moving into general use. Representation on state-level boards and committees can also enhance the depth and timeliness of knowledge with anticipated changes in higher education. Additionally, it remains important to be mindful of accreditation standards, which may differ across accrediting bodies. How the accrediting agency may define some credits, such as competency-based credits, and how the home institution may transcript these credits, can affect how colleges and universities in other regions review and transfer credits. Due to the complexity and levels of stakeholders, maintaining ongoing open communication with peers, government oversight, and accreditors can be critical when these shifts in higher education occur.

## Conclusion

Postsecondary students are utilizing credits from diverse sources to fulfill educational requirements. The government is encouraging postsecondary institutions to consider ways in which they can support students who are transferring credits earned in multiple alternative settings. This situation calls upon postsecondary institutions to review how they accept credits from examinations, experience, traditional credits, and the newer competency-based credit model and how those experiences become credits within a conferred credential. Institutions that work together using a variety of methods, such as articulations and standardized policies, will be able to better serve students by accepting credits, without the student needing to re-prove knowledge at each institution or take additional credits when one institution refuses what another institution has previously accepted. As new conversations continue, it will be crucial for credential-granting institutions to work in concert with students, professional organizations, state and national government, and accrediting bodies to form a network that better serves today's mobile students.

## References

College Board. (2015). AP credit and placement—AP student—How to earn credit for your scores. Retrieved from <https://apstudent.collegeboard.org/creditandplacement/how-to-earn-credit-for-your-scores>

collegeboard.org/creditandplacement/how-to-earn-credit-for-your-scores

Education Commission of the States. (2015). One-third of college students transfer at least once. Retrieved from <https://nscnews.org/over-one-third-of-college-students-transfer-at-least-once/>

National Center for Education Statistics. (2014). Transferability of post-secondary credit following student transfer or co-enrollment. US Department of Education. Retrieved from <http://nces.ed.gov/pubs2014/2014163.pdf>

National Student Clearinghouse Research Center. (2015a). Snapshot report—Interstate mobility. Retrieved from <https://nscresearchcenter.org/snapshotreport-interstatemobility16/>

National Student Clearinghouse Research Center. (2015b). Snapshot Report—Contribution of Two-Year Institution to Four-Year Completions. Retrieved from <https://nscresearchcenter.org/snapshotreport-twoyearcontributionfouryearcompletions17/>

United States Department of Veterans Affairs. (2009). VA ONCE. Retrieved from [https://vaonce.vba.va.gov/vaonce\\_student/default.asp](https://vaonce.vba.va.gov/vaonce_student/default.asp)

Washington State Legislature. (n.d.). RCW 28B.77.230: Academic credit for prior learning—Goals—Work group—Reports: subsection (a). Retrieved from <http://apps.leg.wa.gov/rcw/default.aspx?cite=28B.77.230>

## Author Biography

Kathleen A. Yackey has worked in different capacities of higher education for over fifteen years. She has performed registrar-related functions, been a member of the board of directors for a seminary, and currently serves as the university registrar at City University of Seattle. As a lifelong learner, she has sought additional credentials in management, counseling, and ordained ministry. Ms. Yackey holds an AA in

business from South Seattle Community College, a BA in history from the University of Washington, a master of divinity from the Claremont School of Theology, and an MA in counseling psychology from City University of Seattle.