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Reverse Credit Transfer Guiding Principles

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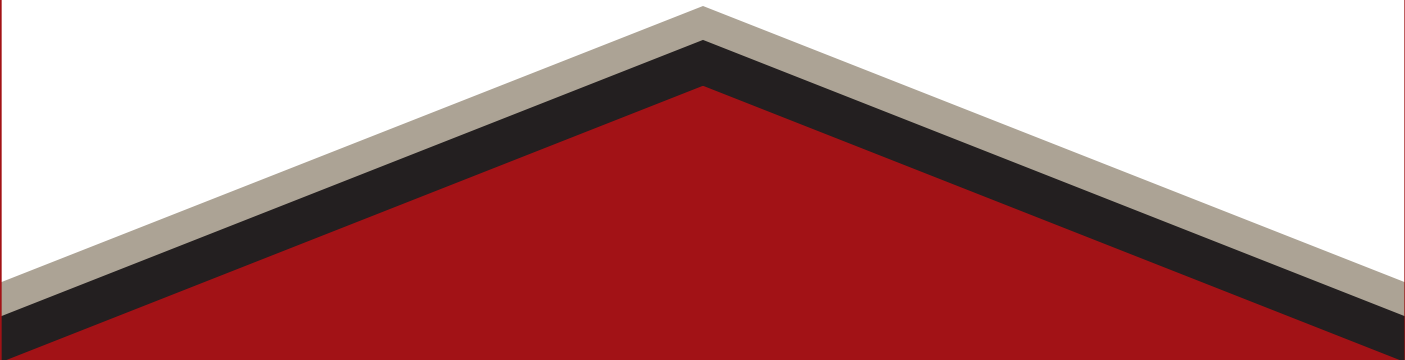


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Introduction

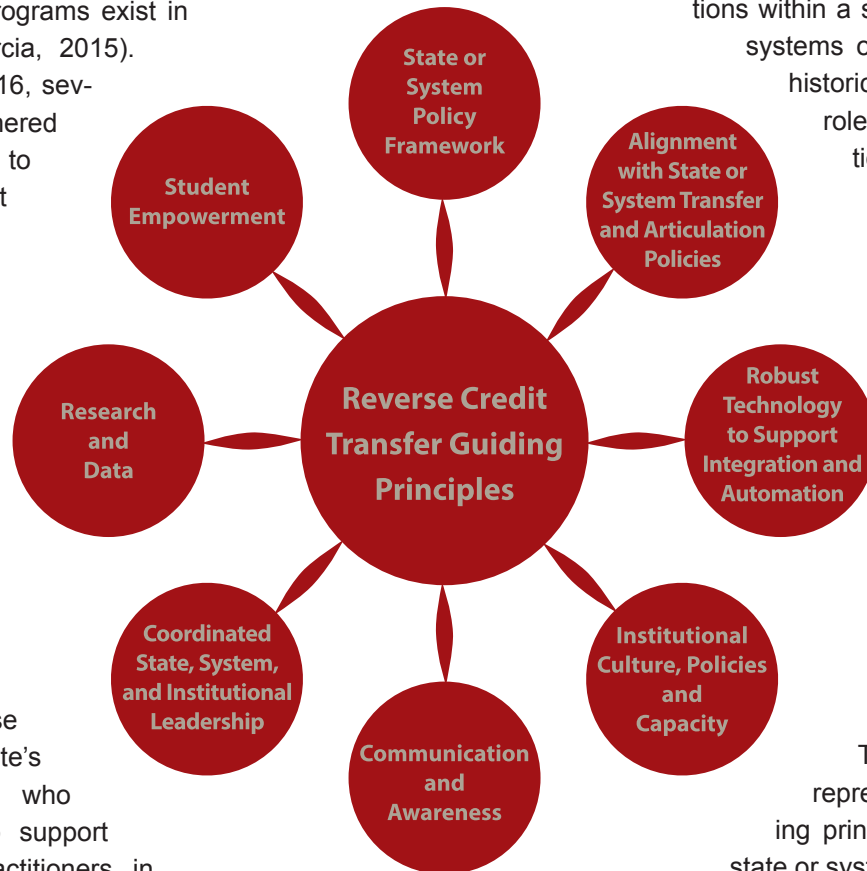
Reverse credit transfer is defined as, “the transfer of credit from a 4-year to a 2-year institution for the purpose of conferring transfer students an associate’s degree” (Taylor, 2016, p. 2). In recent years, reverse credit transfer programs and policies have flourished, and research suggests that these programs exist in nearly all states (Garcia, 2015).

Between 2012 and 2016, several foundations partnered to support 16 states to develop and implement reverse credit transfer programs as part of the Credit When It’s Due (CWID) initiative, and these efforts have resulted in over 15,000 new associate’s degrees to students during the CWID grant period.

Reverse credit transfer offers much promise for awarding associate’s degrees to students who rightly earn them. To support policymakers and practitioners in their reverse credit transfer implementation efforts, this document outlines a set of eight guiding principles that emerged from research conducted on 15 CWID states. The guiding principles are based on extensive qualitative and quantitative data collection as well as best practices in the 15 CWID states, and they are intended to serve as a guiding post to states and institutions

developing and implementing reverse credit transfer. Because the CWID grants were led by state higher education agencies or state systems, the guiding principles assume an important role for a public state agency or system in the development and implementation of reverse credit transfer. Although reverse credit transfer efforts may be led by

a regional partnerships or consortia of institutions within a state, state agencies and systems of higher education have historically played a significant role in transfer and articulation policy. Given the high rates of student mobility within states and the need for coordinated efforts to support all students attending public institutions, it is critical that the state or system is involved in the development and coordination of reverse credit transfer efforts.



The Principles

The graphic on this page represents the eight guiding principles which include: (1) state or system policy framework; (2) alignment with state or system transfer and articulation policies; (3) robust technology to support integration and automation; (4) institutional culture, policies, and capacity; (5) communication and awareness; (6) coordinated state, system, and institutional leadership; (7) research and data; and (8) student empowerment. What follows is a description of each principle and a description of the key components of each principle.

1. State or System Policy Framework: The state or system policy framework ensures that state or system policies related to reverse credit transfer are aligned and shared among institutions. This guiding principle includes four components: (1) policy mechanism; (2) policy design; (3) policy development process; and (4) funding.

Policy Mechanism

A state- or system-level policy mechanism provides a policy framework for reverse credit transfer at the state or system level. Depending on the state, this may be best accomplished through state legislation, agency or board guidelines, a Memorandum of Understanding, principles of good practice, or other policy mechanism. The policy framework for reverse credit transfer provides common parameters under which institutional programs can be designed and implemented. In states with decentralized higher education structures and cultures, a state- or system-level policy may not be desirable or even politically feasible. However, inconsistencies in local policies and practices experienced by some of the CWID states suggest the need for a common framework for reverse credit transfer policy and practice.

Policy Design

The policy mechanism should include basic parameters for designing reverse credit transfer programs among institutions within the state or system. The design elements of a state or system's reverse credit transfer policy could include:

- Institutional roles and responsibilities
- Eligibility requirements for reverse credit transfer
- Implementation timelines and cycles
- FERPA interpretation and consent process
- Expectations regarding communication among 2-year institutions, 4-year institutions, and students
- Integration of reverse credit transfer into course planning and advising
- Attention to equity to ensure equitable student access to policies

Policy Development Process

The policy development process is a critical dimension of

the state or system policy framework. Given the diversity of institutions (public and private) within a state or system, the policy development process should be inclusive and engage local stakeholders. CWID states employed many approaches to developing state or system policies and practices. For example, Missouri created working groups related to policy, technology, data, and marketing that were comprised of institutional representatives from many campuses, and these working groups created the framework for reverse credit transfer policy throughout the state. Ohio and North Carolina established a reverse credit transfer coordinator or project manager who was responsible for seeking input from institutional stakeholders and facilitating the development and implementation of policy. States and systems should consider how best to engage registrars and the transfer and articulation professionals in the field in the development of any state or system policy.

Funding

Resources are provided to the state or system to build capacity (i.e., technology or policy development) and to support personnel at the institution if needed. Funding mechanisms will vary by state and system, but many CWID states used grant funding to build capacity and in some cases, state legislatures provided direct funding to support reverse credit transfer development (e.g., Tennessee). At a minimum, funding should be considered for both policy and infrastructure development and the sustainability of reverse credit transfer. Many CWID states used grant funding to develop or expand technology capacity to automate reverse credit transfer processes, a critical dimension for states, systems, and institutions that intend to scale reverse credit transfer (See Principle #3).

2. Alignment with State or System Transfer and Articulation Policies:

The second guiding principle ensures that reverse credit transfer policies align with existing state or system transfer and articulation policies, and includes two components: (1) strong course articulation policies; and (2) integration with transfer student pathways.

Strong Course Articulation Policies

Historically, state-wide or system-wide articulation agreements and/or memoranda of understanding (MOUs) have driven the transfer and articulation of courses among institutions of higher education. It is critical that these policies are used to facilitate reverse credit transfer, particularly related to the transfer and articulation of general education.

Missing from most state and system articulation policies, however, is the articulation of upper division non-general education courses to associate's degree general education requirements. For example, if a student is missing a general education humanities course toward their associate's degree but took an upper division History course that is not included in the state's general education package, state or system policy could permit automatic substitutions to articulate these upper-division courses toward the general education requirements for the purpose of conferring an associate's degree via reverse credit transfer. The absence of strong course articulation policies at the state or system level can thwart the potential of reverse credit transfer.

Integration with Transfer Student Pathways

Some state policies define transfer pathways at the state or system level or encourage the development of these transfer pathways at the local or regional level. State and system policies should integrate reverse credit transfer into existing student pathways so reverse credit transfer programs are not an afterthought in student pathways. Sometimes conflicting state and institutional policies result in students not completing their associate's degree prior to transfer or never completing their associate's degree. A strong state or system policy would provide flexibility in the conferral of the associate's degree within students' pathways, either prior to transfer or after transfer via reverse credit transfer.

3. Robust Technology to Support Integration and Automation: The third guiding principle relates to state, system, and institutional technology capacity and the ability of technology to automate reverse credit transfer processes. This principle includes three components: (1) course equivalency tables; (2) electronic transcript exchange and SIS integration; and (3) automated degree audits.

Course Equivalency Tables

Critical to the facilitation of reverse credit transfer but also transfer and articulation more broadly is technology and processes to manage course equivalency tables. States such as Ohio have developed robust course equivalency tables (the Ohio Articulation and Transfer Clearinghouse) and other states use private vendors such as Transferology. In some states, no such statewide equivalency tables exist, so institutions build course equivalencies into student information systems at the local level. State- or system-wide equivalency tables that are accurate and regularly updated are critical to improving the automation of reverse credit

transfer programs quickly as well as increasing the likelihood that students will qualify for associate's degrees. New equivalencies developed as a result of reverse credit transfer policies (e.g., substitutions and waivers) should be integrated into existing course equivalency tables to streamline degree audit processes.

Electronic Transcript Exchange and Student Information Systems (SIS) Integration

The movement of transcripts in an electronic format and the integration of electronic transcripts into student information systems are critical to the automation of reverse credit transfer. Antiquated methods of transcript exchange such as paper, fax, and even PDF can be barriers to the transfer and reverse credit transfer process because they do not create the efficiencies needed for processing large numbers of transcripts. States, systems, and private vendors have developed solutions to address this problem. For example, the National Student Clearinghouse (NSC) recently developed and launched a reverse credit transfer solution that can move transcripts within and across state borders; Parchment developed an electronic transcript exchange platform for reverse credit transfer; and many states have developed homegrown solutions such as Florida's FASTER system, Texas' SPEEDE system, and Ohio's Articulation and Transfer Clearinghouse. Despite these existing transcript exchange systems, state exchange systems have limited capacity to exchange transcripts beyond state borders or even between public and private institutions within states. Further, to truly automate these processes, it is necessary that these transcript exchange technologies interface with institutional Student Information Systems to reduce the manual labor associated with transcript processing.

Automated Degree Audits

Degree audits at community colleges are central to the conferral of all associate's degrees, yet many community colleges lack infrastructure and technology needed to automate a degree audit. Similar to transcript exchange technologies, some private vendors and state systems have capacity to perform automated degree audits. For example, the Degree Audit Reporting System (DARS) is used by the Minnesota State College and University System and DegreeWorks is used by the State University System of New York; both are commercial products used for automating degree audits. At the state level, the University of Hawaii system developed the STAR academic pathway system that interfaces with the campus student information systems. The STAR system has the ability to generate automatic degree audits and includes a "what if" function that allows advisors and institutions the ability to audit students' records for various degree programs and pathways. As part of Tennessee's CWID grant, they partnered with AcademyOne to develop a simulated degree audit for the purpose of reverse credit transfer.

These technologies have all been developed or leveraged to reduce manual degree audits, create efficiencies, and avoid time-consuming manual processes.

4. Institutional Culture, Policies, and Capacity:

The fourth guiding principle relates to the extent to which institutional policies support transfer and reverse credit transfer, and the extent to which institutions have adequate capacity to facilitate reverse credit transfer. This principle includes six components: (1) transfer-friendly culture; (1) adequate articulation policies; (2) flexible degree requirements; (3) flexible fees and forms; (4) integration of reverse credit transfer into advising; (5) institutional technology infrastructure; and (6) personnel and resources.

Transfer-Friendly

Culture

It is important that both 2-year and 4-year campuses have cultures that are receptive and friendly to prospective transfer students (2-year) and incoming transfer students (4-year). This means that policies and practices are conducive to the transfer process, institutional leaders prioritize and value transfer students or prospective transfer students, and institutional resources are committed to supporting transfer students and the transfer process, among other things.

Adequate Articulation Policies

Institutional articulation policies between 2-year and 4-year institutions should, where applicable, include reverse credit transfer programs and integrate reverse credit transfer into existing transfer pathways. This may require adapting existing articulation policies or developing new articulation policies among institutions, including with institutions across state borders and private institutions. An important dimen-

sion of these agreements is that transfer admission or acceptance is not exclusively contingent on completing an associate's degree prior to transfer. Thus, students seeking an associate's degree via reverse credit transfer could be equally eligible for transfer admission. Another important dimension is the articulation of upper-division courses toward the associate's degree for the purpose of reverse credit transfer.

Flexible Degree Requirements

It is not uncommon for community colleges to have unique degree requirements such as a writing exam, a critical thinking course, or a physical education course, for example, that students must complete to receive an associate's degree. Many of these degree requirements are outside state general education requirements and policies, and reverse credit transfer policies should ensure flexibility so these degree requirements are not barriers to associate's degree completion. Because these degree requirements are often an obstacle to students receiving an associate's degree, institutional policies should allow fair and reasonable course substitutions or waivers for these credits but not without compromising the integrity or cohesion of the associate's degree.

Flexible Fees and Forms

Many community colleges require students to pay graduation fees and/or complete graduation applications before a degree audit is conducted and a student is considered for graduation. Similarly, some 4-year institutions require students to pay transcript exchange fees that are

not entirely reasonable or justifiable. These bureaucratic forms and fees are often barriers to students receiving an academic credential they earned. A strong reverse credit transfer program should provide flexibility with these requirements and fees, or eliminate burdensome fees and forms completely.

Integration of Reverse Credit Transfer into Advising

Reverse credit transfer programs should not be an afterthought in a students' program of study but integrated into students' pathways at the 2-year and 4-year levels. This re-



quires thoughtful and detailed advising both before transfer and after transfer. Prior to transfer, students should be aware and advised by the community college that they have the option to complete their associate's degree before transfer or after transfer via reverse credit transfer. Similarly, if students transfer before receiving an associate's degree and they want an associate's degree, advisors at the 4-year institution should advise students to enroll in courses that meet both bachelor's and associate's degree requirements, if possible. Strong state, system, and institutional policies can facilitate improved advising at the 2-year and 4-year levels.

Institutional Technology Infrastructure

Technology infrastructure at the state or system level is critical to reverse credit transfer, but the technology infrastructure at the institutional level is equally important. This infrastructure spans the spectrum of the reverse credit transfer process, from the ability of 4-year institutions to easily identify eligible students, to an SIS that can send and/or receive electronic transcripts, to robust course equivalency tables that interface with the SIS, to degree audit systems that can automate degree audits. Technology that facilitates automation of reverse credit transfer processes is ideal and conducive to an efficient and sustainable reverse credit transfer model.

Personnel and Resources

Human and fiscal resources at the institutional level are critical in the design and implementation of reverse credit transfer programs. The development and implementation of new reverse credit transfer programming or investments in new technologies will undoubtedly require human and fiscal resources. Resources will likely be needed to support personnel in key campus offices such as the registrar's office or the admission's office. Similarly, the development or adoption of new technology will likely require resources to support internal technology development or to contract with external vendors.

5. Communication and Awareness: The fifth guiding principle relates to the ways in which states, systems, and institutions communicate about reverse credit transfer and the value of the associate's degree. This principle includes two components: (1) outreach and marketing; and (2) messaging.

Outreach and Marketing

Reverse credit transfer is a relatively new phenomenon and many institutions, students, family members, and communities may not be aware of reverse credit transfer, the pos-

sibility of receiving an associate's degree after transfer, or the value of an associate's degree. It is critical that states and institutions invest in outreach and marketing efforts to educate and build awareness about reverse credit transfer and the value of an associate's degree. The outreach and marketing efforts should reach multiple audiences (students, families, institutional leaders and staff, community members and organizations, and policymakers) and take many forms (websites, social media, print materials, and word of mouth).

Messaging

Messaging of outreach and marketing materials will vary depending on the audience and form, but there are some useful considerations. The terms "reverse credit transfer" or "reverse transfer" may not resonate with students, so states, systems, and partnerships might consider alternative terminology. Both 2-year and 4-year institutions should integrate reverse credit transfer into course catalogs and programs of study and advising documents so prospective transfer students and transfer students are aware of the program prior to transfer and after transfer. Communication to communities, families, and students should also articulate the value of the associate's degree, including the economic value and the academic value of a college credential.

6. Coordinated State, System, and Institutional Leadership: The sixth guiding principle relates to state, system, and institutional leadership in the initiation and sustainability of reverse credit transfer policies and programs. This principle includes one component: (1) reverse credit transfer coordinator or liaison.

Reverse Credit Transfer Coordinator or Liaison

Leadership at the state, system, and institutional level is critical to a systemic and coordinated reverse credit transfer policy and program. Launching and sustaining a reverse credit transfer program would benefit from a champion and dedicated individual who is at least responsible for the coordination of policy development, implementation, and sustainability. At the state or system level, this individual could provide leadership in the facilitation and engagement of stakeholders, coordinate the development and oversight of a state or system policy, support technology development or adoption, manage outreach and marketing, and maintain momentum for reverse credit transfer. At the institutional level, this individual could coordinate with partner institutions and the state or system leader, support and coordinate ongoing implementation, and support data collection.

7. Research and Data: The seventh guiding principle relates to the data and research needed to demonstrate the impact of reverse credit transfer and to improve reverse credit transfer programs. This principle includes two components: (1) reverse credit transfer data collection; and (2) equity.

Reverse Credit Transfer Data Collection

Accompanying implementation of new reverse credit transfer policies and programs should be the purposeful integration of data collection mechanisms to track the development and impact of reverse credit transfer. Ideally, data are collected at the institutional level and integrated into standard state or system reporting so analysis of reverse credit transfer policies and programs can occur at the institutional level and the state or system level. At a minimum, data should be collected on potentially eligible students, reverse credit transfer consent, degree audit outcomes, and degrees awarded. If data are tracked at the student-level and integrated into existing institutional and state/system data collection and reporting systems, then these data can be linked to demographic characteristics and academic outcomes for the purpose of research and evaluation.

Equity

Given the longstanding disparities in transfer student access and success by race/ethnicity and income, it is important to include an equity analysis in the research and evaluation of reverse credit transfer programs to understand if reverse credit transfer is reducing or reproducing inequitable transfer outcomes. Ensuring that reverse credit transfer data can be linked to student demographics at the institutional, system, and state levels is critical to this type of analysis.

8. Student Empowerment: The eighth guiding principle relates to the extent to which policies and programs empower students and engage students in their educational experience and pathway in the context of reverse credit transfer. This principle includes two dimensions: (1) student choice and flexibility; and (2) electronic degree audit portals.

Student Choice and Flexibility

Reverse credit transfer may not be the appropriate option for all students, and it is critical that state and institutional policies recognize and adopt this philosophy. For example, students may have a private scholarship valid only for students pursuing their first degree, and receiving a degree via reverse credit transfer would disqualify them for the scholarship. Or, some students may not value an associate's degree and elect not to participate due to personal preferences. It is important that consent and degree conferral processes and policies provide students the opportunity to actively opt-out of reverse credit transfer if it is not desired. That said, the degree of flexibility and choice should be balanced with ways to automate reverse credit transfer and ensure that all students are aware of and have the opportunity to participate. As reverse credit transfer expands, outreach and marketing of reverse credit transfer to all stakeholders will likely reduce confusion or uncertainty about reverse credit transfer so students and families can make informed choices that align with students' needs and goals.

Electronic Degree Audit Portals

Electronic portals that allow students to aggregate their credits across institutions or within one institution can empower students to assess their own eligibility toward various college credentials. Although reverse credit transfer policies and programs are initiated by the system, the development of electronic portals that aggregate students' credits allows students to take leadership of their own learning and college credentials. Some CWID states, such as Hawaii, developed a portal for students to assess eligibility toward any credential within the system.

Conclusion

The eight guiding principles provide policymakers and leaders with a framework for developing and implementing reverse credit transfer. Reverse credit transfer policies and programs continue to develop and emerge around the country, and these principles can be used by states and systems of higher education to guide new implementation efforts or to improve existing policies. As previously mentioned, the guiding principles were derived from research on the 15 CWID states, so the principles reflect some of the best practices that were implemented in the 15 states and offer promise for other states and systems.

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