THE TRANSFER RESET

Rethinking Equitable Policy for Today's Learners

TACKLING TRANSFER POLICY ADVISORY BOARD | 2021

HCM STRATEGISTS

COLLEGE EXCELLENCE PROGRAM
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SOVA

TACKLING TRANSFER

HCM Strategists, Sova and the Aspen Institute College Excellence Program have joined together through the Tackling Transfer initiative to partner with institutional leaders, policymakers and practitioners in Minnesota, Texas and Virginia to dramatically improve transfer outcomes for baccalaureate-seeking students who begin at community colleges.

This comprehensive effort incorporates policy, practice, research and strategic communications to foster the conditions for scaled and measurable improvements for baccalaureate-seeking transfer students, including the large number of students from low-income backgrounds and students of color who begin their education at community colleges.

The Tackling Transfer Policy Advisory Board is a group of 12 experts who have been working together to generate cutting-edge policy and systems change recommendations to achieve equity in outcomes for students as they transfer across institutions and move through their learning experiences after high school, in support of the Tackling Transfer policy focus. Facilitated by HCM Strategists in collaboration with the Aspen Institute's College Excellence Program and Sova, the Board members are innovators and practitioners who understand the complexities surrounding transfer and recognition of learning policies, and how these policies impact equity and the student experience.

Policy Advisory Board members

Marty J. Alvarado, California Community Colleges Chancellor's Office

Ron Anderson, Minnesota State Colleges and Universities

William R. Crowe, Charles A. Dana Center at the University of Texas, Austin

John Fink, Community College Research Center at Teachers College, Columbia University

Maria Hesse, Arizona State University

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Sharon Morrissey, Virginia Community College System

Elena Quiroz-Livanis, Massachusetts Department of Higher Education

Jessie Ryan, Campaign for College Opportunity

Shanna Smith Jaggars, The Ohio State University

Chris Soto, Connecticut State Department of Education

Partners

HCM Strategists is a public policy and advocacy consulting firm committed to removing barriers and transforming how education is delivered. Our work focuses on developing sound public policy, aligning teaching and learning practices and advancing meaningful accountability and equitable strategic financing. HCM works to support leaders and organizations that prioritize the voices and outcomes of Black, Hispanic, Native American, recent immigrant, low-income and adult students.

Sova focuses on improving the quality and accelerating the pace of complex problem solving in the areas of higher education and workforce development. Animated by a core commitment to advancing socioeconomic mobility for more Americans, Sova pursues its mission through distinctive approaches to will-building, strategic planning, change leadership and process improvement.

The Aspen Institute College Excellence Program aims to advance higher education practices and leadership that significantly improve student learning, completion, and employment after college—especially for the many students from low income backgrounds and students of color on American campuses.

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Executive Summary

Contrary to popular perception, today's students—more than one-third of whom are 25 or older and 40 percent of whom attend part-time—juggle their studies with work, caregiving and other commitments.[1] The COVID-19 global pandemic has additionally complicated their already complex lives, disrupting educational plans, ushering in ever-changing logistics of program delivery, and casting a wide net of generalized uncertainty and upheaval.

For a host of personal and financial reasons, students today follow a myriad of enrollment patterns as they start, stop, pause, detour or otherwise accumulate credits across multiple postsecondary institutions over longer periods of time. More than one third of students transfer to another institution—and of those, 45 percent transfer more than once.[2]

Students are also responding to the explosion of learning options available to them, routinely accumulating knowledge, skills and academic credit across a range of settings, from K12 and postsecondary education to work-based learning, military experience and online programs including MOOCs.[3] There are, for example, more than 700,000 credentials in the U.S., from college degrees and industry-recognized certifications to digital badges, microcredentials and beyond.[4]

The Trouble with Traditional Transfer

Today's students are highly mobile, but postsecondary and workforce practices, policies, technologies and data systems haven't kept up with changing patterns in where and how they learn. State, system and federal policies designed to support transfer—the focus of this report—are largely designed around a linear model that presumes students are moving from a community college to a four-year institution.[5] Yet, students move in multiple directions, not always in a straight line, and changing workforce patterns increasingly require students to return to refresh their skills.

Most transfer students face long odds of achieving their goals. While the great majority of students entering community college desire a bachelor's degree, only 14 percent have earned one within six years.[6]

And historically marginalized students who face systemic barriers to degree completion are most harmed by transfer inefficiencies. The six-year bachelor's degree completion rate for Black and Latinx students who begin at community colleges is about half the rate of White students, and higher-income students are more than twice as likely as their lower-income peers to complete a bachelor's degree in that timeframe.[7]

Transfer students face an uphill battle as they contend with unclear information and insufficient guidance on this complex process, along with disrupted financial aid and other challenges. Moreover, they lose precious time and money when forced to retake courses at their new institution after their credits do not transfer with them or do not apply toward their major. Research by the U.S. Government Accountability Office shows that students lose an estimated 43 percent of their credits upon transfer to a new institution.[8] Beyond the extra cost to themselves and taxpayers, these students pay a "transfer penalty" of extended time to degree completion and accumulation of more credits than needed to graduate.[9]

Such dismal outcomes and rife inefficiency should be a wake-up call to us all. Attaining a living wage salary and important employment benefits such as healthcare and retirement often requires some postsecondary attainment, typically a bachelor's degree. Life-changing advantages including improved health, stronger financial security and greater opportunities

accrue to those who hold a bachelor's degree—and they benefit society as well.

A strong community college transfer pathway is vital to drive the equitable degree attainment we need for a strong economy, shared prosperity and upward social mobility. Improving transfer in all directions is also key to closing postsecondary attainment gaps by economic status and race/ethnicity, which researchers estimate cost the U.S. economy an estimated $956 billion dollars annually.[10]

We need to "reset" transfer to meet the needs/demands of today's learners—and tomorrow's—who are seeking to receive credit for learning, work and lived experiences along the entirety of their educational path.

Beyond Transfer: The Tackling Transfer Policy Advisory Board

The members of the Tackling Transfer Policy Advisory Board are diverse by geographic region, organizational roles, professional experiences, areas of expertise and demographic backgrounds. Dedicated to equity for historically minoritized students, including Black, Latinx, Indigenous and Asian Pacific Islander Desi American students, and students experiencing wealth disparities, this Board came together to tackle transfer—to examine the incentives, leverage points, assumptions, mindsets, stakeholders and policies at play in order to develop a set of far-reaching, impactful transfer policy recommendations.

The Board ended up with something broader: a vision for a modern, student-centered transfer system and a culture of learner agency in which:

- **All relevant learning is recognized and applied toward a major;**
- **Students are bolstered at each step of their lifelong learning journey with supportive policies that recognize knowledge and skills acquired from many sources; and**
- **Transfer pathways and transitions are streamlined, starting in K-12 and continuing through entry into the workforce, eliminating the "transfer maze."[11]**

The Charge of the Board

The Tackling Transfer Policy Advisory Board is united in its purpose to challenge the status quo and make strong and clear recommendations for systems change, with an emphasis on state, system and federal policies, that will lead to equitable outcomes as students transfer across institutions and move through their varied lived, work and learning experiences beyond high school.

DEFINITION OF EQUITY

Equity[12] 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 a powerful predictor of how one fares, with the root causes of inequities, not just their manifestations, eliminated.[13]

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.[14]

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.

The ecosystem that makes up "learning experiences beyond high school" is large and complex. This Board takes as its particular focus

the ways that the acquisition and recognition of postsecondary learning after high school can be improved, ensuring that learner experiences are honored and rewarded with credentials with labor market value. The Board recognizes the continuing need to improve transfer between community colleges and universities, but wishes to simultaneously address the full range of mobility patterns for today's students as they acquire and seek recognition for their learning.

The Board believes students should be awarded a diverse array of credentials with labor market value in accordance with their learning, work experiences and personal goals, but also recognizes that achieving equity in bachelor's degrees continues to be critical if we are to achieve national goals of shared prosperity, equitable opportunity for wealth accumulation and a robust democracy. Critical benefits continue to accrue to those who hold bachelor's degrees, such as health care, retirement savings, higher incomes and opportunities for professional development and career advancement.

> **We therefore state the explicit aspiration that these recommendations will improve the acquisition and recognition of learning after high school for students from minoritized communities—with a key focus on national evidence that the barriers to completion are particularly high for Black, Latinx and Indigenous students, and students from low-income communities—to ensure they equitably receive credentials with labor market value, particularly bachelor's degrees.**

Principles to Achieve the Charge

To achieve this charge, our work is grounded in the following principles.

Principle 1
Centering Student Experience

We believe achieving equity in learner outcomes requires elevating, celebrating and recognizing the unique and diverse learning experiences, competencies, skills and knowledge that learners bring to the table, and developing strategies to build learner agency that facilitate individuals' ability to move across institutions seamlessly and own and direct their educational and work paths.

Principle 2
Equity-Minded Policymaking as a Moral Imperative

State, system and federal policymakers have a responsibility to approach transfer and recognition of learning policymaking through the lens of achieving equity in postsecondary outcomes.[15]

Principle 3
Evidence-based and Publicly Accountable

Equity-minded policymaking follows the evidence, monitors institutional outcomes data to ensure policies do not produce unintended inequitable consequences and is actively engaged with—and accountable to—the communities that it seeks to serve.

Principle 4
A Collective Political Will to Change

The level of change called for by this Board requires that actors across all of education embrace this call and engage in the hard work of dismantling inequitable transfer policies and building a new approach designed to center transfer and the recognition of learning. We cannot continue to place the burden on students alone to successfully navigate the complexities of postsecondary education.

Policy Recommendations

The Policy Advisory Board met virtually and collaborated on interim publications for over a year to formulate a transfer policy framework and a set of stakeholder engagement strategies that can build momentum behind it. The Board's policy recommendations span three interrelated areas:

- Harnessing Data for Transformational Change;
- Maximizing Credit Applicability and Recognition of Learning; and
- Advancing Strategic Finance and Impactful Student Aid.

While we direct our policy recommendations primarily toward system, state and federal leaders, we acknowledge that many are also relevant to other leaders, such as those within institutions, accrediting bodies and governing boards. In the absence of leadership or authority elsewhere—or acting in concert with it—such leaders can work to advance many elements of our policy vision. No matter the policy issue, state and local context should determine the lead actor given varied governance structures, the number and size of postsecondary systems, and other factors. In many states, the State

Higher Education Executive Officer will be well positioned to lead a particular effort. In others, a statewide coalition or system-level initiative may be more effective.

Transfer is a notoriously complex challenge that implicates a wide range of actors, institutions, systems, governance structures and other variables. Encompassing multiple dimensions of systems change, our policy recommendations address structural change—policies, practices and resource flows—with an eye toward relational and power dynamics and the implicit mindsets and assumptions that underlie it all.[16]

"Fixing" transfer isn't a matter of passing a few key pieces of legislation, however. Policy is key, but it is not the whole answer. The level of change this Board seeks will require equal attention to broader dimensions of systems change as well—structural, relational and transformative—that shaped our thinking. We therefore undergirded the policy recommendations with a set of stakeholder engagement strategies designed to drive reform and solid implementation by building a supportive ecosystem and political will.

We aim to create and cultivate a sense of responsibility for transfer student success that transcends the confines of organizational boundaries and job titles. **We aim to reset transfer.**

POLICY AREA	STATE & SYSTEM RECOMMENDATIONS	FEDERAL & NATIONAL RECOMMENDATIONS
Harnessing Data for Transformational Change	1. Set, measure and publicly report progress in achieving disaggregated, data-driven goals for transfer student success through a public dashboard that includes specific targets for closing equity gaps in the two- and four-year sectors. 2. Measure progress toward goals with metrics that promote institutional responsibility for transfer student success and support. 3. Ensure a focus on equity by disaggregating and publicly reporting transfer student outcomes data by at least race/ethnicity, Pell recipient status and program of study.	1. Accelerate efforts to address the urgent need for more comprehensive, comparable national data on transfer students as they move across institutions and state lines.

POLICY AREA	STATE & SYSTEM RECOMMENDATIONS	FEDERAL & NATIONAL RECOMMENDATIONS
Harnessing Data for Transformational Change (contd.)	4. Support institutional data usage by equipping campus stakeholders with a clear picture of their institution's transfer student performance, and by strengthening their capacity to use data to support student success. 5. Strike a balance between accountability, incentives and support for institutions seeking to improve transfer outcomes. 6. Develop and promote accessible, student-facing portals that equip students with relevant, meaningful data as they make decisions about their educational pathway.	
Maximizing Credit Applicability and Recognition of Learning	7. Convene a statewide commission of diverse stakeholders to strengthen the state's transfer pathways, including by creating guidelines for evidence-based evaluation and application of transfer credit. 8. Create an ombudsman or student advocate role to respond to grievances in credit evaluation decisions and identify policy and process improvements to benefit students. 9. Develop technology systems that facilitate statewide digital transcript exchange, course evaluation and degree auditing processes across the higher education ecosystem, and empower learners with electronic access to their lifelong learning records. 10. Increase investments in critical student services and policies that promote successful transfer, such as developmental education reform, student advising, dual admissions partnerships and prior learning assessment.	2. Support and accelerate efforts to develop statewide credit equivalency systems and technology tools that support learner agency. 3. Conduct a study on the impact of increased credit applicability on student completion, workforce outcomes and equity. 4. Conduct a study examining how well the accreditation process supports transfer student success and encourages greater credit applicability and recognition of learning.
Advancing Strategic Finance & Impactful Student Aid	11. Reverse longstanding underinvestment in the two-year sector, which serves a higher proportion of students from historically marginalized communities, particularly in service to improving outcomes for Black, Latinx and Indigenous students and students from low-income backgrounds. 12. Create incentives for institutions to prioritize equity in transfer student success through dedicated student success formula funding and metrics. 13. Designate a subset of state and institutional aid for transfer students. 14. Expand students' ability to access state aid and Promise programs by enabling use of aid for the full cost of attendance, and modifying income thresholds, eligibility and administrative requirements that may disproportionately harm transfer students.	5. Double the Pell Grant to provide more purchasing power to students from low-income backgrounds. 6. Further simplify the application and renewal processes for federal student aid, and increase efforts to ensure students apply for aid.

Engaging Stakeholders: Strategies for Advancing Reform

The three-part policy framework we present would go a long way toward systems change by building a supportive infrastructure and promoting a culture of transfer and learner agency. To realize a transformative impact, however, will require robust stakeholder engagement in both developing sound policy and sustaining it through strong implementation over time.

Policy is less likely to take root and be implemented with fidelity if practitioners are not engaged throughout the process. A diverse array of stakeholders must be identified, engaged and mobilized to build the political and public will for policy change and implementation oversight. To that end, we identify essential strategies and examples for equipping and engaging stakeholders to lead, support and demand needed reforms to transfer policy and practice.

Transfer policy change agents should:

1. **Develop strong coalitions that build a case for and elevate transfer as a priority linked to broader student success and economic development reforms.**

2. **Activate transfer students to demand change.**

3. **Cultivate transfer champions who can propel change.**

4. **Keep stakeholders committed.**

Charting a Path Forward

Encompassing multiple dimensions of systems change, our recommendations offer a beginning roadmap toward our bold vision of resetting transfer and developing a culture that recognizes learning in all its forms. Some of our recommendations can be accomplished in the short term, while others will require years of concerted effort with broad stakeholder involvement.

Together we must expand our collective sense of urgency and ownership for transfer student success. We owe it to students to craft a next-level transfer system under which they can thrive and realize their dreams, with each skill and topic mastered enriching their lifelong learning credentials that seamlessly support them wherever they go. We cannot abide the current system with its dismal, inequitable outcomes and unnecessary roadblocks that thwart students' educational goals. We can do better.

In charting a path forward, we urge readers to take a wide-angle view of all the systems change dimensions that come into play in varying degrees relative to local and personal context. And it is personal—we all have a role to play, whether thoughtfully crafting policy, educating ourselves and calling for or leading change from wherever we sit, or supporting those stepping up to disrupt the status quo.

Introduction

Ask most people to imagine a typical college student and they'll picture a recent high school graduate enrolled full-time and living on a leafy green campus. But the reality is much different. Today's students—more than one-third of whom are 25 or older and 40 percent of whom attend part-time—are far more diverse, juggling their studies with work, caregiving and other commitments.[17]

The COVID-19 global pandemic has additionally complicated their already complex lives, disrupting educational plans, ushering in ever-changing logistics of program delivery, and casting a wide net of generalized uncertainty and upheaval.

For a host of personal and financial reasons, students today follow a myriad of enrollment patterns as they start, stop, pause, detour or otherwise accumulate credits across multiple postsecondary institutions over longer periods of time. More than one third of students transfer to another institution—and of those, 45 percent transfer more than once.[18]

Students are also responding to the explosion of learning options available to them, routinely accumulating knowledge, skills and academic credit across a range of settings, from K12 and postsecondary education to work-based learning, military experience and online programs including MOOCs.[19]

There are, for example, more than 700,000 credentials in the U.S., from college degrees and industry-recognized certifications to digital badges, microcredentials and beyond.[20]

TODAY'S POSTSECONDARY EDUCATION EXPERIENCE

Lots of Learning, Lots of Pathways

The U.S. offers **700,000+** credentials ranging from college degrees and certificates to industry certifications and other credentials

34%
of students take college credit in high school

30M
workers without a 4-year degree have the skills for higher-wage work

49%
of BA graduates have community college credits

35%
of students are enrolled in distance learning

35%
of students transfer from one institution to another

33%
of veterans hold a certificate but no additional education

ACCOMMODATING THE NEW NORMAL
Credits accumulate from a variety of places and spaces. But are they all counting?

Source: Empowering Today's Learners and Workers with Due Credentials, Artwork inspired by Kinetic Seeds for Project APPLY

The Trouble with Traditional Transfer

Today's students are highly mobile, but postsecondary and workforce practices, policies, technologies and data systems haven't kept up with changing patterns in where and how they learn. Too often, conversations on transfer student success revolve around more "traditional" transfer students—those who vertically transfer in linear fashion from a community college to a four-year institution—perhaps because of their high volume. State and system transfer policy is largely designed around this model.[21]

Yet students move in multiple directions, not always in a straight line, and changing workforce patterns increasingly require students to return to refresh their skills.

Indeed, Lumina Foundation notes that "today's student is struggling to navigate an outdated system."[22] Most transfer students in particular face long odds of achieving their goals. While the great majority of students entering community college desire a bachelor's degree, only 14 percent have earned one within six years.[23]

HIGH BARRIERS TO SUCCESS

Every year, millions of students enroll in community colleges with the hope of completing a bachelor's degree at a 4-year school. Few of them ever make it–largely because there's no clear, consistent path to turn credits into degrees.

80% of community college students want a bachelor's degree

31% of community college students transfer to a 4-year institution

14% of community college students earn a bachelor's degree within 6 years of entry to postsecondary

43% of students' credits are not accepted upon transfer[5]

Source: Beyond Articulation Agreements: Five Student-Centered Principles to Improve Transfer. A Tackling Transfer Report

And historically marginalized students who face systemic barriers to degree completion are most harmed by transfer inefficiencies. The six-year bachelor's degree completion rate for Black and Latinx students who begin at community colleges is about half the rate of White students, and higher-income students are more than twice as likely as their lower-income peers to complete a bachelor's degree in that timeframe.[24]

BROKEN TRANSFER IMPACTS LOWER-INCOME, BLACK, AND LATINX STUDENTS MOST

Six-Year Bachelor's Completion Rate for Students Who Started at Community College by Income, Fall 2012 cohort

HIGHER-INCOME STUDENTS	20%
LOWER	9%

Six-Year Completion Rate at a Four-Year Institution for Students Who Started at Two-Year Public Institutions by Race and Ethnicity, Fall 2013 cohort
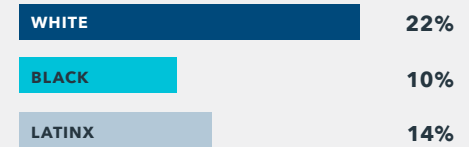
WHITE	22%
BLACK	10%
LATINX	14%

Source: Beyond Articulation Agreements: Five Student-Centered Principles to Improve Transfer. A Tackling Transfer Report

Transfer students face an uphill battle as they contend with unclear information and insufficient guidance on this complex process, along with disrupted financial aid and other challenges. Moreover, they lose precious time and money when forced to retake courses at their new institution after their credits do not transfer with them or do not apply toward their major. Research by the U.S. Government Accountability Office shows that students lose an estimated 43 percent of their credits upon transfer to a new institution.[25] Beyond the extra cost to themselves and taxpayers, these students pay a "transfer penalty" of extended time to degree completion and accumulation of more credits than needed to graduate.[26]

Such dismal outcomes and rife inefficiency should be a wake-up call to us all. Attaining a living wage salary and important employment benefits such as healthcare and retirement often requires some postsecondary attainment, typically a bachelor's degree. Life-changing advantages including improved health, stronger financial security and greater opportunities accrue to those who hold a bachelor's degree— and they benefit society as well.

A strong community college transfer pathway is vital to drive the equitable bachelor's degree attainment we need for a strong economy, shared prosperity and upward social mobility. Improving transfer in all directions is also key to closing postsecondary attainment gaps by economic status and race/ethnicity, which researchers estimate cost the U.S. economy an estimated $956 billion dollars annually.[27]

Decades into efforts to smooth transfer pathways, why haven't these problems been solved? Perhaps because transfer is a notoriously complex challenge that implicates a wide range of actors, institutions, systems, governance structures and other variables. "Fixing" transfer isn't a matter of passing a few key pieces of legislation; rather, it requires equal attention to much broader dimensions of systems change—structural, relational and transformative—that shaped our thinking. (See Appendix.)

We need to "reset" transfer to meet the needs/demands of today's learners—and tomorrow's—who are seeking to receive credit for learning, work and lived experiences along the entirety of their educational path. A good first step would be to broaden our collective thinking to recognize that we are doing nearly all students a disservice by not recognizing the knowledge and skills they transfer in from a host of settings, even if they don't change institutions.

Beyond Transfer: The Tackling Transfer Policy Advisory Board

The members of this Board are diverse by geographic region, organizational roles, professional experiences, areas of expertise and demographic backgrounds. As a group, we are leaders, innovators and practitioners who understand the complexities surrounding transfer and recognition of learning policies, and how these policies impact the student experience. Dedicated to equity for historically minoritized students, including Black, Latinx, Indigenous and Asian Pacific Islander Desi American students, and students experiencing wealth disparities, we are committed to rolling up our sleeves and working collaboratively with diverse stakeholders at the national, state and institutional levels to drive the transformational change we call for in this report.

This Board came together to tackle transfer— to examine the incentives, leverage points, assumptions, mindsets, stakeholders and policies at play in order to develop a set of far-reaching, impactful transfer policy recommendations.

We ended up with something broader: a vision for a modern, student-centered transfer system and a culture of learner agency in which:

- **All relevant learning is recognized and applied toward a major;**
- **Students are bolstered at each step of their lifelong learning journey with supportive policies that recognize knowledge and skills acquired from many sources; and**
- **Transfer pathways and transitions are streamlined, starting in K-12 and continuing through entry into the workforce, eliminating the "transfer maze."[28]**

The Charge of the Board

The Tackling Transfer Policy Advisory Board is united in its purpose to challenge the status quo and make strong and clear recommendations for systems change, with an emphasis on state, system and federal policies, that will lead to equitable outcomes as students transfer across institutions and move through their varied lived, work and learning experiences beyond high school.

DEFINITION OF EQUITY

Equity[29] 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 a powerful predictor of how one fares, with the root causes of inequities, not just their manifestations, eliminated.[30]

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.[31]

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.

The ecosystem that makes up "learning experiences beyond high school" is large and

complex. This Board takes as its particular focus the ways that the acquisition and recognition of postsecondary learning after high school can be improved, ensuring that learner experiences are honored and rewarded with credentials with labor market value. The Board recognizes the continuing need to improve transfer between community colleges and universities, but wishes to simultaneously address the full range of mobility patterns for today's students as they acquire and seek recognition for their learning.

The Board believes students should be awarded a diverse array of credentials with labor market value in accordance with their learning, work experiences and personal goals, but also recognizes that achieving equity in bachelor's degrees continues to be critical if we are to achieve national goals of shared prosperity, equitable opportunity for wealth accumulation and a robust democracy. Critical benefits continue to accrue to those who hold bachelor's degrees, such as health care, retirement savings, higher incomes and opportunities for professional development and career advancement.

> **We therefore state the explicit aspiration that these recommendations will improve the acquisition and recognition of learning after high school for students from minoritized communities—with a key focus on national evidence that the barriers to completion are particularly high for Black, Latinx and Indigenous students, and students from low-income communities—to ensure they equitably receive credentials with labor market value, particularly bachelor's degrees.**

Principles to Achieve the Charge

To achieve this charge, our work is grounded in the following principles.

Principle 1
Centering Student Experience
We believe achieving equity in learner outcomes requires elevating, celebrating and recognizing the unique and diverse learning experiences, competencies, skills and knowledge that learners bring to the table, and developing strategies to build learner agency that facilitate individuals' ability to move across institutions seamlessly and own and direct their educational and work paths.

Today's students experience learning through a variety of venues and approaches, ranging from transfer across traditional institutions to online coursework, dual credit courses in high school, work-based learning, military service, digital badging and other lived experiences. These trends, when looked at holistically, demonstrate that the majority of today's current and prospective students might actually be understood as "transfer" students. Postsecondary education and training will be critical to spur an inclusive economic recovery for the nation and promote socioeconomic mobility for individuals; our postsecondary education system must therefore evolve to meet the realities of today's students, celebrate the uniqueness of their learning journeys, deliver the student supports needed for successful completion, and ensure that students receive a return on investment for their learning. A key long-term goal will be to build the mindsets, technologies and supports that empower learners to "own" their learning records as they move through their learning, work and lived experiences.

Principle 2

Equity-Minded Policymaking as a Moral Imperative
State, system and federal policymakers have a responsibility to approach transfer and recognition of learning policymaking through the lens of achieving equity in postsecondary outcomes.[32]

As stewards of significant public investment, leaders across state and federal higher education regulatory agencies, coordinating bodies, higher education systems offices, budget offices, accreditors, legislative bodies and other settings have both the responsibility and the capacity to influence decision-making in ways that are designed to achieve equity and radically rethink transfer and recognition of learning. Within these roles, leaders frequently hold formal power, such as rule-making authority and resource allocation, as well other avenues to incentivize institutional behavior change, such as convening institutions and providing professional development. As a result, state, system and federal policymakers are uniquely able to reset institutional and student-level incentives by designing the policy conditions within which institutions must operate, strategically deploying and aligning financial resources, and making disaggregated data publicly available to promote accountability.

Principle 3

Evidence-based and Publicly Accountable
Equity-minded policymaking follows the evidence, monitors institutional outcomes data to ensure policies do not produce unintended inequitable consequences and is actively engaged with—and accountable to—the communities that it seeks to serve.

Historically, policymaking has often been made by the few on behalf of the many—even excluding and marginalizing those with direct knowledge of and lived experience with the problems and challenges that policy interventions aim to address. Higher education policy is considerably improved when it is informed by the lived experiences of today's students, as well as by the available evidence of what has and has not worked, and for whom.

Policymakers should elevate the voice of transfer students and use data—disaggregated by key student characteristics such as income and race/ethnicity, to understand how different groups currently fare and to anticipate disparate policy impacts. In addition, policymakers should structure design processes to proactively engage learners and other stakeholders on the front end, while also developing feedback loops to drive continuous learning and improvement over time. In these ways, higher education policymaking processes can be more inclusive of, directly informed by and accountable to the students and communities it seeks to serve.

Principle 4

A Collective Political Will to Change
The level of change called for by this Board requires that actors across all of education embrace this call and engage in the hard work of dismantling inequitable transfer policies and building a new approach designed to center transfer and the recognition of learning. We cannot continue to place the burden on students alone to successfully navigate the complexities of postsecondary education.

Designing a new system that facilitates transfer and recognition of learning requires attention on many fronts. While our charge is to be a "Policy Advisory Board," we recognize that the influence of policy is critical but insufficient on its own. We believe that we must attend to change on many fronts. Institutions have a particular responsibility to lead on developing equity-minded institutional policy and practice, but they also must be supported by a variety of stakeholders—such as employers, accreditors, policymakers and community partners—who cultivate a spirit of risk-taking, creativity, collaboration and innovation. Technology solutions will also be critical to ensure postsecondary education is serving growing numbers of students. For example, technology may be leveraged to expand access to personalized student planning and to accelerate the speed, accuracy and fairness of credit evaluation and transcripting.

Our Approach

The Policy Advisory Board met virtually and collaborated on interim publications for over a year to formulate a transfer policy framework (p. 17) and a set of stakeholder engagement strategies that can build momentum behind it (p. 33). The Board deliberated in committees and collectively to develop and refine recommendations across three areas:

- **Harnessing Data for Transformational Change;**
- **Maximizing Credit Applicability and Recognition of Learning; and**
- **Advancing Strategic Finance and Impactful Student Aid.**

The Board's policy recommendations are categorized accordingly, with cross-references indicating areas of strongest overlap among these interrelated topics.[33]

While we direct our policy recommendations primarily toward system, state and federal leaders, we acknowledge that many are also relevant to other leaders, such as those within institutions, accrediting bodies and governing boards. In the absence of leadership or authority elsewhere—or acting in concert with it—such leaders can work to advance many elements of our policy vision. No matter the policy issue, state and local context should determine the lead actor given varied governance structures, the number and size of postsecondary systems, and other factors. In many states, the State Higher Education Executive Officer will be well positioned to lead a particular effort. In others, a statewide coalition or system-level initiative may be more effective.

In accordance with social impact firm FSG's model for systems change, our policy recommendations address structural change—policies, practices and resource flows—with an eye toward relational and power dynamics and the implicit mindsets and assumptions that underlie it all (see Appendix).

> **We aim to create and cultivate a sense of responsibility for transfer student success that transcends the confines of organizational boundaries and job titles. We aim to reset transfer.**

OVERVIEW OF THE TRANSFER RESET

Goal

To improve the acquisition and recognition of learning after high school for all, and to ensure that learners who the evidence suggests face high barriers to completion—particularly Black, Latinx and Indigenous students and students from low-income communities—equitably receive credentials with labor market value, with a key focus on bachelor's degrees.

The Tackling Transfer Policy Advisory Board's policy recommendations span three interrelated areas:

A Harnessing Data for Transformational Change

B Maximizing Credit Applicability & Recognition of Learning

C Advancing Strategic Finance & Impactful Student Aid

Engaging Stakeholders

The level of change required demands equal attention to broader dimensions of systems change as well—structural, relational and transformative. The policy recommendations are thus undergirded by a set of stakeholder engagement strategies designed to drive reform and solid implementation by building a supportive ecosystem and political will.

A Policy Framework for Transforming Transfer

Harnessing Data for Transformational Change

The Challenge

Despite the vast array of data collected within higher education, existing national and state datasets offer only limited insight into transfer students' success and mobility. The Integrated Postsecondary Education Data System (IPEDS), the primary federal higher education collection program, does not fully capture the many ways students move across institutions or track key transfer metrics that could guide reform. The National Student Clearinghouse is currently building its capacity to track transfer student outcomes via the StudentTracker and Postsecondary Data Partnership, but a critical mass of usable data is still far in the future. States' varied data systems present an inconsistent and similarly incomplete picture of transfer student progress. As students become increasingly mobile and the scale of transfer continues to rise, we don't have a common, data-driven understanding of where the system is broken—or whose shared responsibility it is to fix it. Further, lack of publicly available disaggregated student outcomes data makes it difficult to identify and address equity gaps in transfer.

> **Our system of higher education is data-rich but information-poor.**
> Institute for Higher Education Policy

The Solution

Policymakers must improve the public availability and use of actionable data that signals the importance of transfer student success, encourages institutional accountability and enables students to make informed choices about their educational paths.

State and system leaders should:

> **1. Set, measure and publicly report progress in achieving disaggregated, data-driven goals for transfer student success through a public dashboard that includes specific targets for closing equity gaps in the two- and four-year sectors.**

States set goals for priorities that run the gamut, from increasing postsecondary attainment to reducing carbon emissions. But little focus has been cast on a measurable vision for transfer student success—an increasingly untenable position given the dismal and inequitable outcomes to date, the volume of transfer and exponential growth in the number of ways students access learning.

> **As students become increasingly mobile and the scale of transfer continues to rise, we don't have a common, data-driven understanding of where the system is broken—or whose shared responsibility it is to fix it.**

States must therefore craft explicit transfer goals and targets that draw urgency to the challenge of making transfer work for—not against—students, particularly those who historically have been least well served. These goals should be disaggregated, data-driven and value equity, student completion, credit efficiency and cost-effectiveness.

Goals should be set at the statewide and sector levels, with state and local context determining the lead actor given varied governance structures, the number and size of postsecondary systems, and other factors. In many states, the State Higher Education Executive Officer is well positioned to lead this effort. In others, a statewide coalition or system-level initiative may be more effective.

When promoted by state leaders, an easily accessible public dashboard can communicate progress toward these goals and highlight where transfer students are more successful. Such visibility will draw greater attention to the data, including from institutional leaders who respond to reputational markers. By including both the two- and four-year sectors, such a dashboard can also promote a greater sense of shared accountability and potentially foster cross-institutional and intersegmental collaboration as institutions work to set and meet their own targets aligned with state goals.

2. Measure progress toward goals with metrics that promote institutional responsibility for transfer student success and support.

Researchers from the Community College Research Center, The Aspen Institute and the National Student Clearinghouse Research Center have identified five indicators[34] of institutional effectiveness in facilitating student transfer from community colleges to degree completion at four-year institutions:

- **Rate of transfer out of a community college;**
- **Rate of transfer out of a community college with an award;**
- **Bachelor's degree completion rate for students transferring out of a community college;**
- **Bachelor's degree completion rate for students transferring into a four-year institution; and**
- **Bachelor's completion rate for a community college cohort.[35]**

These indicators are an essential starting point, but must be accompanied by metrics for two-year and four-year institutions that examine credit transfer efficiency:

- **Credit transferability: "the number of credits students earned at one college that are accepted (or not) at another college";**
- **Credit applicability: the application of incoming transfer credits toward a student's major requirements at the receiving institution; and**
- **Excess credits among completers: "the total number of credits earned or attempted by graduates beyond those required for a particular degree."[36]**

Costly inefficiency in credit transfer occurs when too few credits are accepted or applied to a student's major by a receiving institution, resulting in students having to repeat courses and racking up more credits than are needed to graduate. 'Wasted' credits consume precious financial resources—whether students paid out of pocket or through financial aid supported by taxpayers—as well as personnel time and other resources.[37] Credit inefficiency not only delays, but also imperils credential completion—thereby also yielding lost wages and career opportunities.[38] Institutions must do everything in their power to ensure that students are earning credits that apply to their major of choice—no more and no less than needed to satisfy requirements.

Other important metrics can further illuminate how well institutions are serving transfer students. For instance, the time-to-degree and average total number of credits earned to attain a bachelor's degree would be a useful supplement to data on excess credits.[39] Student to advisor ratios can help gauge the level of support offered to prospective and current transfer students—a useful metric for institutions with a high number of excess credits, since insufficient guidance plays a role

> **Credit inefficiency not only delays, but also imperils credential completion– thereby also yielding lost wages and career opportunities.**

in overaccumulation of credits.[40] And tracking completion of college-level math and English in the first 30 credit hours can provide insight on students' early momentum.

States and systems can tailor these and other indicators to track data points that are relevant to their local context. Fortunately, institutions and states can act faster than the federal IPEDS data collection to develop these metrics, and then implement and change practice based upon their findings.

Key transfer metrics should also be tracked by regional and program accreditors to further encourage institutions to act to improve their numbers. This data-driven reinforcement of the transfer priority could be particularly important in states that do not have a higher education coordinating board (e.g., California and Arizona). (See Federal/National Recommendation #4.)

> **3. Ensure a focus on equity by disaggregating and publicly reporting transfer student outcomes data by at least race/ethnicity, Pell recipient status and program of study.**

Inequitable outcomes for transfer students must be squarely in the public eye in order to galvanize the will to remedy them. But neither the federal government[41] nor states currently report sufficient transfer data—let alone comprehensive institutional data disaggregated by key student characteristics, particularly race/ethnicity, Pell recipient status or program of study.[42]

By contrast, some systems have demonstrated commitment to equity and transparency by capturing and reporting this detailed data. The California State University (CSU) Chancellor's Office sets systemwide goals under its Graduation Initiative 2025 for on-time graduation for entering community college transfer students, including targets to close equity gaps for students from low-income backgrounds and students of color.[43] CSU campuses must set their own targets aligned to these systemwide goals, and data is publicly reported on a dashboard that allows disaggregation by campus and by student characteristics such as race, ethnicity, Pell status and transfer pathway.[44] The Chancellor's Office also maintains a public admissions dashboard that shows transfer-in statistics by CSU campus and their feeder community colleges.[45] The California Community Colleges Chancellor's Office's publicly accessible Data Mart features transfer-out rates, Associate Degree for Transfer completion rates and completion of transfer-level math and English courses, among other metrics.[46]

Goal-Setting Framework

State leads in each of the three Tackling Transfer partner states—Minnesota, Texas and Virginia—joined together to set ambitious and concrete goals for transfer student success and closing equity gaps. Their work informed the goal-setting framework outlined below, which appeared in the Tackling Transfer report Beyond Articulation Agreements: Five Student-Centered Principles to Improve Transfer.

- Increase the number or percentage of community college students who complete college-level math or English/writing in their first academic year.

- Increase the number of students who transfer from a community college to a four-year institution, overall and/or in particular majors.

- Increase the percentage of transfers from a community college to a four-year institution who complete an associate degree prior to transfer.

- Eliminate the gap between transfer students and native students in years and credits needed to complete a bachelor's.

- Equalize the above goals so there is no disparity for students of color and low-income students.

4. Support institutional data usage by equipping campus stakeholders with a clear picture of their institution's transfer student performance, and by strengthening their capacity to use data to support student success.

Expanding ready access to and understanding of transfer data can increase ownership around transfer student success. States and systems should present institutional presidents and trustees with easily digestible benchmark reports depicting their institution's transfer performance both historically and relative to others in the state on the goals and metrics presented in State/System Recommendations 1-3 above. In this way, states and systems can encourage greater adoption of the practices used by institutions found to be most effective in serving transfer students.

States and systems could create feedback reports that show how students fare in each transfer partnership between institutions. Sending institutions would learn whether their students ultimately graduate from the receiving institution—and could explore potential indicators that might suggest students' likely trajectory, such as number of credits completed or transferred. Receiving institutions would be able to identify whether their partnerships with other institutions are creating a smooth transition for students, and which sending institutions' students perform better—and perhaps determine why. Such reports would help institutions identify and strengthen relationships with institutions likely to best serve their students.

For example, the University of Central Florida (UCF) Office of Knowledge Management shares data dashboards with each member institution in the DirectConnect Consortium. Updated every academic term, the dashboards illuminate how the members' graduates fare following transfer to UCF, with the goal of helping partner schools to identify where and how they might better prepare their students for upper-level coursework at UCF.[47]

Armed with this type of data, presidents should set expectations for key campus constituencies that transfer is a priority requiring a collective, data-driven approach. These constituencies could include department chairs, faculty leaders, student support professionals and others. Clearly communicating this priority is particularly important for leaders of four-year institutions, where transfer is sometimes seen as a "community college issue."

States and systems should also convene institutional and campus leaders for data literacy training to help them use data impactfully as they develop more targeted actions to support transfer students.[48] Leaders who could particularly benefit include chief academic officers/provosts, chief financial officers, enrollment managers, department chairs, institutional research directors, transfer specialists, advisors and others.

5. Strike a balance between accountability, incentives and support for institutions seeking to improve transfer outcomes.

Institutions must be supported and incentivized to undergo the difficult work of a transfer 'reset'—but they must also be held accountable for making progress toward data-driven transfer goals as measured by targeted metrics. A balance can and must be found between these complementary approaches, which together will generate increased focus and action around transfer student success. States and systems should consider ways to support institutions in meeting high expectations, such as increased investments in student services and policies that promote successful transfer (see State/System Recommendation #10).

Where the data show strong improvement and success, institutions should be rewarded and celebrated through public awards, recognition, monetary bonuses or other means. For example, four-year institutions could be rewarded for maintaining low numbers of average excess credits, either within institutional funding formulas or through incentive dollars.

Where the data show a need for improvement—or signal a lack of effort in tackling transfer issues head on—institutions and leaders must face consequences. Institutional funding can be tied to meeting targets for transfer successes and other key priorities (see State/System Recommendation #12). Transfer student performance could be included as a factor in institutional presidential reviews to ensure sufficient attention and resources are directed toward it.

State leaders could decide to restrict eligibility for new funding and initiatives if institutions do not adopt certain transfer reforms or make sufficient improvement on transfer metrics. Michigan, for example, requires institutions participating in its Michigan Reconnect[49] tuition-free community college initiative to either redesign developmental education or offer remedial courses for free to students receiving the scholarships.[50]

> **6. Develop and promote accessible, student-facing portals that equip students with relevant, meaningful data as they make decisions about their educational pathway.**

A lack of clear, easily accessible information hinders transfer students as they attempt to make decisions about and move forward with transfer.[51] Information is inconsistent, often requiring students to contact multiple campus offices when they want answers about credit transfer and applicability, supports offered for prospective transfer students, such as financial aid and advising, and student outcomes at their target institution.

A strong student-facing portal—if widely adopted and promoted—would more effectively guide students' decision-making with comprehensive resources, including:

- **User-friendly information to support students' institution and program selection, including career assessment, occupational wage data such as average earnings, and student outcomes data by campus and by program;**

- **Clear information about the transfer process, available state financial aid and how to navigate the transfer and aid processes;**

- **Automated transcript evaluation to quickly inform students of how many of their credits will apply upon transfer to a given institution; and**

- **Streamlined contacts for assistance.**

Research by HCM Strategists revealed that few states offer statewide student-facing portals about transfer.[52] However, several states and systems are equipping students with useful, easily accessible transfer information.

Arizona's AZTransfer portal features a host of resources to acclimate students to and support them through the transfer process among the state's public and tribal community colleges and universities.[53] And Transfer VA is preparing to launch a dynamic portal to guide transfer-oriented users across the state's two-year and four-year public and private institutions as they determine the right pathway for their goals. Portal users will be able to see how their academic credentials, courses, and credits for prior learning in professional, workforce and technical settings will transfer to a Virginia institution of higher learning and apply to a degree program.[54]

Federal and national leaders should:

> **1. Accelerate efforts to address the urgent need for more comprehensive, comparable national data on transfer students as they move across institutions and state lines.**

Those seeking answers on transfer student performance cannot turn to a single source—or even several combined—for a comprehensive picture of transfer student performance. The federal IPEDS data collections include information on enrollment, graduation rates and outcomes measures for nearly all public institutions, but with significant limitations, especially for transfer students.

IPEDS cannot draw distinctions between two-year and four-year transfer students, and IPEDS cannot follow an individual student's transfer journey.[55] IPEDS data cannot differentiate between types of transfer nor illuminate many of the data points we call for in State/System Recommendation #2. IPEDS collections are moving toward greater disaggregation, but the outcome measures collection does not report data by race/ethnicity.[56] None of its collections can be disaggregated by program of study.

There are legislative and advocacy efforts underway to reform IPEDS, such as the College Transparency Act, bipartisan legislation re-introduced in the U.S. Senate that would "develop and maintain a secure, privacy-protected postsecondary student-level data system in order to accurately evaluate student enrollment patterns, progression, completion, and postcollegiate outcomes, and higher education costs and financial aid," among other purposes.[57]

The Institute for Higher Education Policy (IHEP), which leads the Postsecondary Data Collaborative[58] dedicated to improving higher education data, notes that the bill would modernize the incomplete and burdensome federal postsecondary data infrastructure.[59] Says IHEP:

> **The new system will empower students and families to make well-informed postsecondary decisions, policymakers and institutions to craft evidence-based policies to equitably promote student success, and employers to strengthen the college-to-career pipeline as our nation looks to rebuild. Importantly, this new system will finally count all students and disaggregate student outcomes by race/ethnicity and income.**[60]
>
> IHEP

As legislators and federal officials consider improvements to IPEDS, other national sources can provide supplemental—albeit incomplete—data. As noted, the National Student Clearinghouse is leveraging the StudentTracker and the Postsecondary Data Partnership[61] to build capacity to track transfer outcomes. The transfer data will feature more nuanced disaggregated data on race/ethnicity and Pell status and offer institutional and state/system views, but only a small subset of institutions is currently participating in these voluntary efforts.

Maximizing Credit Applicability & Recognition of Learning

The Challenge

HCM Strategists led the development of a national transfer policy scan for Tackling Transfer, which revealed broad implementation of foundational "building block" policies that help clarify and streamline transfer pathways, such as a transferable general education core, common course numbering, and '2+2' articulated pathways that connect two years of community college with two years at a bachelor's degree-granting institution. But these policies are often designed to facilitate linear, two-to-four-year institution transfer, rather than the multidirectional transfer seen today. Moreover, while every state has some form of transfer policy on the books, transfer student outcomes remain dismal in all states, with deep inequities by race and income. The transfer process remains confusing, disjointed, time consuming and inefficient for too many students.

> A key goal should be to streamline options for students, winnowing the current maze down to a set of easy-to-understand pathways. This will be a heavy lift in some states and systems where credit articulation agreements among institutional partners have reached dizzying totals. A staggering 110,000 such agreements exist between the University of California and California Community Colleges alone.

The Solution

Policymakers must significantly build on these foundational policies to further expand recognition of learning in all its forms and maximize credit applicability to majors. They must also adopt and invest in policies that facilitate a more seamless and informed transfer experience for all students.

State and system leaders should:

> **7. Convene a statewide commission of diverse stakeholders to strengthen the state's transfer pathways, including by creating guidelines for evidence-based evaluation and application of transfer credit.**

State leaders should form a commission to elevate transfer issues more publicly, with a specific focus on improving existing pathways, identifying barriers to transfer and promoting more evidence-based institutional decisions on credit acceptance and applicability. A key goal should be to streamline options for students, winnowing the current maze down to a set of easy-to-understand pathways. This will be a heavy lift in some states and systems where credit articulation agreements[62] among institutional partners have reached dizzying totals. A staggering 110,000 such agreements exist between the University of California and California Community Colleges alone, given variation in the university system's pre-major requirements.[63] These complicated arrangements can be costly to develop and maintain and add to the complexity of transfer.[64]

To garner buy-in and ensure a diversity of expertise and perspective, the commission must have broad stakeholder representation, including leaders from two- and four-year sectors, chief academic officers or provosts, department chairs, faculty, student success professionals, business and community leaders, state-based equity advocates, regional collaboratives/collective impact organizations, current or former transfer students and others.

The commission should issue guidelines to encourage a data-driven approach to curricular, pathway and credit decisions. For example, data on workforce needs, outcomes and relevance should inform curricular and pathway requirements. With state or institutional funding to support their time, the commission could recommend that faculty periodically reexamine major requirements and prerequisites to strengthen pathways implementation.

When making curricular decisions, faculty routinely weigh available evidence, such as evidence that there is student and industry demand for a new program, evidence that program competencies are validated by employers, and evidence that pre-requisites are in fact necessary for student success in the major and a given pathway. By extension, faculty should use evidence to support decisions to reject transfer courses for credit or program applicability, pointing to data that show differing student success rates in the major and beyond.

The commission should also offer guidance on maximally recognizing and applying credit for different types of learning to reduce the incidence of excess credits that do not count toward a degree and unassigned credits that count only toward electives. Its recommendations should address learning gained by career and technical education, competency-based education, work experience, employer training and other avenues. The commission should aim to help students make efficient progress toward a degree through greater recognition of the learning they bring with them when they transfer, and to help institutions better assess learning that a student has accumulated that may not neatly meet typical requirements.

Throughout its work, the commission should seek to promote "heterogeneous coherence"—guiding institutions in balancing the need for curricular cohesion and quality while permitting a reasonable amount of heterogeneity in evaluating content overlap for course transfer. Strict standards for homogeneity cannot stand as the only means of ensuring curricular cohesion given the volume of transfer occurring today.

> **8. Create an ombudsman or student advocate role to respond to grievances in credit evaluation decisions and identify policy and process improvements to benefit students.**

Similar to a student loan ombudsman, states and systems should create a transfer ombudsman or transfer student advocate role to respond to student grievances over credit evaluation decisions.[65] The role should balance direct assistance to students with analysis and general oversight of institutional action, which could include producing an annual public report logging the number of student complaints by institution and program.

The existence of such a role might encourage institutions to work harder to ensure they are fairly assessing student learning—and applying credits to majors—rather than defaulting to not accepting or applying credits.

> **"It feels like when they are looking at a course that you want to transfer, they are looking for a way to say no, that doesn't transfer–you've got to take ours. It feels like an adversarial system where they're trying to say no... nope, that doesn't count, nope, that wasn't the right 100 level, 200 level, nope, that wasn't calculus based. Instead of looking for the reason to say no, look for the reason to say yes. If it's close enough, if it's there, and you know that I studied, and I worked hard, and I got a decent grade in the class, look for a reason to give credit for it.[66]**
>
> Tennessee university transfer student

> **9. Develop technology systems that facilitate statewide digital transcript exchange, course evaluation and degree auditing processes across the higher education ecosystem, and empower learners with electronic access to their lifelong learning records.**

In most states, there is no automated, dynamic system to support the technical components of transfer, such as transcript exchange, course evaluation and degree auditing. Instead, these detailed processes typically consume significant faculty and staff time at each institution, with no unified statewide approach. When it comes to course evaluation, institutional culture too often focuses on protecting territorial minutiae rather than appreciating similarities within course content to best reward student learning.

States should invest in technology platforms and tools that alleviate the burden on campus personnel and students by eliminating the need to hunt—and wait—for the information and documentation needed to facilitate transfer. As noted in State/System Recommendation #6, states should also have student-facing portals—fueled by technology—that present clear, current and customized information to help students discern their most efficient transfer paths, taking into account their learning history.

Such statewide technical infrastructure would significantly smooth student transfer—including reverse transfer—among institutions within the state. Increased state capacity could then translate to regional and national efforts to support student movement across state lines—a particular benefit to highly mobile populations, such as veterans (see Federal/National Recommendation #2). The technology systems would also aid returning adults with some college credits in assessing their learning to date and identifying the most appropriate and attainable path to credential completion.

States should also adopt electronic platforms that promote learner agency. Students today need a lifelong learning record that is easily accessible, accurately reflects the learning they've gained across postsecondary and non-collegiate settings, and keeps pace as they move and develop new skills. But too many students seeking new opportunities find their "old school" transcripts stuck in a registrar's office, withheld over unpaid debt or administrative issues or simply slowed by bureaucracy.[69] And too often, their transcripts and resumes paint an incomplete picture of their knowledge and experience to prospective institutions and employers.

State leaders should invest in solutions that help students document, validate and easily access evidence of lifelong learning—such as coursework, degrees, skills, badges, certifications and microcredentials—in a format that institutions and employers can access, comprehend and honor.

The development of these technology platforms could be overseen by the commission called for in State/System Recommendation #7, or by other leaders appropriate to state and local context.

Arizona State University (ASU)'s online Transfer Guide aims to "take the guesswork out of transfer work" by enabling students to chart a personalized, course-by-course path to the university.[67] It features ASU's nationally regarded MyPath2ASU tool, which automatically evaluates nearly one million courses from institutions across the country for applicability to ASU majors–enabling students nationwide to envision a route to the university.[68] MyPath2ASU provides learners the ability to map their term-by-term course sequence from their local community college to completion at ASU for more than 400 majors with no credit loss upon transfer.

Emerging Efforts to Foster Credit Mobility and Learner Agency

Several efforts underway have the potential to significantly advance transfer reform.

Blockchain is a database of time-stamped, verified transactions—such as credits earned and courses completed—that can be shared to automate and facilitate transactions.[70] Applicable to a variety of industries, blockchain technology has the potential to achieve seamless transfer of credit.

Arizona State University's **Trusted Learner Network** is "a secure and decentralized approach to recording, curating and sharing learner data on abilities and skills across a learner's lifespan," enabling learners to "securely, safely… express the representation of themselves to others in a digital world."[71] The network will be powered by a mobile application for students nationwide that is under development.

The U.S. Chamber of Commerce Foundation's **T3 Innovation Network** is seeding the ground for innovation with more than 500 organizations collaborating to create an open, decentralized public-private data ecosystem.[72] The network is "exploring emerging technologies and data standards to better align education, workforce and credentialing data with the needs of the new economy," defining a competency-based lifelong learning record and validated record of skills and competencies that can be seamlessly shared throughout an individual's postsecondary and career journey.[73]

10. Increase investments in critical student services and policies that promote successful transfer, such as developmental education reform, student advising, dual admissions partnerships and prior learning assessment.

As noted in State/System Recommendation #5, states and systems can support institutions in meeting high expectations by increasing investments in key policies that boost transfer success.

Developmental education reform is one such make-or-break effort. Less than 10 percent of students placed into developmental courses at a community college go on to complete a bachelor's degree—and the odds are even lower for Black and Latinx students.[74] Their chances are considerably better if they can gain early momentum by completing "gateway" math and English courses during their first year of college. Studies of mathematics "corequisite" models that deliver remediation concurrent with such credit-bearing gateway courses show that they have the potential to significantly increase course pass rates and graduation rates.[75]

Enhancing student advising is also critical given that inadequate or unclear information can derail students' transfer plans and efficient progress toward a degree (see State/System Recommendation #6). Yet, few states have explicit policies on advising for current or prospective transfer students.[76] Advisors face a herculean task in helping large numbers of students assess and move forward with college and career plans. Leveraging technology can increase advisors' capacity to deliver more customized, consistent advising by automating time-intensive tasks like creating personalized academic plans[77]. With state and system support to develop and expand them, online advising tools can help advisors to focus their effort on things that technology can't do—like providing encouragement, discussing students' interests and aspirations, and helping them to select majors and pathways to avoid accumulation of excess credits.

Dual admissions partnerships, also known as concurrent degree programs, are another promising strategy to facilitate transfer. Under these arrangements, students enrolled in a community college also receive admission to a bachelor's program at a partner institution, along with access to coursework. These dual admissions policies set early expectations for transfer, create a sense of belonging for students, and promote shared institutional responsibility for student success. In one successful model in Florida, concurrently enrolled nursing students completed their bachelor's degree up to four semesters earlier than non-concurrently enrolled peers, with an 80 percent graduation rate.[78] States and systems could create an innovation fund or challenge grant to encourage two- and four-year institutions to build such co-admissions agreements.

States and systems should also strengthen their policies and invest in supporting institutional approaches to prior learning assessment (PLA) to ensure that students are awarded credit for relevant learning gained though military experience, work or informal learning, thereby saving tuition dollars, expediting time to degree and increasing graduation rates.[79] PLA policies are especially beneficial to adult learners and equity populations, yet institutional policies and accreditor regulations can discourage their use, such as by capping credits that can be awarded and limiting the transferability of PLA credits. State and system PLA policies are often quite weak, suggesting that institutions are "allowed" to offer PLA but not encouraging or requiring them to do so.

Federal and national policy leaders should:

2. Support and accelerate efforts to develop statewide credit equivalency systems and technology tools that support learner agency.

Action to develop statewide technology systems to foster credit mobility and learner agency (as called for in State/System Recommendation #9) is an important step. But private philanthropy

or state or federal innovation funding could greatly speed progress toward implementing such solutions on a national scale.

Funders could support leading institutions and multiple states to partner and pilot solutions, identifying and addressing challenges and generating lessons for others to follow. As state adoption of credit equivalency systems progresses, a national credit equivalency framework could emerge, beginning with general education courses and expanding to include higher-level courses. Together with increased usage of learner agency technology, this development could fuel needed culture change to maximize credit applicability and expand recognition of learning.

3. Conduct a study on the impact of increased credit applicability on student completion, workforce outcomes and equity.

Some institutions are overly restrictive in applying credits toward majors, requiring a host of prerequisites and other courses specific to the institution. Other institutions accept and apply a significant number of credits. For example, Southern New Hampshire University, a private institution, guarantees that up to 90 credits will transfer.[80] Northern Arizona University, a public four-year institution, also accepts up to 90 transfer credits for some degrees.[81]

A national study of the completion and career outcomes of students who successfully transferred a significant number of credits would illuminate whether more flexibility in curricular requirements is warranted by institutions with a more prescribed course sequence and less generous credit acceptance approach. Such a study should disaggregate findings by at least: race/ethnicity, Pell recipient status, full- and part-time status, and program of study, with a focus on short- and long-term outcomes for students from historically marginalized communities, particularly Black, Latinx and Indigenous students and those from low-income backgrounds.

> **4. Conduct a study examining how well the accreditation process supports transfer student success and encourages greater credit applicability and recognition of learning.**

According to the Council for Higher Education Accreditation, there are 19 recognized[82] institutional accrediting organizations—including regional, faith-related and career-related accreditors—and approximately 60 recognized programmatic accrediting organizations.[83] By defining quality standards that institutions must meet to be eligible to receive federal student aid dollars, these accreditors have a substantial impact on institutional behavior and priorities. Yet, little is known about whether and how accreditors treat transfer in evaluating an institution or program's quality.

A national study should interrogate this critical issue and examine institutional and programmatic accreditors' approach to credit applicability and recognition of learning. The study should specifically identify any policies or procedures that impede transfer and make recommendations to maximize credit applicability and recognition of learning, while maintaining a focus on quality. An HCM Strategists review of policy manuals for the primary regional accreditors revealed that accreditors generally approach transfer, recognition of learning and credit mobility in a cursory manner, often merely requiring that institutions have a transfer policy—but not elevating achieving equity in transfer student outcomes as a critical focus for accreditation.[84]

At a minimum, accreditors should track key transfer metrics to drive institutional progress, as noted in State/System Recommendation #2. Additionally, accreditors should encourage institutions to strike a balance between the need for curricular cohesion and quality and the need to accept a degree of heterogeneity in evaluating course content for credit (see State/System Recommendation #7).

Advancing Strategic Finance & Impactful Student Aid

The Challenge

Few states have targeted institutional funding to support improved transfer or have explicitly incorporated transfer student success into their funding formulas.[85] Moreover, state funding to institutions tends to favor research-focused four-year institutions with larger endowments, rather than the institutions that serve a high proportion of students who have historically faced high barriers to completion. State student financial aid programs often run on autopilot without regular calibration by policymakers to ensure that programs are aligned to state postsecondary attainment goals and to changing student needs. When it comes to these programs, transfer students are at a disadvantage, facing burdensome reapplication processes, ineligibility for certain types of aid, and the possibility of timing out for aid eligibility as they navigate their transfer journeys.

The Solution

Policymakers must target and align investments to support and prioritize transfer student success, including through institutional funding and federal and state student aid. New or increased funding must be offset by reallocating resources from other areas.

State and system leaders should:

> **11. Reverse longstanding underinvestment in the two-year sector, which serves a higher proportion of students from historically marginalized communities, particularly in service to improving outcomes for Black, Latinx and Indigenous students and students from low-income backgrounds.**

Most states tend to inadequately and inequitably fund their public two-year institutions when compared to public four-year institutions.[86] The average state in the U.S. allocates $0.88 per student for its two-year institutions for every $1.00 per student it allocates to its four-year institutions, even though four-year institutions

typically have more funding from other sources, such as tuition. State and local funding per full-time equivalent (FTE) student in Florida's two-year sector is $4,251, for example, compared to $9,237 for the four-year sector. On average, states spend $2,900 less per student at a community college compared to a doctoral institution.[87]

Reversing sector funding disparities is a critical step toward increasing transfer equity, given that community colleges serve higher proportions of students from equity populations.[88] In particular, as noted in State/System Recommendation #10, more investments are needed in critical student services and policies that promote successful transfer, such as developmental education reform, student advising, dual admissions partnerships and prior learning assessment.

And the COVID-19 global pandemic has underscored the need to act to ensure a strong two-year sector in the future, as these institutions generally have less diverse and flexible funding streams to weather downturns and are therefore more reliant on state support.[89] According to Lumina Foundation and the Bill & Melinda Gates Foundation, "As institutions grapple with the immediate impacts of the pandemic—with declining enrollments among the most critical and vulnerable populations, and at the institutions that often serve as their entry points to education and training—states should assess how to ensure these institutions remain viable in the short term and student-ready in the long term."[90]

Community colleges serve the highest shares of under-represented students of color and have just a fraction of the state support and tuition revenue available to other students.

The Institute for College Access & Success

12. Create incentives for institutions to prioritize equity in transfer student success through dedicated student success formula funding and metrics.

Developed over the course of several decades, student success funding (SSF)[91] models have grown more rapidly in recent years as states increasingly seek to align resources with critical state policy objectives, such as advancing equity and incentivizing better outcomes for all students to enhance economic competitiveness. With a wide range of design characteristics, SSF formulas generally complement enrollment-based formulas, awarding institutions a portion of funding based on their performance on key weighted metrics that monitor and reward student and institutional success. When implemented consistently over a period of time, as Tennessee's model has been, SSF policies can yield positive impacts for students, such as increased degree completion.[92]

Tennessee's funding formula does not include metrics for transfer for the four-year institutions, however.[93] State formulas that have been rigorously studied, such as Indiana and Tennessee, do not include metrics for transfer student success in both the two- and four-year sectors. Further study of a formula in a state such as Arkansas, which links transfer across two- and four-year institutions, would be helpful for the field. Arkansas provides a promising example as the state rewards two-year institutions for the average number of undergraduate students who successfully transfer out, and also rewards four-year institutions for the average number of undergraduate students who transferred from a two-year institution and earned a bachelor's degree.

According to research by HCM Strategists, in Fiscal Year 2020, 30 states implemented a SSF policy in at least one sector, four states were developing a SSF policy, and five states had developed but did not implement a SSF policy in that fiscal year.[95] Yet, transfer student outcomes are not widely included. Just four states reward both two-year and four-year institutions for successful transfer, while two states reward only their four-year institutions for transfer, and 12 more states reward only their two-year institutions for transfer.[96]

No state incorporates nuanced transfer metrics such as those highlighted in State/System Recommendations #2-3, which would more strongly incentivize institutional effort to improve equitable transfer student success. Doing so would be an important step toward the accountability we call for in State/System Recommendation #5. In partnership with state leaders, states should consider the appropriate transfer metrics to add to their SSF models, with weighting that incentivizes equitable student progress and completion.

13. Designate a subset of state and institutional aid for transfer students.

When students transfer, their federal, state and institutional financial aid does not automatically transfer with them. Instead, they must reapply for aid at their new institution, which may have higher tuition and different types and amounts of aid available. Bureaucratic aid renewal processes and the prospect of less financial aid—or a loss of financial aid entirely—can be formidable barriers for transfer students, especially when combined with the complexities and lack of clear information surrounding the transfer process itself.

State financial aid is a challenging part of the equation. Just three states have aid specifically designated for transfer students: California, Maryland and Virginia.[97] And many eligible transfer students with demonstrated need find that institutional aid has already been allocated to incoming freshmen or current students, leaving none to support them.[98]

Transfer students need and deserve access to state and institutional aid. States, systems and institutions could dedicate—and communicate the availability of—reserves for transfer students across aid types, such as state grants, institutional aid, scholarships and others.[100] States could also direct support to transfer students by creating targeted transfer student scholarships; reducing tuition after transfer; or freezing tuition for transfer students, particularly for students in pathways of high priority to the state.[101] States can also encourage institutions to design "transfer guarantees" for students. A transfer guarantee pledges to students that their credits will transfer and apply to degree completion, their costs will be streamlined, and

their time-to-degree will be minimized. For example, two- and four-year transfer partners can market to students a fixed-price bachelor's degree (e.g., a $10,000 bachelor's) that leverages two years of credits at community college tuition and includes a transfer scholarship to help students afford their final two years.

> **14. Expand students' ability to access state aid and Promise programs by enabling use of aid for the full cost of attendance, and modifying income thresholds, eligibility and administrative requirements that may disproportionately harm transfer students.**

State aid programs should be reexamined to ensure that their requirements do not inadvertently dampen their utility for transfer students. For example, policies that require students to begin at a four-year institution to qualify for certain state aid programs unfairly penalize the many students who begin their education at a two-year institution. Many states restrict access to in-state tuition and financial aid based upon immigration and citizenship status. Eligibility requirements that limit students' age or years out of high school or require full-time enrollment may deny aid to older, returning students seeking to transfer to complete remaining coursework for a degree part-time while working or caring for a family. Given the high cost of college, maximum income limits should be examined and potentially raised to ensure they are not preventing lower to moderate income working adults from accessing aid.[102] Ensuring calculations for aid are based on the full cost of attendance, not just tuition costs, can provide critical resources to these populations.

Indeed, many students struggle to pay for additional expenses beyond the tuition and fees typically covered by state aid. States should examine how aid can be packaged to help transfer students cover the full cost of attendance. For example, state grant aid could be awarded even when tuition is covered by a Pell Grant or a Promise-type program to help students with living and other expenses. States

could incent institutions to use their institutional aid to "top off" a transfer student's award package so that they can better meet the full cost of attendance. How well institutions support transfer student financial aid could be displayed on both a state's public dashboard (State/System Recommendation #1) and transfer student portal (State/System Recommendation #6).

States should study the application and disbursement processes for their aid programs to ensure they do not place undue burden on students. As noted previously, when transfer students move, they often lose aid and have to reapply. A better system would be one in which aid moves seamlessly with students. One way to promote this is by automatically renewing financial aid (see Federal/National Recommendation #6).

Federal and national leaders should:

> **5. Double the Pell Grant to provide more purchasing power to students from low-income backgrounds.**

Since its creation in the mid-1970s, the federal Pell Grant has offered vital, foundational support to low-income postsecondary students. Despite increases in the maximum award, the value of Pell Grants has substantially declined, covering just 30 percent of the average cost of attendance for today's students,[103] down from 79 percent in 1975.[104]

> **"** Despite increases in the maximum award, the value of Pell Grants has substantially declined, covering just 30 percent of the average cost of attendance for today's students, down from 79 percent in 1975.

Research by the National College Attainment Network finds that the average Pell recipient can afford to attend only about one quarter of public four-year institutions and fewer than half of public two-year institutions.[105] Doubling the maximum Pell Grant would bring over 80% of these institutions within reach and reduce equity gaps exacerbated

by the college affordability crisis—benefitting all students from low-income backgrounds, including those seeking to transfer, and helping to rebuild our nation's human infrastructure.[106]

> **Investing in the Pell Grant program is a matter of racial and social justice, as the program plays a critical role in ensuring college access for many traditionally underserved student populations. In 2015-16, 58% of Black undergraduates and 47% of Hispanic undergraduates received a federal Pell Grant, compared to 32% of White undergraduates.[107]**
>
> National Association of Student Financial Aid Administrators

There is strong support for doubling Pell, with nearly 1,200 organizations—including nearly 900 postsecondary institutions—petitioning Congress to authorize the increase in March 2021.[108] While we recognize this recommendation requires significant investment, we nonetheless encourage Congress to undertake it, coupled with careful planning to ensure sustainability by making the increase permanent and indexing it to inflation, so that the newly restored purchasing power is not diluted over time.[109]

> **6. Further simplify the application and renewal processes for federal student aid, and increase efforts to ensure students apply for aid.**

Last year, college access advocates and legislative champions achieved a long-awaited win when Congress reached bipartisan agreement on changes to simplify the notoriously complicated Free Application for Federal Student Aid (FAFSA).[110] Congress significantly streamlined the number of questions on the FAFSA, removed some that posed barriers for students, and adopted a new measure that will expand Pell Grant eligibility and provide much greater awareness of how much aid families can expect to receive.[111] Once implemented, the changes will make it easier for students to complete the FAFSA and qualify for aid—and avoid leaving billions of dollars on the table.

> **A simpler, faster FAFSA will free up our partner advisers and counselors to spend more time discussing students' college-going plans, and a more easily predicted Pell Grant award will allow families to set their intentions on college, knowing they will receive financial aid. I cannot emphasize how much of a game changer this will be for students.[112]**
>
> Tina Fernandez, Executive Director, Achieve Atlanta

As helpful as these changes will be—if well implemented—financial aid experts stress that there is much more to be done to create a simpler, more equitable, less daunting federal, state and institutional financial aid system of grants, loans and tax benefits.[113]

One key recommendation is to simplify the aid renewal process through automatic renewal of aid, or auto-renewal. Too many eligible students fail to apply or reapply for the aid they need. Researchers estimate that over half of previous Pell recipients do not reapply for aid, and they have observed decreased persistence among students who do not renew their FAFSAs.[114] As noted, when moving across institutions, transfer students are faced with significant burdens related to paperwork, navigating new processes, and learning about a new institution. Auto-renewal of aid would particularly benefit transfer students by ensuring their aid moves seamlessly with them and reducing the bureaucracy associated with transfer. For example, to ease the transition for returning students during the COVID-19 pandemic, the Vermont Student Assistance Corporation (VSAC) implemented auto-renewal of state aid applications and renewable VSAC-assisted scholarships for Vermonters.[115]

Such efforts to reduce the logistical burden for students should be coupled with—and preceded by—enhanced outreach efforts to ensure that students are aware of the aid for which they are likely to qualify and receive assistance to complete the FAFSA.

Engaging Stakeholders: Strategies for Advancing Reform

The three-part policy framework we present would go a long way toward systems change by building a supportive infrastructure and promoting a culture of transfer and learner agency. To realize a transformative impact, however, will require robust stakeholder engagement in both developing sound policy and sustaining it through strong implementation over time. Policy is less likely to take root and be implemented with fidelity if practitioners are not engaged throughout the process.

A diverse array of stakeholders must be identified, engaged and mobilized to build the political and public will for policy change and implementation oversight. Transfer stakeholders represent wide-ranging perspectives, including:

- **Institutional and system leaders** who have a role in setting priorities and enforcing policies: trustees, chancellors, presidents, deans, chief academic officers, provosts, department chairs, academic senate leaders and other senior officials;

- **Program and institutional accreditors** who set the expectations for what quality looks like;

- **Institutional professionals on the front lines** of transfer policy and student support: advisors, transfer specialists, faculty, student success coaches, financial aid officers and others;

- **Higher education-focused organizations** that influence and motivate institutional stakeholders: academic discipline or role-based professional associations, member organizations focused on institutional type (e.g., Association of Public and Land-grant Universities and American Association of Community Colleges), and collaborations focused on reform (e.g., the University Innovation Alliance);

- **Policymakers, administrators and those with oversight authority**, both elected and appointed: legislators, executive branch officials, members of higher education coordinating boards and others;

- **Organizations that can help generate demand for change**: advocacy and civil rights groups, philanthropies, businesses and community organizations; and especially

- **Those impacted directly by transfer policy**: students.

Much of the work in stakeholder engagement centers around relational change (see Appendix)—leveraging power dynamics, identifying points of influence and building relationships that lead to policy and budgetary wins and sustained commitment to priorities.

To that end, we identify essential strategies and examples for equipping and engaging stakeholders to lead, support and demand needed reforms to transfer policy and practice.

Importantly, the level of change required is far larger than can be achieved by any individual actor or organization. Indeed, as we noted in our Board's "Principles to Achieve the Charge," "actors across all of education [must] embrace this call and engage in the hard work of dismantling inequitable transfer policies and building a new approach designed to center transfer and the recognition of learning" (see page 15). We therefore invite all stakeholders—wherever they sit—to become transfer policy "change agents" who lead and engage in ways appropriate to their position, strengths and local context.

Transfer policy change agents should:

1. Develop strong coalitions that build a case for and elevate transfer as a priority linked to broader student success and economic development reforms.

Effective coalitions can help the complex issue of transfer gain traction as a priority above the multitude of competing issues, while leveraging its parallels to complementary postsecondary reform efforts, such as developmental education reform and guided pathways efforts. This advocacy case-building work is vital both to creating a groundswell of support for change leading to a policy, procedural or budgetary win and to sustaining the momentum through thoughtful implementation.

In addition to higher education stakeholders, coalitions could include a wide range of advocacy, civic and membership organizations, from those serving a broad constituency to those more narrowly focused. Diversity within a coalition is compelling, demonstrating breadth of support across people and organizations with varied perspectives and areas of focus.

Connecting transfer to reform efforts that target related goals can broaden the pool of advocates for transfer reform. Change agents must show how improving transfer outcomes is integral to shared priorities. For example, emphasizing transfer as an equity tool lands it firmly within the civil rights advocacy agenda. The Minnesota Higher Education Race Equity Compact connects transfer issues to a larger legislative agenda for racial equity in higher education.[116] Similarly, positioning "fixing transfer" as a key driver of degree completion would garner greater attention from advocates for related student-facing policies and from those focused on economic growth.

Storytelling that frames local data and uplifts student voices can be a persuasive technique in both growing the coalition and in carrying out its work. Storytelling infuses compelling humanity into debates over thorny policy issues, presenting challenges not just as bureaucratic wrinkles but as impediments to the aspirations and life trajectories of real students. Coalitions would be well served to focus on telling the transfer story well, helping others—wherever they sit—to see the vital importance of creating a system that actively supports learners and recognizes the knowledge they gain in all its forms and venues.

Getting Started with a Coalition

When seeking coalition members, map influential, well positioned and respected organizations and individuals to target for outreach. Consider:

- Whose voice is missing from the discussion or should be amplified?
- Who is not paying attention to transfer and learner agency issues but should be?
- Who can attract stakeholders sitting on the sidelines?
- Who has a compelling perspective or a wide reach?

Coalition activities could include:
- Targeted communications and social media aimed at raising awareness and expanding support for the coalition and its mission;
- Focus groups to gather stakeholder insight;
- Events to highlight transfer challenges and solutions; and
- Annual scorecards, awards, reports or other vehicles to call attention to outcomes, showcase exemplary policies and honor successful institutions or committed champions.

Conducting these activities regularly is a way to sustain stakeholder interest during not only policy development, but also the equally important—and often lengthy—implementation phase.

2. Activate transfer students to demand change.

As students individually attempt to navigate the often-rocky path of transfer, they tend to accept the challenges they encounter as "just the way it is." But banded together and equipped to advocate for their interests, transfer students could generate powerful momentum and provide political cover to overcome the institutional inertia and entrenched interests that can stand in the way of student-focused reforms.

Advocates and coalitions can elevate students' voices by empowering them to express their concerns and ideas to decisionmakers at all levels—and by helping them get a seat at the table. Student leadership must be central to transfer reform efforts to ensure that policy solutions are responsive to transfer students' needs and experiences. Higher education can be difficult to navigate under the best of circumstances—let alone when adding the bureaucratic burdens and upheaval with which transfer students contend. From physical moves across different campuses, to navigating new norms and social dynamics, to setbacks in academic momentum when receiving institutions don't apply transfer credits, the transfer experience is uniquely challenging—and it's vital for transfer change agents to understand how and why.

Surveys, focus groups and other tools can identify students' primary concerns, illuminate what the transfer process is like from their lived perspective, and help to prioritize the most essential policy changes. Advocates must be sure to actively gather feedback from students who are diverse both in background and in type of transfer pursued, with a special focus on equity populations.

Student Advocates Achieve Budget Win

In New York City, students joined forces with other community advocates to protect funding for a nationally lauded City University of New York (CUNY) program that helps students earn their associate degrees faster by removing barriers to full-time study.[117] Regarded as a model for improving outcomes of low-income college students, the Accelerated Study in Associate Programs (ASAP) initiative nearly doubles graduation rates, producing a lower cost per degree despite program implementation costs, according to research by MDRC.[118]

Despite its success, Mayor Bill DeBlasio's city budget proposed a $20 million cut to ASAP for fiscal year 2021 in the wake of crushing financial losses stemming from the COVID-19 global pandemic.[119] The cut would have cost thousands of students to lose program benefits like free tuition and subway cards, textbook assistance, personalized advising and faculty mentoring.[120] With a hub at every CUNY campus, the CUNY Rising Alliance—which unites students, workers and communities under a banner of 'a free and quality CUNY for all'—stepped up its advocacy to protest the cut. Student-founded organization Young Invincibles supported the cause digitally, encouraging students to "sign the petition and share your story" because "the city needs you to show why ASAP needs to stay… Join us by tweeting #ASAP4TheFuture so future students have this opportunity."[121] Other organizations and leaders condemned the cut, and petitions circulated on change.org. The combined effort paid off, and the city's FY21 budget ultimately restored funding for the program.[122]

To build demand for change, students should be informed about what a well-functioning transfer system could look like and be prepared to engage in the policy and implementation process through advocacy training. For instance, students could be supported and mobilized to:

- Engage other students around their shared experiences to identify challenges, possible solutions, the most effective forums in which to advocate and the appropriate person, office or organization to whom they should direct their message;

- Share their personal testimonies through media interviews or op-ed writing in a campus or local newspaper or blog;

- Recruit other students to support or oppose a policy proposal or action through digital organizing (such as an online petition or sign-on letter) or other types of direct-action organizing (such as a rally);

- Deliver public comment at a board meeting or legislative hearing; or

- Meet with decisionmakers directly, through traditional legislator visits, "office hours" for the college president or chancellor, or other settings.

To attract students to the transfer reform advocacy effort, we recommend a diversified approach designed to engage students who are likely to benefit from improved transfer policy and practice. Student support and mentorship programs focused on populations that face high barriers to transfer, such as first-generation college students, provide a forum for discussing how their student perspectives can help to improve transfer. Students in honor societies such as Phi Theta Kappa[123] represent a source of students who are likely to plan to transfer in pursuit of a bachelor's degree. Another strategy is to identify—and consider as coalition members— organizations that cater to or represent student interests, such as Get Schooled,[124] particularly those with targeted communications platforms or strong community reach.

Leaders in Student Advocacy

Several organizations have done noteworthy work to engage students in advancing wide-ranging policy reform through a variety of channels, empowering them to make their voices heard. With a tagline of 'Elevating the Voices of Young Americans,' Young Invincibles builds up student leaders and young adults to take action around higher education, healthcare, economic security and general civic engagement.[125] Student Debt Crisis advocates for student loan and debt reform, working with student borrowers to help them manage their repayment options—and push their legislators to end student debt.[126] The National Campus Leadership Council brings together student body presidents and their leadership teams to confront issues like college affordability, mental health and campus sexual assault. [127] Billing itself as the largest immigrant youth-led network, United We Dream "puts undocumented immigrant youth in the driver's seat to strategize, innovate and win."[128]

3. Cultivate transfer champions who can propel change.

Securing buy-in from leaders in positions of authority is pivotal to advancing policy reform and creating a transfer culture. Influential leaders can be found within an institution[129] or system or within a legislative or executive body, a board or committee—anyone willing to use their platform to advocate on behalf of students within an entity or organization that has a role in shaping transfer. These leaders can be instrumental in: growing support for reform; achieving, protecting and expanding on legislative, procedural and budgetary wins; and helping to stay the course on strong implementation.

When identifying potential transfer champions, advocates should assess: their likely degree of interest or commitment relative to other stated priorities; their level of authority now and in the future; the constituencies they represent or can mobilize, if applicable; and their ability to motivate others to join the cause. Prioritize those with the largest anticipated impact, or those representing areas or leading institutions that could be considered bellwethers. Outreach efforts are likely to be more successful if advocates can demonstrate a personal connection to the transfer dilemma—whether through the story of an influential constituent or targeted data showing the disparate impact on equity populations, for example.

Champions in Action

In 2019 former Texas Higher Education Commissioner Raymund Paredes called course transfer "the most vexing issue" that the legislature had wrestled with in recent years.[130] Indeed, transfer was the top issue state legislators heard from constituents about, according to a representative for the Texas Association of Community Colleges[131]—with some estimating that Lone Star state taxpayers and students who transfer spend up to $55 million per year on courses that do not count toward students' degrees.[132]

Over many years, **Texas State Senator Royce West** (D-Dallas) has made credit transferability a signature priority, working to achieve compromise among community colleges, four-year universities and the Texas Higher Education Coordinating Board.[133] Under legislation spearheaded by Sen. West that passed unanimously and took effect in 2019, Texas community college students will have access to information designed to make it easier to predict which courses will transfer to four-year institutions and how their credits will apply toward degrees. Senate Bill 25 (SB25) requires public junior colleges and general academic institutions to develop course sequences for each degree and certificate program they offer and requires students to file a degree plan earlier to chart their path toward graduation.[134]

Said Sen. West, "SB25 has been a long time coming. What we as legislators have been able to accomplish in working with colleges and universities makes sense and will benefit all involved. It will help students accomplish their academic goals faster in working toward their degrees. For our institutions, it better aligns undergraduate coursework with degree requirements and will help eliminate inefficiencies in time and resources…. SB25 is a win for students and families, a win for colleges and universities and a win for Texas."[135]

Dr. Jill Biden, as former Second Lady of the United States, became a national advocate for free community college and college promise programs because of her personal connection to community colleges as a faculty member in Northern Virginia. She continues that advocacy as First Lady, visiting community colleges throughout the country to elevate exemplary programs. "All Americans deserve the same opportunity to pursue their passions, get a great education and build a career they love," she said at a visit to Sauk Valley Community College in Dixon, Illinois.[136] The college is launching a new earned-tuition program through which eligible local high school students who complete 100 hours of community service have their tuition and fees fully covered.[137]

Once leaders express interest in or commitment to the transfer cause, build those relationships by providing valuable insights and expertise. Advocates can create resources for policymakers and others to learn about transfer policy challenges, solutions and implementation efforts, and why 'fixing transfer' is critical to improving degree completion, especially for equity populations. These channels might include conferences, webinars, targeted reports, or toolkits with customized questions to ask.

For example, the Postsecondary National Policy Institute offers professional development for congressional, federal agency and other policy staff and students on a variety of postsecondary policy topics.[138] The training includes topical seminars, policy boot camps, leadership development and more. Some programs offer completers a digital badge to recognize the subject matter knowledge gained.

The Texas Association of Community Colleges operates the Texas Success Center to help community colleges evaluate, align and integrate their work to increase student success.[139] The Center created the Board of Trustees Institute (BOTI) to strengthen governance through CEO-board collaboration to improve student outcomes and close achievement gaps, particularly for equity populations. BOTI conducts annual three-day trainings to help community college trustees examine student success data both statewide and at their college, and commit to action to improve student success, equity and completion. One year after each BOTI event, the Center examines colleges' reflections on their work and their public websites for evidence that CEOs and trustees acted upon their commitments, publishing findings in an annual BOTI Impact Report. The most recent report released in 2019[140] notes that "the goal set for the 2018 BOTI was to have every participating board make or reaffirm commitments to action to empower their CEO and set the climate for institutional change toward a comprehensive student success strategy."

4. Keep stakeholders committed.

Keeping supporters—whether coalitions, student advocates, transfer champions or other change agents—informed and actively engaged will sustain reform energy over the long haul. Advocates should look for creative ways to regularly communicate updates and solicit feedback. These "touchpoints" should extend beyond email and social media. Annual awards, scorecards that rank state and institutional performance, and similarly prominent activities can be helpful tools to anchor this strategy.[141]

Leveraging the Advocacy Toolbox: The Campaign for College Opportunity

The Campaign for College Opportunity (the Campaign) successfully employs key stakeholder engagement strategies in support of its mission "to ensure all Californians have an equal opportunity to attend and succeed in college in order to build a vibrant workforce, economy and democracy."[142] From forging coalitions to cultivating champions and keeping a spotlight on progress and implementation, the Campaign is leading the nation in postsecondary advocacy, particularly on equitable transfer.

Achieving Transfer Reform

Alongside key state leaders and student advocates, the Campaign spearheaded efforts to pass historic legislation in 2010 creating a seamless pathway between California Community Colleges and the California State Universities (CSU).[143] Working with legislative champion Alex Padilla—then a state senator, now a U.S. Senator—the Campaign catalyzed and shaped the content of Senate Bill 1440, the Student Transfer Achievement Reform (STAR) Act. The bill created the Associate Degree for Transfer (ADT), which is awarded to students who successfully complete 60 units of transferable coursework in community colleges. Dubbed the "Degree with a Guarantee," ADT earners receive guaranteed admission to CSU with junior standing and the assurance that they need only complete 60 additional credits of upper-level coursework for a bachelor's degree.[144] Subsequent legislation sponsored by Senator Padilla in 2013, Senate Bill 440, set clear benchmarks for implementation progress and required stronger outreach to students in an effort to expand usage of the ADT pathway.[145]

The road to passage was not easy. Decades of precedent and obstruction stood in the way of simplifying the transfer process—but the Campaign's commitment to mobilizing students helped change the tide of public opinion and build political power in favor of reform. In concert with the Student Senate for California Community Colleges and the California Student Senate Association, the Campaign mobilized transfer students to demand changes to a complicated, inefficient and costly transfer system. As formal co-sponsors of the legislation, the student associations and their members constituted a powerful political force that reclaimed the policy debate. The students' compelling testimony ultimately overpowered the opposition, earning the support of policymakers and the signature of former Governor Arnold Schwarzenegger on the STAR Act.

Reflecting on the ADT pathway transfer reform effort six years after passage, Padilla, then California Secretary of State, said, "California has made tremendous progress in building a community college transfer pathway that helps students reach their education goal and receive a college degree. That's a big difference from where we were just six years ago when confusing and conflicting requirements kept so many California community college students from transferring to a four-year university…. I thank the Campaign for College Opportunity for its groundbreaking research that helped form the basis of SB 1440 and SB 440, and for its continued attention and follow-up studies on implementation. Only through this kind of vigilance can we build a better, more responsive higher education system that benefits students, taxpayers and our economy."[146]

Equipping Leaders and Highlighting Institutional Performance

Passage of SB 1440 and subsequent legislation was not the end, however. The Campaign reinforces its work on transfer and related policy priorities through consistent relationship-building and engagement with decisionmakers and other stakeholders. An effort to engage trustees across the state centers on providing educational resources and forums to help these instrumental leaders understand the importance of transfer, use data as tools to uncover persistent equity gaps, and play an active role in monitoring implementation.

The Campaign also highlights institutional performance on transfer through its annual[147] statewide awards and report cards. Of the 116 California community colleges and 26 CSU universities statewide, the Campaign publicly recognizes select top performers each year as "Champions of Higher Education for Excellence in Transfer" for: producing high numbers of or significant growth in students earning an ADT; demonstrating a commitment to making ADT the preferred transfer pathway; and similar achievements.[148] "Demonstrated Excellence" reports identify and amplify effective practices at a particular institution implementing ADT.[149] Beginning in 2020, the Campaign now also recognizes deserving community colleges as "Equity Champions of Higher Education" based on an equity index that indicates "when campuses are acting with intentionality to ensure Black and/or Latinx students who have a transfer goal actually earn an ADT."[150]

Complementing the awards are data-driven report cards that present campus-level data for the CSU system and the state's community colleges based on quantitative ADT performance, such as number of and growth in ADT awards, percentage of associate degrees awarded that were ADT, and bachelor's degree completion.[151]

Moving forward

Effective stakeholder engagement—particularly building and growing relationships—takes concerted and continual effort over time. The strategies presented should be undertaken concurrently to ensure that shifts in leadership, dynamics and circumstances do not overly hinder progress across the board. Developing multiple approaches and a wide range of partners helps advocates stay flexible and nimble to generate opportunities and respond to developments as they arise.

Potential Advocacy Outcomes

- Shift in Social Norms
- Strengthened Organizational Capacity
- Strengthened Alliances
- Strengthened Base of Support
- Improved Policies
- Changes in Impact

From "A Guide to Measuring Advocacy and Policy" by Organizational Research Services

While it can be difficult to measure the success of engagement efforts that span a long period of time and evolve in a nonlinear way, it is critical that advocates hold themselves accountable by regularly assessing outcomes and impact, including progress toward both qualitative and data-driven goals.[152] Important indicators can include changes in awareness or salience of transfer issues; growth in the number of social media followers or event attendees; securing new champions, coalition members or policy endorsements; and advances in policy development or implementation.[153] Ongoing monitoring of such indicators offers opportunities for communicating momentum or making strategic course corrections. Various organizations have developed tools to guide change agents and organizations in measuring their advocacy progress.[154]

Additional Considerations

Federal Policy Developments

Promising federal policy discussions are underway with the April 2021 announcement of President Joe Biden's American Families Plan,[155] which includes several proposals aligned with the spirit of our policy framework, such as:

- **Investments to states to cover two years of free college;**
- **Investments to expand evidence-based strategies that improve persistence and completion; and**
- **Investments to increase the maximum Pell Grant by $1,400.**

As these conversations advance, we respectfully encourage policymakers to consider relevant Policy Advisory Board recommendations that might serve as useful eligibility requirements for states seeking potential federal matching dollars. For example, we submit that states seeking federal funding must be able to report disaggregated transfer student data in a public-facing platform and should designate a portion of state aid for transfer students. Adopting such funding criteria may spur states to expedite or deepen needed transfer policy reforms.

Need for Continued Learning

We acknowledge that several of our recommendations are aspirational, requiring years of work and grappling with technical considerations. In particular, developing technology systems to facilitate recognition of learning, building a national credit equivalency database and overhauling federal transfer data capacity are not easy undertakings—but they are vital. We must continue gathering evidence and convening practitioners and policy leaders to further develop such consequential ideas and bring clarity to unresolved questions.

Advocacy Capacity

We see minimal advocacy around transfer issues in most states. Data about transfer student outcomes and strong messaging about why transfer and recognition of learning are key levers for achieving equity remain lacking. For our vision to take shape, advocacy capacity must be built to identify and equip transfer change agents to take up the mantle of reform. Private philanthropy can help to seed such advocacy efforts and coordinate an initial set of stakeholders to engage on this front.

Activating advocates—from state-based influencers to institutional leaders to local policymakers—can create the conditions for change and sustain the impact of policy reform through a combination of policy, advocacy and strategic communications.

Conclusion

Encompassing multiple dimensions of systems change, our recommendations offer a beginning roadmap toward our bold vision of resetting transfer and developing a culture that recognizes learning in all its forms. Some of our recommendations can be accomplished in the short term, while others will require years of concerted effort with broad stakeholder involvement.

Together we must expand our collective sense of urgency and ownership for transfer student success. We owe it to students to craft a next-level transfer system under which they can thrive and realize their dreams, with each skill and topic mastered enriching their lifelong learning credentials that seamlessly support them wherever they go. We cannot abide the current system with its dismal, inequitable outcomes and unnecessary roadblocks that thwart students' educational goals. We can do better.

In charting a path forward, we urge readers to take a wide-angle view of all the systems change dimensions that come into play in varying degrees relative to local and personal context. And it is personal—we all have a role to play, whether thoughtfully crafting policy, educating ourselves and calling for or leading change from wherever we sit, or supporting those stepping up to disrupt the status quo.

Let's get started.

> **We cannot abide the current system with its dismal, inequitable outcomes and unnecessary roadblocks that thwart students' educational goals. We can do better.**

Join us:

#TacklingTransfer
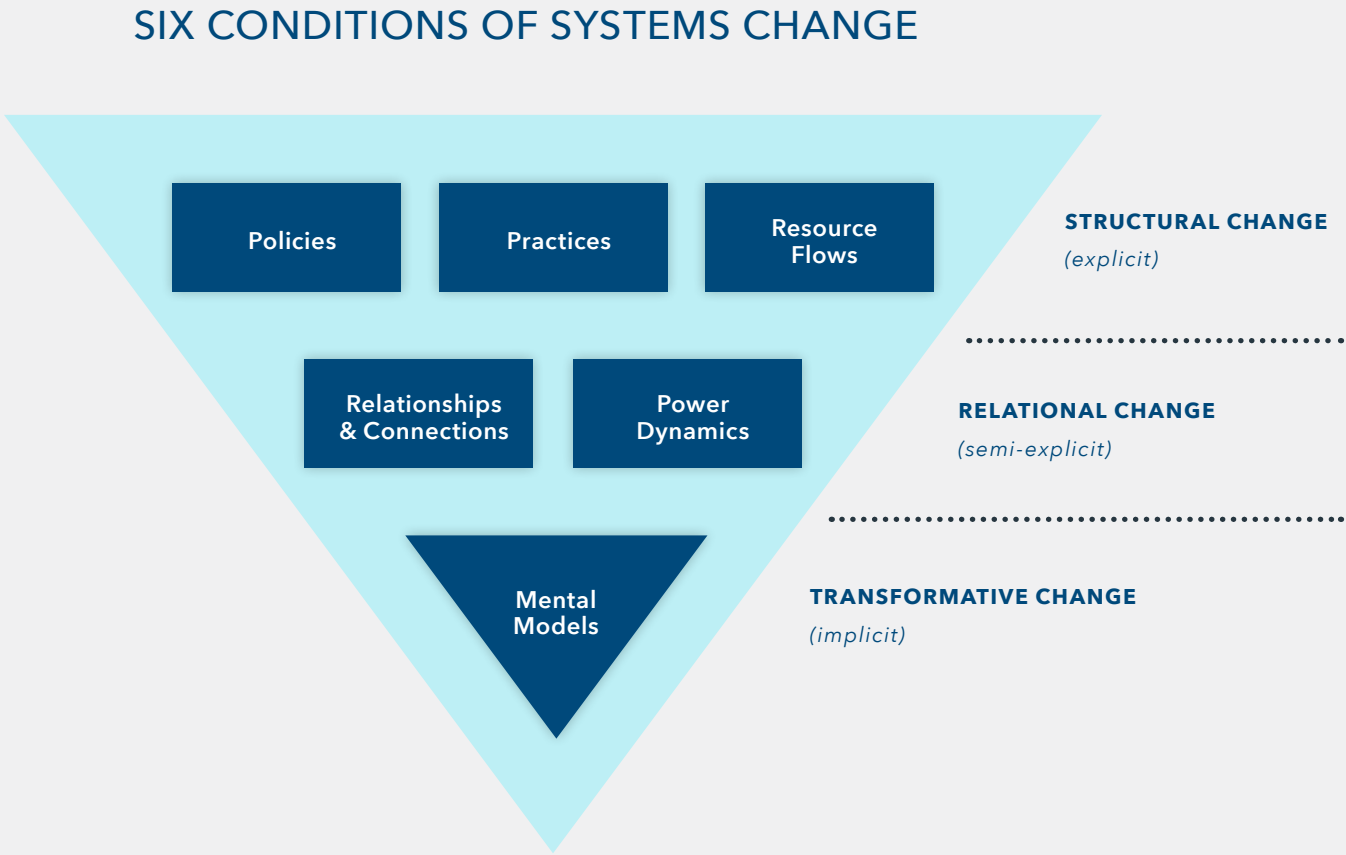
#TransferChampions

#TransferChangeAgents

#TransferReset

Appendix

Six Conditions of Systems Change

In The Water of Systems Change, social impact consulting firm FSG presents a framework depicting the six conditions necessary for systems change, including efforts to advance equity.[156] Grouped by level of change—from explicit, semi-explicit and implicit—these conditions are a useful lens through which to consider a comprehensive strategy to "reset" transfer.

SIX CONDITIONS OF SYSTEMS CHANGE

Policies

Practices

Resource Flows

Relationships & Connections

Power Dynamics

Mental Models

STRUCTURAL CHANGE
(explicit)

RELATIONAL CHANGE
(semi-explicit)

TRANSFORMATIVE CHANGE
(implicit)

GLOSSARY

Applicability of credit: The process of awarding credit to a student for courses and other educational experiences delivered or facilitated by another institution or organization that is applied to the student's completion of a program or major.

Credit mobility and credit portability: Terms used to address how credits move with or are carried by learners as they experience learning through a variety of education, work and lived experiences.

Disaggregated data: Data that is broken down by categories, such as race/ethnicity, income, age, full- and part-time status, and gender. The goal is to provide details on how specific populations are faring.

Learner agency: "The degree to which learners demonstrate control, autonomy, and power as they navigate and drive their learning experiences. Learners act as managers and advocates of their own learning. Learners embrace and contribute to their authentic, tailored, and social emotional learning experiences within a social context. Learners with high levels of agency are able to thrive as they transition into their post-secondary, career, and civic lives."[157]

Learner agency in the context of transfer and recognition of learning: Ensuring learners have ownership of their learning records and transcripts, can access their records easily, and have control over who can see their records. This process is often supported by technology.

Recognition of learning, credit for prior learning, and prior learning assessment: "Prior learning assessment is a term for various methods that colleges, universities, and other education/training providers use to evaluate learning that has occurred outside of the traditional academic environment. It is used to grant college credit, certification, or advanced standing toward further education or training. Other common terms for this process include credit for prior learning (CPL) and recognition of learning."[158]

Transfer of credit: The process of awarding credit to a student for courses and other educational experiences delivered or facilitated by another institution or organization. Awarded credit does not necessarily apply toward the credits required to complete a degree of credential or toward a program of study even when the content is applicable to the program of study (see Applicability of credit).

Transfer student: A student who moves from one college or university to another. Students transfer in many directions. For example, students can and do move from community college to university (often referred to as linear or upward transfer), community college to community college, university to community college, and university to university—and sometimes a combination of these. Students also "transfer" knowledge and skills gained in a host of settings, even if they do not change institutions.

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