Higher education students in the U.S. have been transferring at record levels. More than two-thirds who earn bachelor's degrees from four-year institutions today have changed colleges at least once according to the National Student Clearinghouse Research Center. However, the U.S. Department of Education reported in 2015 that on average, students who transfer lose 13 credits already earned and paid for. The impact of lost credit on students is enormous and contributes to students taking an average of five or more years to earn a four-year degree.

Four in ten students in New England transfer at least once on their path to completing a bachelor’s degree.

Student transfer is a vital part of the New England higher education landscape, and the New England Board of Higher Education (NEBHE) has been studying and reporting on changes in state transfer policy over recent years. In 2014 NEBHE published *On the Move: Supporting Student Transfer* followed by *New England Fast Facts: Student Transfer*. The latter report used National Student Clearinghouse data to shed light on recent student transfer patterns in New England to help policymakers and practitioners envision and implement plans to better serve them in the future.

**New England Transfer Policies**

Since the 2014 *On the Move* report, NEBHE wanted to determine if states in the region were making progress in developing policies and practices that:

- Facilitate transfer
- Mitigate credit loss
- Offer students who began at a community college and transferred to a four-year institution the opportunity to earn an associate degree through reverse transfer

To gather intelligence on these issues and coalesce on progress, NEBHE held a convening on *Next Generation Transfer* in January 2018. The goal of the event was to report on national transfer trends, explore new tools for reverse transfer and develop a shared understanding of each New England state’s progress in developing and implementing student-friendly transfer policies and practices.

Additionally, NEBHE compiled updated transfer policy and practice information as reported in the 2018 Education Commission of the States (ECS) report, *State Comparison: Transfer and Articulation Policies*. NEBHE used this survey as a foundation and has supplemented and updated state-specific policies where applicable.
State Transfer Metrics
Since NEBHE’s 2014 scan of transfer policies, many of the New England states have made significant headway in developing effective and student-friendly transfer systems. This progress has been made in spite of a challenging state funding landscape, competing priorities and lack of significant investment.

<table>
<thead>
<tr>
<th>State</th>
<th>Transferable Core of Lower Division Courses</th>
<th>Statewide Common Course Numbering</th>
<th>Course Equivalency</th>
<th>Statewide Guaranteed Transfer of Assoc. Degree</th>
<th>Statewide Reverse Transfer</th>
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</thead>
<tbody>
<tr>
<td>Connecticut</td>
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<td>No**</td>
<td>No*</td>
<td>No*</td>
<td>No*</td>
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<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

* Policy does not include the University of Connecticut
** Common course numbering at community college level only
+ Common course numbering was used by the Department of Higher Education to develop its course equivalency database

ECS transfer metrics defined

Key Findings
1. Massachusetts is the only state in New England to have a guaranteed transferable core of lower division courses, although Maine and New Hampshire have taken recent steps to achieve this metric.
2. The ECS report reflects that no New England state was using a statewide common course numbering system. Its utility as a measure is limited to establishing course equivalency as was done in Massachusetts. In the future, state common course numbering will not be used in NEBHE reports to measure transfer policy progress.
3. Two states, Maine and Massachusetts, have reached agreement on course equivalency outcomes. New Hampshire is also working on course equivalencies for its community colleges and four-year public universities.
4. Two states, Maine and Massachusetts, have guaranteed transfer from a community college associate degree program to a public four-year institutions.
5. Three states, Maine, Massachusetts and Rhode Island, provide an opportunity for students, who transfer from an in-state community college without a degree to a public four-year institution, to receive an associate degree through reverse transfer.

State Highlights
Connecticut
Connecticut has a number of system-wide transfer policies that have been developed by the Connecticut State Colleges & Universities (CSCU). The University of Connecticut is not party to the CSCU transfer policies, so while there is a set of policies at the system-level, they cannot be reported as being implemented statewide. However, the University of Connecticut does offer the [Guaranteed Admission Program](#) to students enrolled in a liberal arts program at one of the state’s community colleges.

CSCU has developed a comprehensive transfer website, [Transfer Navigator](#), to assist transfer students. The website highlights the transfer of credit through Transfer Tickets. With a Transfer Ticket, associate-degree-holding students are guar-
anteed transfer to CSCU four-year institutions with junior status in their major. The CSCU website offers an interactive page where prospective transfer students can map their pathway from community college to a four-year public institution by major using the [Ticket by Major] tool.

**Best Practice: Comprehensive and Transparent Transfer Website**
Building and maintaining a clear and easy to use website is an integral component to solve the transfer puzzle and sets students up for success.

**States to watch:** Massachusetts ([MassTransfer]), Connecticut ([Transfer Navigator])

**Maine**
Maine’s higher education landscape comprises the Maine Community College System and the University of Maine System. Without having a unified state higher education governance structure, staff from the two systems have built transfer practices organically - through collaboration and a commitment to a shared vision.

While Maine does not have a completely transferable core policy, the state does offer a general education [transfer block for associate of arts degrees] and is currently in the process of creating a transferable block for all associate of science degrees. Additionally, Maine guarantees [transfer of degree credit] and is awarding degrees through reverse transfer.

**Best Practice: Transferable Core**
Credit loss not only places a financial burden on students, but also impacts student persistence. A transferable core of general education courses helps mitigate the negative impact of credit loss by guaranteeing credits will fully transfer.

**States to watch:** Connecticut (system level), Maine (Associates of Arts Transfer Block), Massachusetts

**Massachusetts**
Massachusetts’ MassTransfer offers a robust system of transfer policy and practices. The Commonwealth’s community colleges, state universities and the University of Massachusetts system are all included in MassTransfer. The MassTransfer website provides students with a one-stop transfer resource and student-friendly guide. Highlighted transfer programs within MassTransfer include: [General Education Foundation], A2B (Associates to Bachelor’s), A2B Degree Plus Commonwealth Commitment and [Reverse Transfer].

The Massachusetts’ Department of Higher Education has begun the process of tracking transfer students through their various transfer pathways, programs and awarded degrees. Prior to last fall, transfer students were flagged, but there was no differentiation between the program or degree path. Now that this data is being collected, Massachusetts plans to better analyze all the transfer options in the near future.

**Best Practice: Collection and Analysis of Transfer Students’ Persistence and Completion**
States are beginning to dive deeper into data collection by not only tracking general transfer students, but the subsets of students transferring through specific programs. By tracking and using this data, states can develop new or refine existing policies and practices.

**States to watch:** Connecticut, Maine, Massachusetts

**New Hampshire**
Like their neighbor to the east, New Hampshire also has two higher education systems - the Community College System of New Hampshire (CCSNH) and the University System of New Hampshire (USNH).
Although New Hampshire does not currently have any of the transfer policy metrics fully in place, both CCSNH and USNH are currently developing statewide transfer practices. The state has prioritized the development of course equivalencies, 2+2 maps for USNH institutions, reverse transfer, and a data exchange system to facilitate information sharing. Current transfer programs include the [Dual Admissions program](#) and [Public Promise](#).

**Rhode Island**

The Rhode Island Office of the Postsecondary Commissioner (RIOPC) oversees the system of public higher education in the state - which includes the state’s community college and two four-year institutions - and its transfer policy. Rhode Island’s current transfer programs and initiatives include a [Joint Admissions Agreement](#) and a statewide [Reverse Transfer](#) program.

Rhode Island provides students with a course equivalency platform, the [Transfer Evaluation System](#), however, not all equivalencies guarantee transfer of credit. The state also has developed [Program Transfer Plans](#) that provide guidelines for potential transfer students.

Currently, as a result of a comprehensive Articulation and Transfer Policy adopted in 2017 by the Council on Postsecondary Education, the RIOPC is working with their three public institutions of higher education to develop a transferable core, a process for the evaluation of extra-institutional learning, transfer associate degrees, and designing programmatic pathways.

**Best Practice: Reverse Transfer**

Awarding degrees through reverse transfer offers potential benefits to institutions and helps states reach attainment goals. Reverse transfer has the capacity to impact funding for states incentivizing outcomes, enrollment and completion rates, as well as decrease student loan default rates. The National Student Clearinghouse has recently deployed [Reverse Transfer](#) to help streamline the degree awarding process.

**States to watch: Connecticut (system-level), Maine, Massachusetts, Rhode Island**

**Vermont**

Although Vermont does not have a statewide transfer policy, there are effective long-standing institutional practices that link the Community College of Vermont (CCV) and the Vermont State Colleges (VSC) system. The [VCS Direct Admissions](#) program provides enrolled CCV students with the opportunity to receive guaranteed admission to Castleton University, Northern Vermont University, or Vermont Technical College. Transfer seeking students are able to select their four-year institution and program of choice, follow a prescribed [transfer plan](#), and work towards concurrently completing courses for both their associate and bachelor’s degrees.

Since 2002, CCV and VSC have unified and streamlined student transcripts across the system that utilizes a state course database. Having coursework and grades in one repository aids the transfer process within the Vermont system by removing the need for students to make separate transcript requests.

**Conclusion**

Considerable progress has been made across New England in developing consistent, transparent and statewide transfer policies since NEBHE last reported on transfer in 2014. The goal is for all New England states to meet following benchmarks:

- Transferable core of lower division courses
- Course equivalency
- Statewide guaranteed transfer of associate degrees
- Statewide reverse transfer
Massachusetts has met all four metrics, while Maine has fulfilled three of the four.

In the West, a transfer compact has emerged that relies not on credit hours, but on the learning outcomes students have achieved in lower-division college courses. Under the leadership of the Western Interstate Commission for Higher Education (WICHE), the Interstate Passport focuses on lower-division general education as the common denominator among most institutions. Students attending one institution can transfer courses to another institution in a cross-border “block,” rather than through individual course-by-course matches. The New England states, while having a number of transfer agreements that cross state lines, do not have a regional compact comparable to the Interstate Passport.

In order for the New England states to help meet their state attainment goals and be competitive economically, transparent policies have to be enacted and regularly reviewed using student-level information to determine success. Simply stated, it is imperative that every student has the ability to seamlessly transfer courses completed at another institution, without losing time or money.

State-Level Recommendations

1. Transparency and Information Dissemination
   - Provide user-friendly, detailed information on state- or system-specific requirements related to transfer to a public four-year institution. The information should include state transfer pathways designed to reduce cost to earning a four-year degree or any other related state transfer initiative. If applicable, list courses or programs not covered by the transfer policy.
   - Develop and update a one-stop state transfer website that includes transfer and reverse transfer information.
   - Provide, on the website, the option to ask questions or redirect students to on-campus resources for answers.
   - Develop a public engagement campaign to inform and drive students considering transfer to the website.
   - Make course syllabi available online to more easily compare courses, including competencies/outcomes and means of assessing competencies. Share course equivalencies, especially as they provide a vehicle for transfer in-state and out-of-state.

2. Collection and Analysis of Transfer Students’ Persistence and Completion
   - Collect state data on transfer and reverse transfer to analyze patterns and possible areas of policy development and improvement and to answer questions like:
     - How many credits are lost when students transfer from community college to a public four-year?
     - Which colleges appear to accept the most credits, the least credits?
     - Which courses are being successfully transferred?
   - Include, in the state transfer analysis, credit loss using data from the National Student Clearinghouse or institutional reporting.
   - Consider participating in a research project on credit loss for students who transfer across state borders in the region.

3. New England Interstate Transfer Pilot
   - Consider piloting a transfer compact agreement for two lower division courses like College Math and English Composition to promote student success in the region.

About the New England Board of Higher Education (NEBHE)
Established in 1955 by six visionary New England governors, NEBHE is a regional compact that works across New England to: help leaders assess, develop and implement education practices and policies of regional significance; promote regional cooperation that encourages efficient sharing of education resources; and strengthen the relationship between higher education and the regional economy.
Learn more at www.nebhe.org.