Turning Credit Transfer From a Black Box Into an Open Book

Putting actionable information about credit articulation and the transfer process into the hands of students, advisers, institutional leaders and the public.

By Martin Kurzweil // April 21, 2022

Approximately one-third of college students begin their postsecondary education in community colleges, yet over 80 percent of these students aspire to earn at least a bachelor’s degree. In order to achieve their goals, these students will need to transfer from their community colleges (which mostly offer associate degrees) to colleges that offer bachelor’s degrees. Yet, only 13 percent of students successfully transfer and earn a bachelor’s degree within six years of entering community college. Black and Hispanic students and lower-income students are the most likely to face obstacles in their transfer journey to a bachelor’s degree.

One significant challenge these students—and all students who transfer between colleges—face is that they frequently are unable to count their previously earned credits toward degree requirements at their new institutions. Nationally, it has been estimated that 43 percent of credits are wasted during transfer. This credit loss, with its accompanying need to repeat completed courses, costs students time and is deeply discouraging; it also wastes their money, contributes to increased debt and puts financial aid eligibility at risk. It is no wonder that students who lose half their transfer credits are far less likely to graduate than students who are able to transfer most of their credits.

Part of what makes the transfer of credit such a stumbling block is that the process is too often a black box—not only for students, but for advisers and institutional leaders, as well. The Articulation of Credit Transfer project is an effort to turn the black box of credit transfer into an open book for the benefit of transfer students.

Since 2019, ACT has developed and put actionable information about credit articulation and the transfer process into the hands of students, advisers, institutional leaders and the public. ACT, part of the A2B...
Associate’s to Bachelor’s—group of projects, is a collaboration among the nonprofit research and consulting group Ithaka S+R and researchers, administrators and faculty at the City University of New York, with generous support from the Heckscher Foundation for Children and the Carroll & Milton Petrie Foundation. While many of the new resources ACT has created are usable by the whole CUNY community (and beyond), ACT has facilitated a community of practice among seven CUNY colleges, in four of New York City’s five boroughs, to design and implement applications of these resources that help their transfer students. The ACT college partners are Bronx Community College, Brooklyn College, Guttman Community College, Hostos Community College, Lehman College, Queens College and Queensborough Community College.

Over the years, ACT has iteratively developed numerous work streams. While their specific purposes and details differ, they share a theme of unpacking the details and processes of credit transfer and reassembling them to make them accessible, clear and usable for students and those who support them.

Examples of ACT’s developments include the following:

- The creation of Transfer Explorer, also known as T-Rex, which for the first time makes transparent and accessible to the public the course equivalencies involved in transferring between any combination of CUNY colleges. Transfer Explorer has been accessed by over 40,000 unique users since its launch in May 2020.

- The real-time extraction from CUNY’s degree-audit software of program requirements for every degree and certificate program offered at every CUNY college. The program requirement information has been used to create a new function within Transfer Explorer (in beta form) where users can easily see how any course taken at one CUNY college counts toward the program requirements for any program offered by any other CUNY college.

- The creation of a degree audit database, updated daily, tracking changes in how CUNY students’ credits count toward their degree. Among other applications, we have equipped transfer advisers at partner CUNY colleges with a dashboard showing in real time when a students’ course registration, major choice or other action results in some of their earned credits or currently registered courses not counting toward their academic program. Advisers at Lehman College and Brooklyn College have used this just-in-time information to intervene and help more than 600 transfer students count more of their transfer credits, and more of the credits of their new courses, toward their new degrees; these interventions allowed dozens of those students to maintain their course-registration eligibility for financial aid.

- The development and administration of a transfer intentions survey for community college students, which has allowed advisers at partner community colleges to begin working with more than 500
students to map their potential transfer pathways from the very start of their community college enrollment.

- The creation of a database, updated daily, logging the time between each step of the transfer process—from application to admission to transcript evaluation and beyond—for every student transferring into every CUNY college. Among other products, with this information, ACT has created tables comparing the median days between transfer student admission and first transcript evaluation for each CUNY undergraduate college and shared all that information with all CUNY institutional leaders.

All these efforts have combined to significantly improve the transfer experience and transfer outcomes for students at the partner CUNY colleges and beyond. As one concrete example, at the pair of colleges with which ACT has been working the longest—Hostos Community College and the baccalaureate Lehman College—the share of Hostos transfer students who were able to count all their transferred credits toward their Lehman degree increased from 58 percent in fall 2019 to 72 percent in fall 2021, a 24 percent improvement.

This is only the beginning of what the ACT team aims to accomplish. The next steps will include enhancing the tools, establishing them within a consolidated transfer hub and vastly scaling up their use—at first within CUNY and, hopefully, expanding to other systems and institutions beyond.

In future “Beyond Transfer” blog posts, ACT team members will dive deeper into the functionality and applications of Transfer Explorer and other aspects of the project. The ACT team welcomes inquiries from readers about the work—we are eager to share what we have learned, and to find ways to collaborate for the benefit of transfer students.

**Martin Kurzweil** is director of the educational transformation program at Ithaka S+R, a not-for-profit research and consulting group, and the principal investigator of ACT. Since launching the educational transformation program in 2015, Martin and his team have conducted mixed-methods research, designed and managed large-scale interventions, and advised higher education leaders, all in furtherance of a mission to improve equitable postsecondary access and success.