

# Transfer Students Face Debt, More Classes

A new response to problem of credits that won't transfer: shifting the job to students.

By The Hechinger Report, Contributor Nov. 22, 2016



More than two-thirds of students who earn bachelor's degrees from four-year institutions today have changed colleges at least once, data show.  (GETTY IMAGES)

**SHANNON DE JAGER BEGAN** her long quest for a university degree 15 years ago, completing courses including biology, microbiology and organic chemistry at what was then called Georgia Perimeter College in the hope of going into nursing.

When she transferred to the University of Alabama for a bachelor's degree, it wouldn't accept her credits in microbiology, requiring her to take that course again.

The recession and a move forced DeJager to transfer a second time, to the University of North Georgia. That university won't take the credits she already earned for biology or chemistry, and she will now have to repeat those classes, too.

#### **Popular Colleges for Transfer Students**





Each of these schools welcomed more than 3,700 transfer students in fall 2014.

**Jordan Friedman** Feb. 16, 2016

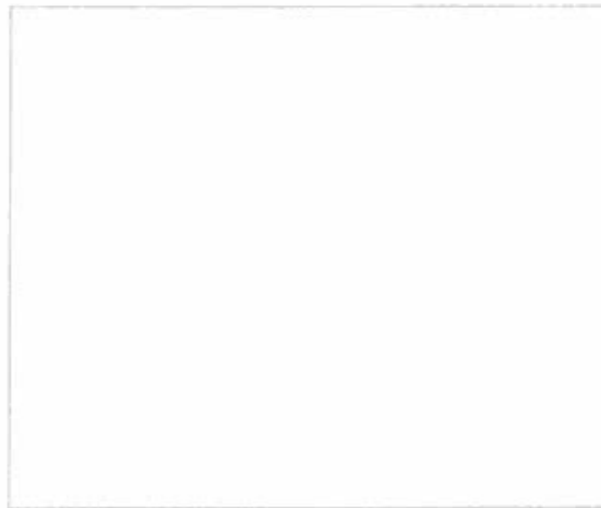
After taking and passing the same courses over and over again at different institutions, DeJager still has only an associate's degree to show for all of her time and a \$25,000 investment, much of it in loans and, when those ran out, charged to credit cards.

"This is crazy town. It's like walking into a brick wall constantly," says DeJager, who likens her situation to the movie "The Money Pit" with Tom Hanks and Shelley Long, about a couple that moves into a house and keeps having to pay to repair it. "That's where I'm at. I can't believe this keeps happening."

Some policymakers also can't believe that universities and colleges still haven't worked out a way of accepting each others' credits, a problem that wastes \$6

billions a year in tuition, the National College Transfer Center estimates, and is a **U.S. News** A WORLD REPORT     this not only a but major reason students go deep into debt or never graduate.

"I thought I would be out of a job in 10 years," says Janet Marling, director of the National Institute for the Study of Transfer Students, which was set up in 2002 to push improvements to the process. "We're going into Year 15. This is so perplexing to me."



#### LOST CREDITS

**Most undergraduates lose all or some of their credits when they transfer, costing extra time and money**

Credits transferred	Percent of students	Credits earned	Credits transferred	Lost credits
<b>Total</b>	<b>100</b>	<b>29.6</b>	<b>16.9</b>	<b>12.7</b>
<b>No credits transferred</b>	<b>39.4</b>	<b>26.6</b>	<b>0</b>	<b>26.6</b>
<b>Some credits transferred</b>	<b>28.2</b>	<b>46.3</b>	<b>33.4</b>	<b>12.9</b>
<b>All credits transferred</b>	<b>32.4</b>	<b>24.2</b>	<b>24.2</b>	<b>0</b>

Source: U.S. Department of Education

The proportion of students who transfer is 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](#), which [estimates](#) that an average of about 342,860 students change schools each year.

Yet the U.S. Department of Education [says](#), on average, a transfer student still loses 13 credits already earned and paid for. That's more than a semester's worth of work, or, for all of those students collectively, the equivalent of 186,000 years of college. About four in 10 have no credits transfer at all, and are forced to begin from scratch, the Education Department's National Center for Education Statistics [reports](#).

"Making people redo this stuff is ridiculous," DeJager says. "It's just a rip-off. People talk about the student loan bubble, and this is one of the reasons it's happening."

#### Colleges Shifting Financial Aid Policies

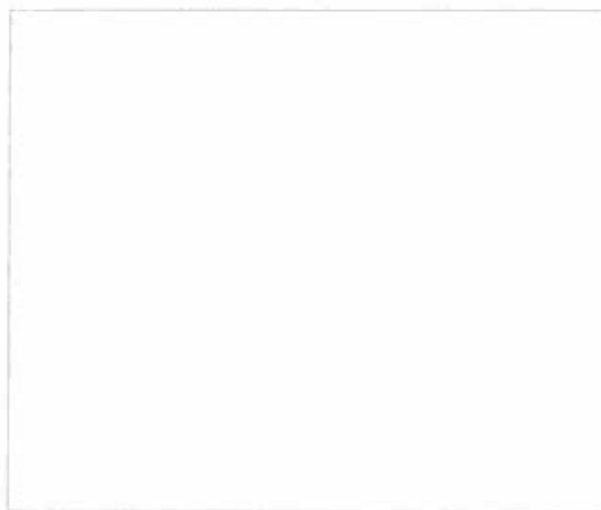
Some schools are directing tuition assistance to wealthier students, regardless of whether they need it.

Lauren Camera March 16, 2016

Public colleges and universities within some states have been pushed to take each others' credits, largely by lawmakers incredulous that they weren't already doing so. Florida, for instance, guarantees that students who complete associate's degrees at its community colleges can take all their credits with them to a Florida public four-year university. In Washington, associate's degrees earned from community colleges are required to be recognized by most of that state's public four-year universities. Texas community college students can simultaneously enroll in courses offered by state universities, earning credit that the universities are more likely to accept.



But even if these policies can improve the proportion of credits successfully transferred among public colleges and universities within the same states, they would solve less than a quarter of the problem, since far more students transfer across state lines, losing an average of 14 to 18 credits if they go from one public institution to another, [according to the Education Department](#). Or they go from private nonprofit to public institutions, forfeiting an average of 18 credits. Or they move from for-profit schools to any other kind of education institution, losing an average of from 17 to 25 credits.



Problems persist within states, too, especially for students who transfer from community colleges, [according to the research organization Education Northwest](#). That's in part because even when universities accept community college credits, those credits often don't apply toward what's needed for a degree in a particular major.

[ [READ: 4 Ways Community College Life Differs From the 4-Year College Experience](#) ]

Among the reasons this happens, say observers: money and rankings.

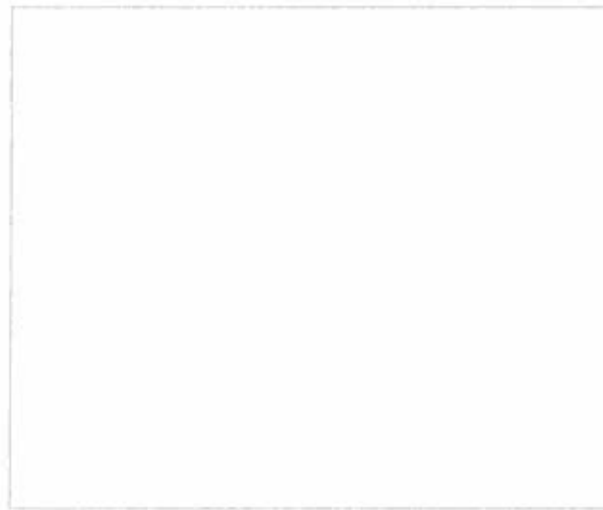
Colleges don't get paid for courses students took somewhere else. And the way their graduation rates are calculated, transfer students don't count. Only



students who start and finish at the same school do. Since many public institutions now are funded based in part on outcomes such as graduation rates – and since graduation rates factor into all-important college rankings – there's little incentive to help transfer students.



"We expect institutions to be benevolent, but we don't reward them for it," Marling says. And rather than getting better, she says, there's pressure for the situation to become worse. After all, she says, colleges and universities need good standings in the rankings to lure students as enrollment levels off and even declines.



On the other side of the equation, however, the same universities and colleges may rediscover transfer students as a solution to the trouble they've been having filling seats.

"There are institutions that are now realizing the importance of transfers to their bottom line," NISTS' Marling says. Adds Shelley Fortin, a consultant who helps four-year universities become more transfer-friendly: "Money always pushes things to the forefront, and that's happening, because people need more students. They may not necessarily be doing it for the good of the world, but whatever the motive, that's fine."



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U.S. News

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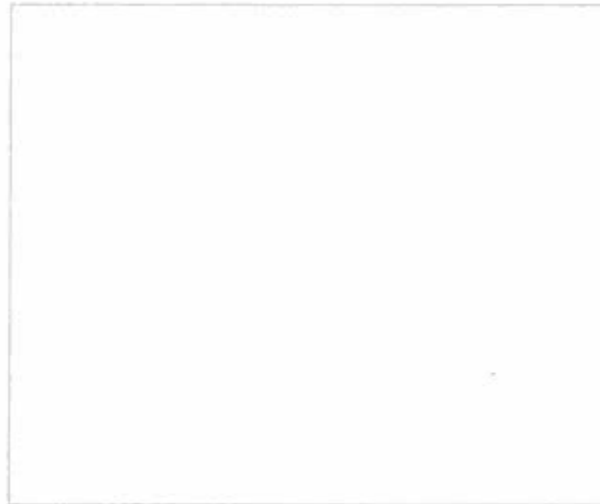
The Hechinger Report Feb. 1, 2016



Some new efforts to fix the transfer problems aren't waiting around for the universities and colleges to do it. They're shifting the focus to students themselves, and on helping them to better understand and navigate the complex transfer process.

The [National College Transfer Center](#), for example, a new nonprofit just getting under way, proposes to help students find institutions that will accept their credits using "predictive audits" that track how earlier transfer students fared. A few states, including Washington, have adopted "transfer student bills of rights," encouraging students to ask more questions about whether their credits will be accepted, and if they will apply to their intended majors; [in Washington](#), the bill of rights requires universities to provide clear, accurate and current information about transfer policies and let students appeal when their credits aren't accepted.

"The problem now is that students don't even find out how much transfer credit they're going to get until after they enroll" in their second or third institutions, says Michael Falk, founder and CEO of National College Transfer Center parent LearningLifetime PBC, founded to advise National Guard veterans about converting their experience and training into college credit. "Nationally speaking, there's no place that a transfer student can go to get impartial information about transferring," he says.



Whatever happens will have to overcome a transfer system that has proven not only intractable, but so cumbersome that [a report by the research arm of the College Board](#), which administers the SAT college admissions examination, labeled it "an academic gauntlet." The report said students who want to transfer face insufficient information, "nonexistent or indecipherable policies," and "enormous complexity."

That results in countless stories like DeJager's, of wasted time and money.

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Lauren Camera Feb. 18, 2016

"I had a woman crying to me on the phone, literally crying, because she thought she was a first-semester senior and they told her she was still a first-semester freshman" because her credits didn't transfer from one school to another, Falk recounts.

The impact is enormous. Having to repeat courses when they transfer is one reason students now take an average of more than five years to earn a

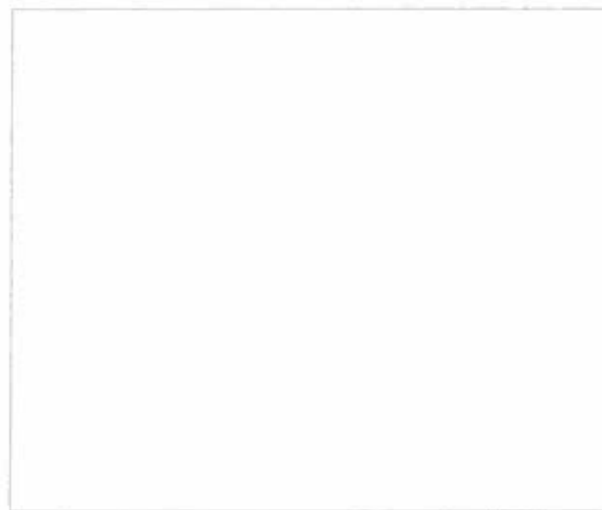


bachelor's degree, according to the National Student Clearinghouse, significantly increasing their cost.



Students who start at community colleges and plan to ultimately earn bachelor's degrees are less likely to get one than their counterparts who start at four-year universities, not because they are less well prepared or get less financial aid, [one study found](#), but because so many of their credits don't transfer.

The burden falls most heavily on low-income students, who often start at community colleges to save money with the intention of transferring to four-year universities, the Community College Research Center at Teachers College, Columbia University, [reported](#). (The Hechinger Report, which produced this story, is housed at Teachers College.)



"It's those students that are at a disadvantage, yet again," Marling says.

Relying on students to solve the problem, she says, may be unrealistic. Sure, says Marling, it's important to provide more counseling about the process, but "to have them figure it out in advance would be really hard" – especially for low-income students whose parents didn't go to college. "These are not individuals who question authority."



**Colleges That Claim to Meet Full Financial Need**  
**U.S. News** A WORLD REPORT  
institutions that submitted financial aid data  
to U.S. News, 66 reported covering full need.

**Farran Powell** Sept. 19, 2016

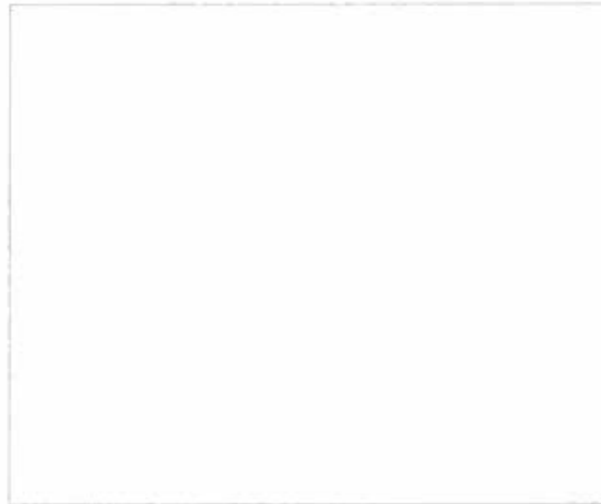


One former community college student who took part in a focus group Marling ran, she says, "did all the right things. She came up with a degree plan, met with an adviser at her college." Then she moved to a four-year university and sat down with an administrator there, "who said, 'No, these credits won't transfer.'"

That's similar to the welcome DeJager says she got both times she changed schools. "'We don't really know what they taught you,'" she says she was told. "'Can't you contact the college and get a copy of the curriculum?'" she responded. "And they say, 'No.' There's no appeals process, which is very frustrating. And I think something that they also count on is that people aren't going to stand up to them."

Fortin is more optimistic that students, equipped with better information, can improve the chances that their credits will transfer. But she concedes, "it is crazy" that they have to be the ones to do that.

"It's ridiculous that this bridge is not being built at a faster pace," Fortin says. "You shake your head a little bit because it's so obvious this is the answer. All the pieces are here, but people just aren't picking them up."



*This story was written by Jon Marcus and produced by [The Hechinger Report](#), a nonprofit, independent news organization focused on inequality and innovation in education. Read more about [higher education](#).*

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**The Hechinger Report, Contributor**

**Tags:** colleges, transfer students, education

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