

Parents and students recognize the value of a college degree. Increasingly, they are borrowing large sums of money to invest in the future. Their choices about how to save for college, where to attend college, how much and from where to borrow for college, and how to repay their loans, have grown more complex. Yet families work with incomplete pricing and value information as they make one of the most important investments in their lives. Improved information will not only help families but also serve as a catalyst for reform and innovation in higher education.

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# The Good Business of Transfer

## Why improving college transfer pathways makes good sense for New England

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It's rare for policymakers to think of higher education pathways beyond their own experiences as traditional students. Many went to college directly after high school, stayed in dorms and graduated ready for careers. But the world today must depend upon learners (young and older) who may not be able to choose this path to career success.

Rather, our diverse and highly mobile world now has academic and career entry and exit points that span a lifetime of the “swirling, dropping in, dropping out, and moving on” behaviors of today’s learners. Today’s learners often do not have the luxury of focusing 100% of their efforts on college as their top priority. Many are working. Many are parents. And many simply cannot afford to think of anything beyond meeting today’s challenges. The matter of *transfer* comes into the picture when these learners present credits from different colleges and other sources such as military and corporate training programs and specialized examinations as they make their way toward degree completion.

Transfer coordinators at community colleges have large caseloads with few resources to reach out to students. The confluence of courses “out of sequence” and lack of academic advising, particularly for first-generation college students, can result in credits presented not being applicable to degree requirements or not part of a “program of study.” Imagine the extraordinary work and hope associated with presenting earned credits only to find out that they will not count toward a degree. Moreover, credits earned “in and out” of college, “in and out” of the military, and over time can be lost if adult students are discouraged from re-entering college to pull it all together in completing a degree that is the magic ticket to retaining a job or qualifying for a new one.

The U.S. Department of Education reports that 20% of students at New England public two-year colleges earn associate degrees within three years of enrolling. One can surmise that many two-year college students who have earned credit (whether degree-seeking at the time or not) may be presenting it to another college or university later. In fact, part-time students at New England colleges and universities numbered 285,185 in 2007. These students are accumulating credit slowly toward the end goal of degree completion. Another important statistic is the number of students who drop out of four-year college programs before they become sophomores—now averaging between 25% and 30% annually in New England. These students may also be presenting credits down the road to other colleges and universities.

Students follow many different paths and trajectories through the years. The pathways are further complicated by the mobility of today’s workforce, the proliferation of online courses from hundreds of providers, and the necessity for workforce training and development programs. It is easy to see how complex the issue of transfer becomes for receiving institutions as well as the learners themselves.

It is estimated that in New England, nearly \$536 million is lost in one year alone when receiving colleges and universities do not accept coursework applicable to their degree requirements. This figure has come to be known as the *Transfer Tax*, because it represents costs to taxpayers, students, state and federal governments. Nationally, the Transfer Tax is now estimated at \$10 billion per year. The calculation is based upon 11 important variables including numbers of students in public and private institutions, cost of attendance, state higher education budgets and subsidies.

California, Maryland and Florida have tried to conquer the complexity of transfer with state articulation systems that describe how credits from one college will be recognized toward a degree at another college. Created more than 10 years ago, these systems are most helpful to academic advisors and admissions counselors. Today's new technology has taken these concepts and streamlined the information in a way that serves advisors, faculty and, most importantly, the students. Pennsylvania's new transfer portal enables students to evaluate how their courses will be recognized at other Pennsylvania institutions, easily accommodating today's trends of transfer, reverse transfer and the various permutations between two- and four-year colleges. The Pennsylvania portal at [www.patrac.org](http://www.patrac.org) displays courses from all of its state-supported schools as well as private institutions that choose to display their course equivalencies voluntarily. South Carolina is in the process of building its portal.

Bringing information out into the open, as these portals do, is a terrific way to demystify transfer. It also makes it more difficult (due to transparency) for some institutions to deny credit transfer without a valid rationale. It enables community colleges to finally get their due, because course-equivalency decisions are made based upon academic outcomes. Envisioning the future, technology exists today that can make this information available in a national network, available to anyone, anytime, for free.

The technology is ready. And New England is ready.

Perhaps more than their counterparts in other regions, New Englanders recognize that collaborating, sharing resources and innovating are important for addressing one of the region's biggest challenges: attracting new industry despite an aging population. An educated workforce is vital to attracting higher-paying jobs for economic development. If high school graduating classes are shrinking, an excellent economic development strategy is to improve degree production of adults who have significant work experience and some college credits. Besides the moral obligation of ensuring that those who are working so hard have the opportunity to earn their credentials, there are important social and economic development reasons to make re-entry to college easier to navigate.

Until now, we have counted on individual colleges and universities to track articulation. Sometimes, systems even attempt to improve transfer. But now, instead of keeping self-imposed boundaries around academia, I suggest we open borders "in the clouds" as

technology experts say, so that information is more readily available, easier to maintain and is developed using common standards that are inclusive.

Collaborating, bringing about transparency and sharing resources (perhaps through a single state, regional or national portal) will enable greater participation in our knowledge economy. Now, education leaders must leverage this existing technology as the mechanism to include all of our mobile citizens who aspire to at last complete their postsecondary degrees. As this happens, New England businesses will tap fresh ideas, new knowledge workers and skills that will build the region's economy and strengthen its social fabric as its citizenry stays in New England to have families and develop new small businesses.

Addressing transfer student needs does make good business sense for New England.

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