

October 2013

REVERSE CREDIT TRANSFER: A Completion Strategy that Indiana's Earned



A report presented by



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ABOUT & ACKNOWLEDGEMENTS

About the Indiana Institute for Working Families

The Indiana Institute for Working Families (Institute) is a program of the Indiana Community Action Association, Inc. (IN-CAA). The Institute was founded in 2004. The Institute conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies, and programs

impacting low-income working families with education and outreach. The Institute achieves its work by focusing its activities in the following areas: Public Policy: Research and Analysis; Education and Outreach; and National, Statewide, and Community Partnerships.

To learn more about the Institute, please visit: www.incap.org/iwvf.html.

About the Indiana Community Action Association (IN-CAA)

The Indiana Community Action Association, Inc. (IN-CAA) is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA's members are comprised of Indiana's 23 Community Action Agencies (CAAs), which serve all of Indiana's 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low-income individuals attain self-sufficiency.

IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the War on Poverty. IN-CAA's mission is to help the state's CAAs address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase network capacity. For more information about IN-CAA, please visit IN-CAA's web site at: www.incap.org.

About the Author: Andrew Bradley

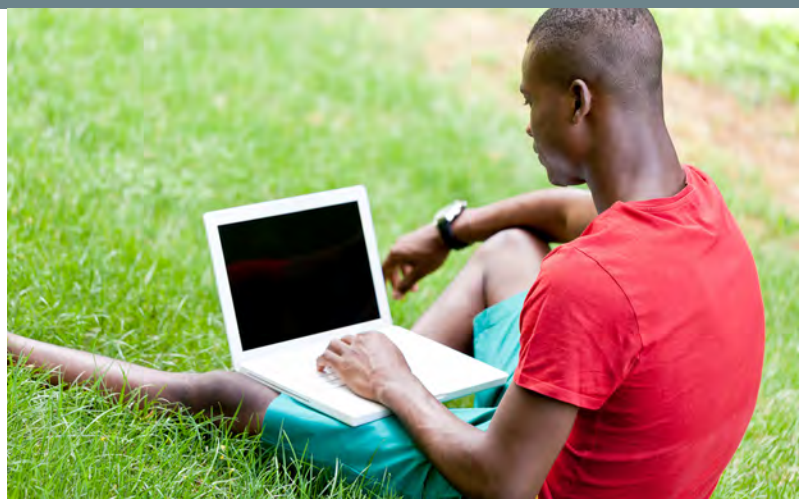
Andrew Bradley is a Senior Policy Analyst with the Indiana Institute for Working Families, and helped author

the Institute's report [Credentials of Opportunity: Better Jobs, Better Employability and Better Outcomes for Indiana](#).

Acknowledgements

- The Duke Energy Foundation, for their continued support of our work.
- The Working Poor Families Project, for their policy leadership and continued support of our work.
- The staff of Indiana's colleges and universities who provided data and feedback for this report.
- The staff of the Indiana Commission on Higher Education, for their discussion, data and feedback on this report.
- Carl Davis at the Institute on Taxation and Economic Policy, for providing formulas which assisted data analysis in this report.
- Dr. Janet Marling, Executive Director at the National Institute for the Study of Transfer Students, for invaluable direction, contacts and feedback.
- Indiana Institute for Working Families Advisory Committee for their time and valuable feedback.
- Indiana Community Action Association's Board of Directors and Staff, who provide support for the Institute and its work.

THE REPORT



Executive Summary

At a time when Indiana is falling short of its higher education completion goals and has too many residents with some college but no degree, an education process called ‘reverse credit transfer’ can help address both needs. This strategy would award associate’s degrees to students who have earned the right credits but who missed out on a diploma after transferring from community college to a four-year university.

This report finds that over half of the students who transfer from Indiana’s community colleges to four-year universities have no degree after six years. Meanwhile, there are almost 890,000 Hoosiers with some college education, but no degree to show for it, including over

600,000 with a year or more of studies. At the same time, only 33.8 percent of Indiana’s working population has at least an associate’s degree, well short of its goal of 60 percent attainment by 2025.

This report details the impact that reverse credit transfer could have on the educational attainment of Indiana’s students, the boost in wages and income for its workforce, and the benefits for Indiana’s economy. The report explores the rapid expansion of reverse credit transfer across the nation, and makes recommendations for how Indiana can become competitive by incorporating reverse credit transfer into its long-term completion strategy.

Reverse Credit Transfer: What it is, what it’s not, what it does

Too many students transfer from community colleges to four-year universities but stop or drop out without any degree. Frequently these students have completed more than enough credits to have earned an associate’s degree, but end up with nothing to show for it. However, an initiative growing across the country called ‘reverse credit transfer’ makes it possible for these students to gain the associate’s degree they have earned while supporting further efforts towards a bachelor’s degree. While Indiana has missed opportunities to be an early leader in this field, the state stands to make up ground and craft a reverse credit transfer program to assist completion and boost economic value for students and the state.

The potential impact of reverse credit transfer comes at a crucial time when Indiana faces the twin challenges of transforming the delivery of education to meet completion goals, and the need to increase the number of Hoosiers with the credentials needed to fill the skills gap. At a time when 889,853 Hoosiers have some college education, but no degree (including 608,829 with a year or more complete), the fact that Indiana is lagging behind its own targets means that the state can no longer afford to pass up opportunities to innovate and make headway.¹ Because reverse credit transfer awards degrees based on credits that have already been earned, it allows universities and the state make progress on goals while granting valuable

¹ U.S. Census Bureau (2012). American Community Survey 2011, *American Community Survey 1-Year Estimates, Educational Attainment for the Population 25 Years and Over*

credentials and momentum to current students and 'near completers' who have stopped or dropped out.

Before proceeding, it is important to discuss what defines reverse credit transfer and distinguish it from other institutional terms and practices. The term 'reverse credit transfer' means students earn degrees for credit they've earned, but is known by several names that can differ by institution and other details, and is even confused with other education-related procedures. While there may not be a standard, accepted definition of reverse credit transfer, the most useful description is the "process whereby academic credits for applicable coursework at the university are transferred back to the community college for purposes of awarding an associate's degree".² This report focuses specifically on students who transfer from community college-level schools and continue studies at bachelor-level schools without first attaining an associate's degree. The salient features of a reverse credit transfer program, therefore, help identify those students, determine that enough credits have been earned to award the associate's degree, and communicate this information to students and coordinate the awarding of the degree.

What this report calls 'reverse credit transfer' is also known by other names, depending on the history and culture of the institution or body discussing it. The Lumina Foundation for Education calls their initiative to award associate's degrees 'Credit When It's Due' (CWID), and also uses this term for the reverse credit transfer process.

In addition to these terms, there is a branch of higher education administration and study that uses the term 'reverse transfer' to refer to students who transfer from a four-year university to a two-year community college.³

BY ANY OTHER NAME: Additional terms used for the Reverse Credit Transfer process

- Reverse Transfer
- Reverse Transfer of Credits
- Reverse Articulation
- Reverse Articulation Agreement
- Reverse Awarding of the Associate's Degree
- Reverse Transfer Graduation⁵

There has even been academic research to understand these students in Indiana.⁴ However, that usage of 'reverse transfer' should not be confused with 'reverse credit transfer', and that phenomenon is not the focus of this report.

The multiplicity of terms and names can be confusing, even to experienced educators and administrators. While there is perhaps room for a new unifying term to emerge, we will continue to refer to 'reverse credit transfer' in this report, in part to distinguish it from the phenomenon in the previous paragraph, but also to emphasize the earned 'credit' that makes students eligible for degrees.

² Marling, J. Ph.D (2013, May). *Reverse Transfer: Providing Pathways to Completion*. Presented to the Ohio Transfer Council Annual Conference, Columbus, OH.

³ Townsend, B.K. (2001). Redefining the community college transfer mission. *Community College Review* 29(2): 29-42.

⁴ Hillman N., Hossler, D. and Lum, T. (2008). Understanding Indiana's Reverse Transfer Students: A Case Study in Institutional Research. *Community College Journal of Research and Practice*, 32, 113-134

⁵ Marling, J. Ph.D (2013, May). *Reverse Transfer: Providing Pathways to Completion*. Presented to the Ohio Transfer Council Annual Conference, Columbus, OH.

The Need for and Potential Impact of Reverse Credit Transfer in Indiana

With over 800,000 Hoosiers who have started college with no degree to show for it, Indiana has a need for programs like reverse credit transfer if it is to meet the state's completion goals and to complement its strategies for articulation and competency. The need for innovative solutions becomes apparent when viewing the current levels of educational attainment and forecasts for future attainment. Those who transfer but do not receive a degree, even if they have earned the credits to do so, fall into the category of educational attainment called 'some college, no degree'. According to findings by the Lumina Foundation for Education, in 2013 nearly 22 percent of adults in Indiana fall into this category, and a staggering 66.2 percent of all Hoosier adults have attained less than an associate's degree.

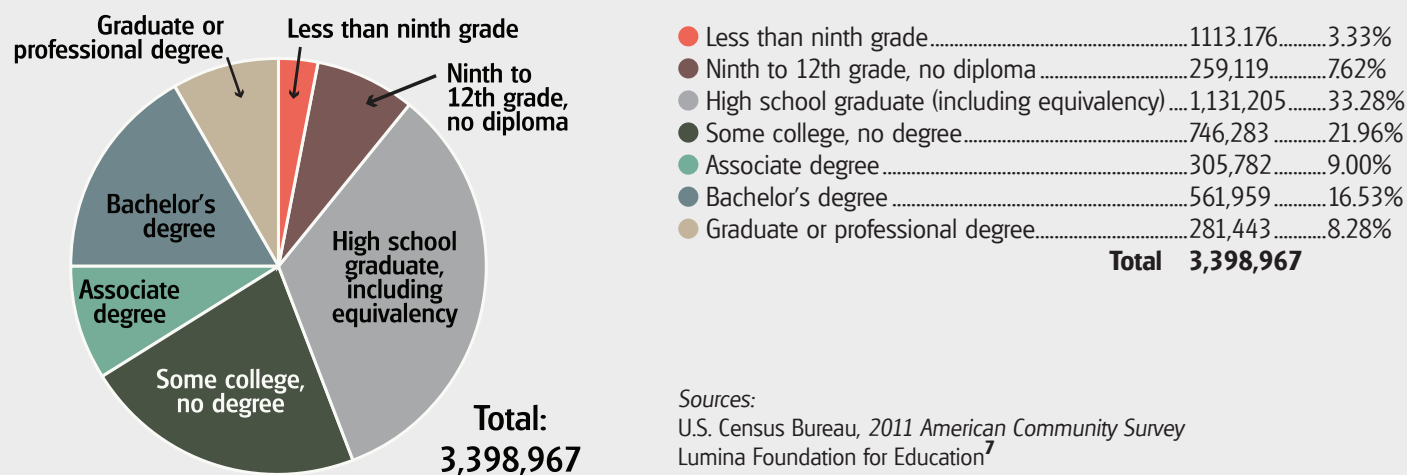
Why Reverse Credit Transfer is Needed in Indiana

The need for reverse credit transfer is evident when considering the sizable number of Hoosiers who make

it to college, but don't make it out with a degree. Over three quarters of a million Hoosiers (889,853 to be exact) currently have some college education, but no degree. More than 600,000 of those Hoosiers have spent a year or more in college, but have no degree to show for it. This is almost double the number of Hoosiers who do hold an associate's degree.⁶

An average of a little over 16,000 students entered Indiana's community colleges each year over the three most recent 6-year cohorts. Of those, an annual average of 1,119 students who earned at least 15 credits at the two-year institution transferred to a four-year university within four years of first-time enrollment at the community college. For each cohort, no more than 556 students went on to earn a bachelor's degree in the next six years, meaning that over half were left with no degree to show for their efforts. 79 of the average cohort completed lesser credentials, other than degrees, and 58 were still in school within 6 years. For the 2003 cohort with complete data, 449 (34 percent of) students had earned no degree or

Levels of education for Indiana adults, ages 25 to 64



⁶ U.S. Census Bureau (2012). *American Community Survey 2011, American Community Survey 1-Year Estimates, Educational Attainment for the Population 25 Years and Over*
⁷ Matthews, D. (2013). *A stronger nation through higher education*. Lumina Foundation.

award after six years. For the more recent cohorts, more than a third of students either had no degree or no data available because they had not yet reached the six year mark.⁸

The discrepancy between the number of students who enroll at community colleges and the number who leave with degrees points to the challenge Indiana faces in meeting its completion goals.

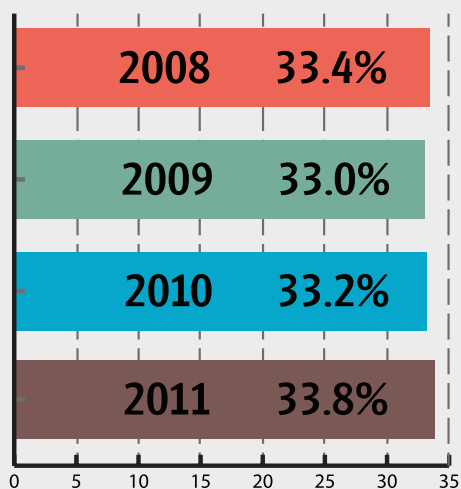
While Indiana has recently made slight progress in educational attainment, the state is below average and off target in achieving its 'big goals'. Without a new direction, the state will not meet these goals, which are written into Indiana's strategic plan for higher education titled 'Reaching Higher, Achieving More'. (See "Completion Commitments from Indiana's 'Reaching Higher, Achieving More' Strategic Plan," right.)

However, the state's current trajectory has it falling well short of its attainment goal. Indiana's adult population with at least an associate's degree stood at only 33.8 percent in 2011, up from 33.2 percent in 2010 but barely changed from 33.4 percent in 2008. Indiana's attainment is below the national average 38.7 percent, is the lowest in the Midwest and is in the bottom 10 in the nation at 41st.

Tracking the trend

Percentage of the state's working-age population (25-64) with at least an associate's degree

Source: Lumina Foundation for Education¹⁰



Completion Commitments from Indiana's 'Reaching Higher, Achieving More' Strategic Plan

- Increase on-time college graduation rates for Hoosier students to at least 50 percent at four-year campuses and 25 percent at two-year campuses by 2018.
- Double the number of college degrees and certificates produced currently by 2025 (requires increasing annual degree production from approximately 60,000 degrees to 120,000 degrees).
- Education Attainment: Increase higher education attainment of Hoosier adults to 60 percent of Indiana's population by 2025.⁹

Without taking bold, decisive steps to increase degree attainment, Indiana will continue to fall well short of the goals it has committed itself to. In June 2013, Teresa Lubbers, Indiana's Commissioner for Higher Education, told the *Indianapolis Star*, "I'm impatient for more dramatic change in our rankings and in our percentages. We're trending in the right direction, but not at the speed with which we need to in order to reach our big goal of 60 percent."¹¹

As reverse credit transfer offers an avenue to award degrees *already earned*, Indiana can ill afford to continue to let these potential credentials go uncounted.

The reasons behind why students stop or drop out of college give further fuel to the necessity of reverse credit transfer. Contrary to popular myths that students

⁸ Indiana Commission on Higher Education (2013). *Transfer Completion for 2003-2005 6-year Cohorts, State of Indiana*. Indianapolis, IN

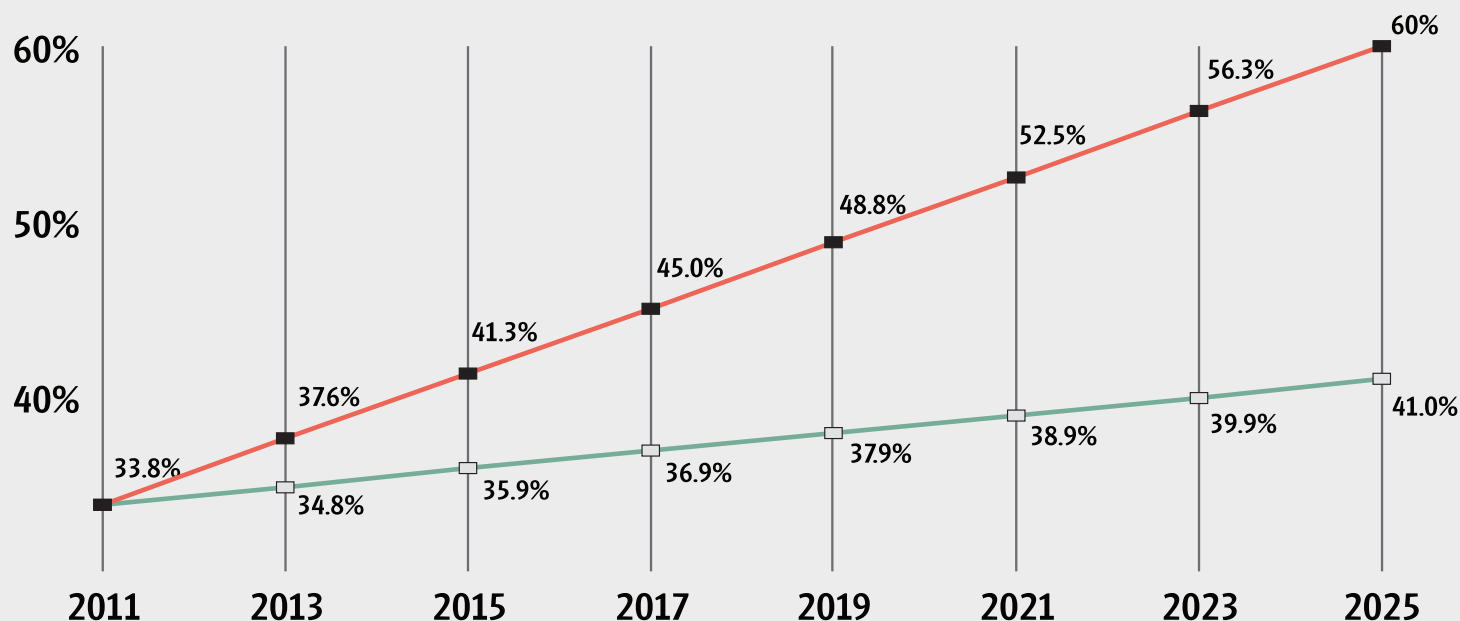
⁹ Indiana Commission on Higher Education (2012). *Reaching Higher, Achieving More: A Success Agenda for Higher Education in Indiana*. Retrieved June 4, 2013 from http://www.in.gov/che/files/2012_RHAM_8_23_12.pdf

¹⁰ Matthews, D. (2013). *A stronger nation through higher education*. Lumina Foundation.

¹¹ Wang, S. (2013, June 13) *Indiana Makes Small Gain in College Graduates, but Still Far below Goal*. *Indianapolis Star* (Indianapolis, IN)

The path to 60% degree attainment in Indiana

- ▲ Benchmarks (targets) for a straight-line trajectory to reach 60% attainment by 2025
- ▲ Expected percentages of degree holders among 25- to 64-year-olds at the current rate



Sources:

U.S. Census Bureau, 2011 & 2011 American Community Survey
Lumina Foundation for Education¹²

who fail to complete degrees do so due to being bored or unmotivated, the vast majority of students who stop or drop out of college do so due to a need to work to earn money, not being able to afford tuition and fees, and other family and work obligations.¹³ These students often take lower-skill, lower-paying jobs out of necessity without the opportunity to complete a degree. Reverse credit transfer can provide a career and educational boost that can propel these students to better jobs and further degrees.

The impact of granting associate's degrees to a segment of students who have earned them (but otherwise wouldn't receive them), would create lasting benefits not just for those students, but for the degree-granting institutions as well as the state's educational system and its economy. As this report will explore in an upcoming section, the field of reverse credit transfer

is relatively new and rapidly expanding and changing. However, we can use early outcome data in addition to established studies on the value of degree completion to estimate the value that implementing a reverse credit program could have for Indiana.

Impact on Students

Reverse credit transfer would have its most dramatic impact on the students who receive associate's degrees, who otherwise wouldn't. Those students would not only see an increase in their job prospects and income, but would be primed for even more benefits by being more likely to complete additional degrees in the future.

The educational, career and economic benefits of earning and receiving a college degree are well-established. Tony Carnevale, the Director of the Center on Education

¹² Matthews, D. (2013). *A stronger nation through higher education*. Lumina Foundation.

¹³ Johnson, J., & Rochkind, J. (2009). *With Their Whole Lives Ahead of Them: Myths and Realities about Why So Many Students Fail to Finish College*. Public Agenda.

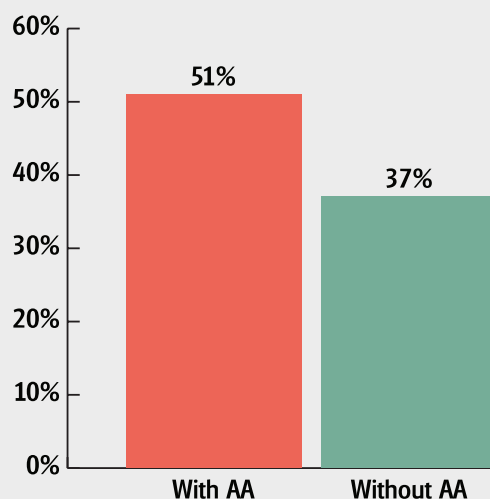
and the Workforce at Georgetown University, describes how the 'Sheepskin Effect' means that awarding a degree can have lasting effects for students over those who have earned the same credits. In an interview with the Office of Community College Research and Leadership at the University of Illinois at Urbana-Champaign, Dr. Carnevale explained "for people with the same number of credits and essentially the same curriculum, one who gets the degree adds 5 or 6 percent to [their earnings], and that's pure signaling. That's in economic terms. The lesson learned is that people should get degrees when they're available because they do have economic value."¹⁴

Students who achieve an associate's are more likely to persist in their studies or return to complete a four-year degree. Fifty one percent of students with an associate's degree go on to get a four-year degree, while only thirty seven percent of students with some college (but no associate's) ever complete a bachelor's degree.¹⁶

The large number of students in Indiana who transfer away from community colleges without degrees demonstrates the potential impact that reverse credit

Percentage of individuals who pursue a bachelor's degree

Getting an associate degree (AA) provides momentum for getting a bachelor's degree.



Source: Georgetown Public Policy Institute¹⁵

transfer could have for the state. For example, Ivy Tech students are four times more likely to transfer to another institution without first receiving a credential or diploma than with one. In fact, in the most recent student cohort, 2,191 students (over 20 percent of the student body) transferred before receiving a degree or credential, while only 479 (less than 5 percent) transferred with a credential in hand. Hopefully, all of these students will continue to earn credits and ultimately receive degrees after transferring. But in reality, without a reverse credit transfer program, thousands of students are left vulnerable to leaving their transfer institution empty-handed. See additional information in Appendix B.¹⁷

Impact on Community Colleges, Universities and the State Educational System

Colleges and universities stand to gain from reverse credit transfer, not only in counting degrees granted toward completion goals and associated performance-based funding, but also in strengthening collaborations and building momentum and morale. Community colleges will see the most immediate benefits in terms of being able to count each associate degree towards their completion goals. These institutions would also receive 'credit when it's due' for the role they play in providing students with the foundation of coursework and instruction that students built upon at the four-year institution. Additionally, there may be incentives for community colleges connected to performance-based funding, as awarding more associate's degrees through reverse credit transfer "may improve institutional performance and create financial advantages

¹⁴ Ruud, C. (2013). Update on Research and Leadership, 2013. Update on Research and Leadership, 24(2)

¹⁵ Carnevale, T. (2012) Reaching Out and Closing the Deal [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-BOAA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D

¹⁶ Carnevale, T. (2012) Reaching Out and Closing the Deal [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-BOAA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D

¹⁷ Claseman, C. and Lin, W. (2013) 6-year success rates. Indianapolis: Ivy Tech Community College.

¹⁸ Taylor, J. (2013). The Potential Value of a Reverse Transfer Associate Degree: Diverse Values and Perspectives. Champaign: University of Illinois at Urbana-Champaign, Office of Community College Research and Leadership.

under states' performance-based funding models".¹⁸

The benefits to the four-year institutions are more subtle but perhaps more long-lasting. Early analysis of the 'Credit When It's Due' initiative suggests an assumption that "receiving an associate's degree contributes to students' persistence and completion at the university" and if true "universities will likely benefit from higher bachelor completion rates for transfer students". The University of Illinois Office of Community College Research and Leadership is testing this assumption as part of its 'Credit When It's Due' research. This initiative

The state will be armed with a tool to prevent future students from slipping through the cracks and to address previous students who have earned the right credits with no degree to show for it.

is also "working actively to identify ways to distribute the benefits of performance-based funding to their two- and four-year partners equitably and fairly".¹⁹

Reverse credit transfer also benefits institutions by giving them an opportunity to collaborate towards the common

goal of student success. Both the community college and university must cooperate to successfully audit records, review transcripts, communicate with students and award degrees. This collaboration should be part of the larger transfer and completion strategy outlined by the state, and gives institutions and staff a chance to share in the success of students and build momentum for future initiatives. The recommendations for this report will address ways for Indiana to maximize these benefits to institutions.

Indiana's educational system stands to benefit from including reverse credit transfer into its long-term strategy. The state has made recent policy strides in

higher education by passing legislation to implement a Core Transfer Library and a Single Articulation initiative that will help align courses and career pathways statewide. Integrating reverse credit transfer into the state's completion strategy will allow Indiana a means to stop adding to the more than three-quarters of a million Hoosiers with some college but no degree. Instead, the state will be armed with a tool to prevent future students from slipping through the cracks and to address previous students who have earned the right credits with no degree to show for it.

Impact on Wages, Employment and the Economy

The impact of reverse credit transfer on Indiana's economy is tied to the improved educational attainment that comes with students gaining an associates' degree, and the resulting increase in earnings and decrease in unemployment. For students who have stopped or dropped out of college without a degree, the value of gaining an associate's degree means increased income on a yearly and lifetime basis, as well as higher chances at better employment.

The growing need for an educated, credentialed workforce requires that Indiana find avenues to increase the educational attainment not just for future students, but for those already in the workforce. By 2018, 55% of all jobs in Indiana will require some postsecondary training beyond high school.²⁰ At the same time, close to two-thirds of the people who will be in the state's workforce as of 2020 were already working adults in 2005.²¹ Indiana will need to incorporate tools like reverse credit transfer into its education and workforce strategies in order to successfully educate its population and satisfy the demand for an educated workforce.

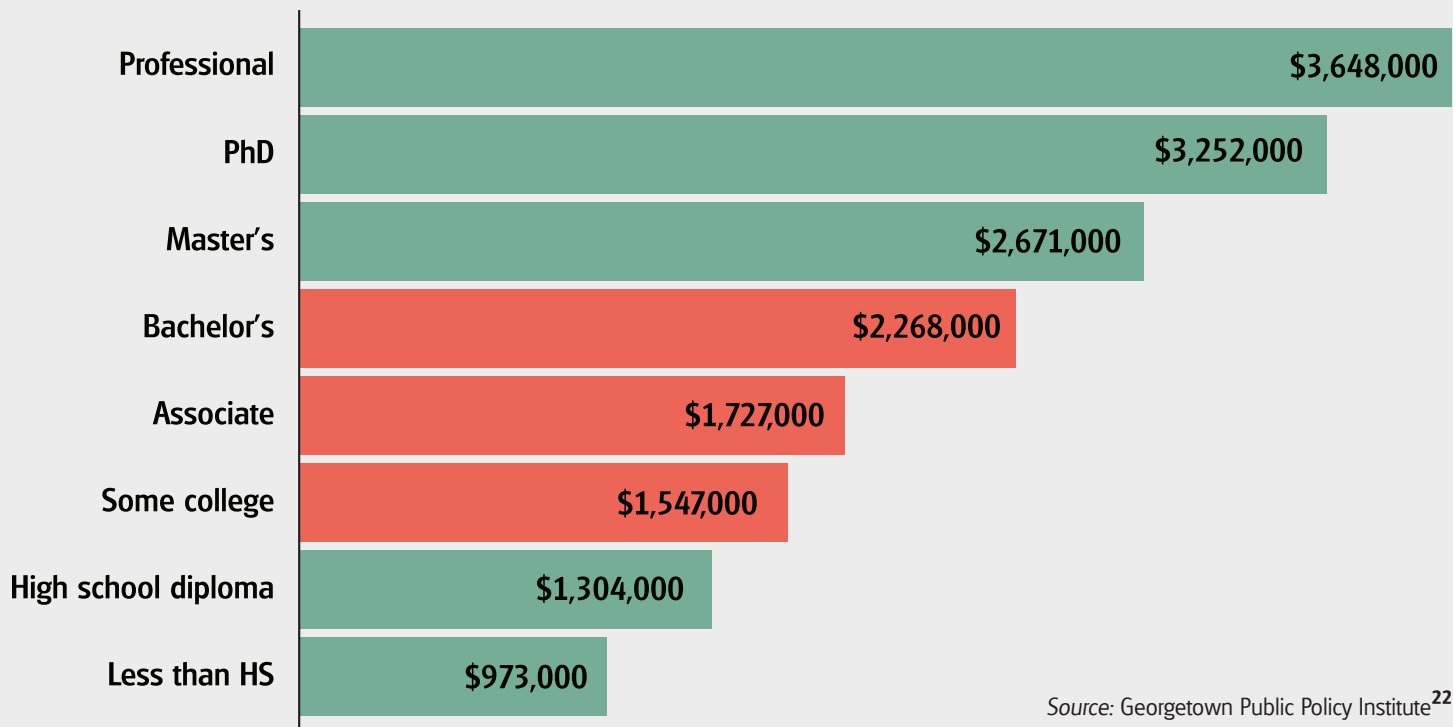
Gaining an associate's degree results in an economic boost to both the individual student and to their community and states. Nationwide, in 2012 those with

¹⁹ Taylor, J. (2013). *The Potential Value of a Reverse Transfer Associate Degree: Diverse Values and Perspectives*. Champaign: University of Illinois at Urbana-Champaign, Office of Community College Research and Leadership.

²⁰ Carnevale, A. P., Smith, N., & Strohl, J. (2010). *Help wanted: Projections of job and education requirements through 2018*. Lumina Foundation.

²¹ Wilczynski, M. (2010). *Indiana's forgotten middle-skill jobs*. Washington, DC: The National Skills Coalition for the Skills2Compete-Indiana Coalition.

Lifetime earnings by educational attainment (in 2009 dollars)



an associate's degree earned nearly \$5,000 more per year than those with some college but less than a degree (\$32,036 median income compared to \$36,853).²³ Over a lifetime, those who receive an associate's degree earn an average of \$180,000 more than their counterparts with some college but no degree (\$1,727,000 lifetime earnings compared to \$1,547,000 in 2009 dollars).²⁴ (See "Lifetime earnings by educational attainment," above.)

Indiana's economy also stands to benefit from seeing more students who begin college go on to complete their associate's degrees. Just as students stand to earn an average additional \$4,817 per year after gaining an associate's degree, the state stands to gain \$292 per year in increased income and sales tax revenue for each new degree-earner. This amount does not include property tax or local option income taxes, which add additional value to the state for every new degree.²⁵ If each of the 608,829

Hoosiers with more than one year of college but no degree in 2011 were to attain an associate's degree, the state would stand to gain \$177,778,068 every year in income and sales tax revenue. If half of those students completed their associate's degrees, the state would gain \$88,888,888 each year. As this report will examine, a partnership in Texas has yielded up to a third of its associate degrees through reverse credit transfer. If Indiana can match this level of achievement and convert a third of its 'some college, no degree' population to associates degrees through reverse credit transfer, the state will gain an additional \$59,259,356 each year.

In addition to financial gains, having an associate's degree boosts employability and safeguards against unemployment. Nationally, people with some college but no degree have an unemployment rate of 8.2 percent, while only 3.9 percent of those with bachelor degrees are

²² Carnevale, T. (2012) *Reaching Out and Closing the Deal* [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-B0AA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D

²³ Source: U.S. Census Bureau (2012). *Current Population Survey, 2012 Annual Social and Economic Supplement*

²⁴ Carnevale, T. (2012) *Reaching Out and Closing the Deal* [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-B0AA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D

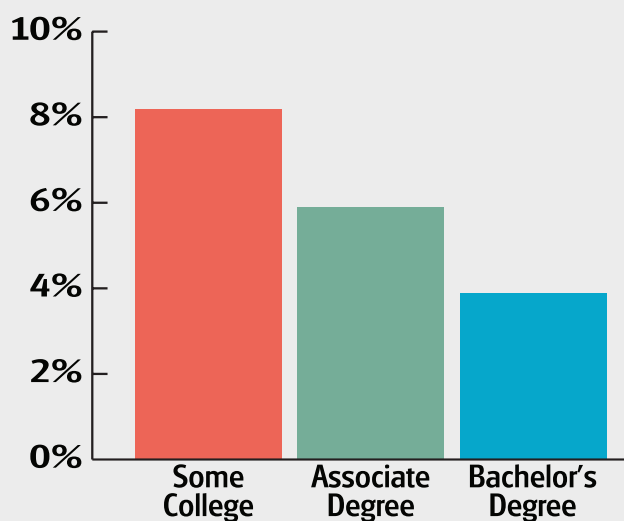
²⁵ Davis, C., Davis, K., Gardner, Heimovitz, H. M., McIntyre, Phillips, R., Sapozhnikova, A. & Wiehe, M. (2013). *Who Pays? A Distributional Analysis of the Tax Systems in all 50 States*, Institute on Taxation and Economic Policy.

unemployed. Of the employed population, 37 percent of people with associate degrees are overqualified and underpaid, while a full half (50 percent) of those with only some college but no degree fall into this category. Associate's degrees increase the chances of getting a better job. Georgetown's Center on Education and the Workforce has identified eleven "significant job changes in a career", with an average of 10-15 interview opportunities for each career change. Therefore, an associate's degree gives its holder 100-150 opportunities to land a better job and improve their career path.²⁷ (See "Unemployment rate by education level", right.)

Each year that Indiana fails to act to improve college completion, students lose out on wages, earnings and employment opportunities, and the state loses millions of dollars in lost revenue and unrealized talent in its workforce.

Unemployment rate by education level

People with associate and bachelor's degrees have lower unemployment rates.



Source: Georgetown Public Policy Institute²⁶

The Landscape of Reverse Credit Transfer in Indiana

Indiana has demonstrated the beginning efforts that could eventually lead to a coordinated reverse credit transfer program for the state. Because reverse credit transfer is a rapidly moving and expanding field, there are constantly new developments to report, making it exciting but difficult to capture in a limited study such as this. However, in this section, we will attempt to describe the scope of reverse credit transfer as it is currently practiced in Indiana, as well as examining best practices that could be applied from states and institutions across the country.

Between a pair of funding proposals and several institution-to-institution working agreements, Indiana has taken steps to clear the path for reverse credit transfer, and must now move forward on that path. If the right steps are taken, Indiana would be positioned to become a national

leader in reverse credit transfer due to its higher education environment, both in terms of structure and policy, in addition to the state's ongoing efforts to implement reverse credit transfer.

Indiana is poised to augment its recent initiatives in creating a core transfer library and single articulation pathways by incorporating reverse credit transfer. In 2012, the state enacted legislation which provides for a statewide Core Transfer Library (CTL), a "list of courses that will transfer among all Indiana public college and university campuses, assuming adequate grades" and that would "meet the general education or free elective requirements of undergraduate degree programs"²⁸ In 2013, the state passed a complementary bill to provide 'single articulation pathways' via "common curriculum

²⁶ Carnevale, T. (2012) *Reaching Out and Closing the Deal* [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-B0AA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D=

²⁷ Carnevale, T. (2012) *Reaching Out and Closing the Deal* [Power Point slides]. Retrieved from Minnesota State Colleges and Universities website http://transfercenter.project.mnscu.edu/index.asp?Type=B_BASIC&SEC=%7B8C20DB73-B0AA-49FF-8F80-E1ADB4E265E0%7D&DE=%7BF7796A77-441A-4559-916B-0BFA386287F5%7D=

²⁸ Indiana Commission on Higher Education (2013). TransferIn.net website. Retrieved July 18, 2013 <http://www.transferin.net/ctl.aspx>

and common standards for the transfer of associate degree credits leading to a baccalaureate degree between state educational institutions".²⁹

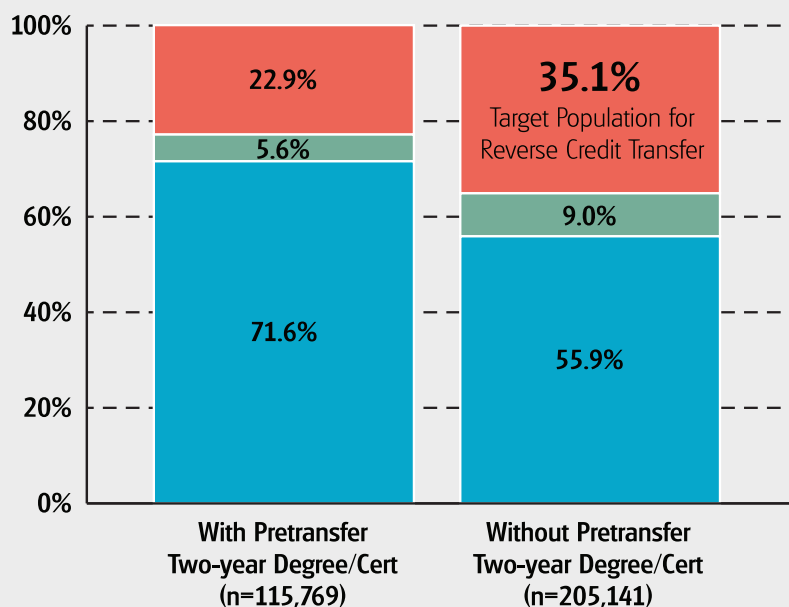
While these initiatives hold great potential to streamline and coordinate the transferability of courses as well as the structure of majors and degree pathways, as currently designed they will have little impact on the nearly 890,000 Hoosier students with some college but no degree. While those initiatives laudably look to redesign the way the student of the future approaches post-secondary education, they should also address the needs of the students who already find themselves with the right credits but no degree to show for it. The chart below shows the gap in bachelor degree attainment between those who transfer with a two-year degree or certificate, and those who transfer without. 35 percent of students who transfer without first receiving a degree or certificate are still out of school and empty-handed after six years.³⁰ While Indiana should encourage more students to complete two-year degrees before transferring, the state can't afford to not consider those who don't. Without providing a path to an associate's degree for

students who have earned credits but stopped short of a degree, future-focused initiatives will continue to leave an important section of students empty-handed. And no matter how forward thinking these plans are, without incorporating reverse credit transfer, they stand little chance of accomplishing the state's completion goals.

Indiana's higher education structure lends itself to quickly moving ahead with reverse credit transfer, especially at the associate degree-granting level. Almost unique amongst states, Indiana has only two schools at the community college level: Ivy Tech Community College of Indiana, a state-wide system of 30 campuses in 14 regions; as well as Vincennes University, originally a junior college now styled as "Indiana's First College" on four campuses and a growing Early College initiative. Unlike states that have dozens or scores of independent community colleges operated with little to no coordination, Indiana has only two institutions at the community college level, and thus a relatively high degree of coordination and centralized administration. As this report will discuss in its recommendations, if Indiana can build a reverse credit transfer program with Ivy Tech and Vincennes, then it will

2005-2006 Transfer Cohort: Baccalaureate outcomes six years after transfer, of students with and without pretransfer two-year degree or certificate

- Not enrolled (at any four-year institution)
- Still enrolled at four-year institution
- Completion at four-year institution



Source: National Student Clearinghouse Research Center³⁰

²⁹ State educational institutions; credit transfers, SB 0182, First Regular Session, Indiana General Assembly (2013)

³⁰ Shapiro, D., Dundar, A., Ziskin, M., Chiang, Y. C., Chen, J., Harrell, A., & Torres, V. (2013). *Baccalaureate attainment: a national view of the postsecondary outcomes of students who transfer from two-year to four-year institutions.*

have a strong, unified base that can work with the state's four-year universities to implement the program, in effect providing a 'feeder' function for associate degrees.

There have been promising signs and momentum leading in the right direction. Vincennes University Provost Chuck Johnson, has made statements about the desired direction of reverse credit transfer for Vincennes and Indiana: "as a student completes course work, the credit would appear on the current school transcript and would also go to previous institutions that the student attended. VU students would benefit from such a process since they would not have to arrange for reverse articulation, as they do now. At present, students who are completing AS or AA degrees may be designated for graduation from VU with 6 hours outstanding: they can "walk" at graduation, but they will not have a degree until the hours "come back" to VU. Currently, when the additional hours are completed, students must send their new transcript back to VU in order to receive their degrees. For students in baccalaureate programs at VU, 10 hours may be transferred back to VU."³¹

While there have been instances of reverse credit transfer in Indiana through institution-to-institution articulation agreements, there is not currently a statewide program that enables a systemic approach to ensure that eligible students automatically receive the associate's degrees they have earned. However, several proposed initiatives by the state and individual institutions indicate that there is interest and intent that, if coordinated, could make Indiana competitive with national leaders in reverse credit transfer.

In addition to a growing number of institution-to-institution articulation agreements with universities, Ivy Tech has experimented with two pilot programs to allow for the granting of associate degrees through reverse credit transfer. Both IUPUI and Indiana State University (ISU) have worked with Ivy Tech to explore transfer programs that would include a reverse credit transfer component. The common thread among all of these agreements and pilots is that reverse transfer in Indiana remains an ad hoc,

Notable Features of Existing Articulation Agreements at Indiana's Colleges

Differences in stated course and competency requirements:

Two institutions require at least 15 credit hours from Ivy Tech, one of which also requires "a minimum number of 12 competency units... to qualify for the reverse transfer agreement". However, a third institution simply states that the "transferability of credit and the awarding of any degree is at the discretion of the receiving institution."

Differences in timing of data reporting:

One institution would provide "quarterly reporting that will inform the school as to which currently enrolled university students may be eligible for an associate degree award at the school as a result of their enrollment". Another institution will provide a transcript to the community college "for transfer analysis once a student meets the conditions outlined" in the institution's reverse articulation policy. Another will have the registrar run a list of potentially eligible students each semester after census.

Differences in method of data reporting and technology:

Institutions differ in the use of Argos and Banner to run searches to identify and list eligible students, code responses, etc.

Differences in method of communication and responsibility for degree application.

Shared responsibility: Ivy Tech will "send an email to the ISU student email account asking student to participate in this program" while Ivy Tech "will notify student when eligible for diploma. The student must complete and submit the Ivy Tech application for diploma". "Each student will then be sent a copy of the degree audit with a letter from the Office of Coordinated Programs explaining the program, the benefits of completing the Ivy Tech degree, contact information for the Program Chair of General Studies at Ivy Tech, and procedures on how to transfer IUPUI credits to Ivy Tech."

³¹ Correspondence with Vincennes University officials, July 2013

manual process with differing procedures, requirements, and with no reliable outcomes.

The variation in requirements, timelines, methods and responsibilities points to a conclusion that however well-intentioned these current efforts are, Indiana would be better served by a coordinated reverse credit transfer

program focused on efficiently delivering associate's degrees to the students who have earned them. The next section will explore how other states and institutions are already making progress on this front, and how they could serve as models for Indiana.

Best Practices and the Momentum of Reverse Credit Transfer in the States

Reverse Credit Transfer is quickly spreading and gaining momentum across the country as states and institutions are incorporating it into their strategies for completion and student success. This section will investigate the scope of reverse credit transfer in the U.S. and focus on innovations, trends, best practices and lessons that Indiana can draw from.

Lumina Foundation's 'Credit When It's Due': A Laboratory for Reverse Credit Transfer

The landscape of reverse credit transfer has been radically accelerated since the Lumina Foundation announced their 'Credit When It's Due' initiative, which offered grants to jump-start reverse credit transfer programs in 12 states. Quickly scaling up these state programs will create a 'laboratory' for reverse credit transfer, as the grantees vary widely in the design, method and execution of their respective programs. However, despite their differences, the grantees all share several traits. (See "Characteristics of Successful 'Credit When it's Due' Grants", right.)

The twelve 'Credit When It's Due' grantees include state offices and institutions from Arkansas, Colorado, Florida, Hawaii, Maryland, Michigan, Minnesota, Missouri, New York, North Carolina, Ohio and Oregon. In addition to these 12 state grantees, the 13th grantee is the Office of Community College Research and Leadership (OCCR) at the University of Illinois-Urbana Champaign. In addition to providing assessment and support to the state grantees, OCCR will conduct ongoing research to evaluate the

Characteristics of Successful 'Credit When it's Due' Grants

Each successful grant to the 'Credit When it's Due' initiative shared the following traits that Indiana should be prepared for should additional opportunities arise in the future:

- Successful applications came from states that submitted a single, coordinated proposal;
- All states already had demonstrable existing reverse credit efforts or pilots;
- All proposed state-wide or system-wide program impact;
- All proposed a program that could be continued at scale after the grant ended.

methods and outcomes of each state's program. After the end of the two-year grant, this research should shed valuable insight on which practices produce the best outcomes. (See Appendix A for a summary of each successful 'Credit When It's Due' proposal.)

Ohio: "Number One Priority"

Indiana need look no further than its neighbor Ohio for an example of how reverse credit transfer can be a strategic linchpin to college completion. Ohio Board of Regents Chancellor Jim Petro has described increasing

credential attainment as his “number one priority”, and has backed that up by thoroughly integrating reverse credit transfer into the state's completion strategy. The state's successful ‘Credit When It's Due’ proposal incorporates 100 percent of the state's 23 community colleges and 13 public universities with a broad range of degrees, and Ohio's Success Roadmap “directly aligns with the objectives of the Credit When It's Due initiative.”³²

Indiana can take lessons from how Ohio has structured its reverse credit transfer program, including how the state has chosen to define eligible students, and how it leverages technology to identify when students have earned the necessary credits to receive a degree.

A Snapshot of Ohio's ‘Credit When it's Due’ Pool of 8,718 Students

- ✓ At least 45 college-level semester credit hours earned at Ohio public institutions
- ✓ Enrolled at participating university. No program selection at a level less than baccalaureate in the most recently reported semester.
- ✓ A minimum of 20 college-level semester credit hours awarded from a participating two-year institution.
- ✓ A minimum cumulative GPA of 2.0 at the current university.
- ✓ No associate degree and no bachelor's degree recorded in HEI database.

Source: Ohio Board of Regents

Ohio is already thinking ahead in terms of making the process more automatic, less dependent on students ‘opting in’, and reaching out to ‘near completers’ who might benefit from the program.

Ohio has moved past the initial consideration and planning of reverse credit transfer, and is in the midst of implementing a fully integrated plan into their completion

Ohio's ‘Credit When it's Due’ Sustainability Ideas and Questions

- Universal release language in enrollment or transfer forms
- Considering “automatic” (without student petition/request) degree award options
- Understanding impact of funding formula revisions
- Connecting outside of University System of Ohio institutions
- Communication with those who stop out or drop out

Source: Ohio Board of Regents

strategy. The Buckeye State realizes the economic value that educational attainment will bring to its workforce. As an issue of competitiveness alone, Indiana cannot afford to stand idle and watch its neighbors pass by.

Texas: Institutional Collaboration and Statewide Scale-Up

The explosive movement in reverse credit transfer is not limited to states with Credit When It's Due grants. In fact, the state with perhaps the most advanced, successful and influential reverse credit transfer is not a CWID grantee. Reverse credit transfer is bigger in Texas not just in the size and scope of the program, but also in the speed at which the process is being adopted through statewide legislation and policy. While Indiana crafts its own program, it is worth noting the process and structure of reverse credit transfer in Texas.

The partnership between the University of Texas El Paso (UTEP) and El Paso Community College (EPCC) serves as a model of institutional cooperation, efficient methodology and use of technology, and focus on student-centered completion. Begun in 2006, the EPCC-UTEP Transfer Program has been responsible for the awarding of

³² Ohio Board of Regents (2013). *Complete College Ohio Credit When It's Due* website https://ohiohighered.org/credit_when_due Retrieved July 29, 2013.

over 3,000 associate's degrees. According to the program's directors, the partnership provides

"a seamless electronic environment of shared student services. The new data-sharing agreements, along with the student-information system's degree-audit program, allows the university to track down students who have completed a minimum of 25 percent of their degree at community college, as required by the Southern Association of Colleges and Schools. Those students can fulfill the balance of the associate-degree requirements at the university, then receive their degrees from El Paso Community College, complete with a festive graduation celebration."³³

The reverse credit transfer process carried out by EPCC-UTEP not only focuses on recognizing the accomplishment of earning the associate's degree, but also serves to create awareness and positive word-of-mouth for the program without requiring costly marketing.

The success of the EPCC-UTEP Transfer Program stems

from the close collaboration between the institutions, and points to what is possible when barriers to cooperation and completion are removed. The collaboration resulted in awarding 3,216 associate's degrees through reverse credit transfer during the first six years of the program. By the fourth year of the program, the number of degrees awarded through reverse credit transfer topped a third of EPCC's total associate degree output. (See graph below.)

Inspired in part by the success of the EPCC-UTEP Transfer Program, Texas has passed legislation to take reverse credit transfer statewide. In 2011, the Texas Legislature passed HB 3025 (see inset on next page), which requires universities to inform community colleges when transfer students are potentially eligible to receive associate's degrees. While the legislation does not ensure an automatic process like the EPCC-UTEP program, it does mandate a degree of coordination between the state's universities and community colleges, and clears the way for increasing numbers of degrees to be awarded through reverse credit transfer.

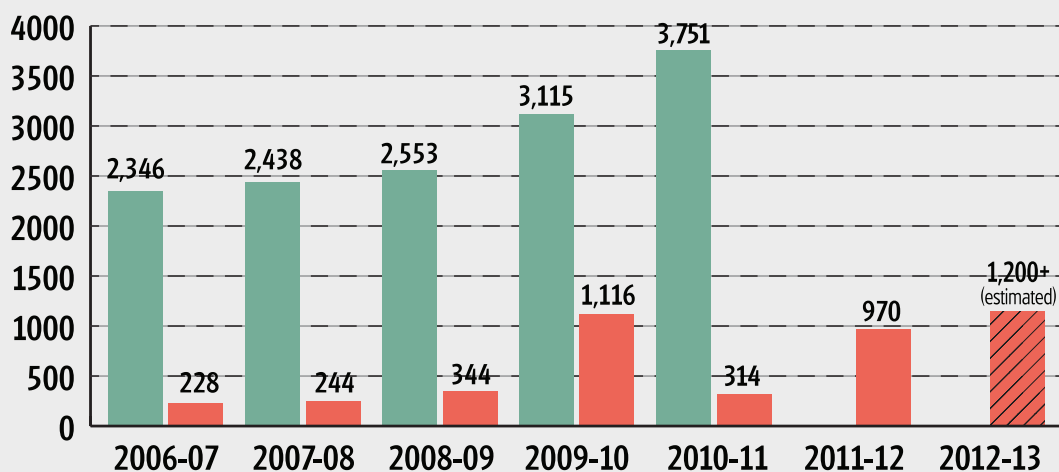
Indiana can also learn from two ways that Texas has

Total degrees awarded at El Paso Community College compared with Reverse Transfer degrees awarded at partner University of Texas El Paso

■ Total degrees awarded at EPCC
■ From Reverse Transfer at UTEP

More than 4,000 El Paso Community College (EPCC) degrees will have been awarded at University of Texas El Paso as a result of Reverse Transfer from 2006 to 2013.

Source: University of Texas El Paso



³³ Ekal, D. and Krebs, P. (June 2011). *Reverse-Transfer Programs Reward Students and Colleges Alike*. *The Chronicle of Higher Education* retrieved 6/10/13 from <http://chronicle.com/article/Reverse-Transfer-Programs/127942>

Key Features of the EPCC-UTEP Reverse Credit Transfer Collaboration

- EPCC and UTEP jointly decided to use the minimum of 15 credit hours earned at the community college level, as set by the Southern Association of Colleges and Schools (SACS), in order to include as many students as possible.
- The partners selected the top associate degree plans to use for the program.
- These degree plans were then programmed into UTEP's Banner/CAPP system.
- The Banner/CAPP reports are performed at the end of the academic year to identify all UTEP students who have both the 15 hours from EPCC and have completed the remaining course requirements for the associate's degree at UTEP
- Report results are confirmed by the EPCC Registrar who then awards the degree³⁴.

Rights and Privacy Act (FERPA) regulations concerning the "legitimate educational interests" of an institution to share student information with partner institutions to be sufficient. Taking an additional step, the Texas Higher Education Coordinating Board added a required question regarding reverse credit transfer to their 'ApplyTexas' statewide common college application (see below). The question will allow participating institutions an 'opt-in' level of permission regarding information sharing.

State-wide Reverse Credit Transfer Scale-up: Texas' HB 3025

- Students must have earned a minimum of 30 credit hours at the community college.
- The student must have earned a cumulative total of at least 90 total credit hours from the community college and university combined.
- Once the 90 credit threshold is met, the university will request transcript authorization from the student, then send the transcript to the community college.
- After verifying that the credits earned match degree requirements, the community college will confer the associate's degree³⁵.

addressed the issue of granting permission for institutions to share transcript information amongst themselves in order to facilitate reverse credit transfer. The EPCC-UTEP partnership has interpreted the Family Educational

The question at right has been added to the ApplyTexas statewide common college application.

Source: www.ApplyTexas.org

reverse transcript - **REQUIRED**

Do you consent to allow your transcript to be shared with the Texas community college(s) you previously attended for considering eligibility for and awarding of an Associate's degree?

- Yes
 No
 Not applicable - this question does not apply to me

³⁴ Ekal, D. (2013) UTEP & EPCC: *Example of a Student Centered Partnership*. Presentation given to provosts of CUNY Bronx [Power Point slides], Spring 2013

³⁵ Timely degree completion, HB 3025, 82nd session, Texas Legislature (2011)

Policy Recommendations for Indiana

RECOMMENDATION 1: Incorporate a Coordinated Reverse Credit Transfer Program into the state's completion strategy

In order to reap any of the benefits that reverse credit transfer can offer, Indiana must first craft a coordinated plan and take steps to implement it. Without a plan, Indiana will continue to lose out on sources of funding like the 'Credit When It's Due' grants, which required a single, coordinated state proposal building on existing reverse credit transfer efforts or pilots, with proposed state- or system-wide program impact that could be continued at scale after the grant ended. As demonstrated above, Indiana has initiatives and articulation agreements that serve as the building blocks and test cases for a statewide program. The state would benefit by bringing together the authors of its previous proposals, incorporate elements of both. In any case, the relevant institutions and the Commission on Higher Education must come together to create a plan that can be implemented with or without outside assistance.

The most effective plan will fully integrate reverse credit transfer into the state's core transfer library and single articulation initiatives. Reverse credit transfer should complement, not be at odds with, these initiatives

and would in fact help them more seamlessly serve all transfer students.

While the state's intention is to move towards a '2+2' model where students who begin studies at community colleges earn their associate's degrees before moving on to universities to complete bachelor degrees, this has not been, is not, and may not be a reality for the foreseeable future. Ideally in this '2+2' scenario, students enrolling in community colleges would complete their freshman and sophomore years at the community college, intentionally earning credits that would apply to a major they would complete during their junior and senior years at the bachelor degree-granting university. In reality, however, students will continue to transfer early, change majors, and 'swirl' between institutions, taking courses at multiple institutions for a variety of reasons. Reverse credit transfer, while not taking away from the state's 2+2 initiatives, will help ensure that students receive valuable associate's degrees and prevent them from slipping through the cracks of circumstance.

RECOMMENDATION 2: Cast the Widest Net Possible for Student Completions

In crafting a reverse credit transfer program, Indiana should make decisions based on their ability to capture as many student completions as possible. The program should cast a 'wide net' to include as many students, institutions and credits as possible in the effort to recognize associate degrees already earned. To make as many students eligible as possible, Indiana should follow the EPCC-UTEP model and use the accrediting body's standard of 15 credit hours as the guideline of eligibility. Like the Southern Association of Colleges and Schools (SAC) that

governs Texas, the Higher Learning Commission (HLC) that governs Indiana requires 25 percent of credits to be earned at the degree-granting institution. For a 60-credit associate's degree, a minimum of 15 credits would need to be taken at the community college. Making this number standard for Indiana's reverse credit transfer will not only simplify articulation agreements, it will allow Indiana to focus on granting associate degrees to students who have earned them, and not imposing an additional barrier to completion.³⁶

³⁶ The Higher Learning Commission (2013) Policy Title: Assumed Practices Number: CRRT.B.10.020 <http://policy.ncahlc.org/Policies/assumed-practices.html> Retrieved June 11, 2013

Indiana should take special care to ensure that students who begin their college work in Early College and Dual Credit programs are fully integrated in the state's reverse credit transfer program. While Indiana is being recognized as a national leader in these initiatives that advance many high school students towards college

degrees, a significant percentage of students begin but do not complete degrees. By setting the program's eligibility threshold at the accrediting HLC's standard of 15 credit hours, these students will stand a greater chance of having their work recognized with a degree when they complete the requisite coursework.

RECOMMENDATION 3: Scale up to statewide approach

When scaling up its reverse credit transfer program statewide, Indiana should carefully take into account degrees and majors in a way that both includes as many students as possible and considers the career goals of the student. In order to include as many students as possible, the state would do well to begin by focusing on the most inclusive majors that will be easiest to manage and grant. This may mean limiting the initial program to degrees with more elective and common credits, such as 'General

Studies' and other less-specialized majors. As the state's transfer library and articulation initiatives progress along with their attendant technological capabilities, it should become easier to integrate the full spectrum of majors and associate degrees from across the state. But until those initiatives realize their full potential, the priority of the reverse credit transfer program must remain on actualizing as many degree completions as practicable.

RECOMMENDATION 4: Reach back and boost completion by including 'near completers'

In order to create the largest impact, Indiana should make a special effort to include 'near completers' in its reverse credit transfer efforts. Modeled after an ongoing EPCC-UTEP initiative, Indiana should use student information capabilities such as Banner to run searches for former students who earned the necessary credits to qualify for an associate's degree, but did not receive

one while in school. Special attention should be given to students who 'swirled' amongst multiple institutions. This effort will be of special benefit to adult workers who would benefit greatly from an associate's degree, and could potentially provide a boost to the state's completion totals before the upcoming goal deadlines.

RECOMMENDATION 5: Communicate effectively and keep student costs to a minimum

Once students have been identified as eligible for a degree, the community college and university should partner to effectively communicate the value of the degree to the future educational and career prospects of the student. A letter of notification and congratulations jointly signed by the presidents of both institutions would signal the importance of the achievement. A graduation

ceremony and additional communication regarding options for the new graduate would help propel the effects of the degree and create positive word-of-mouth for the process.

Throughout the reverse credit transfer process, care should be taken that new or additional costs do not emerge as a barrier to the conferral of the degree.

Institutions should ensure that transcript requests are not charged to the student, and no fees are required to simply grant the associate's degree. If there are additional costs

(for example, physical diploma copies, cap and gown fees, etc.) make sure these are kept separate and communicated as such.

RECOMMENDATION 6: Use lessons from best practices to Indiana's benefit

Because reverse credit transfer is a rapidly growing practice throughout the country, Indiana should both move quickly to be amongst the leaders, and also keep watch to benefit from other leaders in the field. While Indiana moves to implement its own strategy as outlined above, it should regularly monitor the progress and

developments in other states, looking for innovations, data, and lessons learned. The state should consider reaching out to the 'Credit When It's Due' initiative to ask to be included as a research partner, and to keep abreast of new developments.

APPENDIX A:

'CREDIT WHEN IT'S DUE' GRANTEES

ARKANSAS ASSOCIATION OF TWO-YEAR COLLEGES

Grant of \$500,000

PURPOSE: Implement a fully automated reverse transfer system.

SCALE: All 22 community colleges and 11 public universities.

CONTEXT: 67% of Arkansas' community college transfers to public universities transfer without the associate degree.

APPROACH: Reverse Transfer Steering Committee; web-based interactive reverse transfer credit tracking and reverse transfer notification application; statewide rules for transfer system (e.g., if both community college and 4-year institution confer associate degrees, institution where student has completed 51% of degree-eligible courses will confer degree automatically, marking degree on transcript after degree audit and notifying student about degree award); marketing campaign; train academic advisors and faculty at 2- and 4-year institutions in best practices in promoting/advising students on reverse transfer; student notification system; automatic award of degree on transcript.

DEGREES: Award 1,680 associate degrees through reverse transfer over 2-year grant.

COLORADO DEPARTMENT OF HIGHER EDUCATION

Grant of \$450,000

PURPOSE: Create the infrastructure and technological supports to permit necessary seamless reverse transfer processes to enable swift and permanent scale up to all institutions in the state.

SCALE: All 13 community colleges, 4 public universities, 2

local district colleges (67% of higher education institutions) in Year 1; 100% scale-up in Year 2.

CONTEXT: 45% of Colorado's community college transfers to public universities transfer without the associate degree.

APPROACH: Implement fully automatic reverse transfer degree process; advisor training; develop automatic trigger in data system to alert when student earns 70 cumulative credits; marketing campaign; reverse transfer guide; examine student learning outcomes; added focus on "stop-out" population from universities with 70+ credits; award degree via automatic process; which includes student approval, research on associate degree awards.

DEGREES: Award 1,400 associate degrees through reverse transfer over 2-year grant.

THE FLORIDA COLLEGE SYSTEM FOUNDATION

Grant of \$495,000

PURPOSE: Increase degree attainment of Florida students through associate degrees awarded via reverse transfer.

SCALE: Includes nine (9) Florida College System institutions and four (4) State University System institutions (includes Miami Dade College with Florida International University) in year 1. Seeking additional college and university participation in year 2.

CONTEXT: 21% of Florida College System students transfer to state universities without the associate degree.

APPROACH: Universities identify enrolled transfer students at 60+ credit hour threshold and match students meeting criteria with educational records from prior enrollment within Florida College System; colleges identify students

with 15+ credits prior to transfer to meet residency requirements, conduct associate degree audit to determine who in pool meets general education requirements and eligibility for degree, and automatically post associate degrees and reports to partner university plus state data system; communications/messaging to students eligible to receive degree award and/or notification for auto-awarded associate degrees.

DEGREES: Award 2,000 associate degrees through reverse transfer over 2-year grant period.

UNIVERSITY OF HAWAII

Grant of \$434,000

PURPOSE: Improve the pilot reverse transfer system and scale up activities.

SCALE: All seven community colleges, three public universities, some private universities.

CONTEXT: 58% of Hawaii's community college students transfer to public universities without an associate degree.

APPROACH: Improve reverse transfer pilot screening process to ensure all qualified enrolled students are informed of reverse transfer eligibility, plus review transcripts of transfer students who recently left UH with enough applicable credits to gain associate degree through the reverse transfer option; systemize the reverse transfer process by addressing integrated needs at the student and academic affairs, and leadership levels for the 2- and 4-year institutions; expand reach of reverse transfer to private institutions; and convert optional reverse transfer system to automatic process.

DEGREES: Award 1,380 associate degrees through reverse transfer over 2-year grant.

MARYLAND HIGHER EDUCATION COMMISSION

Grant of \$500,000

PURPOSE: Apply lessons learned from the reverse transfer pilot program, ADAPT (Associate Degree for Pre-Degree Transfer Students), to scale up to statewide reverse transfer associate degree program.

SCALE: All 16 community colleges, all 13 public universities, 50% of independent 4-year institutions

CONTEXT: 92% of Maryland's community college transfers to public universities transfer without the associate degree.

APPROACH: Policy development including reverse transfer to be inserted in new 2013 Strategic Plan; MOU for all institutions engaging in reverse transfer ; statewide communications to stakeholders; data collection to inform scale-up; subgrants to institutions to develop/enhance capacity to implement and standardize awarding reverse transfer degrees, especially through developing the capacity for participation in the state's automated transcript review tool (ARTSYS@RT); develop a standardized student release process an prototype form to address transcript-related FERPA concerns.

DEGREES: Award associate degrees to 70% of eligible community college transfers via reverse transfer over 2-year grant.

MICHIGAN COMMUNITY COLLEGE ASSOCIATION

Grant of \$500,000

PURPOSE: Statewide Reverse Transfer Consortium will implement consistent approaches to awarding associate degrees to students who transfer from community colleges to 4-year institutions without associate degree.

SCALE: All 28 community colleges and 15 public universities.

CONTEXT: 79% of Michigan's community college transfers to public universities transfer without the associate degree.

APPROACH: The Michigan Center for Student Success, which is housed within the Michigan Community College, will partner with the Presidents Council State Universities of Michigan to coordinate local/state-level activities; clearinghouse for reverse transfer best practices; marketing/communication materials for schools to use for student outreach; and develop state-level data reporting on reverse transfer.

DEGREES: Award 2,400 associate degrees through reverse transfer over 2-year grant.

MINNESOTA STATE COLLEGES AND UNIVERSITIES**Grant of \$500,000**

PURPOSE: Implement a systemwide approach to reverse transfer to award associate degrees to students who transfer from community colleges to four-year institutions with the intention of earning a bachelor's degree.

SCALE: All 25 community colleges, 7 state universities in MnSCU initially participate; University of Minnesota joins 2013.

CONTEXT: 68% of students who transfer from community/technical colleges to public 4-year universities within Minnesota State Colleges & Universities and University of Minnesota transfer without the associate degree.

APPROACH: Institutions update information in Degree Audit Reporting System (DARS) to ensure all courses from system institutions are included; increase awareness/utilization of u.select, a student and staff tool for degree auditing and identification of course equivalencies; transfer specialists at community colleges/state universities work with reverse transfer students identified through system-level automated degree audit process on progress toward associate degree completion; institutions participate in creating centralized, streamlined process for automatic degree conferral consistent with system policy and procedures for associate degree.

DEGREES: Award reverse transfer associate degrees to 3,350—3,900 over 2-year grant.

MISSOURI DEPARTMENT OF HIGHER EDUCATION**Grant of \$500,000**

PURPOSE: Create integrated statewide system for reverse transfer (each 4-year public institution and participating independent institutions can transfer student credits back to any public 2-year institution).

SCALE: All 27 public institutions of higher education, 8 independent institutions.

CONTEXT: Half of Missouri's transfers from community colleges to 4-year universities transfer without the associate degree.

APPROACH: Develop statewide technology and communication infrastructure and appropriate supporting policies; provide venue for institutions to share information regarding best practices and barriers to implementation; provide guidance and direction to focus institutions on collaboration and cooperation in support of HB 1042 (law to foster reverse transfer for any student who has earned sufficient credits to be awarded an associate degree, and create statewide core transfer library of at least 25 courses across all institutions that are transferrable among all public higher education institutions).

DEGREES: Award reverse transfer associate degrees to 1,960 students over 2-year grant.

THE RESEARCH FOUNDATION OF STATE UNIVERSITY OF NEW YORK**Grant of \$500,000**

SCALE: All 64 SUNY institutions (30 are community colleges).

CONTEXT: Traditional transfer students total nearly 10,000/year from SUNY community colleges to universities, of which 59% transfer before receiving associate degree. In addition, approximately 11,000 transfer each year to community colleges from other SUNY community colleges or 4-year institutions—and 96% transfer without the associate degree.

PURPOSE: Develop/implement a systematic reverse transfer program within all SUNY institutions in order to award degrees for students who have earned them.

APPROACH: Implement DegreeWorks (state-of-the-art integrated degree audit system) to perform degree audits that compare students' course and general education history to degree requirements for the transfer path programs at all campuses; work with community colleges to ensure that course equivalencies with other colleges are recorded in local student information systems to allow them to be accessed by DegreeWorks software; use DegreeWorks and existing SUNY data to identify students enrolled at a SUNY university who transferred from community college prior to earning associate degree;

provide community colleges information on students who meet reverse transfer criteria; community colleges determine if student has met graduation requirements; community colleges award eligible students the degree — if degree cannot be awarded, provides options to outline what additional steps might be necessary.

DEGREES: The program aims to award associate degrees to 5% of students who transfer vertically from community colleges to four year colleges, with another 35% of students given the opportunity to complete their degree.

UNIVERSITY OF NORTH CAROLINA

Grant of \$450,000

PURPOSE: Make the transition from two-year to four-year institutions more seamless, reach the North Carolina Community College System goal of doubling the number of postsecondary credential completers by 2020, and better serve transfer students by implementing a process to award postsecondary credentials with proven currency in the workplace.

SCALE: 19 institutions (12 of NC's 58 community colleges and 8 of NC's 16 public universities). These universities enroll 78% of early transfers and community colleges send 60% of early transfers.

CONTEXT: 57.9% of North Carolina Community College transfer students transferred to public universities in this partnership without the associate's degree.

APPROACH: Planning/gap analysis to develop a shared technology solution (web-based automated degree audit system) for the community college/university systems ; develop technical tools to assist community colleges in accessing university transcript information and importing to degree audit software; beta-test technology solutions; expand university-to-college course crosswalks/degree map; revise Comprehensive Articulation Agreement to align changes in general education curriculum among all institutions; professional development/training; automatic notification process for students at university when degree

requirements to be completed; eliminate community college graduation fee as condition to full scale-up of automatic degree conferral; annual report on reverse transfer for Board report on transfer student success.

DEGREES: Award 2,094 associate degrees through reverse transfer over 2-year grant (once scaled-up to all institutions post-grant, 4,400 associate degrees to be awarded per year).

OHIO BOARD OF REGENTS

\$500,000

PURPOSE: Develop systematic approach for awarding associate degrees to reverse-transfer students and promote value of obtaining various completion credentials along education pathway (latter aligns with Success Roadmap which aims to develop systemic approaches to award interim credentials earned along the way to a bachelor's degree).

SCALE: All 23 community colleges, all 13 public universities offering broad range of degrees, 5 regional campuses.

CONTEXT: 75% of 49,758 students enrolled in Ohio's public universities after attending a community college transferred before receiving associate degree.

APPROACH: Create/adapt data reports to generate pool of eligible students who meet reverse transfer criteria; staff training on the process and technology modifications; marketing strategy to encourage students to release transcripts and pursue reverse transfer degrees; universities send e-transcripts to community college via Articulation/Transfer Clearinghouse for routing to degree audit process; community colleges award degrees automatically to students who meet requirements; community colleges report awards through standard state reporting process; annual completion report for reverse transfer awards.

DEGREES: Award 1,300 associate degrees through reverse transfer over 2-year grant.

OREGON DEPARTMENT OF COMMUNITY COLLEGES AND WORKFORCE DEVELOPMENT

Grant of \$450,000

PURPOSE: Scale up approaches to awarding reverse-back associate degrees to students who transfer from community colleges without the associate degree when students demonstrate they have acquired the learning required for the associate degree at the university.

SCALE: 10 of 17 community colleges, all 7 of public 4-year institutions.

CONTEXT: 70% of Oregon's community college transfers to public universities transfer without the associate degree.

APPROACH: Implement improvements in registrar procedures including updating and automating campus record systems to ensure the accuracy of coursework from all colleges; train advisors from partnered 2- and 4-year institutions to ensure consistent, effective delivery of information to students about elements/benefits of reverse transfer; provide orientations for transfer students regarding reverse transfer; examine student learning

outcomes, persistence, and degree completion at the associate's and bachelor's levels through CWID and related DQP project.

DEGREES: Award nearly 1,000 associate degrees through reverse transfer over 2-year grant.

OFFICE OF COMMUNITY COLLEGE RESEARCH & LEADERSHIP, UNIVERSITY OF ILLINOIS—URBANA-CHAMPAIGN

Contract of \$610,000

PURPOSE: Support research and impact assessment for CWID to include research on reverse transfer, development/dissemination of briefing papers, assistance in planning/conducting grantee learning community convenings to share best practices and policies, and facilitating communications

Source: Lumina Foundation for Education³⁷

³⁷ Lumina Foundation (2013) *Credit When It's Due: Recognizing the Value of Quality Associate degrees* website http://www.luminafoundation.org/grants/credit_when_due.html Retrieved February 25, 2013.

APPENDIX B: IVY TECH COMMUNITY COLLEGE IPEDS 6-YEAR COHORT SUCCESS RATES

Full-Time IPEDS Cohort						
	Earned Credential, Did Not Transfer	Earned Credential & Transferred	Still Enrolled at Ivy Tech	Other Transfers	Success Rate	Success Rate; Includes Student Meeting Educ. Objective**
2006 Cohort	13.1%	5.0%	10.2%	23.8%	52.1%	62-67%
2005 Cohort	13.7%	4.9%	6.1%	22.4%	47.1%	
2004 Cohort						
2003 Cohort						
2002 Cohort						

Part-Time IPEDS Cohort						
	Earned Credential, Did Not Transfer	Earned Credential & Transferred	Still Enrolled at Ivy Tech	Other Transfers	Success Rate	Success Rate; Includes Student Meeting Educ. Objective**
2006 Cohort	17.0%	4.6%	8.8%	19.9%	50.2%	60-65%
2005 Cohort	15.1%	3.6%	6.9%	16.4%	42.0%	
2004 Cohort						
2003 Cohort						
2002 Cohort						

All Students						
	Earned Credential, Did Not Transfer	Earned Creden- tial & Trans- ferred	Still En- rolled at Ivy Tech	Other Transfers	Success Rate	Success Rate; Includes Student Meeting Educ. Objective**
2006 Cohort	14.8%	4.8%	9.6%	22.1%	51.3%	61-66%
2005 Cohort	14.5%	4.1%	6.6%	18.8%	44.0%	
2004 Cohort	14.4%	4.2%	7.8%	17.6%	44.0%	
2003 Cohort	15.4%	3.2%	6.0%	15.8%	40.4%	
2002 Cohort	14.7%	4.1%	5.9%	18.7%	43.4%	

** Assumes 10-15% of non-graduate/non-transfer students met their educational objectives through coursework (Bahr, 2011)

Source: Ivy Tech Community College Institutional Research

IVY TECH COMMUNITY COLLEGE IPEDS 6-YEAR COHORT SUCCESS RATES: STUDENT COUNT

Full-Time IPEDS Cohort					
	Earned Credential, Did Not Transfer	Earned Credential & Transferred	Still Enrolled at Ivy Tech	Other Transfers	Total Cohort
2006 Cohort	737	283	574	1339	5628
2005 Cohort	700	251	309	1143	5097
2004 Cohort					
2003 Cohort					
2002 Cohort					

Part-Time IPEDS Cohort					
	Earned Credential, Did Not Transfer	Earned Credential & Transferred	Still Enrolled at Ivy Tech	Other Transfers	Total Cohort
2006 Cohort	731	196	377	852	4291
2005 Cohort	1143	272	523	1241	7587
2004 Cohort					
2003 Cohort					
2002 Cohort					

All Students					
	Earned Credential, Did Not Transfer	Earned Credential & Transferred	Still Enrolled at Ivy Tech	Other Transfers	Total Cohort
2006 Cohort	1468	479	951	2191	9919
2005 Cohort	1843	523	832	2384	12684
2004 Cohort	1535	442	831	1873	10641
2003 Cohort	1859	385	723	1908	12040
2002 Cohort	1775	497	718	2263	12086

Source: Ivy Tech Community College Institutional Research



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