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### Students Transfer, Their Credits Don't

College is supposed to be a unique experience, a chance for people to further their educational careers in hope of obtaining the best job possible. It isn't for everybody, but for those brave and lucky enough to be able to attend college, it can benefit them for the rest of their lives. In today's ever changing and developing world, it's extremely difficult to have a comfortable life without having some level of higher learning. Although college is almost a necessity to have as a reference to prove to business owners and bosses that you're worthy of the job, many obstacles come with the college experience. The increasing cost of college is a problem that all students face, and many who graduate are faced with an enormous school loan that will take years to pay back, if ever. For example, "The average amount of student loan debt...is approaching \$30,000" (Bidwell). For transfer students, this amount can be much more, which causes a huge financial burden. Transfer students face many problems when they decide to transfer from one school to another. The fact that many of their credits don't transfer with them makes graduating a harder feat to accomplish. The lack of credits transferring is a huge problem that students face, but by taking the proper steps before transferring, this problem can be avoided so that all of the classes previously taken will count towards graduation.

As a transfer student myself, I have experienced the problem firsthand when credits don't transfer. I've attended Portland State University, Highline Community College, and Ouachita Baptist University. Up to this point in my college journey, I have a total of thirty-four credits that

are not being counted towards my graduation. It is very frustrating at times to sit back and realize that a lot of the classes I've taken in the past were for nothing and my hard earned money was wasted. When I transferred from Portland State to Highline Community College, a total of fourteen credits didn't transfer. From Highline Community College to Ouachita Baptist, a total of twenty credits didn't transfer. As a junior last year, I had the same amount of credits as a sophomore did, and I had been in college for almost three years. The explanation as to why my credits didn't transfer is because the schools don't know where some credits would fit in for their own personal academic curriculum. For example, at Portland State I had to take a freshmen inquiry class that was called "Design and Society." Every school that I've transferred to since has had trouble trying to place those credits into a specific area, and as a result, they were not used. I understand that colleges are different in terms of what degrees they offer and how their academic system is set up, but as a student who works hard to pass his classes, it's a defeating feeling to know that if I transfer from one college to another, in essence I would have to "start-over." I often feel like the colleges are taking advantage of me and aren't doing all that they possibly can to make sure my classes count towards graduation. So as a result, it will cost me more money and take more time to complete my bachelor's degree. The tricky part in all of this is that I am a collegiate athlete (limited to schools that offer me scholarships instead of me choosing a school where all my credits would transfer to), so if I only get one college to offer me a scholarship after deciding to leave one college, I am at the mercy of that college in academic terms and can only hope that the credits I earned at my previous college will count. Thousands of transfer students like myself have to face this problem during their college journeys.

For students who don't come from financially stable backgrounds, paying for college is already a difficult task to handle. For example, "every year, millions of students who attempt to

transfer are forced to spend more money and time repeating coursework. The most costly education is one not begun, or one you have to pay for twice” (Dervarics). This isn’t to say that students are always taking the exact same classes, but it is systematically wrong for colleges to not accept credits and have students pay money to get back to a point in which they were at already. It is time consuming, frustrating, costly, and the only one who is benefitting from this process is the college. It is easy to blame the college, but the problem doesn’t always derive from the college who refuses to accept a transfer students credits. An issue that stems before that point “is that students don’t have the right information. For many first-generation students, this is all new terrain. Most of the time, [community college students] are not taking the curriculum that makes them transfer ready” (Dervarics). In this case, community colleges are doing their students an injustice because their academic curriculum should be set up in a way which it can feed right into four-year institutions. This is confusing for students because it seems as if the whole purpose of community college is being missed, as many students plan to attend a four-year college after graduating from community college. It is important for colleges (especially community colleges) to provide their students with the proper information about the transfer process so that when the time comes, the transition can be efficient without the loss of credits. With college already being expensive, it is unconceivably wrong that students have to repeat coursework that they’ve completed in the past.

Another problem surrounding the issue of transfer credits is that students who enroll at community colleges are less likely to earn a bachelor’s degree. Many people think that this would be due to community colleges providing students with less rigorous work, so that by the time they transfer to a four year school, they don’t have the academic skills needed to keep up with the coursework. There hasn’t been much definitive research proving this to be true, even

though I'm sure it is for a case here and there. By and large, the reason why students who attend community college are less likely to earn bachelor's degrees is because of loss of credits when they transfer. For example, "About 14 percent of transfer students in the study begin anew after transferring...about 58 percent of students were able to bring at least 90 percent of their community college credits with them to a four year institution" (Fain). The fact of the matter is, students may not have the time and money to stay in college longer than the expected time frame to achieve a bachelor's degree. In addition, "students now accumulate and pay for a wasteful 80 credits toward associate's degrees that should require only 60, and 136.5 for bachelor's degrees that need only 120" (Marcus). Students are paying more money than what is actually needed to obtain the degrees they want. As a result, their educational careers are prolonged, and it often feels as if college is an everlasting destination that they can never leave from. Many students plan to have good jobs at 22 or 23 years old, but this doesn't happen because of the course work they have to do at the new school to replace the old. The debt can pile up quickly for students who have to keep taking out school loans. To put into perspective, the time frame on how long it takes students to graduate, consider the research done by the advocacy organization Complete College America. Their study finds that "on average, [it takes] 3.8 years to earn a two-year associate's degree and 4.7 years to get a four-year bachelor's degree" (Marcus). It's not that there is an inherent problem with taking longer than normal to graduate, but when it is due to classes being retaken and money being wasted, that's when a problem arises and students are at a major disadvantage when it comes to that.

Transfer students also face problems when simply applying to colleges. For example, "many colleges require a transfer student to make a commitment to attend in the form of a nonrefundable deposit before they will give out information about transfer credits" (Ott 56). The

institutions want these students to commit without giving information about cost, credits, school environment, and anything else that may be critical to a student transferring to a school. With students needing to know as early as possible if their credits will transfer, it is wrong for colleges to force students to pay nonrefundable deposits before giving information out, Ott explains (56). Prompting students to pay nonrefundable deposits foreshadows the college's true intent, which is to receive money from students, leaving them no closer to graduating. The responsibility lies on the college to give out important information to potential forthcoming students, because a student is basically shopping around, looking for the best college available. If students had "transfer credit information in hand before paying a deposit, students can make a well-informed comparison of institutions. Having that knowledge can even make a student's transition to a new institution easier" (Ott 56). What it comes down to is colleges being upfront with information, making sure potential students have all the information needed before making a commitment. Transfer students deserve better, and "with nearly 60 percent of students switching campuses on their way to a bachelor's degree," information about transfer credits is paramount in guiding a student to the right school (Pappano).

Despite there being holes in the academic system, which leads to the suffering of students via time and money, the transfer credit problem is widely recognized and policies are being made to change things around. One way this is happening is that "state legislatures are now stepping in to impose reforms from the outside" (Marcus). State legislated reforms will ensure that students who take courses at community colleges will be able to have those credits transfer with them as they move on to a four-year university. This is only in some states and is not a nation-wide movement but it should be due to the fact that the problem is happening all over the country. The Higher Education Act is being reauthorized by congress, and what they plan to achieve is that

colleges will be required to list information about transfer credits, percentage of transfer students at the college, and other details that would pertain to transfer students (Marcus). With the help of congress and state legislatures, billions of dollars from students would be saved as every step they take will be in the direction of obtaining their desired bachelor's degree.

On the positive side of things, there are solutions to the problem of transfer credits and they can be very useful if followed. Before transferring to a different school, students should get in contact with the administrative staff and talk to a person who evaluates transfer credits. Looking back on my personal experience with the problem, I wish I would have been proactive in talking to the school administrators before I made a commitment to attend. Credit evaluators look at transcripts, and determine which credits will count for that schools academic curriculum. The amount of credits a student has can vary from school to school, which is why it is important to compare colleges before making a final decision. Schools that offer general degrees may be more transfer-friendly because most of the credits don't have to pertain to a specific major and more elective credits will be counted by the school. In my situation, I had a melting pot of credits from sociology, psychology, math, nutrition, and history. It is very difficult to plug all those courses into one specific major without having some not count due to the elective credit count already being filled. So for students who have credits from a wide range of subjects, talking to credit evaluators and looking at schools that offer general degrees can help make sure that more credits count towards graduation.

For students who decide to attend community college right out of high school, they should take the time to learn the system, knowing that if they want to obtain a bachelor's degree that they will become transfer students. Reshma Therani was a 21-year-old girl who attended Nassau Community College in Long Island. She, unlike a lot of students (especially athletes), knew what

four-year school she wanted to attend. So she “saw an academic counselor regularly...[and] took only courses that the Nassau counselor said N.Y.U. would accept for credit, but, just to be sure, she double-checked with N.Y.U.” (Merrow). What resulted was tens of thousands of dollars being saved because she went the community college route with a smooth transfer when she transitioned from Nassau CC to New York University. All of her credits transferred because she checked the academic requirements for N.Y.U. for her specific major and was able to take courses at her community college that coincided with those requirements. She also saw an academic counselor regularly, who was able to guide her through classes she needed and answer any important questions. In many ways, Reshma Therani got lucky with how much money she was able to save, but if more transfer students were proactive on the matter and found out information before the time to transfer came, the entire process would run smoother and more credits would transfer.

Getting a transfer agreement can also be a solution to the problem of credits not transferring from one college to another. For example, “Transfer articulation agreements between two colleges guarantee credits transfer. If your school has a transfer agreement with the college you intend to transfer to, then signing onto that agreement and following it exactly can ensure your credits transfer” (Fortenbury). This is an easy way to know if your credits will transfer because the agreement is through the community college and the university. Transfer students can browse school websites and see if any transfer agreements exist for the school they currently attend. States including “Wyoming, Delaware, California, Washington, and Rhode Island have taken steps to ensure a smoother transfer process between state community college and local four-year institutions” (Bidwell). It is refreshing to know that ways to improve the transfer process are being implemented so that students who transfer are not being penalized for doing so. Whether



or not transfer agreements among colleges are common is unknown, but if a school does have a transfer agreement with another, it can be a great resource to use for transfer students.

For such a widespread problem that costs students money every year, it's easy to point the finger at a specific cause whether it be colleges or the students themselves. Sometimes in complicated school systems, it is inevitable for transfer students to run into problems. According to Lori Motl, the admissions counselor at Ouachita Baptist University, schools that have their own unique academic curriculum are not transfer friendly. This is not necessarily a bad thing because schools want to separate themselves from the majority of others, and with private schools especially, the transfer credit process can be a bit of a struggle. In the case of Ouachita Baptist University, the learning environment revolves around Christ and lovers of God. So Ouachita has unique requirements with classes such as bible survey, chapel, and more. So if a student was to transfer from Ouachita to another school that is not a Baptist institution, credits earned in these courses are simply not going to transfer. Motl also made reference to whether or not a school is a liberal arts college, which can be a factor that transfer students would have to consider. Schools offer different types of classes, and it is hard to come up with an equal ground playing field in terms of which credits count and which do not. The systems in which schools are based can vary so much that it's hard to put blame on one specific element when it comes to transfer credits.

College students who transfer schools are faced with a myriad of obstacles during the process. On the journey to obtaining a bachelor's degree, students can waste thousands of dollars and retake similar courses if they transfer from a community college to a four-year university. The number of transfer students is on the rise and the difficulties of getting credits to transfer is a problem that is going to have to get fixed promptly if colleges expect to see a high percentage of

students obtain their degree's. Students have to do their homework on the issue and double check with counselors to see if what they are taking will be able to transfer to another school. Colleges should have the students' best interest at heart and do all they can to make sure the right information is provided so that nobody is at a disadvantage. As a current student and having gone through the problem first hand, knowing that some of my credits are not counting towards graduation is a tough feeling to cope with at times. With widespread knowledge of the problem, along with continued progress on how to solve it at the core, transfer students will be able to enjoy the college experience knowing everything counts.

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