Demystifying the College Transfer Process: What Students and Families Need to Know

Experts say that as many as 40 percent of today’s students transfer to another institution at least once during their college careers. They choose to transfer in order to lower their college costs, find the right academic program, restart and return to college after a break, and a range of other reasons.

Despite transfer’s growing popularity, the process is sometimes difficult because of problems obtaining credit for previous coursework, a lack of adequate academic counseling, troubles obtaining financial aid, and more.

This episode offers tips to potential transfer students and explores ways to make the transfer process between community colleges and 4-year schools more seamless. The conversation examines new honors programs, scholarship opportunities, and pathways to prestigious baccalaureate institutions that are encouraging students and their families to consider the transfer option.

Janet Marling: Hello and welcome to the College Admission Decoded podcast, an occasional series from the National Association for College Admission Counseling, or NACAC. NACAC is an association of more than 15,000 college admission professionals, including those working at high schools, colleges, universities and nonprofit organizations as well as independently, who support students and families through the college access process. I'm Janet Marling, a recent past member of the NACAC Board of Directors, an Executive Director of the National Institute for the Study of Transfer Students, or NISTS, located at the University of North Georgia.

NISTS’ mission is simply to improve the life of transfer students. We do this by empowering practitioners, faculty, and administrators to be transferred champions who challenge the status quo to improve the transfer student experience. Joining me today is my colleague, Dayna Bradstreet, Senior Associate Director of Admission at Simmons University in Boston. In her role, Dayna has worked with transfer and adult students for seven years, and served two terms on the board of the New England Transfer Association or NETA. Thanks for joining me today, Dayna.

Dayna Bradstreet: Thanks for having me.
Our aim today is to help demystify the transfer college admission process. The four-year college admission process gets most attention in popular media, movies, and conversations with friends and family. However, today’s college students are increasingly mobile. They are transferring between institutions, simultaneously taking credits from more than one institution and/or returning to college after being in the workforce or serving in the military. Community colleges play an important role in educating these mobile learners as do fully online programs.

These students are increasingly diverse in terms of their backgrounds, needs and identities and bring with them a wealth of experience and accomplishments. This mobility requires conversations at all levels of the college admission process.

Today we are hoping to offer some valuable information and context from our experiences in the field. Moderating our discussion is Juleyka Lantigua-Williams, a veteran journalist with more than 20 years of experience in print and digital audio and film at organizations like NPR, The Atlantic and Random House. Juleyka, Dayna and I are pleased to now turn things over to you.

Thanks, Janet. Welcome Dayna. I am really looking forward to today's conversation. I have a soft spot for transfer students. I have a couple of them in my life. I also taught at a community college where a lot of the work was supporting students who were thinking about where they were going to be transferring to in two years or in a year. I'd like for us to start with something very basic. Dayna, if you could please just explain to us in the simplest terms what transferring to a four-year college looks like today.

There are a lot of different types of transfer students, as Janet mentioned. They could be from a community college. They might’ve been in the military or had a career, even, before they’re returning to school. In general, students are submitting an application for admission. They’re submitting transcripts from one or often more than one institution they have attended in the past. Potentially they’re submitting test scores, recommendation letters, an essay, a resume, or maybe even an admission interview.

Okay, so it sort of mirrors what people would consider the traditional entry process. But Janet, can you talk to us about some of the key differences in those steps for transfer students?

The differences in this process typically lie within the experiences of the student. They are bringing with them credits. Some maybe only 12 credits. Other students may be coming in with upwards to 90 or a hundred credits.

So it's almost a full degree.
Marling: It is almost a full degree and that’s a whole other podcast to discuss the notion of extra credits and excess credits and why that happens. Today’s transfer process can get complex simply because students don’t have the access to the information that they need coming into the institution. Admission does a great job of providing the process from an application perspective, perhaps letting folks know how to go through the actual process of applying, but then students are still quite unaware as to how their credits might transfer, how they might be applied to an institution, et cetera.

And when working with transfer and admission professionals, oftentimes students will say, “Will my credits transfer?” And wholeheartedly we say, “Yes,” but the most important question is, but will they apply? So when talking to those admission counselors, it’s so important that they ask that second question, how will those credits apply? And be ready to answer that for students. Without that knowledge, it makes it really difficult for students to transfer really knowing what to expect from their past that they’re bringing with them.

Lantigua-Williams: Right. Dayna, can you just give me a sense of why that second question is so important, and what it translates into potentially for students? Does that mean staying longer at the institution? Does it mean being able to check off a minor or a concentration because you’ve come in with all this other experience? What does it actually mean?

Bradstreet: Yes, it means all of those things. Often students are coming in with transfer credit that can’t be applied towards their major or minor, so it’s just a general elective credit. So these students might have far more than the 120 or 128 credits that they need to graduate by the time they actually complete their degree.

Lantigua-Williams: Okay. So let’s focus in a little bit on community colleges because in my personal life, I’ve had students who very intentionally said, “We’re going to save some money by going to two years of a community college and then transferring to my dream school, which I already have identified” for very practical reasons. And sometimes it’s for academic reasons; they might need a boost; they might need to do some basic courses so that they can strengthen themselves coming into a four-year institution. So how has the role of the community college been enhanced because of the popularity of doing this process, especially for families who are very worried about the costs?

Bradstreet: You know, you’re exactly right. Students are responding to more choices these days and are selecting community colleges is a very viable option to higher education. And it’s exciting to see because these community colleges have been here for a very long time, educating people in remarkable ways. And I am excited that the due that they deserve is finally happening for those institutions.
But you're right, from a practical perspective, this is a way that students can come save some money. They oftentimes are place bound, meaning they have obligations to their families. They may be working, they may have other things in the community that they are giving their time to. So therefore they're a little bit limited in where they can go to school, so it makes a very practical opportunity for them to enter higher education through the community college.

Lantigua-Williams: Traditionally, community colleges have been seen and in fact they are responsible for educating 85% of nurses, police officers, firefighters, EMTs, lots of these really solid careers that have long-term growth. But now I think that people are also seeing them as pathways into STEM fields for example, where they can do a lot of their core curriculum and some of the starting courses to then get into a higher degree through a pathway that leads to Ph.Ds. Are you seeing that more and more?

Bradstreet: At Simmons, we are seeing our number one major for transfer students is nursing, but we do have more and more students who are interested in those liberal arts type programs. They're transferring to do psychology, English, communications, political science.

Community colleges have always had a dual mission from the standpoint of educating those folks going directly into the workforce and then those who are looking at the transfer pathways you mentioned. I think one of the challenges and the changes right now for community colleges is the pressure on really focusing on workforce development. In that conversation, we're seeing the diminishing emphasis on transfer at times because the conversation has been really swinging in the direction of workforce development. So it's a bit of a challenge for administrators to balance that expectation that they have from the communities which they serve on how they're producing graduates, and where their transfer mission actually is playing out.

So that then translates into when do you talk about the transfer conversation at a community college? Is the focus on graduating and attaining your associate degree first? Is it ensuring that these STEM majors get where they need to go as quickly as possible so they're not disadvantaged whenever they get to the four year institution with regard to sequencing or having to retake classes? So it can be very difficult for a student starting at a community college to figure out when to transfer and how to transfer because sometimes in spite of the fact that community colleges, one of their missions is transfer, those conversations aren't happening soon enough.

Lantigua-Williams: So what can the student who in her mind has decided that a community college is a stepping stone to something else, how can she best prepare herself to understand the expectations she's going to have to fulfill, right? Because in the end, she has to do the course load. She has to take the classes. She has to
manage her own preparation for the eventual transfer that she's already put in her path.

Marling: Transfer students need to be their own best advocates. And sometimes that can be hard for first generation students who aren't really certain how to navigate that process. Once they've identified an institution they might be interested in, they need to find folks like Dayna who can really help them understand what the requirements are for different majors at their institution. Dayna, talk to us a little bit about what it would be like for a community college student to approach you.

Bradstreet: Yes. Sometimes they will contact us by phone or email. Often we're visiting the community college at a transfer fair or just hosting a table during the lunch hour to talk with these students. When they come up to us, there's a variety of questions they might have for us. Often bringing an unofficial transcript can be really helpful because we can pull up the curriculum at our school for their major of interest and compare it to what they've taken already.

Lantigua-Williams: That's a great pointer, actually. That makes so much sense. Here's what I've done. Let's see how it compares to what you guys would expect me to do. Any of the pointers like that?

Marling: Yeah. I think also along those lines is identifying the academic advisor. And maybe Dayna is the one to connect those two. So we really see admission professionals as connectors to the rest of the institution and in that process it's so important when I say that transfer students have to be their own best advocates is they need to make sure that the questions they're asking are getting answers that make sense to them. I want to give you a little bit of an example. We did a study one time asking students about their transfer experiences once they had already gotten to the four-year. We had them look back at their two-year experiences.

We had a student who was your model community college student. She knew where she wanted to go. She had met with an advisor at the community college, was on a pathway, and then when it came time, almost two semesters before her transfer, she went to the four year, had a conversation with the advisor there and she said, "I'm ready to go." The advisor said, "Well, what do you want to study?" She said, "Business." She said, "Fantastic. Let me see your degree plan. Let me see your transcript." Looked at it, and there was a pause. And at that point in time that advising professional had to tell the student, "You've been in an applied business pathway. We can't accept these credits into our college of business." Imagine how that on-top-of-it "model transfer student" felt that her aspirational institution was no longer an option as she perceived it to be.

Lantigua-Williams: Right.
Marling: Good things come out of disappointment sometimes. She was able to recalibrate, find those helpful advocates at a different four-year institution, find a way to apply her credits and has graduated and moved on. But the lesson behind that for the student was don't assume when you're talking to your initial advisor that they know what you want. You have to do it and say, "I would like to be in business because I want to do X, Y, and Z." And on the flip side, our admission teams need to be asking that second and third question, "You want to be a business major. What do you see yourself doing in the future with that major?"

Lantigua-Williams: Right. Because there are different pathways once you declare business, which is very broad. What are some of the other bumps in the roads, Dayna, that you often see students encountering even when they are well-intentioned and well-prepared?

Bradstreet: One issue we see a lot is with students who are transferring into a major that doesn't have a lot of room, say nursing, for example.

Lantigua-Williams: Right. Very competitive.

Bradstreet: Very competitive indeed. And there's a very specific list of prerequisites that they need to take. There are very specific grades that we're looking for and one misstep might push them back a year in getting into that major. So it's important, especially for those highly selective majors, nursing, engineering, pharmacy, physical therapy, where some schools may not even offer those majors to transfer students, it's important that students look into their options very early, even before they enter the community college and make sure they're planning what classes they're going to take.

Lantigua-Williams: So you should, basically, think about once I enroll what would I still be required to fulfill to get my BA on my BS? And then enroll accordingly.

Bradstreet: Exactly.

Lantigua-Williams: Okay, okay. That makes a lot of sense.

Marling: That's a really big challenge for these students.

Lantigua-Williams: I was about to say that.

Marling: Yeah, I mean it all sounds good in theory, right? But these are students who really are just looking to figure out where their classes are-

Lantigua-Williams: And they also have jobs and some of them have children, some of them are caretakers at home. So it's quite a lot.
Marling: It is a lot. And if we can, whenever we think about the secondary side of the admission process, if we can be helping families and their students be thinking about the college experience in totality, not just getting into college. And that there, I think, is one of the biggest challenges because they're not seeing beyond that admission process to know what happens next. And that has implications for finances. It has implications for these excess credits. It has implications for really living out the dream that you see for yourself, but to help those students, not just thinking about getting into the college, a college, but rather what then happens throughout their entire collegiate career.

Lantigua-Williams: So I think that that would be the thing that I would say to her to do. I think that's actually a really important conversation or meta conversation that we should have, which is what is the responsibility of you guys that make the rules, essentially, and implement them towards the folks who are impacted by them?

Bradstreet: I think it's important for admission professionals to get out there, review their website, review their communications on a regular basis to make sure they're as clear as they could possibly be. On a broader level, I think it's important for us to advocate with our governments for better funding for community colleges and for transfer initiatives in general. Often community colleges are significantly under-funded. Transfer counselors are dealing with a lot more students than they really have time to work with.

Marling: You asked about the responsibility that we have as professionals to these students that we're impacting and it's so important that institutions consider that transfer student when they're creating these policies and these processes. Too often those policies and processes are designed to afford the university or the college the advantage. I don't mean that students are disadvantaged, but whenever we create these things, we are doing it such that it's easy on us as institutions and sometimes we're not putting the students squarely at the center of that experience. It's about process policy, not students in the experience. I'm curious to know, Dayna, how do you see that responsibility and how do you then shepherd that person beyond just bringing them into your class?

Bradstreet: Last year we actually created a new committee at Simmons, the transfer student success committee. And it's made up of the admission counselors, the registrar's office who would be the ones evaluating the transfer credit, the financial aid team, and the academic advisors who work with transfer students. We meet once a month, and we think about what's going on with this population right now as a whole, as well as any specific individual who might be running into a barrier. We kind of think of ourselves as the red tape cutters as a transfer team and I think it's been a real benefit to our students and has really helped us to collaborate with the other offices on campus. But you know what, it's not only benefited the students, it's benefited us as well with our enrollment
and with our retention. So it's really a win-win situation if you're putting the students at the center of what you're doing.

Lantigua-Williams: All right, Janet, I'm going to put you on the spot for a second because where you are right now is really at the intersection of developments, initiatives, progressive thinking in terms of not just integrating the transfer student but making their experience richer and also easier, right, into a four-year institution. So are there any developments lately that you’re excited about? Things that maybe the general public isn't aware of just yet?

Marling: We're in the process of examining how community colleges are supporting high achieving students. We are finding that all types of students are starting at the community college for the reasons that we spoke about earlier related to cost of higher education, location, et cetera. So we have these very talented students who have proven themselves and may not be ready to go to the four-year institution just yet. So what are their opportunities?

We are finding that honors programs at community colleges have been long-standing but have not gotten the props that they deserve. It’s also really important to to help families understand that there are scholarships out there like from the Jack Kent Cooke Foundation for individuals to earn up to $40,000 to pursue their four-year degree. That can be on an annual basis as well. So it's really important that students understand that there are ways that they can move to that four-year institution.

But I also want to challenge our four-year institutions to be more open minded about transfer students, especially when it comes to financial aid. We're not setting aside enough financial aid for those students. We're also not setting aside scholarship dollars for the students. I get really frustrated when I hear of a student who can be awarded at $25,000 aid package coming out of their high school, but one year later that aid packages dwindled to $1,200 from the exact same institution because now they're not that attractive straight from high school student.

Lantigua-Williams: Why is that? Why aren't they as attractive?

Bradstreet: That's a fabulous question. And one that we are trying really hard to help institutions understand that this is the same person with more experience, proven grades in the classroom. Why wouldn’t you want that student on your campus? They're choosing to come to you. They're not coming to you by default and yet we're not embracing them in the way that we ought to.

Lantigua-Williams: I feel like that has to do with the general stigma. If we're honest, there is still very much a stigma around having attended a community college. Dayna, talk to me a little bit about why this stigma persists and how do you think that that
impacts your transfer students emotionally, socially, is it a burden that they carry still?

Bradstreet: Unfortunately, I think there is still a stigma that students who are choosing community colleges are there because they can't do the work at a four-year institution and I do think that is getting better and better as we're seeing more students interested in transferring, but it's still a problem. I think we need to do a better job of working with faculty, in particular, to accept the transfer credits and show them that these classes at the two-year schools are really just as good and they're covering the same content as the four-year schools.

I also think it's important for us to normalize transferring to have teachers and college counselors talking about community college as an option right away. To tell the students, "Hey, I was a transfer student myself," or talk about famous transfer students and people who've been really successful after transferring. I also think they need to get buy in from the administrators. There is that pressure for high schools to have on their profile X percent of students going directly into a four year school or these prestigious institutions on the list of where we're sending our students.

Lantigua-Williams: I was shocked yesterday because I learned that a full 30% of all college students today are transfer students.

Marling: It's really almost 40%. It's about 38%.

Lantigua-Williams: Wow.

Marling: Now, the really unfortunate piece of that is how many of those folks then go on to earn a degree?

Lantigua-Williams: And what is that?

Marling: It could be as low as 14%.

Lantigua-Williams: And why is that? Do we know? Do we have a sense?

Marling: Well, we're learning, we're studying. Then when you talk about is transfer more popular now, I don't think that transfer rates have changed over time, but we're studying it differently. We are trying to understand why students transfer and then why they're not persisting. That's I think the most important question. It goes back to institutions not being equipped to really handle transfer students in a unique way. Like Dayna was talking about at Simmons, they're making some intentional changes to their policies and their processes to ensure that these students not only come into Simmons, but that they had the experience they need to be successful and not enough institutions are paying attention to what that process looks like.
Lantigua-Williams: All right, so in the spirit of your very, very excellent advice of being your best advocate, I want you to talk directly to the student right now who is very much thinking about eventually transferring. How can she best prepare? What are the concrete steps that she can take where she is now to make this as seamless as possible?

Bradstreet: She should talk to her academic advisor. If she's at a two-year school, that would be a transfer counselor as well, but if she's at a four-year school, chat with that advisor about her goals and why she's thinking about transferring. Then check in with the admission counselor at the school, or more than one school, where the student is thinking about attending. Make sure that she's on track.

It's important to look at the application requirements and deadlines for each transfer institution. Write everything down. Use a spreadsheet, use a bullet journal, do whatever you gotta do because they can vary a lot from institution to institution and from the high school process versus the transfer admission process.

Marling: For those students starting at a community college who've had that experience with those one or two really engaged faculty members or staff members, those same types of individuals exist at your next institution. You just might have to dig a little bit deeper to find them. Don't be intimidated by going to a larger institution. Don't be intimidated by going into a place where you feel like perhaps you don't belong, when in reality there are places who are willing to welcome you with open arms. It just may take a little extra effort on your part to find those folks. Look at the websites, find out what programs, not only academic, but what clubs, what organizations, what types of extra outside-of-the-classroom activities will help you reach your goals and your academic goals. You're a transfer student, so therefore most of your time is going to be spent in the classroom. How can you stay connected to the potential career that you want to have through those extracurricular and cocurricular activities? Look for those people in those places that can support you because you can do it and you are worth it.

Lantigua-Williams: Thank you, Janet, and thank you, Dayna. This has been a wonderful and really useful conversation. I think that a lot of people are going to find lots of actionable things in this conversation, so thank you so much.

Marling: College Admissions Decoded is a podcast from NACAC, the National Association for College Admission Counseling. It is produced by Lantigua Williams & Co. Paola Marto is our sound designer. Emma Forbes is the show’s assistant producer. If you would like to learn more about NACAC’s guests, our organization, and the college admission process, visit our website at nacacnet.org.
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