



Many college students start at one college and finish at another, and this can be especially true for students who take college courses while they are incarcerated. You may have taken courses in the past that you are hoping to receive credit for as part of a **Prison Education Program (PEP)**, or you might be released before you can complete your degree on the inside and want to transfer the credits you've earned to a program on the outside. This resource will help you understand the basics of the transfer process, identify questions you might need to ask as you think about your college path, and make a plan with your current or future college if you anticipate needing to transfer before completing your degree program.

THE LANDSCAPE

The term “transferring” generally refers to the process of leaving one college and enrolling in another before finishing a degree program. Transferring credits is when you take a class at one college and want to get credit for it when you switch to a different school. If you are finishing an **associate degree** and continuing on to a **bachelor's degree** program, you will be a transfer student. If you are switching schools or jumping from one prison education program to another, you are also most likely a transfer student.

It is also possible to use the term “transfer” when you are being released from prison and continuing your education at the main campus or another **traditional campus** of your current school. In this instance, you will deal with some of the things that we typically associate with transferring, like new environments or new degree programs, but you may not have to deal with other aspects of transferring, like requesting transcripts or transferring credits between schools. For more information about transferring to a different campus, see the *Navigating Forward* resource ***Preparing to Transfer to a Traditional Campus***.

KEY TERMS

Key terms in **blue** can be found in the *Navigating Forward Glossary* if you'd like more information.

QUESTIONS THIS RESOURCE WILL HELP ANSWER:

- ☐ Why might I need to transfer?
- ☐ What happens to college credits that I've completed in the past?
- ☐ How do I find out if my credits will transfer?
- ☐ How might transferring impact my academic standing or degree completion?
- ☐ How might transferring impact my financial aid?
- ☐ How can I be more prepared for the transfer process?





TRANSFER TERMS TO KNOW

Receiving College: When you transfer from one college to another, the term “receiving college” refers to the college that is receiving the transfer credits from the original school. It is the receiving college that determines how a student’s transfer credits will be interpreted at the new school.

Home College: This indicates your “main” college, which could mean the college that you are currently enrolled or the one you intend to graduate from. You may encounter this term when you are a transfer student, if you are **concurrently enrolled**, or if you are **reverse transferring** your credits from your current college back to your home college. You may also encounter this term within a **residency requirement** policy, which states that a student must complete at least a certain percentage of their credits at their home college in order to graduate from there.

Articulation Agreements: An articulation agreement is an agreement between two colleges about how credits from one program will translate into another program when a student transfers from one to the other. Essentially, these agreements are a promise between two colleges that courses taken in one program will be accepted by the other program when a student transfers over. This is common practice with community colleges and state universities within a given city or state who expect many students to complete an associate degree and decide to go on to complete a bachelor’s degree. It is a way for colleges to simplify their transferring process and also allows for students to be able to plan their courses in advance.

2+2: A transfer model that allows students to earn a bachelor’s degree by earning an associate degree first (or completing two years at a community college), then transferring to a four-year college or university for the remaining two years. The student completes freshman and sophomore years at the two-year school and their junior and senior years at the four-year school. Many students enrolled in 2+2 transfer pathways may actually take classes part-time, which causes the programs to take longer than four years, but they are still considered 2+2.

Transfer Credits: Credits earned at one college that are used at a new college or in a different program. Transfer credits are always evaluated by the receiving college, and each school gets to decide how they will accept your old credits. Sometimes transfer credits will come in as a specific course, and sometimes they may be accepted as just generic transfer credits. Every college will have an official policy for when and how you should request that your old transcripts get evaluated, and how the registrar’s office must handle those requests. You may be able to advocate for yourself better if you know your rights and responsibilities as a transfer student. If you are switching schools or jumping from one prison education program to another, but you aren’t sure if your old courses have been accepted by your new program, ask your college advisor if your transcripts have been evaluated and for a copy of your **Transfer Credit Report**. If they have not yet been evaluated, you could ask for the official transcript credit evaluation policy.

Transfer Pathways: Colleges sometimes work together to establish a clear path for students to follow for transferring from one program straight into the other without losing any of their credits. These are articulation agreements between colleges that establish how your credits will translate from one program into the next. In other words, an articulation agreement helps create a transfer pathway. Transfer pathways are usually set up between community colleges and four-year institutions so that colleges can streamline their process and students can plan ahead. These are also called 2+2 programs.





WHAT ARE SOME COMMON REASONS FOR TRANSFERRING?

CHANGING YOUR PROGRAM OF STUDY



Many students change educational goals, sometimes needing a new degree or school. It's natural to discover new passions and change your educational path—this isn't a waste of time, but a part of learning. However, consult the financial aid and admissions offices to understand the financial impact of changing directions and how you can maximize credit for past courses.

It's possible that your incarcerated status will influence your need to transfer. This is common, as PEPs offer limited program options. If you are transferred between prisons, your old program may not be available at your new facility. You may have to transfer to whatever school is running the PEP at your new facility and enroll in the degree program they offer there. Or, if you are thinking about switching to a different program after release, start planning for that change now.

SEEKING A BETTER EXPERIENCE



Some people transfer because something about their first college experience left them dissatisfied or did not adequately meet their needs. It's possible that a student does not feel comfortable or welcome at their first school and they would rather pursue their education in an environment that feels more like the place they are supposed to be. A student may move too far from their college after leaving prison, and need to find a college with more remote courses or a campus that is closer by their new place of work or home.

Barriers to learning may also lead to a transfer. One example being that a student with a disability or marginalized identity does not feel like their needs are being adequately addressed by their old school. This lack of support might detract from their ability to learn, and may need to find a new school that is more supportive of their needs in order to do their best in college.

ADDRESSING COSTS (2+2 MODEL)



Some people transfer because another program is cheaper. People who are looking to limit college expenses may follow a **2+2 model**, where they intentionally go to community college for two years, with the plan of transferring to a four-year university to complete a bachelor's degree afterward. The **cost of attendance** at a community college is generally much lower than a four-year college or university, and splitting those four years between the two in this model can drastically lower the costs of college and limit the amount of financial aid one needs. This can be especially useful when reducing the amount of student loans you will have to pay back.

TAKING TIME AWAY FROM SCHOOL



Many students begin college and then have to stop attending for some reason. If they return to college later in life, even if it is after decades of no schooling, they can still be considered transfer students. This population of students may have to spend more time and effort meeting the transfer obligations than their counterparts who transfer immediately. Things like inconsistent record keeping, lack of digital records, changes of legal names, old addresses, etc., can make the process of requesting transcripts and other relevant paperwork take longer than usual. Still, many students who go back to school after an extended period of time would say that this extra paperwork is worth it.





TRANSFER CREDIT EVALUATION

One of the most common questions transfer students want to know is “**will my credits transfer?**”

When a student transfers to a new college, it is the new (receiving) college that determines which courses they will count and how they will be counted. Credits will need to be evaluated to determine if and how they will be accepted. If you are transferring to a new program, each course you have taken in the past can face three possible outcomes at your new program:

- 1** The new program can accept it as a comparable course.

For example:

“Communications 101” at your old school may be accepted as “Communications 1010” at your new school, and you won’t have to retake this core requirement.

- 2** The new program can accept it as elective credit. Electives will count toward your overall credits requirement, but they likely won’t count toward the requirements of your major or General Education core.

For example: “MATH 4030” at your previous school might count as three unnamed elective credits at your new school.

- 3** The new program may not accept credits from your previous program.

This can happen for a number of reasons because there are many factors that impact transferability. The Registrar should be able to provide you with these reasons.

To determine if and how your credits will be received, each college will have policies that consider the following factors (for more information on this, ask your registrar for their transfer credit evaluation policies):

- *What is the previous course’s description, and is there a course that is comparable?*
For example, “Math 2020” at the previous school might be accepted as “Math 101.” To determine this, the receiving college may need more information about the previous course
- *What grade did the student earn in the transfer course?*
For example, some schools will not accept credits for courses where you earned a C or lower.
- *What is the maximum amount of credits you are allowed to transfer in?*
For example, a school may say you can only transfer 20% of your degree credits and you must earn at least 80% of your credits at their institution in order to graduate.
- *How long ago did the student take the course?*
- *Was the course taken at an accredited college or university?*
- Colleges can also accept transfer credits as general electives, which count toward total credits but not specific course requirements. For example, Introductory Chemistry may not fulfill a science requirement but could still add three elective credits toward graduation.

PLAN AHEAD:

Although you will request an official transcript from your home school, you may also be required to include additional documentation, including course syllabi, for some or all of the courses for which you are requesting transfer credit. For this reason, you should be careful to save the syllabi of all courses you take if you plan to transfer. You should also learn to navigate the school’s academic catalog in order to find course descriptions for past courses that instructors have uploaded.





TRANSFER PATHWAYS

If you are planning ahead and trying to determine if your credits from one program will transfer to another, there may be existing agreements in place between your two colleges that help make answering this question more simple.

Many college systems have established set pathways and agreements between community colleges and four-year universities to help students seamlessly transfer from one program into the next. Transfer pathways are often set up between community colleges and four-year institutions within the same state school system. When schools purposely plan for their students to split their time between a community college for their first half and a four-year institution for their second half, these types of programs are called 2+2 programs since students typically spend two years at each institution.

WHAT ARE TRANSFER PATHWAYS?

A transfer pathway refers to a specific degree program at one school that transfers seamlessly into a corresponding degree at another college. It is designed to serve as a roadmap to help students know exactly which courses to take. It's important to note, however, that transfer pathways do not guarantee that **all** courses will transfer. You must enroll in courses according to the transfer pathway in order to fully benefit from the pathway. For example, a Business Administration degree pathway may help a student transfer their Associate in Business into a Bachelor's in Business, however, if that student decides to change to a Bachelor's in Engineering, the business courses they took in their pathway may not transfer into the engineering program.

ARTICULATION AGREEMENTS:

Articulation agreements are similar to Transfer Pathways, but on a course-by-course basis. These agreements between colleges guarantee how specific courses from one specific college will transfer into a specific degree program at the other college. When colleges have established articulation agreements, it makes it easier for students to plan ahead and know how each specific course will be applied when they transfer to a future school. Ask your college advisor which programs have articulation agreements with yours.

STACKABLE CREDENTIALS:

Some short-term Career and Technical Education (CTE) programs offer **Industry Recognized Credential (IRC)** programs that are considered "stackable." Stackable credentials can be earned sequentially, one after another. Instead of having to enter a completely new credential program and starting from scratch, students can transfer previous experiences and credentials toward their new program.

For example: Someone might earn a Certified Nursing Assistant credential and then stack that credential into a new program, where they apply their coursework, training, and/or employment experiences towards a higher level credential, like a Licensed Practical Nursing credential (LPN).





POLICIES TO CONSIDER: MAPPING OUT YOUR PATH

ACCREDITATION



The accreditation status of your current institution is very important. Unaccredited schools may not meet the minimum standards of educational quality that their accredited counterparts do. For this reason, many accredited schools will not accept transfer credits from an unaccredited school. Even if they do accept some credits, they might put a limit on how many credits will be transferred from an unaccredited school and/or conduct an audit of each transfer credit to determine whether it meets the standards of an accredited course. If you are enrolled in an unaccredited school, this doesn't automatically mean you can't transfer, but it does mean the process will be more complicated, and you will likely have to repeat courses at your new institution.

A.S./A.A. VERSUS A.A.S.



Some associate degrees are designed to transfer into bachelor degree programs, but not all associate degree are. Associate degrees labeled Associate of Science (A.S.) or Associate of Arts (A.A.) are both generally designed to be transferable to a four-year degree. However, associate degrees labeled Associate of Applied Science (A.A.S.) are generally **not** designed to be transferable. A.A.S. degrees are typically vocational in nature, designed to prepare students to enter the workforce immediately rather than to continue their education. Earning a A.A.S. degree won't prevent you from starting another college program, but you likely won't be able to transfer as many credits over as you would have with an A.A. or A.S. degree.

GENERAL EDUCATION CORE



A.S. and A.A. degrees typically place an emphasis on General Education courses. This matches up with four-year universities, which often have their students spend their first two years meeting **General Education** requirements. It is possible that General Education requirements will be easier to transfer than more advanced or specialized courses, because General Education courses tend to be entry-level and more similar from one college to the next. Some majors will require students to take specific General Education requirements, so it will be important to consult your **Degree Map** to understand your options. Taking the courses (at your first institution) that are most likely to transfer can save you time, effort, and money down the line. Filling as many General Education requirements as possible before you transfer can also pay off in other ways. It can free up space in your degree plan for when you are at a larger school with many more course options for the specific field of your degree. This doesn't mean you should only take General Education courses while at community college or give up classes you are interested in; it's just something to think about if you plan on transferring down the line.





POLICIES TO CONSIDER: MAKING THE MOST OF PAST CREDITS

TRANSFER CREDIT EVALUATION



Every college will have its own policies and processes for evaluating transfer credits. You should work with your advisor and other support people to research and find out everything you can about your receiving college's process concerning transfer credits. You should check what documents you will need to submit in addition to your official transcripts, if any. You can look to see if your college has deadlines published for when these documents need to be submitted and whether they have a public overview of their evaluation process, which may include things like the maximum time it will take them to make a decision. You can also ask about the policies in place to file an appeal, or to request more information if transfer credit is denied.

If you are enrolling in a course now and you want to know for certain if your future college will accept that course, only the future college can confirm that for you. If a college does confirm that they will accept your credits in the future, ask to get that agreement confirmed in writing with the Registrar's signature -- or find out if there is some other official process to document the agreement.

DUAL AND CONCURRENT ENROLLMENT



Some students have enrolled in programs that allow them to take college courses while still in high school and earn credits toward a college degree. If you were enrolled in a dual enrollment program, you could be considered a transfer student, even if you didn't finish a degree at the partner college for your program.

This is different from concurrent enrollment. Enrolling in two programs simultaneously—such as starting a CTE certification in the fall and then joining an associate program in the spring—can lead to unintended concurrent enrollment. This is important because federal financial aid typically cannot be used at two schools at once. Be sure to let both of your college programs know if you are concurrently enrolled, to avoid any major enrollment or financial aid problems.

MINIMUM GRADE



Many colleges will only accept transfer credit if you score a certain grade in the class. For example, some colleges might transfer credit for a psychology course if you scored a B- or higher, but they might require you to retake the class if you scored a C or lower. This is important for planning ahead and for understanding when you may need to retake courses in the future. For more information about the risks of retaking courses on your Satisfactory Academic Progress, or on your financial aid eligibility, visit the *Navigating Forward* resources called **SAP and SAP Appeals** and also **Understanding GPA**.





POLICIES TO CONSIDER: POTENTIAL CHALLENGES

RESIDENCY REQUIREMENT



Schools require students to complete a minimum number of credits at their institution to earn a degree from there, even if other degree requirements are met. This prevents students from taking all of their classes at one college and earning their degree from somewhere else just by transferring all their credits there. Unfortunately, it can also force transfer students to have to retake courses. **For example:** John completed his associate degree (60 credits) at community college, and then transferred into a prison education program where he completed 48 credits toward his bachelor's degree, for a total of 108 credits. John only needed 12 credits left to graduate, but he was released and needed to transfer to a university closer to his new home. John's new college has a residency requirement of 50%, so even though John only needed 12 more credits to graduate at his previous school, he will have to take 60 credits (50%) at the new college.

REVERSE TRANSFER



It may be possible to attend a new college, but transfer credits backward to your previous college in order to complete a degree from that school, called reverse transferring. This is most often used when a student transfers into a bachelor's degree program before totally finishing an associate degree, and chooses to transfer some of their new courses back to their community college to get credit for the final pieces of their associate degree. Reverse transferring can also be helpful for students who experience a disruption late in their college journey and are forced to transfer with only a few more classes left to take. In the example described above in **Residency Requirement**, John could benefit from reverse transferring -- taking his last remaining 12 credits at his new college and then sending those credits back to his previous school to avoid retaking 52 extra credits! When planning to reverse transfer, it is especially important to make sure you are planning to take the correct courses. Remember that the **receiving college** is the one you will need approval from. In this case, the college you are sending credits back to.

SATISFACTORY ACADEMIC PROGRESS (SAP)



SAP is an important thing to consider when looking at transferring. Pacing is an important part of SAP requirements. If transferring to a school requires you to retake classes, and that would put you in danger of taking more than 150 percent of the expected timeframe to complete your degree, this pacing may impact your ability to meet SAP and keep your financial aid. Another aspect of SAP to consider is your completion rate or the number of classes taken compared to the number of classes attempted. Schools generally have a minimum ratio of course completion that you must meet, often $\frac{2}{3}$, which means that you will be required to complete $\frac{2}{3}$ of all classes you attempt. It's important to discuss with your advisor whether transferring will require you to take more classes than continuing your current degree path and whether you will endanger your completion rate if you transfer after the semester has started or if you are worried about passing certain classes in your new degree program. For more information about SAP, check out the *Navigating Forward* resource **SAP and SAP Appeals**.





PROACTIVE STEPS YOU CAN TAKE

**MAKE A PLAN FOR GETTING OFFICIAL TRANSCRIPTS**

In order to enroll you as a student, your school will need an official transcript from any colleges you've attended. Even if you applied and were accepted with an unofficial transcript, they'll need the official one before you can start taking classes. They use official transcripts for a few things, including transferring credits from your old institution. You'll likely have to contact someone in the registrar's office or through a national transcript service company in order to get them sent to your new institution. If you need to have someone pick them up from your school for you, they cannot tamper with the envelope, document, or seal. The moment they do, that transcript will lose its official status. For more information about getting past transcripts, check out our [Securing Past Transcripts](#) resource.

**TALK TO YOUR FUTURE COLLEGE ABOUT ARTICULATION AGREEMENTS OR AGREEMENTS TO ACCEPT CREDIT**

Review articulation agreements before transferring to understand how your credits apply. This may be found in your college [catalog](#). Transferred credits may not always count toward degree requirements, so planning ahead can help you avoid retaking classes.

The process can be tricky. You will likely have to work with the [receiving college](#) and connect to multiple people and/or offices to get a complete picture of their policies and processes. You might have to submit syllabi or other paperwork to allow them to make a determination, and you should get as much of this process documented as possible, including any timelines or decisions they agree to.

**PLAN FOR YOUR RELEASE**

If you may be released before completing your degree, what are your best options for completing your program, and will you need to transfer? Ask your advisor to help you weigh the pros and cons of transferring, and to put the necessary plans in place. Some key questions to explore: *Is continuing your current program an option for you or will you need to transfer to a different college to finish your degree? Will you be able to attend courses in person or online? Will your tuition and financial aid change after release, or are you eligible for the same financial aid and tuition rates? Do you want to maintain the same course of study or change majors? Have you already completed more than half of your degree (see [Residency Requirement](#))? Do the advantages of continuing with your current program post-release outweigh the advantages of transferring schools?*

**SEEK LETTERS OF RECOMMENDATION**

Your new college can require you to submit letters of recommendation, which are letters from relevant professionals who can attest to your academic and personal capacities. In prison, it can be hard to form professional connections or to keep in contact with those people. Plan ahead by asking your professors if they would be willing to write you a letter of recommendation, especially if you have formed a bond with them or you have taken more than one course with them. If you plan to request letters at a later time, speak to your professors now, and be sure to get contact information that you will be permitted to use.





Continuing School Checklist

This checklist will help guide you through the first steps that you will need to take to continue college at a new school. Please understand, this is not a complete list, and you should be in touch with the college that you want to attend to make sure you have completed all necessary steps.

State/Federal Financial Aid Requirements:

- ☐ I have learned about the financial aid process and understand what FAFSA is
- ☐ I am not in default on any student loans.
 - ☐ If so, I have begun to rehabilitate my loans. My last payment will be made on _____.
- ☐ Completed FAFSA for year(s): ____/____, ____/____, ____/____
- ☐ I signed and submitted the FAFSA signature page.
- ☐ I reviewed my FAFSA Submission Summary and completed all required steps
- ☐ Completed my state's financial aid application (username: _____)
For Tennessee: Create TSAC Portal account
- ☐ Completed any additional financial aid program applications (username: _____)
For Tennessee: TN Reconnect Application
- ☐ The login to my student portal is (username: _____ PW: _____)
 - ☐ I have completed the school's financial aid application
 - ☐ I have confirmed all Financial Aid Requirements in my student portal
 - ☐ I have officially accepted my financial aid offer

College Requirements:

- ☐ Completed College Application(s)
 - ☐ School: _____(username): _____
 - ☐ School: _____(username): _____
- ☐ Requested high school transcript/GED transcript
- ☐ Requested all prior college transcript(s)
 - ☐ Prison education program college name : _____
 - ☐ Other Prior College(s) : _____
- ☐ Requested all applicable verification forms that the school has requested:
 - ☐ Proof of Income
 - ☐ Proof of Residency
 - ☐ Proof of Non-filing
 - ☐ Proof of Educational Purpose
- ☐ Completed all other outstanding requirements from the college (confirm by logging in to your student account and/or checking your email for school correspondence)
- ☐ Received my Student ID Number: _____

Additional requirements some schools may have:

- ☐ Placement Tests
- ☐ Letters of Recommendation
- ☐ SAP appeal letter
- ☐ Personal Writing Statement
- ☐ SAP Appeal supporting proof (for more info see **SAP and SAP Appeals**)

