Students Need More Information to Help Reduce Challenges in Transferring College Credits

What GAO Found

Based on GAO’s analysis of the Department of Education’s (Education) most recently available data, an estimated 35 percent of college students transferred to a new school at least once from 2004 to 2009, and GAO found that students may face challenges getting information or advice about transferring course credits. An estimated 62 percent of these transfers were between public schools. According to stakeholders GAO spoke with, students can face challenges transferring credits between schools that do not have statewide polices or articulation agreements, which are transfer agreements or partnerships between schools designating how credits earned at one school will transfer to another. Stakeholders also said that advising and information may not be adequate to help students navigate the transfer process.

The possible financial implications of transferring depend in part on the extent of credits lost in the transfer. Using Education’s transfer data, GAO estimated that students who transferred from 2004 to 2009 lost, on average, an estimated 43 percent of their credits, and credit loss varied depending on the transfer path. For example, students who transferred between public schools—the majority of transfer students—lost an estimated 37 percent of their credits. In comparison, students who took some of the less frequent transfer paths lost a relatively higher percentage of their credits. For example, students who transferred from private for-profit schools to public schools accounted for 4 percent of all transfer students but lost an estimated 94 percent of their credits. Transferring can have different effects on college affordability. Students seeking to obtain a bachelor’s degree at a more expensive school may save on tuition costs by transferring from a less expensive school. On the other hand, transfer students may incur additional costs to repeat credits that do not transfer or count toward their degree. Transfer students can receive federal financial aid. GAO’s analysis showed that almost half of the students who transferred from 2004 to 2009 received Pell Grants and close to two-thirds received Federal Direct Loans. Students who lose credits may use more financial aid to pay for repeated courses at additional cost to the federal government, or they may exhaust their financial aid eligibility, which can result in additional out-of-pocket costs.

What GAO Recommends

GAO recommends that Education (1) require schools to disclose on their websites (a) the list of other schools with which they have articulation agreements and (b) when no such agreements are in place; and (2) provide general transfer information to students and families. Education disagreed with the first and agreed with the second recommendation. GAO maintains that students can more easily understand transfer options if information is accessible on a school’s website, as discussed in the report.

View GAO-17-574. For more information, contact Melissa Emrey-Arras at (617) 788-0534 or emreyarrasm@gao.gov.

---

United States Government Accountability Office