



# Transfer Guidance for Public Institutions in Maryland



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## 1. Purpose of this Document

In 2021, the Maryland General Assembly passed the *Transfer with Success Act* ([Chs. 188](#) and [189](#); also known as [HB 460](#) and [SB 886](#), respectively), which was codified within [Education Article, § 11-207](#), Annotated Code of Maryland. The Act created a new requirement for public institutions to jointly review courses and credits that are denied when a student transfers from between two public institutions in the state. In addition, the legislation created a new annual reporting requirement: public institutions are now obligated to submit to the Commission a report listing the denials and the reasons for the denials.

During the summer and fall of 2021, the Maryland Higher Education Commission (MHEC) convened a workgroup of various stakeholders to develop new regulations that reflect the new statutory requirements. The new requirements regarding the denial of credit can be found in the Code of Maryland Regulations ([COMAR 13B.06.02.14](#) (Evaluation and Review Process for Transfer of Courses and Credits)). As the workgroup members considered the new requirements regarding the denial of credit, additional regulatory changes were made regarding the transfer of courses and credits.

The new and amended regulations regarding transfer became effective in August 2022.

### What is This Document?

This document provides guidance on implementation of the MHEC transfer regulations:

- [COMAR 13B.02.03.19](#) (Public Institutions – Transfer and Articulation);
- [COMAR 13B.06.01.03](#) (General Education Requirements for Public Institutions of Higher Education); and
- [COMAR 13B.06.02.01-.14](#). (Transfer Students and Transfer of Courses and Credits).<sup>1</sup>

It is important to know that this guidance is not the same as a law, statute, or regulation. Statutes are laws passed by a legislature; regulations are laws passed by a government agency that expand on statutes.

This guidance is intended to (a) summarize the MHEC transfer regulations and (b) act as a manual for institutions to implement and revise their own transfer policies and procedures to comply with the new transfer regulations.

Because this guidance only supplements the regulations, it is important for everyone reviewing this document to also review the actual regulations. Each section in this document includes links to the Code of Maryland Regulations, or COMAR, so you can read the regulations in concert with this guidance.

If there is any conflict or inconsistency between provisions in the regulations and statements in this guidance document, the regulations will govern.

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<sup>1</sup> These regulations will collectively be referred to as the “transfer regulations” or “regulations” within this document.



## **Who Should Read This Document?**

This guidance is for all individuals at an institution who are involved with transfer: administrators, staff, and faculty. Students may also reference this guidance to help them understand the process and expectations.

This document is primarily written for public institutions in Maryland, who are legally required to adhere to these regulations.

In-state private institutions and out-of-state institutions that operate in Maryland must only comply with the rules for articulation agreements found in [COMAR 13B.06.02.13A-H](#) (Program Transfer Agreements). However, MHEC strongly encourages in-state private institutions and out-of-state institutions that operate in Maryland to align their practices and procedures with the other transfer-related provisions of COMAR and these guidelines.

## **What is in This Document?**

There is a lot of information in this document, and we recommend that key transfer staff review the entire document, section by section, along with the corresponding regulations. The document starts by summarizing the general transfer principles that are present throughout the regulations and should govern all institutional policies and procedures. Keep these principles in mind as you read this guidance.

After some definitions for a few key terms used in this document, you will find a breakdown of the role that a Transfer Coordinator has in administering these regulations, as well as information on the role of faculty in the transfer evaluation process.

Next is a step-by-step description of the transfer evaluation process. This is followed by the standards used during the evaluation process for performing course equivalency analysis and transferring general education courses and credit for prior learning, as well as information on the minimum and maximum credits that can be transferred.

Finally, you will find information on the written documents relating to transfer that an institution will need to draft: articulation agreements, institutional policies, and reports.

## **What's Next?**

MHEC will monitor the efficacy of these standards and processes over the next few years to evaluate if additional changes are needed. We expect to make revisions to COMAR and update this document after receiving feedback from institutions on the implementation of these standards and processes.



We understand that these are new standards and processes and that it will take time for institutions to implement. We encourage institutions to provide MHEC with detailed feedback as issues arise.<sup>2</sup> This feedback can be sent to the Assistant Secretary for Academic Affairs, Dr. Emily A. A. Dow ([emily.dow@maryland.gov](mailto:emily.dow@maryland.gov)).

### **A Note on Financial Aid Eligibility**

Nothing in the regulations or this document is intended to affect a student's eligibility for and use of state, federal, institutional, or other financial aid and nothing should be interpreted in a way that would prevent a student from being eligible for or using financial aid. If you believe something in the regulations or this guidance affects financial aid eligibility, please send feedback to the email address above.

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<sup>2</sup> Please note that MHEC can only make changes to its own regulations, not to the related statute (§ 11-207 of the Education Article of the Maryland Code). Anything in statute, like the joint institutional review of courses denied for transfer, can only be changed by the legislature. MHEC may forward feedback to the legislature as appropriate.



## 2. Statewide Transfer Principles

- **Maximizing the Transfer of Courses and Credits.** The primary purpose of the Transfer with Success Act and these regulations was to promote the timely completion of degrees by transfer students and, subsequently, to limit any additional financial burden that transfer students may experience.

Accordingly, the primary function of the regulations set forth above and this guidance is to maximize, to the greatest extent possible, the transfer of successfully completed coursework and credit from one public institution to another. This also means minimizing or eliminating any requirement for a student to repeat coursework already successfully completed at their prior institution.

Therefore, two subprinciples specific to students with an associates degree from a Maryland community college are key to this:

1. Transfer students with associates degrees should not have to take remedial coursework.
  2. Students with an associates degree that have met the standards set forth in a specific program transfer agreement should enter a 4-year institution with 'Junior' standing or equivalent.
- **Difference between “credits” and “courses.”** It is important to clarify the distinction between “credits” and “courses.” The two terms are not interchangeable. A course is a set of learning objectives grouped under a specific topic; it is qualitative. Credits represent the amount of knowledge a student learned about that topic; they are quantitative. Though we typically talk about transferring credits, what we are actually transferring is a course; that’s why we talk about course equivalencies as part of transfer. We then *award* credits for transferred courses, much like we award credit for “prior learning” such as AP exam scores. Courses are transferred; credits are awarded.
  - **Difference between transferability and applicability.** These regulations may require a paradigm shift for institutions in terms of how courses and credits are evaluated for transfer. An institution must first evaluate if a specific course is transferable under these regulations. Next, an institution must assign a course number and a specific number of credits to the transferred course. When courses are directly equivalent, the course number of the equivalent course at the receiving institution will be used; for other courses, a course designation must be created or a general course designation must be utilized.

In other words, whether or not a course fulfills a student’s academic program requirements does not affect whether or not a course transfers. That will be done through the degree audit process, which is separate from the transfer process. This way, if a student changes their major, a new transfer evaluation does not need to occur; an academic advisor can review the transcript, which will already have all completed courses, including the equivalent course designation for transferred courses.



- **Transparency.** The transfer of credit or courses must be a transparent process for students, including prospective students. Students should be aware of the transferability of specific coursework through program transfer agreements, the Articulation System for Maryland Colleges and Universities (ARTSYS), or other publicly accessible documents or materials.
- **Equality.** Transfer students and non-transfer students should be held to the same academic standards. Transfer students *may not* be held to a different or higher academic standard compared to non-transfer students.
- **Collaboration.** Institutions must make every effort to work together and communicate effectively regarding academic program changes that impact the efficacy of students transferring courses or credits. This includes creating articulation agreements prior to the submission of new undergraduate academic program proposals or proposals for substantial modifications to existing undergraduate academic programs to MHEC.





### 3. Relevant Terms

[COMAR 13B.02.06.02](#) (Definitions) provides additional definitions to those included here. These definitions are for the sole purpose of interpreting and implementing COMAR 13B.06.02 (Definitions) and other transfer-relevant regulations. These definitions do not directly affect an institution's interpretation of its own internal policies. However, the regulatory definition must be used in determining who is covered by the processes and procedures in the regulations.

**Receiving institution:** the institution of higher education to which a student desires to transfer courses and credit.

**Sending institution:** an institution of higher education at which a student was previously enrolled and earned academic credit.

**Transfer Student:** an undergraduate student entering an institution for the first time who has successfully completed, after earning a high school diploma or equivalent, at least one course at another institution of higher education that is transferable to the institution the student is enrolling in.

**Non-Transfer Student:** an undergraduate student who attends the same institution of higher education at which they initially enrolled and has not enrolled in a course of study at another institution of higher education since that initial enrollment. NOTE: "enrolled in a course of study" is an important distinction here. This prevents institutions from defining a student that takes a summer course at their home community college as a transfer student: the student took a course but did not enroll in a course of study.

**First-time student:** a student who: (a) has earned a high school diploma or equivalent; and (b) has not earned any college credit from an institution of higher education subsequent to earning the high school diploma or equivalent.

**First-time Student with Advanced Standing:** a first-time undergraduate student who earned college credit from an institution of higher education prior to earning a high school diploma or equivalent.

NOTE: this is an important definition as this is a growing subpopulation of students (e.g., high school students that took advantage of dual enrollment opportunities) that will seek to transfer courses for credit. This does not include credit for prior learning experiences, such as Advanced Placement or International Baccalaureate.

**Program Transfer Agreement:** an articulation agreement between a receiving institution and a sending institution that sets forth the course and other degree requirements within a single bachelor's degree program offered by the receiving institution that may be completed at the sending institution.



**Course Transfer Agreement:** an articulation agreement regarding the award of credit by a receiving institution for courses completed at the sending institution that are not specific to the completion of an academic program at the receiving institution.

**Learning objective:** a description of the knowledge, skills, competencies, or expertise that a student is expected to obtain, exhibit, or meet upon the successful completion of a specific course or program.



## 4. Roles and Responsibilities: Transfer Coordinators, Other Faculty and Staff, and Segmental Leadership

Relevant COMAR reference: [13B.06.02.03.E](#) (Institutional Policies and Responsibilities)

### Transfer Coordinators

Each institution is required to designate a Transfer Coordinator and provide the name and contact information of that individual to MHEC.

Each institution must designate a single person, not a department, to be the institution's *central and primary* Transfer Coordinator for the purposes of implementing and administering these regulations. It is not required that the individual's official job title be Transfer Coordinator. In fact, an institution may have multiple transfer coordinators within a department, overseen by, for example, the Associate Director of Admissions for Transfer Students. However, the Associate Director would still be the *central and primary* Transfer Coordinator for the purposes of these regulations. A list of transfer coordinators will be posted on the MHEC website (by January 15, 2023).<sup>3</sup>

A Transfer Coordinator is expected to:

- Serve as a resource person to students seeking to transfer courses and credits.
- Coordinate the application of the policies and procedures established. This includes overseeing the process of the evaluation of student transfer requests, including an evaluation of denials by a sending institution.
- Evaluate the transferability of general education courses and courses in a Program Transfer Agreement or Course Transfer Agreement.
- Request evaluation of course equivalencies by faculty and other content experts.
- Communicate, when appropriate, with MHEC regarding regulatory interpretation and implementation.
- Implement the policies and procedures regarding (a) admission of transfer students to public institutions, (b) the transfer of courses and awarding of credit for transferred courses, and (c) collaboration and communication between institutions on issues relating to transfer shall ensure.
- Be involved in developing transfer policies and procedures under an institution's governance structure. However, a Transfer Coordinator should not be the sole party developing relevant policies and procedures.

A Transfer Coordinator may not:

- Evaluate individual course equivalencies or credit for prior learning equivalencies that are not already established through an existing Program Transfer Agreement, Course Transfer Agreement, Prior Learning Transfer Agreement, or institutional policy. The Transfer

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<sup>3</sup> Note: Should the name of the central and primary Transfer Coordinator change, the institution must notify MHEC as soon as possible to update appropriate documentation.



Coordinator will coordinate the process of requesting a faculty evaluation for an individual course equivalency, but will not perform the equivalency analysis.

### **Faculty**

Faculty are responsible for developing academic curriculum and are the primary source for analyzing individual course equivalencies between a sending institution and a receiving institution. Faculty who are evaluating course equivalencies should be subject matter experts and should be trained in analyzing and comparing learning objectives.

### **Segments**

Segmental leadership (e.g., University System of Maryland, Morgan State University, St. Mary's University, and the Maryland Association for Community Colleges) should help coordinate to create uniform policies and procedures when practicable.



## 5. How Students Request Credit and Course for Transfer

Relevant COMAR reference: [13B.06.02.14](#) (Evaluation and Review Process for Transfer of Courses and Credits)

Below is the process for the evaluation and transfer of courses and credits by a receiving institution for any student who wishes to transfer courses and credits to the institution, regardless of whether the institution designates them as a transfer student, a first-time student, or a first-time student with advanced standing.

An institution is obligated by law to follow the process and timeline provided below for the denial of the transfer of course or credit. Whenever possible, institutions should conduct and complete the review *prior* to the student's enrollment at the receiving institution.

We encourage all institutions to work together over the next few years to create uniform procedures and forms to ensure that the process is consistent at all institutions.

### Important Information about this Process

These steps were drafted with the [Statewide Transfer Principles](#) (stated above) in mind, particularly the difference between “courses” and “credits” and the difference between “transferability” and “applicability.” Courses and credits are not interchangeable terms—though we typically talk about transferring credits, what we are actually transferring is courses. Once a course is accepted for transfer, we then *award* credits for transferred courses, much like we award credit for “prior learning” such as AP exam scores.

Similarly, the regulations make a distinction between (a) the transferability of courses and (b) the applicability of those courses to a degree program and graduation requirements. A receiving institution must first evaluate if a specific course is transferable under these regulations. Next, an institution must assign a course number and a specific number of credits to the transferred course. When courses are directly equivalent, the course number of the equivalent course at the receiving institution will be used; for other courses, a course designation must be created and utilized.

This means that transferability does not depend on applicability. Because each transferable course is assigned a course designation, just as each completed course at the receiving institution has a course designation, each course can be applied toward requirements for any academic program during a degree audit, separate from the transfer process. This enables a transfer student to change their major without reevaluation of course transferability in the same manner that a non-transfer student would be able to.

In other words, whether or not a course fulfills a student's intended academic program requirements does not affect whether or not a course transfers.



This is also important because of the required number of credits that must be accepted for transfer under statute ([§ 11-207 of the Education Article](#) of the Maryland Code<sup>4</sup>). Therefore, it is important the campuses make every effort to transfer and accept as many courses as possible, in accordance with [COMAR 13B.06.02.08](#) (Number of Credits Accepted for Transfer).

Last, keep in mind that this process – the process of transferring courses – is separate from any admission processes. Transferring courses and admissions should be unrelated and independent of one another.

## **Overview of Steps**

- Step 1: Student submits a request for review by receiving institution
- Step 2: Institution evaluates for transferability
- Step 3: Transfer Evaluation Report (TER) created and disbursed
- Step 4: Review of denials by sending institution
- Step 5: Final determination

### **Step 1: Student Submits a Request**

Institutions may develop their own transfer request form. The request form must be made publicly available and have clear deadlines and clearly stated requirements. Instructions to complete the form should be made in plain language, without the use of terms that students may not be familiar with. Instructions should include a list of documents that must be attached and tasks that the student needs to complete before the evaluation is performed (such as requesting that an official transcript or including course syllabi). A student should be able to complete one form to request review of transcripts from multiple schools.

The student should indicate on the transfer request form what courses from their transcript they would like considered for transfer, and, if known, what course at the receiving institution they believe it is equivalent to. Institutions should implement a default opt-in process for students to request that all courses be considered for transfer.

Institutions will need to establish clear policies on when a request is deemed complete and when the clock starts (e.g., when *all* official transcripts have been received, or when at least one official transcript is receiving if multiple transcripts are being reviewed).

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<sup>4</sup> Remember, regulations are written by an agency, such as MHEC, and statutes are passed by the legislature. MHEC cannot change requirements in statutes.



## **Step 2: Institution Evaluates Course or Credit for Transferability**

*Timeline.* As a general rule, the evaluation must be conducted within 20 business days<sup>5</sup> after receipt of the official transcript(s).

To help with summer/winter rush: If the official transcripts are received more than 30 business days (i.e. 31 business days, 40 business days, etc.) before the start of the student's first semester at the receiving institution, the evaluation time may be extended until 10 business days prior to the start of the student's first semester.

*Questions for Evaluation.* Is each course or credit transferable through one of the 4 mechanisms below:

1. Is there a program transfer agreement, course equivalency list or course transfer agreement, or other institutional publication specific to the course(s)/credits?
  - See following sections on "Individual Course Equivalencies" and "Articulation Agreements" for more information.
2. Did the course/credit fulfill a general education requirement at the sending institution?
3. If there is not an already established course equivalency, Is the course equivalent to any at the receiving institution?
  - This question should be answered by faculty, as described in the section on "individual course equivalencies."
4. Is the credit applicable to an existing institutional policy for the awarding of credit for prior learning?

If the answer is yes to at least one of these questions, the course is accepted for transfer. If the answer is no to all of the questions, then course is denied for transfer.

The primary consideration in answering any of these questions is to transfer as many successfully completed courses as possible. Institutions should accept courses without a specific equivalency whenever possible and assign general course credits within a specific discipline when possible.

Other considerations:

*Grades.* An equivalent course shall only be transferred if the grade achieved at the sending institution for the completed course is the same or higher than the grade required for a non-transfer student in the equivalent course at the receiving institution.

*Number of credits awarded for a single course.* The number of credits awarded to the student by the receiving institution for a course or combination of courses deemed equivalent under this regulation may not be less than the number of credits earned for that course or combination of courses at the sending institution.

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<sup>5</sup> Within the regulations, a business day means a day that the state government is open: weekends and holidays are excluded. Day 1 is the first business day after a transcript is received. For example: if a transcript is received on a Thursday, Day 1 is Friday, Day 2 is Monday, etc. In other words, 20 business days is equivalent to 4 weeks, if there are no state holidays during that time. 30 business days is equivalent to 6 weeks, if there are no state holidays during that time.



*Total number of credits requested for transfer.* If the student is over the 70 credit limit (see section below on “Number of Credits Accepted for Transfer”), this is an exception to the separation of transferability from applicability. In this instance, an institution must determine which courses are least likely to fulfill an academic program requirement to decide which courses should be denied for transfer.

### **Step 3: Transfer Evaluation Report (TER)**

The receiving institution is required to produce a Transfer Evaluation Report (TER). The TER must:

- Denote if the course or credit has been accepted for transfer or denied
- State what type of equivalency determination that was made
- Include, for each course or credit denied, a clear and detailed explanation of the reason the equivalency could not be established or the course was otherwise denied
- Include, for each course or credit denied because the student is over the 70 credit limit, a clear and detailed explanation of the basis for the determination of which transferable course(s) or credit(s) were denied
- Include, for course or credit that is denied, a statement explaining that all course and credit transfer denials will be reviewed by the sending institution, in conjunction with the receiving institution, without further action by the student
- Include contact information (including name, title, email address, and phone number) for the person a student may contact with questions

The TER should be sent to both the sending institution and the student, at the same time.

- Report only needs to be sent if the sending institution was a Maryland public institution. This requirement does not apply if the sending institution is a private university or an out-of-state public or private university.
- If the sending institution was a Maryland public institution, the TER must be sent to the sending institution whether or not any courses were denied.
- However, institutions only need to conduct the review and final determination in steps 4 and 5 if one or more courses was denied for transfer and the sending institution is a Maryland public institution.
- If all courses were accepted for transfer, the evaluation is complete. Skip all remaining steps.

We suggest one report per student rather than one report per transcript if the student is requesting that courses be transferred from more than one institution. In this situation, for each sending institution, the receiving institution should redact the information pertaining to other schools and comply with all relevant state and federal laws regarding privacy of educational records.

The goal is to make this as straightforward as possible for the student; therefore, the student should only receive one report from the receiving institution unless the institution has a compelling reason to do otherwise.





#### **Step 4: Review of Denials by Sending Institution**

This step only needs to be conducted if courses are denied for transfer *and* when the sending institution is a Maryland public institution.

- Sending institutions have 20 business days after receipt of the report to evaluate the TER and provide an analysis in writing to the receiving institution for each course that was denied.
  - The sending institution should use the same questions and considerations in Step 2 above that are used by the receiving institutions.
  - For each denial, the sending institution should indicate if the sending institution agrees or disagrees with the receiving institution's evaluation.
  - If the sending institution disagrees, they should provide their rationale and any supporting documents (e.g., syllabi).
- The two institutions are required to meet no later than 20 business days after the analysis is provided to receiving institution. The meeting may be by phone or virtual. The purpose of the meeting is to ensure that institutions are working out their differences of opinion.
  - In certain circumstances (e.g., a meeting has already occurred for the same exact denial, or the sending institution is in agreement with the denial), a sending institution can request that MHEC waive the meeting requirement.
- 10 business days after the meeting, the sending institution must provide a revised analysis to the receiving institution or notify them that no revisions are needed.

#### **Step 5: Final Determination**

The receiving institution must make a final determination regarding the transferability of courses.

- 10 business days after revised analysis, the receiving institution must send the student a revised Transfer Evaluation Report or notification that no changes are made.
  - It is not required that the sending institution receive a copy, but one should be provided upon request.

*Appeals.* A receiving institution may consider the decision arising out of the review process to be the final decision of the institution—institutions are not required to allow students to appeal the final decision. However, this does not prohibit institutions from allowing students to appeal, if they so desire. If an institution has an appeal process, it should be included in their transfer policies and the step-by-step procedure, along with any forms to be filled out, should be publicly available.



## Timeline

Day	1-20	20-40	40-50	60-70	70-80
	Evaluation Conducted; TER sent to student and sending institution	Sending institution reviews and provides analysis	Meeting after analysis is provided from sending institution	Sending institution to send revised analysis, if appropriate	Receiving institutions sends revised TAR or indicates no revisions
	<i>due on day 20</i>	<i>20 days, at most</i>	<i>10 days, at most</i>	<i>10 days, at most</i>	<i>10 days, at most</i>

Step 1 – Student submits a request:

- Institutions will need to establish clear policies on when a request is deemed complete (e.g., when all official transcripts have been received) – students need to know exactly when the clock starts on this process

Step 2 – Evaluation of transferability and applicability:

- Evaluation must be conducted within 20 business days after receipt of the official transcripts
- To help with summer/winter rush: If the official transcripts are received more than 30 business days before the start of the student’s first semester at the receiving institution, the evaluation shall be conducted and completed no later than 10 business days prior to the start of the student’s first semester.
- Business days means a day that the state government is open: weekends and holidays are excluded. When counting, day 1 is the day after something is received, not that same day. If the final day falls on a weekend or holiday, the due date rolls forward to the next business day. Institutions should not count institutional closure days as non-business days.

Step 3 – Transfer Evaluation Report:

- Send to both student and sending institution

Step 4 – Review by Sending Institution:

- 20 business days to evaluate and provide analysis in writing to receiving institution
- Meeting no later than 20 business days after analysis is provided to receiving institution (can request a waiver of the meeting)
- 10 business days after the meeting, sending institution provide a revised analysis or no revisions needed

Step 5 – Final Determination:

- 10 business days after revised analysis, receiving institution sends student a revised Transfer Evaluation Report or notification that no changes are made

The process should take no more than 80 business days (approximately 16 weeks) when there is denial of credit. When there is no denial of credit, the process should take 20 business days to complete Transfer Evaluation Report.

If this process occurs after a student must register for their first semester, receiving institutions should help students avoid potential course duplication when registering while this review process is pending.



## **Transfer and Degree Audits**

Institutions should transfer courses without consideration to academic program. Institutions should make every effort to accept courses for transfer and apply them to academic program requirements.

Institutions should conduct a degree audit for transfer students in the same way they do for non-transfer students. If there are particular benchmarks or time points in a student's career where advisors and other academic professionals review a student's progress towards completing, those benchmarks should similarly be applied to both transfer and non-transfer students.

Program requirements should be the requirements that were in effect at the time that the transfer student enrolled at the *sending* institution, provided they have been continuously enrolled and otherwise meet the same requirements of a non-transfer student. If program requirements have changed during the time a student has been continuously enrolled, the procedures regarding which program requirements to follow should be the same between non-transfer students and transfer students.

A receiving institution's award of credit for a transferred course or credit may be applied toward any academic program requirement at the receiving institution, regardless of the program requirement that the course fulfilled at the sending institution. The awarding of credit for a transferred course or credit may be applied toward multiple program requirements at the receiving institution, consistent with the institution's policies for non-transfer students.

## **Frequently Asked Questions**

► When does the evaluation start? After the form is received or after we receive the official transcript?

The evaluation starts after a receiving institution receives official transcripts. An institution will need to create a policy to determine if *all* transcripts must be received to begin the evaluation, or if the evaluation will begin when at least one transcript is received.

► What if a student does not complete the form but a transcript is received? Must there be a form?

A formal request from the student is required. The receiving institution has the autonomy to dictate the form and manner in which the request must be made (including the submission of "other relevant materials" such as course syllabi). However, if institutional resources allow, the student should be contacted when at least 1 transcript has been received.



- ▶ Do the sending institution and the student need to receive the same exact reports in the same format?

Yes, they should receive the same report, in the same format, unless there were multiple sending institutions listed on the report. In that instance, the information regarding the other sending institutions should be redacted, unless permitted by the student to send the full report without redaction.

- ▶ What happens if a student changes their major after transferring?

The transfer student's coursework should be reevaluated for applicability in the same way a non-transfer student's coursework would be reevaluated when they change majors/program of study.

This is why it is important to transfer as many courses as possible *outside the context of a specific program of study*. The only time a specific program of study should be considered when evaluating the transferability of a credit or course is when the student is requesting transfer of more credits than is allowable.

- ▶ Does the grade received at the sending institution influence the transferability?

Generally, no. An equivalent course shall only be transferred if the grade achieved at the sending institution for the completed course is the same or higher than the grade required for a non-transfer student in the equivalent course at the receiving institution. The rules regarding passing grades for non-transfer students should be similarly applied to transfer students. If there is a grade requirement for a specific course for non-transfer students, then that grade requirement should be similarly applied to a transfer student equally.

- ▶ Must an institution include the grade of a transferred course when calculating GPA?

This is up to the institution; however, it should be established within the institution's written policies and the institution may not hold transfer students to a higher or different standard than non-transfer students. If there are specific grade requirements for non-transfer students, transfer students should be made aware of this in the institution's publicly available transfer policies and information.

- ▶ How are credits awarded when there is a difference in course credits when there is equivalency between sending and receiving institutions?

A receiving institution may never award a student fewer credits for a transferred course than the number of credits earned for that course at the sending institution. However, it may award more than the number of credits earned at the sending institution.

Example 1: Student earned 4 credits for a course at the sending institution. The equivalent course at the receiving institution is a 3-credit course. The receiving institution must award the student 4 credits for the transferred course.

Example 2: Student earned 3 credits for a course at the sending institution. The equivalent course at the receiving student is a 4-credit course. The receiving institution may award the student either 3 credits or 4 credits for the transferred course. In this instance, the receiving institution should have a written policy to ensure that all students



who transfer that course are awarded the same number of credits. In other words, the decision to award 3 or 4 credits can't be made on a student by student basis; all students who transfer that course must receive the same number of credits.



## 6. Credit Limitations when Transferring Courses

Relevant COMAR reference: [COMAR 13B.06.02.08](#) (Number of Credits Accepted for Transfer)

### Transferring from a Maryland Community College to a Public Senior Higher Education Institution

*Minimum.* Under the Education Article of the Maryland Code, [§ 11-207\(c\)](#), when a public senior higher education institution evaluates the transcript of a student transferring from a Maryland community college, if the student was working toward an associates degree, the public senior institution must accept for transfer a minimum of 60 credits that the student earned at the community college. This applies even if the course or credit transferred does not meet a specific academic program requirement. Because this is required by statute, MHEC cannot change or modify it.

*Impact on Financial Aid.* If doing this will unintentionally affect a student's financial aid or other opportunities, an institution should modify their internal policies to ensure that this is accommodated. If it affects federal financial aid eligibility, please notify MHEC with a detailed explanation.

*Maximum.* The maximum number of credits that can be transferred from a community college to a public senior institution is 70 in most instances. However, a Program Transfer Agreement between a community college and a public senior higher education institution may allow for the transfer of more than 70 credits earned at the community college.

*Residency Requirement at 4-Year.* An institution may not award a baccalaureate degree unless the student completed at least 30 credits, including at least 15 upper division credits, at the public senior higher education institution that is awarding the degree.

### Transferring from a Maryland Public Senior Higher Education Institution to a Community College

*Minimum and Maximum.* Under Education Article, [§ 11-207\(d\)](#) of the Maryland Code, when a community college evaluates the transfer of a student transferring from a Maryland public senior higher education institution, the community college must accept for transfer at least 30, but not more than 45, credits that were earned at the public senior institution.

*Residency Requirement at Community College.* An institution may not award an associates degree unless the student completed at least 15 credits at the community college that is awarding the degree.



## Community Colleges: “Reverse Transfer”

Relevant COMAR reference: [COMAR 13B.06.02.08.B\[2\]](#)

“Reverse transfer” only occurs in very limited circumstances. Reverse transfer is when a student:

- (a) transfers from a community college to a public 4-year institution,
- (b) has not completed an associates degree prior to transfer,
- (c) completes coursework at the 4-year institution, and
- (d) seeks to transfer the completed courses at the 4-year institution back to the community college to meet associates degree requirements, without reenrolling at the community college.

In other words, when a student starts at a 4-year institution and transfers to and enrolls in a community college; that scenario is simply transfer, not reverse transfer.

A student may transfer credit without enrolling in the community college if:

- (a) The student earned at least 15 credits at the community college prior to attending the public senior higher education institution from which they desire to transfer credit, and
- (b) The transfer of the credits will satisfy all remaining requirements to receive an associates degree from the community college.

Students seeking to reverse transfer (as described above), will still need to go through the transfer evaluation process outlined above.



## 7. Evaluating Individual Courses for Transfer

Relevant COMAR reference: [COMAR 13B.06.02.10](#) (Evaluation of Individual Course Equivalencies)

This process does not apply to courses being transferred as General Education (see [Transferring General Education Courses and Credits](#)).

If a course is not a general education course and is not established as equivalent in a Course Transfer Agreement or Program Transfer Agreement, a receiving institution must make a manual comparison of the course to the courses at the receiving institution.

Once an equivalency is established, institutions should memorialize that equivalency within a Course Transfer Agreement or other documentation.

### **Course Equivalency Standard That Must Be Used By All Public Institutions**

A receiving institution must determine if a course is transferable by having faculty members with expertise in the subject matter area compare the learning objectives of the sending and receiving institution courses.

When a receiving institution determines that at least 70% of the course learning objectives of the course (or combination of courses) completed at the sending institution are equivalent to the course learning objectives of a course (or combination of courses) at a receiving institution, a receiving institution shall accept the course (or combination of courses) for transfer.

### **Course Equivalency Standards and Methods That May Not be Used**

Institutions may deem a course transferable at a lower threshold (e.g. an institution can determine a course is equivalent if only 60% of the learning objectives are equivalent); however, institutions are prohibited from using a higher threshold (an institution may not use a threshold of, for example, 80%).

No other criteria can be used to determine course equivalencies (e.g., assessments, textbooks, modality, age of credit earned, etc.). Only the learning objectives must be used to establish course equivalencies.

An institution may not consider the course numbers or levels assigned to the sending or receiving institution's course or combination of courses when making an equivalency determination.





### **Process for Establishing Course Equivalency**

An institution must create a process for the evaluation of course equivalencies and document that process in their institutional transfer policies.

1. A transfer coordinator at a receiving institution sees a course on a transcript and does not know if there is an equivalent course because there is no existing documentation (articulation agreement or internal policy) regarding equivalency.
2. The transfer coordinator sends the relevant course materials to a predetermined person (department chair, provost, or other academic leadership) who will assign an appropriate faculty member to review the course for equivalency.
3. The faculty member has a specified number of days (keeping in mind the deadlines for transfer evaluation in regulation) to determine which courses may be equivalent, analyze and compare the sending institution course's learning objectives with each possible equivalent course's, and make a recommendation that each course is or is not equivalent. The faculty member may need to obtain additional documentation, such as a course syllabus, to evaluate the learning objectives.
4. The faculty member provides the recommendation in writing, with the analysis attached, for return to the transfer coordinator.

### **A Note on Learning Objectives**

This standard means that institutions will need to identify core learning objectives for a specific course regardless of the instructor, section, or modality. We recommend that course descriptions include universal learning objectives for any section of a specific course. Students should also be advised to keep course syllabi. Faculty will need to be counseled on the impact for transferability of courses when developing or changing learning objectives.



## 8. Transferring General Education Courses and Credits

Relevant COMAR reference: [COMAR 13B.06.02.09](#) (Transfer of General Education Courses); [COMAR 13B.06.01.03](#)<sup>6</sup>(General Education Requirement for Public Institutions)

General education courses must be accepted for transfer and applied to the same core requirement at the receiving institution. The general education course should be transferable even if the receiving institution does not have the same course (or discipline): meaning, a course that meets a general education requirement at the sending institution should transfer even without an established course equivalency.

Courses that meet a general education requirement should be noted as such on the transcript, including which core area (e.g., arts and humanities, social and behavioral sciences, laboratory science, etc.) they fulfill. This is a new requirement in [COMAR 13B.06.01.03L](#).

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<sup>6</sup> All General Education requirements are found in [COMAR 13B.06.01](#)



## 9. Evaluating Credit Previously Awarded for Prior Learning

Relevant COMAR reference: [COMAR 13B.06.02.11](#) (Transfer of Previously Awarded Credit for Prior Learning)

Transfer by a receiving institution of previously awarded credit for prior learning shall be evaluated using the same standards that apply to the awarding of credit for prior learning to non-transfer students at the receiving institution. In other words, if a non-transfer student would get credit for it, a transfer student should get credit for it.

For example, consider the following real life example. *A non-transfer student at University B gets credit for a summer internship. A transfer student at University B completed the exact same internship while at University A and was awarded credit for it by University A. University B denied the transfer of the credit that was awarded by University A. Would this be allowed under the new transfer regulations?*

*Answer: No. Under the new regulations, because both students completed the same internship, University B is required to transfer the credit awarded by University A.*



## 10. Articulation Agreements

Relevant COMAR reference: [COMAR 13B.06.02.02](#) (Definitions) and [13B.06.02.13](#) (Program Transfer Agreements)

Articulation agreements are a signed written agreement between institutions of higher education regarding the transfer of credit or courses from one institution to the other and may include other information like admissions requirements.

In regulation, there are three types of articulation agreements:

- (a) **Course transfer agreement:** this type of articulation agreement deals with the award of credit by a receiving institution for courses completed at the sending institution that are not specific to the completion of an academic program at the receiving institution. ARTSYS may be considered a course transfer agreement. An institution may also have its own independent course equivalency database (which should be made publicly accessible).
- (b) **Program transfer agreement:** this type of articulation agreement between a receiving institution and a sending institution that sets forth the course and other degree requirements within a single bachelor's degree program offered by the receiving institution that may be completed at the sending institution.
- (c) **Credit for prior learning agreement:** this type of articulation agreement identifies the credit granted to a student from an institution of higher education for experiential learning or a nationally recognized standardized examination that has been assessed by the institution to be the equivalent of learning gained through formal collegiate instruction.

Articulation agreements can allow for course bundling in a more streamlined and systematic way.

Articulation agreements should be easily and publicly accessible, for example, in a course catalog and on an academic program's website.

### **Program Transfer Agreements**

A Program Transfer Agreement (PTA) is a commitment to students at the sending school that, if they follow the plan in the PTA, they will not have to repeat coursework upon transfer and their coursework under the PTA will count toward their bachelor's. A program transfer agreement should fully outline the degree pathway for a transfer student.

In other words, a PTA is a specialized degree pathway for students completing an associate's degree and transferring courses and credits to complete a bachelor's degree, and doing this all



seamlessly with clear expectations regarding curricular requirements – the same way a non-transfer student has a clear set of required courses to earn a certain degree.

A Program Transfer Agreement:

- Should identify course equivalencies for the entire bachelor degree program, which should overlap with required courses for a specific associates degree
- Should provide a degree plan for students transferring from the sending institution to the receiving institution
- Should identify the effective date of the articulation agreement
- Should identify what programmatic admissions requirements are expected of *all* students (remember: no special admission requirements for non-transfer students)
- May include information about special financial aid opportunities specific to the two institutions and/or specific to the applicable programs of study
- Must be posted in full on the relevant institutional websites/catalogs

Changes (including non-substantial changes) to an academic program for which an institution has an articulation agreement may not be made without review of the articulation agreement to determine if revisions are needed based on the change.

Institutions should encourage department chairs to identify partner institutions for specific academic programs to create well-aligned articulation agreements to ensure student success.

### **Academic Approval Process and Articulation Agreements**

Any new program proposals or substantial modifications must include a drafted articulation agreement (or a rationale for not including an articulation agreement). A proposal for a substantial modification to existing programs at both 4-year institutions and community colleges should include proposed changes to existing articulation agreements.

Public institutions will now be required to submit at least one Program Transfer Agreement with new, undergraduate academic program proposals or proposed substantial modifications to existing undergraduate academic programs. Regulations require at least one; however, we encourage campuses to identify multiple transfer partners and establish agreements accordingly and prior to submission of academic programs.



## 11. Institutional Policies

Relevant COMAR references: [13B.06.02.03](#) (Institutional Policies and Responsibilities) and [13B.06.02.05](#) (Information for Students).

Institutions must establish policies and procedures that are consistent with:

- [COMAR 13B.02.03.19](#) (Public Institutions – Transfer and Articulation)
- [COMAR 13B.06.01.03](#) (General Education Requirements for Public Institutions), and
- [COMAR 13B.06.02](#) (Transfer Students and Transfer of Courses and Credits).

All institutional policies and procedures regarding transfer shall mirror the principles at the beginning of this document and ensure:

1. Equitable treatment of non-transfer students, first-time students with advanced standing, and transfer students.
2. That the evaluation of courses and credit for transfer maximizes the amount of credit awarded to a transfer student.
3. That students are not required to repeat equivalent coursework successfully completed at a sending institution.
4. That all information regarding transfer is available to other institutions, students, and the public.

### Review of Existing Policies

In light of the new regulations, in addition to establishing new policies and procedures, we expect institutions to perform a thorough review of all existing transfer policies to ensure that they are consistent with new MHEC regulations and up to date with current best practices regarding transfer. After this initial review, and establishment of new policies under these regulations, institutions should ensure that all transfer policies are reviewed and updated on a regular schedule.

### Content

Institutional policies and procedures should address, at a minimum, the specific sections found in this document, including but not limited to:

1. Information sharing and communication between institutions;
2. Availability of information to students and the public;
3. Admission of transfer students to the institution;
4. Admission of transfer students into specific academic programs;
5. Number of credits that may transfer and the application of credits to program requirements;
6. Transfer of general education courses and credits;



7. Processes and standards for the evaluation of individual course equivalencies and credit for prior learning;
8. Processes for the establishment of course transferability, including, but not limited to, Program Transfer Agreements and other articulation agreements;
9. Process for individual students to request credit and course transfer; and
10. The roles of the institutional transfer coordinator and other faculty and staff.

### **Availability to Public**

All student-facing information should be accessible by all members of the public in a central and easily located part of an institution's website (e.g. [www.institution.edu/transfer](http://www.institution.edu/transfer)). Student-facing information should include a step by step explanation of the transfer evaluation process, all necessary forms, a list of courses which the institution has already determined to be equivalent to specific courses at other institutions, and the full text of all articulation agreements to which the institution is a party. This is not an exhaustive list; institutions should endeavor to provide as much information as possible to students online.

All publicly available information should be organized in a logical manner and written in plain, clear language, without the use of terms that students may not know (or with explanations of the terms used). For example, rather than “articulation agreement,” use “transfer agreement.”



## 12. Records and Reporting

Relevant COMAR Reference: [13B.06.02.14I](#) (Evaluation and Review Process for Transfer of Courses and Credits: Records)

A receiving institution shall keep records of all denied courses and credits, including but not limited to, the Transfer Evaluation Report, the sending institution analysis, any revisions to the sending institution analysis, and any Revised Transfer Evaluation Report, for at least two years after the student completes a bachelor's degree OR 5 years after the student ceases enrollment at the institution, whichever is earlier. The intention is that a student who has not completed the degree have access to their transfer records in the event that they enroll elsewhere to finish the degree.

An institution shall annually report to the Commission, in a form prescribed by the Commission, each individual denial of a course or credit transfer, including the reason for each denial.

For this first year of collection, we will ask institutions to report data in the aggregate. However, institutions should plan and prepare for a “course-level” collection. This means, institutions will need to report on individual courses (and credits) that are denied for transfer. The collection will also require institutions to report on related student information for each denial (for the purposes of longitudinal study) as well as the reasons for the denial.

For this first year of collection, we will ask institutions two primary questions for the time period between September 1, 2022 and June 30, 2023:

- How many students were denied at least one course or credit for transfer?
- What were the most prevalent reasons (top 10) for course or credit denial at the institution?

We will likely ask additional, summative narrative questions about transferability, the process, and other relevant information. This initial collection will be due on August 15, 2023.

Information on data collections for subsequent years regarding the denial of credit will be released before June 30, 2023.