

Student Experiences in Credit Transfer at Ontario Colleges

Final report

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Executive Summary

Student pathways increasingly rely on transfer between postsecondary institutions as greater numbers of students move between institutions, pursue multiple credentials, or return to postsecondary education. In order to improve pathways within and between colleges, to understand the barriers that may exist for students, and to develop strategies to improve student mobility, Ontario colleges embarked on the *Improving College System Pathways* (ICSP) project. The following pages report the results of a study that sought to support the objectives of the ICSP by developing a better understanding of the experiences of transfer students. It investigated the sources of their satisfaction and dissatisfaction, and potential barriers to credit transfer between Ontario colleges.

Between January and June 2012, 232 students at 23 colleges across Ontario colleges were interviewed about their experiences with credit transfer. They were asked to discuss the difficulty of the credit transfer process overall, how helpful they perceived the assistance that they received to be, and a series of questions designed to look for potential barriers to credit transfer between Ontario colleges.

Broadly, students' overall satisfaction with their new school was closely correlated to the perceived difficulty of the credit transfer process and the perceived helpfulness of college staff during the transfer process.

Overwhelmingly, students in the Ontario college system who participated in this study expressed positive feelings about their institution, the staff they interacted with, and their experiences with the credit transfer process. Some students nevertheless experienced difficulties and expressed dissatisfaction. Each of the seven points below discusses a practice or policy which appears to have contributed to the credit transfer process and affected related student experiences, thus offering an area of potential improvement for some Ontario institutions:

- The accessibility and completeness of basic information about the process. Both staff and students rely on information about how to progress through the process, who to contact, required documentation, deadlines, and the simple fact that credit transfer is possible. A large majority of respondents reported looking for this information on the website of their current college.
- The accessibility and completeness of detailed information about the process, such as which prior credits might be eligible for transfer, and how credit transfer might affect schedules, tuition, and other factors. This information was often looked for online, and often provided in person, by staff or faculty.
- Respondents' most positive experiences originated from interactions with staff that were both effective and personable. Similarly, their worst experiences stemmed from instances where they perceived that they had been treated poorly.
- Respondents reflected positively when the process was streamlined and simple. Avoiding the re-submission of documents, reducing the number of forms and approvals required, and designing

for single-point of contact interactions can help to reduce the complexity of the application process for students.

- Collecting course outlines was commonly reported to be difficult and time consuming, especially for students with a longer gap between prior and current PSE. Respondents reported a number of ways in which institutions helped them with these difficulties, including helping them to contact their prior institution to request the documents, not requiring outlines to be submitted for courses that have been assessed for other students, and accepting unofficial outlines or otherwise being flexible about the documentation requirements.
- Students who waited one week or less to learn the results of their applications for credit transfer were more likely to express lower perceived difficulty, and higher overall satisfaction.
- Students who understood the reasons why their credit application was denied rarely expressed frustration. Making the rationale clear can help to encourage positive student experiences.

Introduction

Student pathways often rely on transfer between postsecondary institutions as greater numbers of students move between institutions, pursue multiple credentials, or return to postsecondary education.

The proportion of college applicants in Ontario who carry previous postsecondary experience has increased steadily in recent years. 37% of college students reported prior PSE in the 2007-08 Student Satisfaction Survey (Ontario Ministry of Training, Colleges, and Universities, MTCU), a number that rose to 41% in the 2010-11 Student Satisfaction Survey. The same survey also asked students what their main goal was in applying for postsecondary education, finding that the proportion of students who attended in order to “prepare for further university or college study” rose from 16 per cent in 2000 to 19 percent in 2010-2011.

The ability of students to receive credit for their prior educational experiences affects their ability to move between institutions, and as explored in this report, experiences with credit transfer are closely correlated to overall student satisfaction. The following pages report the results of a study that sought to better understand the experiences of transfer students, the sources of their satisfaction and dissatisfaction, and potential barriers to credit transfer between Ontario colleges.

Students were asked to discuss the difficulty of the credit transfer process overall and how helpful they perceived the assistance that they received to be. Both of these variables are closely correlated to overall satisfaction, and are used throughout this report as dependent variables (see *Perceived Difficulty*, page 27, and *Perceived Helpfulness of Assistance Received*, page 34).

The mandate for this study began in 2006, when Ontario colleges embarked on the *Improving College System Pathways* (ICSP) Project in order to improve pathways within and between colleges, to understand the barriers that may exist for students, and to develop strategies to improve student mobility. The ICSP identified some dissatisfaction with the existing credit-transfer process¹ and proposed a second phase of research to explore the sources of that dissatisfaction. This report, *Student Experiences in Credit Transfer at Ontario Colleges*, summarizes the findings of the second phase of research.

This study supports the objectives of the ICSP by:

- i. Offering further insight into the issues identified by ICSP research; and,
- ii. Identifying and exploring potential barriers to alternative pathways, including both college-to-college transfers and university-to-college transfers.

This study was commissioned in full by Colleges Ontario, and overall direction for the project was provided by the Vice-Presidents Academic Pathways taskforce. Funding for this project was provided by the College University Consortium Council (now the Ontario Council on Articulation and Transfer).

¹ See Colleges Ontario (2008). *Improving College Systems Pathways Project Highlight Report*, pp. 2.

Methodology

This research used a sample survey methodology to collect mixed quantitative and qualitative data about the credit transfer experiences of students at Ontario colleges. The research instrument combined an online survey with a telephone interview. This methodology permitted analysis of the factors that contribute to difficulties experienced by transfer students, and also gave respondents an opportunity to communicate their experience in detail. This instrument collected data on a range of related topics, exploring the sources of satisfaction and dissatisfaction for transfer students.

Instrument design & implementation

Administrative staff at each participating college identified transfer students who meet the selection criteria (see below). A randomly-selected subset of 100-120 eligible students was invited to participate via email. The email invitation indicated the purpose of the interview, its length and the types of information that would be collected. It also explained the incentive payment, which consisted of a \$40 gift card for Amazon.ca or iTunes.ca.

Students who chose to participate were directed to the first part of a two-stage questionnaire. The first stage was administered in the form of an online survey that screened respondents for eligibility, and collected basic information about the respondents' demographic profile and academic history. This simplified the sample selection process and shortened the length of the second stage (the telephone interview). Upon completing the online screener, eligible respondents were asked to choose a time for a telephone interview. A member of the research team called the student at the selected time, and administered the second stage of the survey instrument, which consisted of a medium-length (30 minute) telephone questionnaire.

Table 1: Process summary flow chart

1: Email invitation

- Potential respondents (students meeting the research criteria) were identified by administrative staff at each target college. An email invitation was distributed to 100-120 randomly selected student who meet the selection criteria. The invitation included a link to the online screener.

2: Online screener

- Basic demographic information was collected, followed by basic information about the respondent's academic history. This permitted both an automatic screening process that confirmed the respondent was eligible to participate, and reduced the length of the screener.

3: Telephone interview scheduled

- After completing the screener, respondents selected a time to be called for a telephone interview.

4: Telephone interview

- A detailed questionnaire was administered to the respondent by telephone.

5: Analysis and reporting

- The results were analysed using a combination of qualitative and quantitative methodologies
- A summary of local findings was distributed to each college at which research was conducted.

Sample selection

The sample targeted:

- a. Recently transferred students (i.e., Fall 2010 semester and more recently) entering a new institution;
- b. Students who transferred from an Ontario college or university program;
- c. Students classified as a domestic student; and
- d. Students who are not currently enrolled in a graduate certificate program.

Students were invited to participate if they met the above selection criteria. These criteria were designed to ensure that participants had recently experienced a transfer process; that the sample would include respondents transferring from universities and from colleges; that the sample would include students who might have been eligible to participate but had chosen *not* to apply and/or had not received credits; and, that the sample excluded international students, graduate students, and students transferring from outside Ontario.

A total of 232 complete responses were collected between February and July of 2012. Between 9 and 11 respondents were interviewed from every Ontario college except one: La Cité College was excluded due to very low response to the email invitation (only one student responded).

While students *invited* to participate constitute a random sample of the potentially eligible student population at Ontario colleges, only those students who chose to participate were included. It is therefore possible that self-selection bias may have affected the results. Furthermore, there are potential differences in the ways in which institutions collect and maintain the student data that is used to identify eligible respondents. Neither of these potential sources of bias were controlled in this study.

While HESA's prior research in the Canadian postsecondary sector has not found these biases to significantly impact findings in similar studies,² the presence of these potential sources of bias need to be kept in mind when analysing these results.

Data collection summary

- On average the pre-screener was completed in three minutes and four seconds. The telephone interviews were completed in an average of 26 minutes.
- The response rate to the invitation email varied dramatically between institutions, a fact we were told to expect by registrarial staff, who warned that the quality of their email lists varied. Across all Ontario colleges, the average response rate was 16.7%, but varied from a high of 30.0% to a low of just 7.6%
- Of the respondents screened, 247 out of 605 were eligible to participate, or 40.8%.
- 23 respondents, or 9.3%, did not answer their phone at the scheduled time.
- No respondents chose to withdraw from this study.

² Bias in student surveys can be examined through comparison to independent sources of data such as Statistics Canada administrative and survey data. On the whole, the only significant biases in students surveys are related to gender – females tend to be more willing to respond to survey requests than males. However, since gender is not a factor in the results of this factor, we believe it is relatively safe to assume that the effect of self-selection bias is not of particular importance in this instance.

Table 2: Data collection summary

	Total participants invited	Total participants screened	Total participants scheduled	Total participants interviewed
Algonquin	120	21	11	11
Boreal	150	69	9	9
Cambrian	120	33	11	10
Canadore	120	20	11	11
Centennial	100	21	10	10
Conestoga	120	36	11	10
Confederation	120	20	11	9
Durham	120	30	12	11
Fanshawe	120	29	11	9
Fleming	120	16	11	11
George Brown	120	22	11	11
Georgian	100	13	11	10
Humber	120	15	10	10
Lambton	120	18	11	11
Loyalist	120	17	11	9
Mohawk	600	46	10	9
Niagara	120	24	11	11
Northern	126	17	11	10
Sault	120	25	11	11
St. Clair	120	31	9	10
St. Lawrence	120	30	11	11
Seneca	150	20	11	9
Sheridan	120	13	10	9

Definitions used in this report

When a student transfers from institution A to institution B, regardless of program of study, level of study, or gap between the two institutions, institution A is referred to as the *source* or *prior* institution, and institution B is referred to as the *destination* or *current* institution. Respondents can have multiple source institutions, but only one destination institution.

Results: Demographics

A series of demographic characteristics were collected from each respondent in order to better categorize their responses and to provide deeper insight into the credit transfer process. In addition to providing an opportunity to adjust for differences between the sample characteristics and those of the general population, they were also used to check for demographic-based sources of barriers.

A demographics snapshot of the sample used in this study notes a slightly higher number of females than in the population of students at Ontario colleges. Age shows some differences between the sample and the general population, especially among respondents under 21 years old – an expected result in the context of the eligibility criteria, which require respondents to have prior postsecondary experience and thereby excludes some younger potential respondents.

Table 3: Age and gender characteristics of the sample vs. the population

	Sample (our results)	Population (all Ontario college students)
Gender		
Male	36%	48%
Female	63%	52%
Age		
<21	11%	39%
21-25	53%	39%
26-30	20%	10%
31-35	9%	4%
>35	5%	7%

Results: Sources, Destinations and Timing

The sample was controlled to include between nine and eleven respondents from each participating Ontario college. The sample was not controlled for prior institution. Respondents reported prior PSE experience at 44 different Ontario institutions, with the most common being Fanshawe College, University of Guelph-Humber, George Brown College, and Algonquin College.

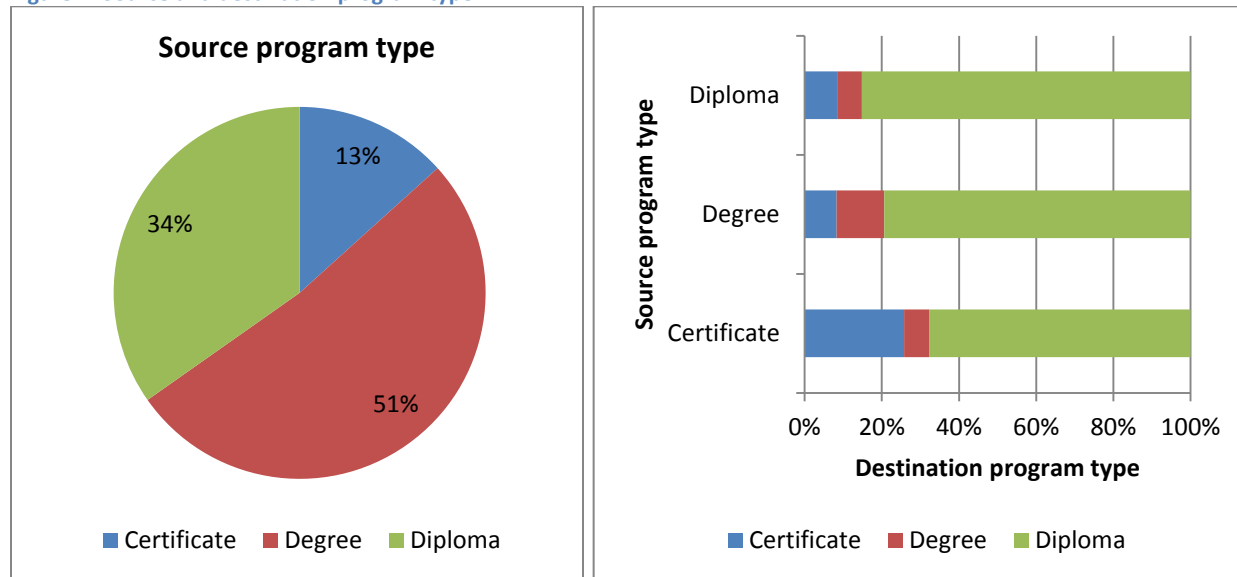
Table 4: Count of respondents by prior institution

Prior institution	Count of respondents	Prior institution	Count of respondents
Fanshawe College	11	University of Toronto	5
University of Guelph Humber	11	University of Western Ontario	5
George Brown College	10	Wilfrid Laurier University	5
Algonquin College	10	Carleton University	4
Lakehead University	9	Conestoga College	4
University of Windsor	8	Georgian College	4
University of Ottawa	8	Mohawk College	4
York University	8	Queen's University	4
Fleming College	7	Algoma University	3
Nipissing university	7	Durham College	3
St Lawrence College	7	Sault College	3
Brock University	7	Canadore College	2
Niagara College	7	Loyalist College	2
Cambrian college	6	UOIT	2
Laurentian University	6	Guelph University	1
St Clair College	6	Humber College	1
Centennial College	6	Northern College	1
McMaster University	5	Ottawa University	1
Sheridan College	5	Seneca College	1
Trent University	5	Ryerson University	1
University of Ontario	5	Confederation College	1
University of Waterloo	5	La Cité Collégiale	1

The source institution of respondents was evenly split between colleges and universities, with 52 per cent reporting that their prior institution was a university, and 47 per cent reporting that it was a college.

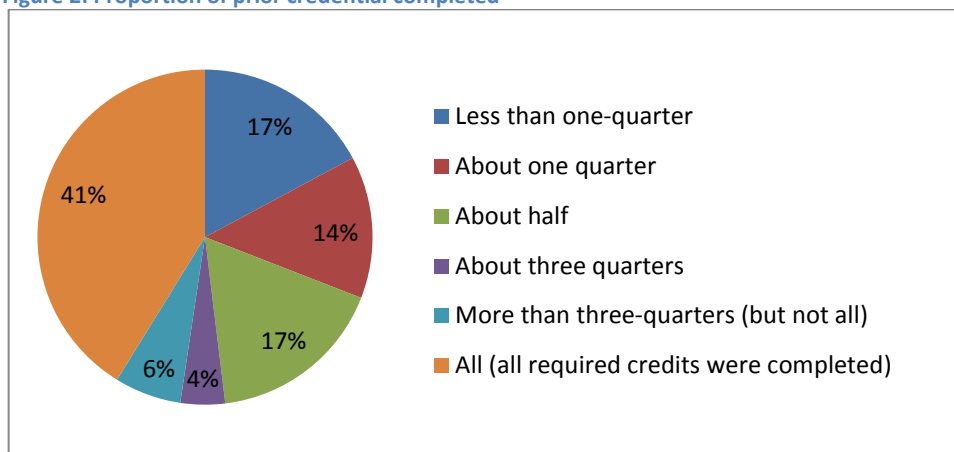
Roughly half of all respondents reported that they were previously enrolled in a *degree* (which is what one would expect given that roughly half of respondents were previously at universities), while 13 per cent and 34 per cent reported enrolment in a *certificate* and *diploma*, respectively. Among students whose source institution was a college, 28 per cent reported being enrolled in a certificate program, and 71 per cent reported being enrolled in a diploma program.

Figure 1: Source and destination program type



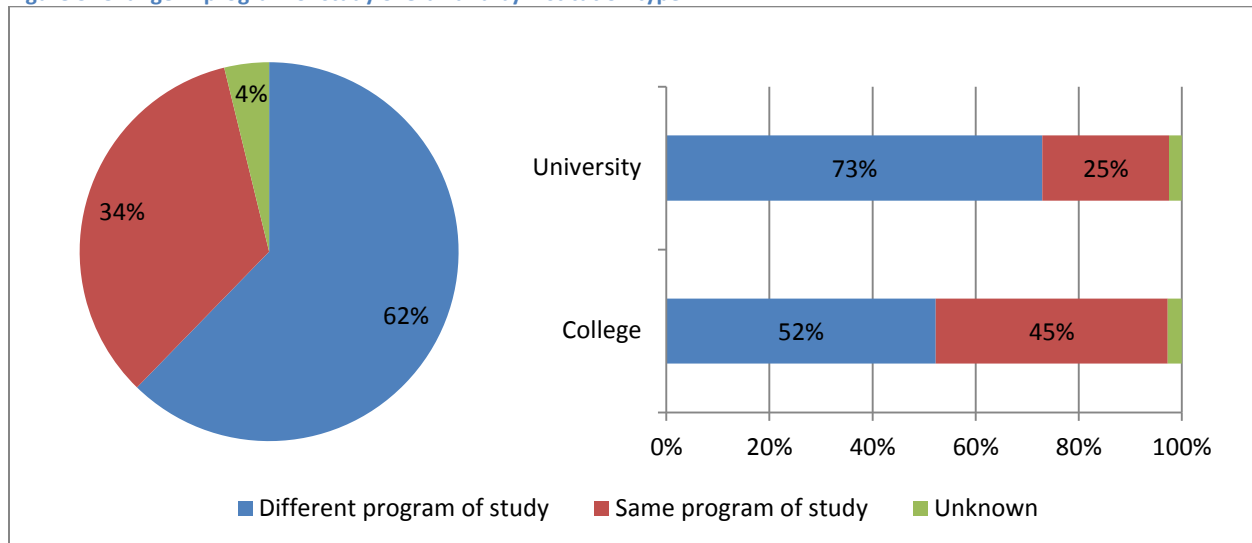
Students were also asked to estimate how much of their previous program of study had been completed. Because different programs and colleges have different program milestones and may measure completion in different ways, respondents were asked to estimate the total fraction of the program of study that was completed, rather than to provide the length of time they had been enrolled. 41 per cent of students indicated that they had completed all of the requirements of a prior credential. The remaining 59 per cent of respondents indicated that they had partially completed their credential.

Figure 2: Proportion of prior credential completed



A majority of respondents chose to pursue a program of study that was in a different field from their prior program of study. This was true of 73 per cent of respondents whose prior institution was a university, while 52 per cent of respondents from a college reported transferring to a different program of study.

Figure 3: Change in program of study overall and by institution type



By and large, the main trend among respondents was a movement towards business and community service programs. Health and health sciences programs were also an attractive destination for transferees (though a substantial number also transferred out of this area).

Table 5: Source vs. destination program of study (all respondents)

		Current program of study						Total
		Arts	Business	Community services	Health and health sciences	Technology	Other	
Prior program of study	Arts	11	21	19	13	9	1	74
	Business	2	5		4	2	1	14
	Community services	3	7	14	15	4	3	46
	Health and health sciences		3	2	12	2	5	24
	Technology	2		1	2	8	1	14
	Other	0	0	3	6	1	1	11
	Total	18	36	39	52	26	12	

Source program of study varied between respondents whose prior institution was a college and those whose prior institution was a university. Respondents previously attending a university were significantly more likely to have transferred from an arts program than from any other type of university

program, and also significantly more likely than college students to have come from arts.³ Respondents previously attending a college were, on the contrary, more likely to have transferred from a community services program. There were no significant differences in *destination* program of study – students from both colleges and universities clustered in business, health, and community services programs.

Table 6: Source and destination program of study by source institution type

Source program	College	University	Destination program	College	University
Arts	13%	49%	Arts	11%	7%
Business	13%	3%	Business	22%	22%
Community services	27%	14%	Community services	18%	19%
Health and health sciences	11%	10%	Health and health sciences	28%	31%
Technology	8%	5%	Technology	11%	12%
Other	5%	4%	Other	7%	5%
(blank)	26%	16%	(blank)	4%	3%

Students coming from university arts programs did not tend to remain in arts programs. Of the 14 students coming from a college arts program, 5 (36%) chose to continue their studies in an arts program. In contrast, of the 60 respondents coming from a university arts program, only 6 (10%) reported choosing an arts program. No major differences were reported by respondents coming from other fields of study.

Table 7: Destination program choice by prior institution type

		Current program of study						
		Arts	Business	Community services	Health and health sciences	Technology	Other	Total
Prior program of study	Arts (college)	5	4	3	1	1	0	14
	Arts (university)	6	17	18	12	8	1	60

The proportion of the prior program of study that had been completed before transferring does not appear to have an effect on whether or not the current program of study was different from the previous program of study. The proportion of respondents reporting that they chose a program of study that was different from their previous program was 66% and 61%, for those who had completed and not completed their previous program, respectively.

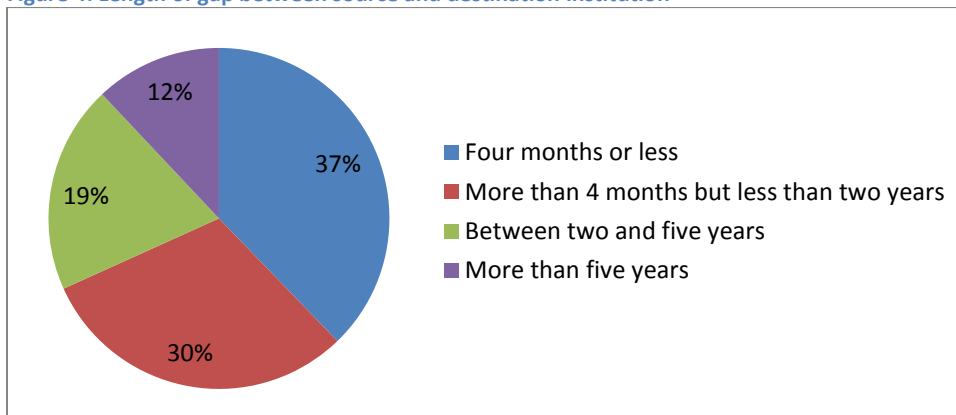
³ Please see appendix B for a summary of statistical calculations used in this report.

Results: The Transfer Process

Timing of transfer

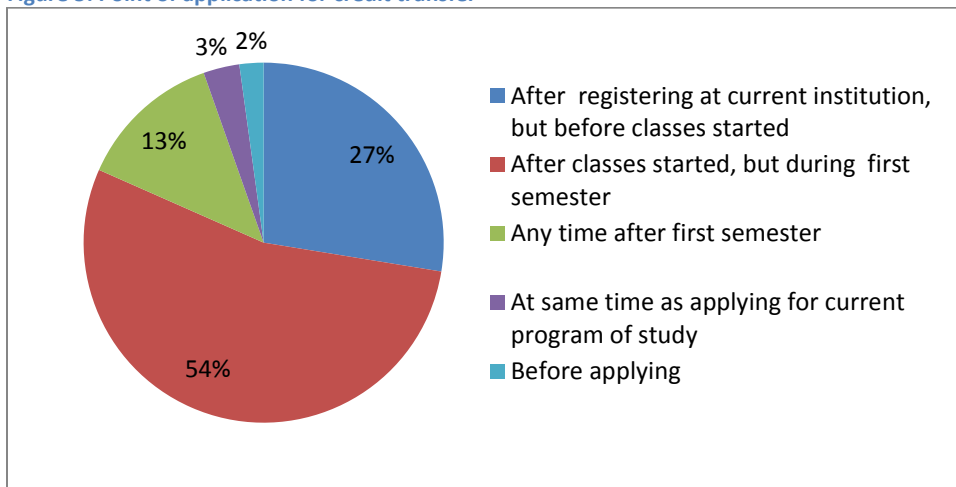
Respondents were asked about the length of time that elapsed between leaving the prior program of study and enrolling in the current program of study. This, it was hypothesized, might have a significant effect on transfer credit experiences: students who came straight from another institution might be more likely to have a good experience because they would have had assistance available to them by both a sending and receiving institution.

Figure 4: Length of gap between source and destination institution



Respondents were also asked at what point they applied for credit transfer. More than half of respondents applied during the first semester after classes had started, while roughly one-quarter applied before classes started but after registering.

Figure 5: Point of application for credit transfer



Reasons for transfer

Respondents were asked why they chose to continue their postsecondary studies at their current institution. Overwhelmingly, respondents mentioned career-related issues. A total of 43 students cited issues related to their long-term earning potential (included below under career opportunities). Only two respondents reported that their decision was motivated by dissatisfaction with the teaching or program at their previous institution. Note that these categories are not mutually exclusive.

Table 8: Summary of reasons for transfer

Reason for transfer	Number of respondents
Improve career opportunities	111
Field of interest changed	50
Did not like university learning style or environment	18
Location (moved or transferred to be closer to home)	17
To prepare for further education	6
Cost (tuition and related expenses)	4

Several students also responded that they transferred specifically to have access to cooperative education programs at their destination institution, in the belief that this would improve their employment outcomes. Several respondents also transferred because they felt the destination program was high-quality.

"When I first went to college I started off in international trade but I didn't like it after a while and I didn't pursue work in that career ... It turns out that I like accounting more than I thought I would back in high school."

"I chose my current school because I felt the hands on teaching at college would be better for me than the theoretical teaching at university."

"New career opportunities - after graduating from university when I saw what the employment pool was for people with my degree I didn't have enough hands on experience to get the kind of job I wanted."

"I was out of school for 16 years so I felt I was lacking education. I am transitioning jobs. I normally work in admin/office setting; now I am going to be working in the community helping other people. I wanted to carry on where I left off 16 years ago."

Only two respondents transferred due to low satisfaction or a negative experience at a prior institution. This strongly suggests that transfers need to be conceived of as being related to "pull" factors rather than "push" factors.

Sources of information

Respondents were asked if they had sought information from any sources other than staff at their prior and current institutions, and asked to indicate which of those sources they found the most useful. Roughly half of respondents (98) reported looking online on the website of their current institution, and seven reported looking at the website of their previous institution. Ten students reported looking for additional information from friends and colleagues. Three respondents relied on a printed description of the process they received from a departmental coordinator or the registrar's office. One respondent reported relying on www.ocutg.on.ca. Notably, 14 respondents could not remember where they looked for information.

Table 9: Sources of information

Source of information (other than staff)	Number of respondents
Website of current institution	114
Could not remember	14
Friends and colleagues	12
Website of previous institution	10
Other	3

Five respondents reported that information retrieved online was better than information received in person from staff. One student commented that the availability of information about the process is tied to a perception of accountability:

"I just think that for these kinds of processes, when they're advertised, online, and the policy is clear, the college is being held accountable. It means that you have some assurance that a process is being followed."

A similarly-sized group of respondents reported asking for information from their previous institution but receiving none.

"My previous institution didn't provide me with any information... I met with an advisor [at my source institution] to try to find out about credit transfer, and they didn't really tell me anything – just said to go talk to my [current institution] ."

All respondents were also asked what information would have been most useful to them when they first started the credit transfer process. The most common response was that **no additional information** would have been useful at the time, and that all the needed information was available. A total of 91 respondents, or 39 per cent, did not feel that additional information was needed.

The second most common response pointed to a lack of **basic information** about the process being available. A total of 69 respondents, or 30 per cent, felt that basic information about the credit transfer process such as who to contact, what documentation was required and relevant deadlines, would have been the most useful to them. Many respondents reported finding basic information online, but a substantial group of others could *not* locate the information they expected to find online.

"[The hardest part was] figuring out where to begin. I wasn't sure who to contact, whether I needed to talk to my [source or destination] college. I didn't know how to go about finding someone to talk to, I just didn't know where to begin."

A lack of basic knowledge about the process (and difficulty finding basic knowledge about the process) clearly contributed to the frustration of some students.

"There was no process. There was no formal office where someone reviewed your transcript. There was no clear information on what steps or info you needed."

The third most common reply looked to **detailed information** about the credit transfer process, including how credit transfer would affect course scheduling, whether credits could affect OSAP eligibility, how prior courses were assessed during the credit transfer application process, and why a fee was required. A total of 60 respondents, or 26 per cent, pointed to this type of information. Among these, roughly one-third of respondents (19) said that a better sense of what course credits might be eligible for transfer would have been the most useful to them.

"I would have liked to know what they were looking for during the transfer credit process. Initially, when I decided to transfer credits, I used English course credits, but they were not acceptable because my courses were mainly literature-based English courses, while the college wanted an English course with more writing components. If they told me that upfront, it would have been easier."

"I am taking fewer classes but I did not know that I would have to pay for the courses again because I am receiving OSAP and I have to pay fulltime tuition. I would have liked to know that. It's not fair to pay twice, definitely not."

Several respondents noted that this uncertainty meant they paid to have credits assessed that were denied and expressed frustration that they paid fees which could have been avoided. While payment only for successful credit evaluation would create several unpleasant and unethical incentives for institutions, a better understanding of the criteria used to decide credit transfer might lead students to be more selective in choosing which credits to submit for evaluation. A more pressing concern sprung from a combination of this uncertainty and the length of the decision-making process. Several students who attended courses for which they thought they might later receive credit pointed to this uncertainty

as a source of concern. In particular, they were concerned with how much effort a student will put into a course they might not in fact be required to complete.

The fourth most common reply was simply knowing that **credit transfer was possible**. A total of 35 respondents, or 15 per cent, specifically cited this when asked what information would have been most useful at the beginning of the process. Throughout the interviews, respondents from many different institutions noted that the possibility of credit transfer was an area where better information was needed. Many respondents told the interviewers that they did not know about credit transfer until after their courses had started, and four reflected that many people don't apply simply because they don't know it is possible. Some colleges appear to be proactive on this issue.

"The Program Coordinator told us that credit transfer was possible. On the first day of our orientation, they went through all the details of the school. One of the things they spoke about was credit transfer. They told us where to go, who to talk to, and what to bring. They made us feel very well prepared. "

"It would have been nice to know how to do it before I actually attended the college. I learned most of that when I arrived - but I would have appreciated feeling prepared before starting."

A small group of students commented that they would have liked to have been directly notified of the result of their applications (i.e., whether or not credit had been granted). While respondents were not asked about this directly, some volunteered information about how they were informed of the results. Some reported being told the results in person during an office visit, while others reported being sent an email confirming that their credit had been received (and providing guidance about what to do next to receive course exemptions and make any necessary changes to course schedules). Other students, however, indicated that they were not informed of the results of their application. Eight reported continually checking their student records online to see if credit had been granted. While this factor was not directly measured, the frequency with which it was volunteered by respondents indicates its importance.

"It took two months before the registrar finally removed the courses from my schedule, and I had to keep checking online and going back to make sure the courses were removed, so that I didn't get an incomplete in those courses."

Five students reported that they were informed of the result of their application by email, and that the email contained a link to a rationale for why they were granted or not granted credit.

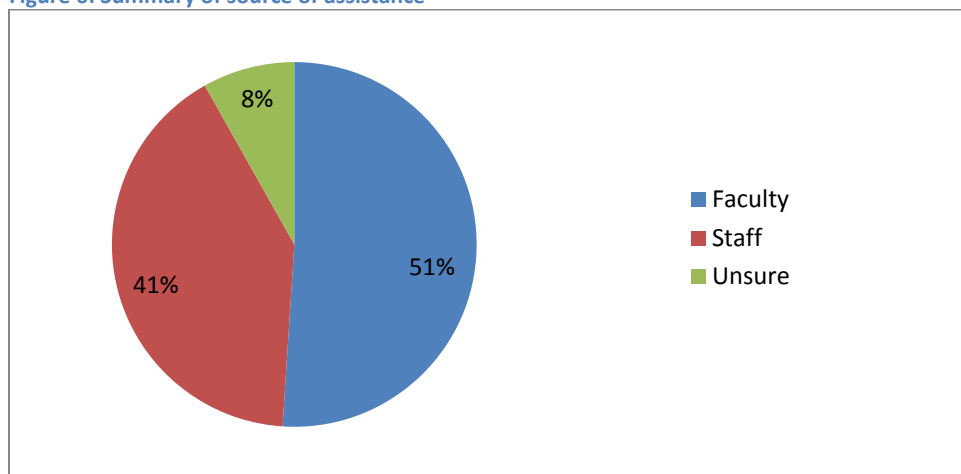
No students indicated that they needed information about what schools might have programs that accept credit transfer. Again, this is consistent with the idea that transfer is a "pull" issue rather than a

“push” issue; students find their desired new program and go there – they aren’t by and large engaged in a random search for new programs because they dislike their old ones.

Source of assistance at destination institution

Respondents reported receiving assistance from a variety of different staff members at their current institution. A large majority of students reported receiving assistance from faculty, a category that included departmental coordinators, professors, and deans. Another 41 per cent of students received assistance from staff, such as counsellors, student services staff, academic advisors, admissions officers, and staff in the registrar’s office. Eight students were unsure who provided them with assistance.

Figure 6: Summary of source of assistance



There is an important lesson here. Students clearly think of faculty as front-line staff – people whom they can approach for assistance with administrative problems.

Consistency of information provided

Students were asked whether the information they received from staff was consistent, both within their current institution, and between their previous and current institutions.

The majority (85 per cent) of respondents reported that the information they received was consistent within their current institution. The 25 per cent who did not feel the information they received was consistent provided a variety of reasons. At several institutions, students felt that staff did not have a clear understanding of the credit transfer process.

“Multiple copies of transcripts were not needed although I was told this initially.” (The respondent was initially informed that copies of transcripts had to be submitted at two different offices, but later learned that this was not the case.)

"I met two different people because the exemptions would have been in two different programs - both told me I would not receive exemption based on the usual process - for the psychology course I was told that the new Dean was more strict about how old the courses could be to qualify me for exemption."

"I feel like nobody knew what was going on. I had to figure it out myself."

"I kept getting told that I needed to talk to different people. I would go to one person and they would tell me I had to talk to a different person, I'd go to them, and they would tell me I had to talk to a different person. That was because of lack of knowledge on the part of my teachers and the registrar's office. I went to my program coordinator first and [he/she] told me to speak to each teacher individually. But they told me I needed to speak to the program coordinator. [He/she] sent me back to my teachers, who had then been informed that I needed to speak to the department coordinators for my elective courses. So then I found the coordinators of each department and they were very helpful and made the process easy for me - but it was finding the right people I needed to be speaking to that was difficult."

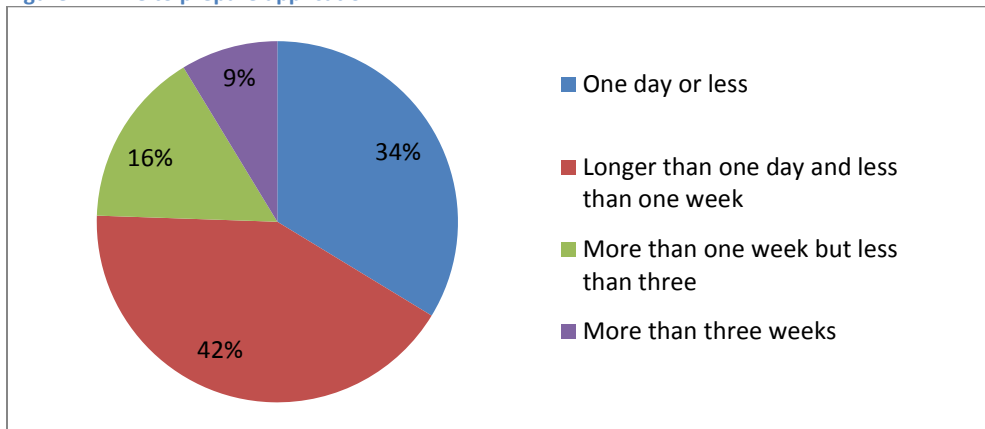
All students but one reported that the information they received was consistent between their current and prior institutions. Twelve respondents used this question as an opportunity to comment on the fact that their current institution was more helpful than their prior institution.

The application process

The application process typically consisted of completing an application form, having it signed or approved by an appropriate departmental representative and submission of both the form and supporting documentation to the registrar or transfer coordinator.

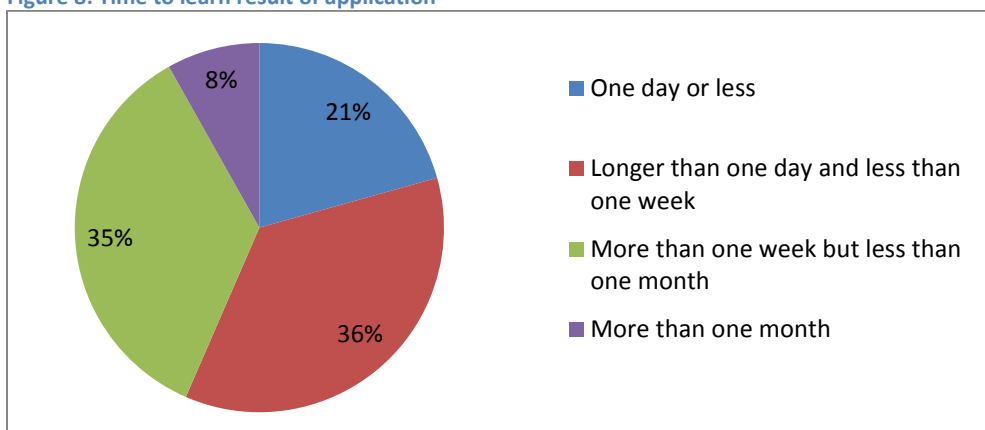
Respondents were also asked how long it took to prepare the application for credit transfer, (including all supporting documentation), and how long it took for them to learn the result. The amount of time taken for both processes varied substantially, with some respondents reporting very long time periods (longer than a month), and a majority reporting that both processes took less than one week.

Figure 7: Time to prepare application



Respondents waited an average of two weeks to learn the result of their application. Roughly one-fifth learned within one day of applying, sometimes because they were given the results on the spot. A small group of 14 respondents waited over a month to learn the result of their application.

Figure 8: Time to learn result of application



Once students were informed of the result, they may also have contacted a staff person to make changes to their course schedule to accommodate the exemptions resulting from the credit granted (if any).

Credits awarded

Respondents were included in this research whether or not they applied for transfer credits, and whether or not they received credit(s). While the majority of the sample both applied for and received credits, this is not true for an important fraction of the sample.

Table 10: Sample characteristics: Application for and receipt of transfer credits

		Did you receive transfer credits?	
		No	Yes
Did you apply for transfer credits?	No	13%	7%
	Yes	4%	75%

The amount of credit received was estimated in two ways: the number of credits received, and the amount by which the respondents' programs of study were shortened. For the most part, there numbers were very small, with roughly 60% of students receiving fewer than 5 credits.

When looking at the amount by which respondents' program of study was shortened, a more detailed picture emerges. A large proportion of respondents (38 per cent) received transfer credit for more than four courses – but only four per cent reported that their program of study was shortened by a semester or more. For 32 respondents who received credit for more than four courses, credit transfer did not have an effect on the length of the current program of study.

Table 11: Summary of credits received and shortening of current program of study

Length by which current program of study was shortened			Number of credits received			
			0-4	5-8	9-12	>13
less than one semester or not at all	80%	144	78%	23%	4%	5%
one semester or more, but less than two	8%	14	14%	64%	7%	14%
two semesters or more, but less than three	9%	17	6%	12%	41%	41%
three semesters or more, but less than four	2%	4	0%	0%	0%	100%
four semesters or more	1%	1	0%	0%	0%	100%

The above table illustrates something important about credit transfers in college: for the most part, students transferring in are not in fact shortening their programs of study by very much – only 13% of students who received transfer credit shortened their programs by as much as a year. There are two reasons for this. First, recall from Figure 3 (Page 12) that most students are transferring not just from one program to another, but are actually switching fields of study altogether. Therefore, it is unlikely that many students possess much in the way of pre-requisites, simply because their prior field of study can be quite distant from their new one. Second, it is important to remember that most college programs – unlike their university counterparts – tend to be somewhat more “lockstep” (i.e. a greater proportion of courses are prescribed, a lower proportion are elective) in nature. There are simply fewer “general” credits available to be awarded based on previous experience.

Credit granting decisions and explanations

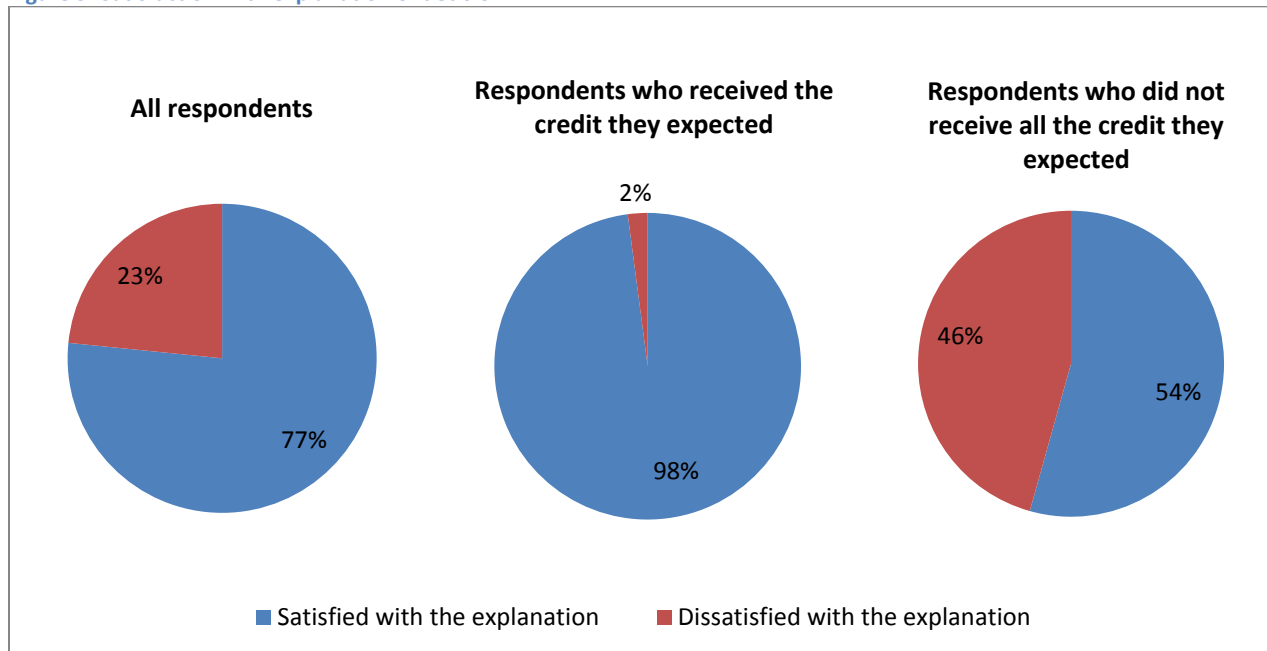
Overall, 69 per cent of respondents reported that they had received all of the credit that they expected to receive. Out of the total sample of students, 53% also received an explanation for why they were granted or not granted credit. Some of those respondents who were given explanations received all the credit they expected, while others did not. Respondents were more likely to receive an explanation if they did not receive all of the credit for which they applied.

Table 12: Summary of receipt of expected credits and explanation for decision

		Were you granted the credits that you expected to receive	
		Yes	No
Did you receive an explanation for why you were granted or not granted credits?	No	80 (41%)	12 (6%)
	Yes	54 (28%)	48 (25%)

The large majority (77 per cent) of the respondents who received an explanation were satisfied with that explanation. Dissatisfaction with the explanation was reported almost exclusively by those respondents who had not received all the credit they expected. Therefore, there is necessarily some doubt about the degree to which dissatisfaction with explanations are in fact expressions of dissatisfaction with results. Still, the fact that a majority of those rejected remained satisfied with the explanations given suggests that schools are effectively explaining rejections in the large majority of instances.

Figure 9: Satisfaction with explanation of decision



Reasons for dissatisfaction varied. Some of the most common explanations were that the explanation did not contain clear or sufficient information on why the decision was made, the respondent disagreed with the decision, or in a few isolated cases, the respondent described receiving a brief and dismissive explanation directly from staff.

"It was brief and they told me I wasn't eligible for a transfer credit because they weren't similar enough. When I looked at it there were a few differences but that happens between schools. I don't how long they took to review the application and course outlines but I didn't think it was fair. They didn't provide enough detail as to why I wasn't eligible."

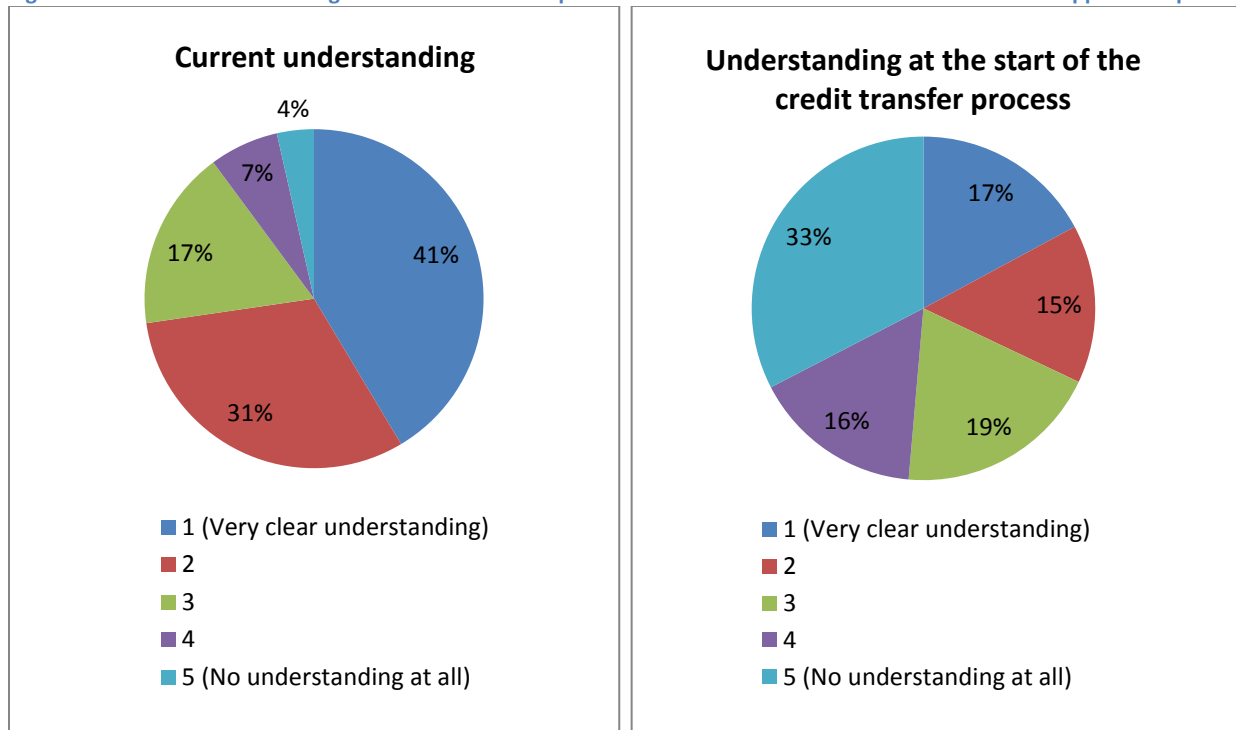
"I really don't think they assessed it fairly. Once I saw how they did it, it was too late to get it fixed."

"I was not satisfied with what I was told by the registrar's office. I feel like they just gave me a cursory answer and then blew me off. But I got a great explanation from the teachers - they actually explained why I was getting exempted."

Level of understanding

When asked to rate their current level of understanding the transfer process, most respondents described their level of understanding as a 1 or 2 on a scale of 1 to 5 where 1 is *very clear understanding* and 5 is *no understanding at all*. Students were also asked to estimate what their level of understanding was when they started the credit transfer process. 33 per cent of respondents indicated that they had *no understanding at all* when they started the process. Neither current level of understanding nor past level of understanding were correlated to overall satisfaction with program, perceived difficulty of the credit transfer process, or the level of helpfulness of assistance received.

Figure 10: Level of understanding of the credit transfer process now and at the start of the credit transfer application process

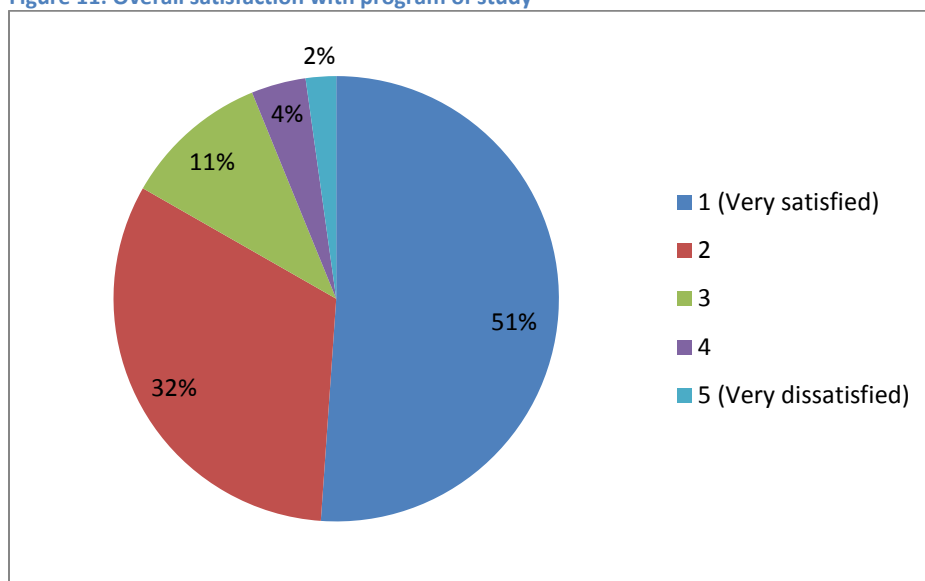


Overall satisfaction

This research examined variables that affect respondents' perceptions of institutional performance, and how these perceptions ultimately affect satisfaction with the program itself – a variable designed to imitate student satisfaction Key Performance Indicator (KPI) data that is collected annually across all Ontario colleges. Every student was asked, “*How satisfied are you with your program overall?*” This variable was complemented by two related dependent variables: the overall difficulty of the credit transfer process and the perceived helpfulness of the assistance received from staff. Together these variables present an opportunity for in-depth analysis that is explored in the following pages.

On average, overall satisfaction was high, with approximately 83 per-cent reporting that they were satisfied (1 or 2 on a scale from 1 to 5 where 1 is *very satisfied* and 5 is *very dissatisfied*). It is worth noting that a large proportion of the students who described encountering problems during the credit transfer process nevertheless reported high levels of satisfaction overall.

Figure 11: Overall satisfaction with program of study



Satisfaction was significantly correlated to both the difficulty of the credit transfer process and to the perceived helpfulness of staff. Respondents who found the process *easy* (*easy* or *very easy*) were less likely to express dissatisfaction with their program of study overall (*very dissatisfied* or *dissatisfied*). Similarly, those who were satisfied (*very satisfied* or *satisfied*) were much more likely to have rated the assistance they received as being more helpful.

Figure 12: Helpfulness vs. overall satisfaction with program of study

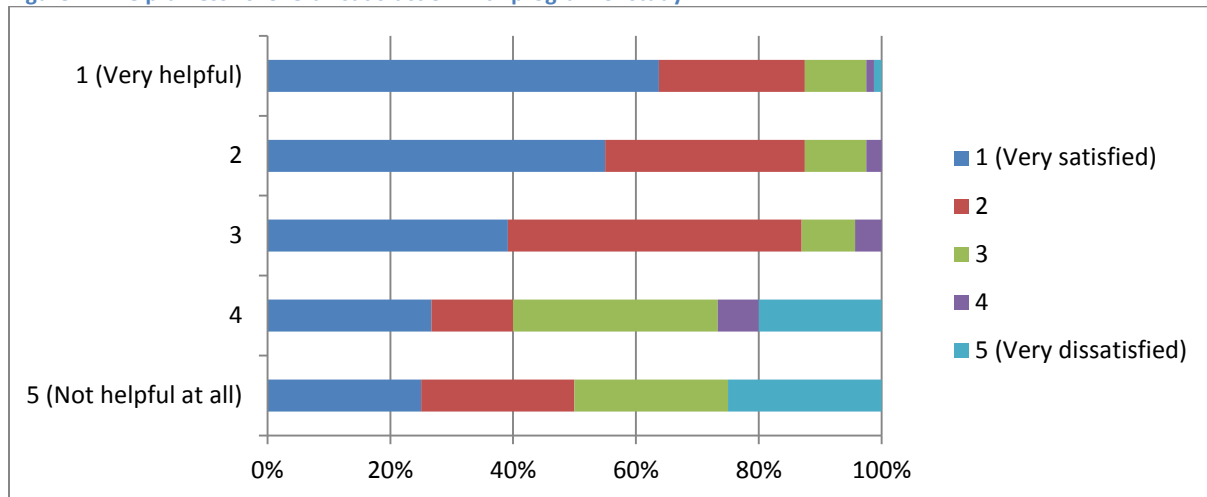
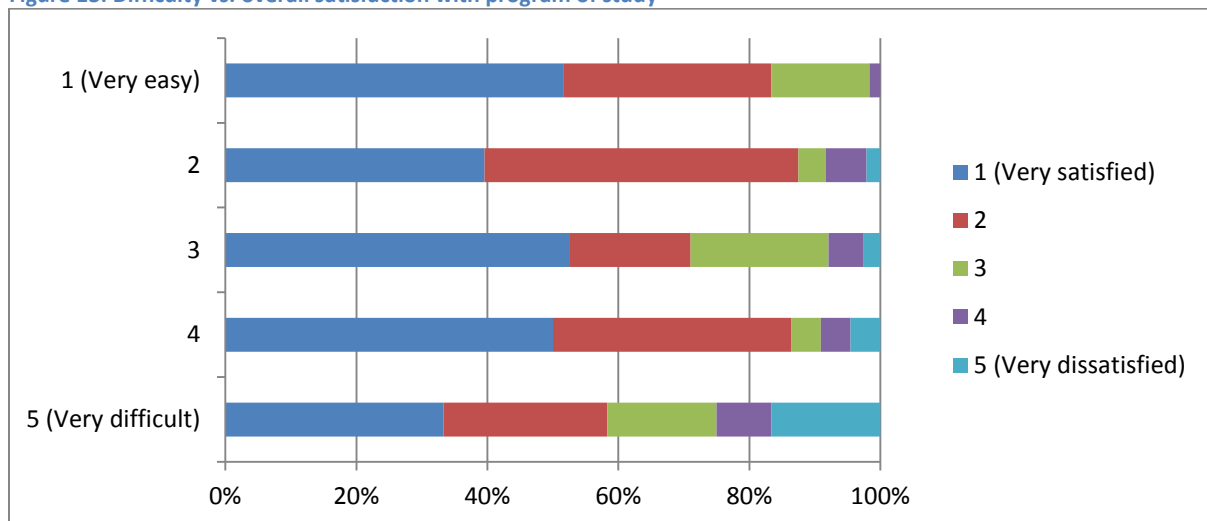


Figure 13: Difficulty vs. overall satisfaction with program of study



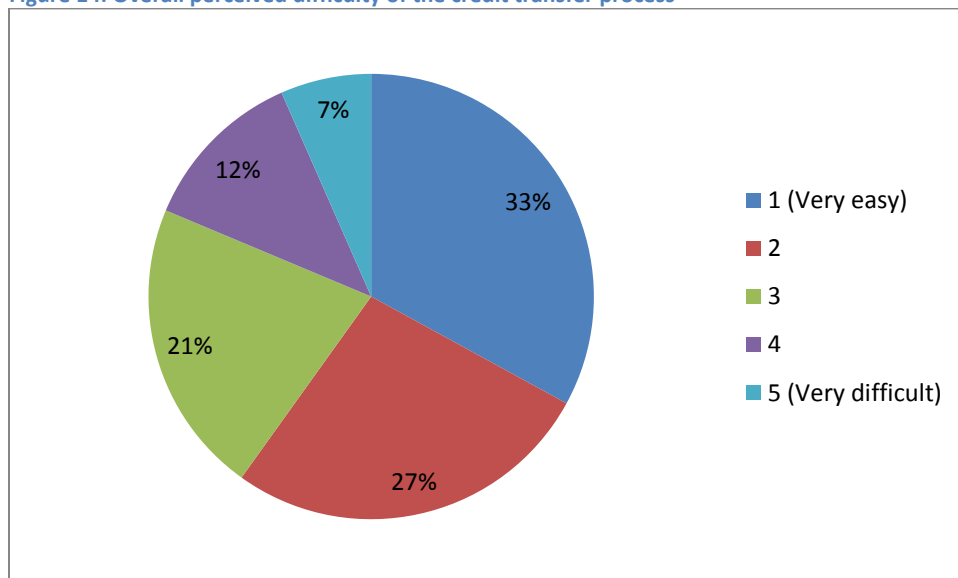
Difficulty and *helpfulness*' close relationships to overall satisfaction underline these variables' importance to student experiences, and to the administrative functions of the institution. Because of this relationship, and because these two variables are *actionable* (i.e., because they can be directly affected by institutional policy), they are explored in greater detail in the following pages.

Perceived Difficulty of Credit Transfer

Participants were asked the question *How difficult did you find the process overall?* The open phrasing of this question meant that any type of difficulty would contribute to respondents' sentiments. It was not asked of students who did not receive credit, or who were granted credit automatically (without taking any action). After answering this question, students were asked to identify what they felt was the *most difficult part of the process overall*.

While respondents were very positive overall, responses to both the qualitative and quantitative components of these questions varied between different sub-groups of respondents. Overall, a majority of respondents (60%) felt that the credit transfer process was easy (1 or 2 on a 5-point scale where 1 is very easy and 5 is very difficult).

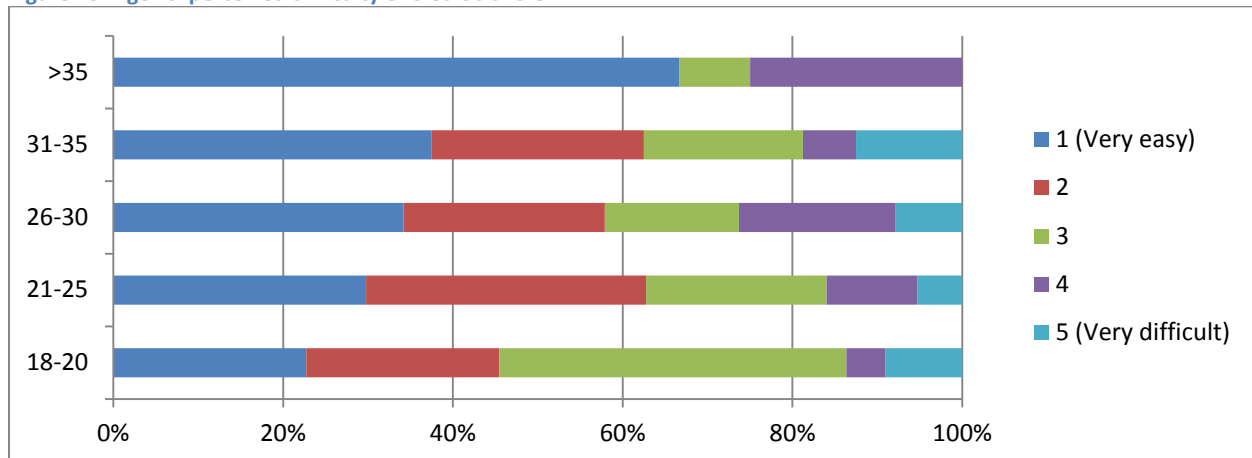
Figure 14: Overall perceived difficulty of the credit transfer process



Demographic factors

Age was weakly correlated to perceived difficulty. Respondents aged 21 to 15 were being more likely to describe the process as easy (1 or 2 on a scale from 1 to 5 where 1 is *very easy* and 5 is *very difficult*) than were respondents aged 26 to 30. Note that while other age groups appear to show different levels of perceived difficulty, these results are not significant due to lower sample sizes in these age groups.

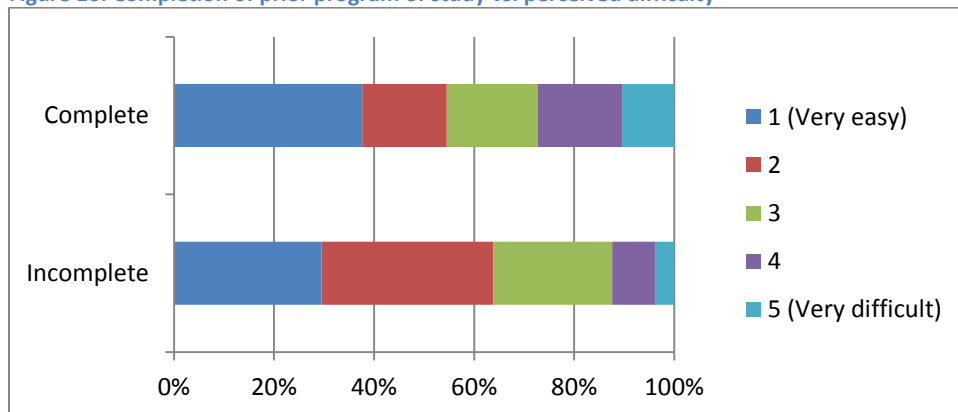
Figure 15: Age vs. perceived difficulty of credit transfer



Prior program of study completion

Of those respondents who had not completed a prior program of study, 13% reported that the process of credit transfer was difficult (*difficult or very difficult*). Of those who had completed a prior program of study, 27% reported that the process was difficult. Interestingly, the number of credits transferred did not have a significant effect on perceived difficulty.

Figure 16: Completion of prior program of study vs. perceived difficulty

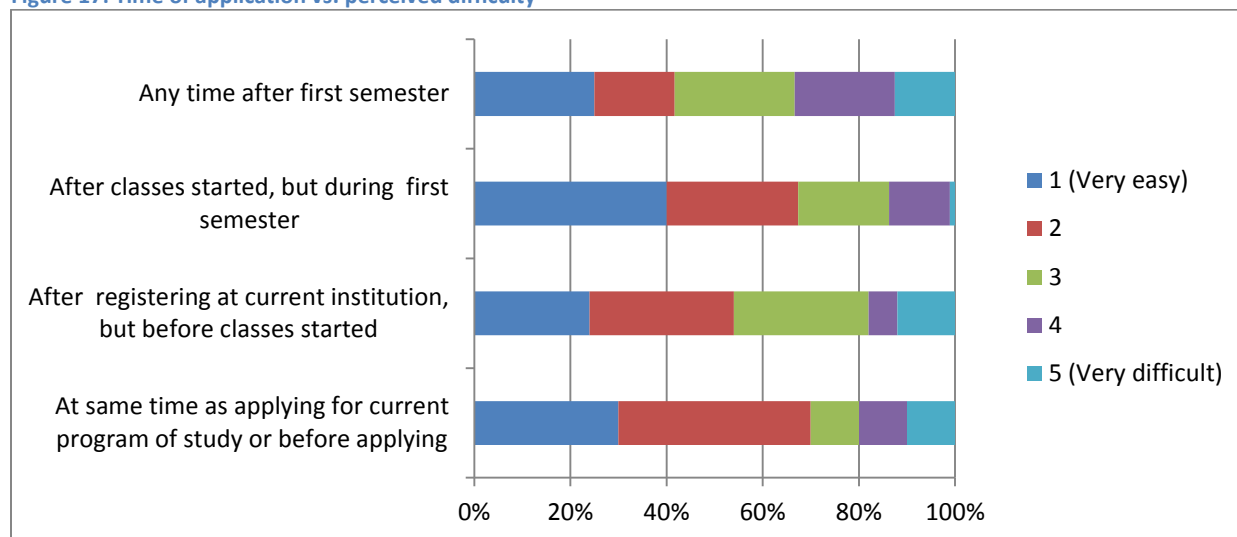


The application process

The application process was investigated through a series of questions asking students to describe their participation in the process, the actions required, supporting documentation needed, and the amount of time required. Respondents were also asked how difficult they found the process to be, and invited to describe the *most difficult part*. While the process overall was similar between the majority of applicants, a small minority had highly divergent experiences.

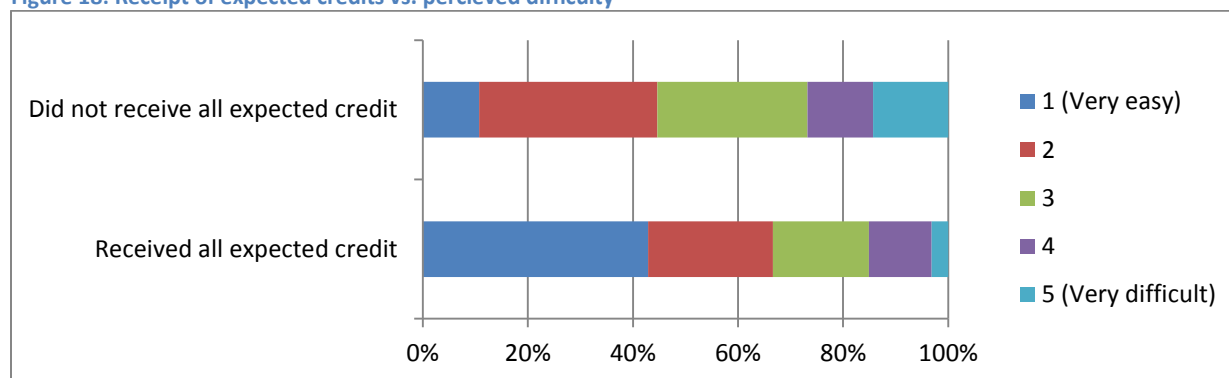
A weak, but statistically significant correlation was found between difficulty of the process and the time of application. Students who applied *any time after first semester* were significantly less likely to rate the process as easy (1 or 2 on a scale from *very easy at all* to *very difficult*) than were respondents who applied for credit at the same time as their application for admission or before applying.

Figure 17: Time of application vs. perceived difficulty



Most of the respondents received all of the credit that they expected. A correlation was observed between this variable and level of difficulty, with students who received the credits they expected significantly more likely to rate the process as *very easy*. These respondents were also significantly less likely to rate the process as *very difficult*. While it's not surprising that students who received the transfer credits they expected were more likely to reflect positively upon the process, it's important to note that these students were also more likely to express overall satisfaction with their program of study.

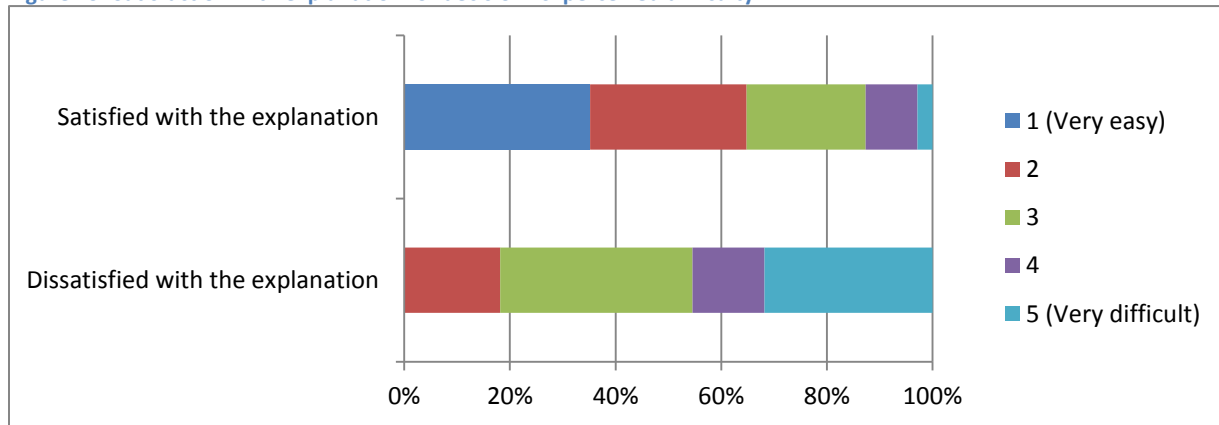
Figure 18: Receipt of expected credits vs. perceived difficulty



Explanation for credits received

Those who were satisfied with the explanation were much more likely to have found the credit transfer process to be easier.

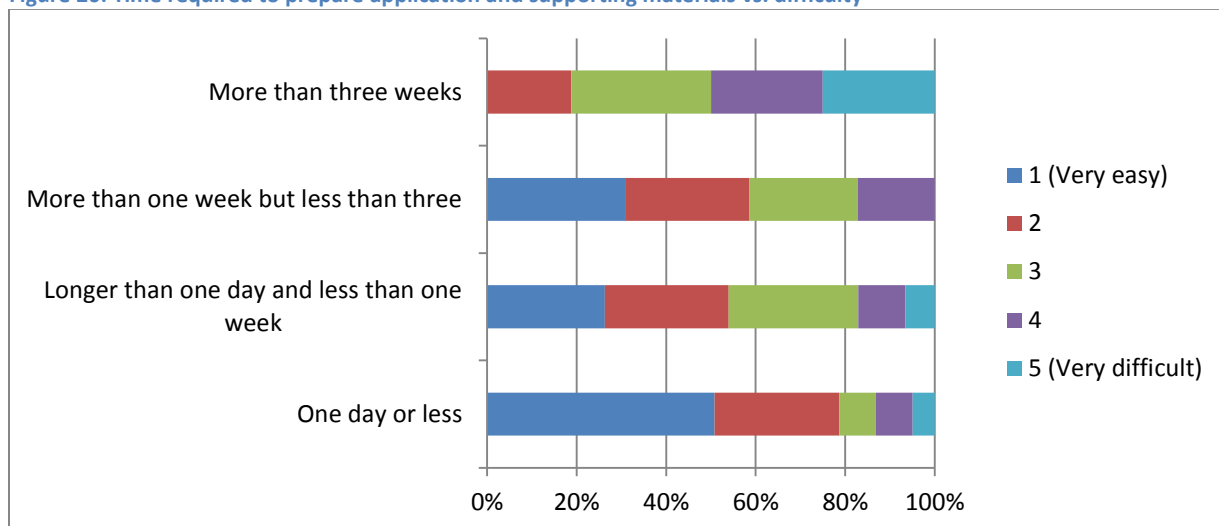
Figure 19: Satisfaction with explanation for decision vs. perceived difficulty



Time to complete application and learn result

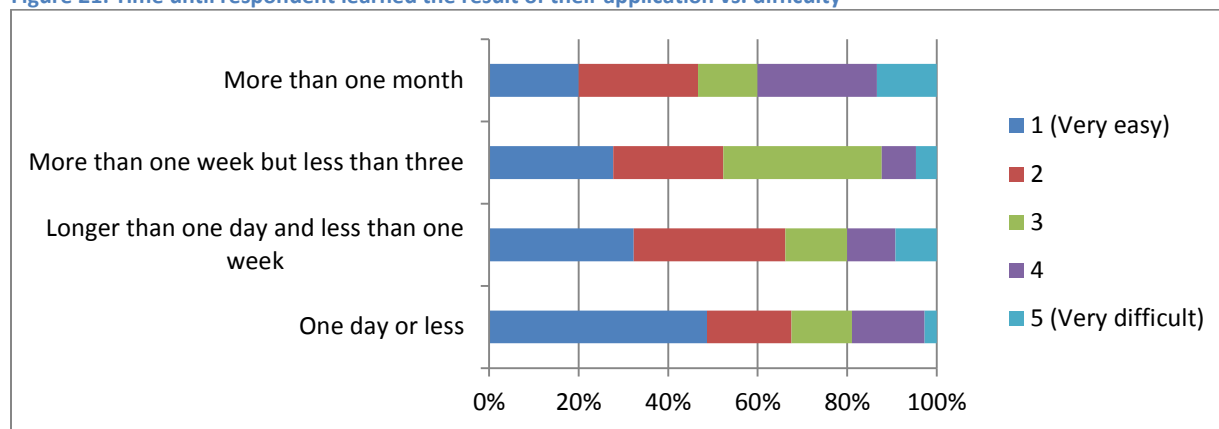
Students were asked to estimate the amount of time it took them to prepare the application and all supporting materials, and how long it took for them to learn the result of their application. Both these measures were correlated to students' perceptions of the difficulty of the credit transfer process and to overall satisfaction with program of study. Student who took less than one week to prepare their application and supporting documentation were more likely to reflect positively on all aspects of the experience. This was especially true for level of difficulty, where respondents were also much more likely to rate the process as difficult (4 or 5 on a scale from 1 to 5).

Figure 20: Time required to prepare application and supporting materials vs. difficulty



Similarly, students who took more than one month to learn the result of their application were less likely to find the process easy (1 or 2 on the same scale) and more likely to find the process difficult (4 or 5) than were other respondents. Students who waited one week or more were less likely to find the process easy (1 or 2) than were respondents who waited for less than a week.

Figure 21: Time until respondent learned the result of their application vs. difficulty



The strong connection that these figures describe was reflected by student qualitative commentary throughout the interviews. Students frequently reported that *the most difficult part of the process* was waiting to know what the result of their application would be, sometimes attending classes for which they would be exempted if their application was successful. Similarly, students often pointed to the amount of time and effort required to retrieve course outlines as *the most difficult part*. In three isolated cases, the long amount of time required by the process made credit transfer impossible because the semester in which the credit would have been applied was completed.

Other factors

There was no relationship between perceived difficulty of transfer process and gender, the type of prior program (diploma, degree, or certificate), the proportion of prior program of study completed, or the subject of prior program of study (after controlling for the effect of the current institution).

A closer look at perceived difficulty

A more nuanced picture emerged when respondents were asked what the most difficult part of the process was. More than anything else, respondents pointed to difficulties collecting course outlines.

"All of my course outlines were 5 hours away in storage because I moved, so it was tough to find them... it would not have been as difficult if I had known before moving and starting at school that I would need to get all this information."

There were five other areas in which respondents identified difficulties:

- i. Finding basic information about the process (such as whom to contact, and what documentation was required).
- ii. Finding advanced information about the process, including what courses might be eligible for credit, how applications are assessed, and how credits might affect course schedules.
- iii. Attending a course for which credit might later be granted. This difficulty was noted by students at almost every college, who reported attending and sometimes even completing assignments in a course that they would be exempt from if their application was successful.

"The most difficult part was the stress of not knowing what was going on - it was recommended to me that I sit in for the [class] until I could schedule that appointment and get signoff for that exemption, so that I wouldn't fall behind."

- iv. Paying the fee. Paying the fee was the most difficult part of the process for some respondents. While in some cases the concern was purely financial, in others it stemmed from a lack of understanding of why a fee was required, or a sense of unfairness relating to paying to have courses assessed even if credit was not granted, and paying the same tuition even if credit was granted.
- v. Poor service experiences. A small number of respondents reported negative experiences with staff members. They reported that staff were unable to answer basic questions about the process, provided incorrect answers, or sent the student on to a different, inappropriate staff person. Several students reported a negative personal interaction with a staff member, and several reported that the lines to see the appropriate staff person were too long.

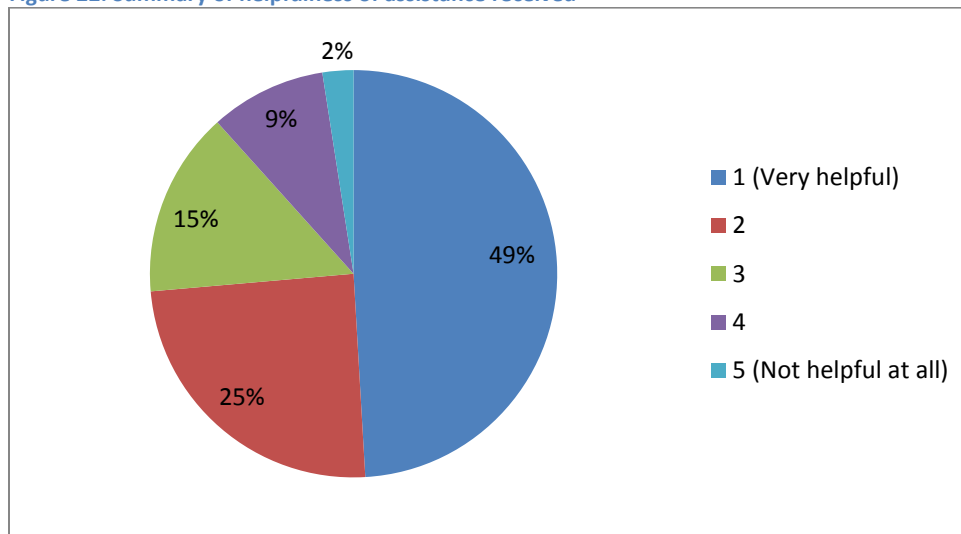
The perceived difficulty of the credit transfer process, and the sources of those difficulties, suggest overall that no serious barriers to credit transfer exist at Ontario colleges. Each of the areas listed above is a potential area for improvement that may help to prevent difficult experiences from occurring and improve student experiences related to credit transfer. As is explored in the following section, perceived difficulty was often closely tied to the help that was received from faculty and staff.

Perceived Helpfulness of Assistance Received

How helpful was the assistance you received? This question asked students to rate the assistance that they received from college staff during the transfer process, regardless of the nature of that assistance. This question provided a high-level and quantitatively comparable assessment of interactions with college staff during the credit transfer process. This question was followed by an opportunity for respondents to express *what made the assistance helpful or unhelpful*. It was only asked of respondents who indicated that they had a direct interaction with staff.

The majority of respondents (74 per cent) received assistance with the credit transfer process from staff. When asked how helpful the assistance received was (on a scale from 1 to 5 where 1 is *very helpful* and 5 is *not helpful at all*), 49 per cent of respondents replied that they found the assistance to be *very helpful*.

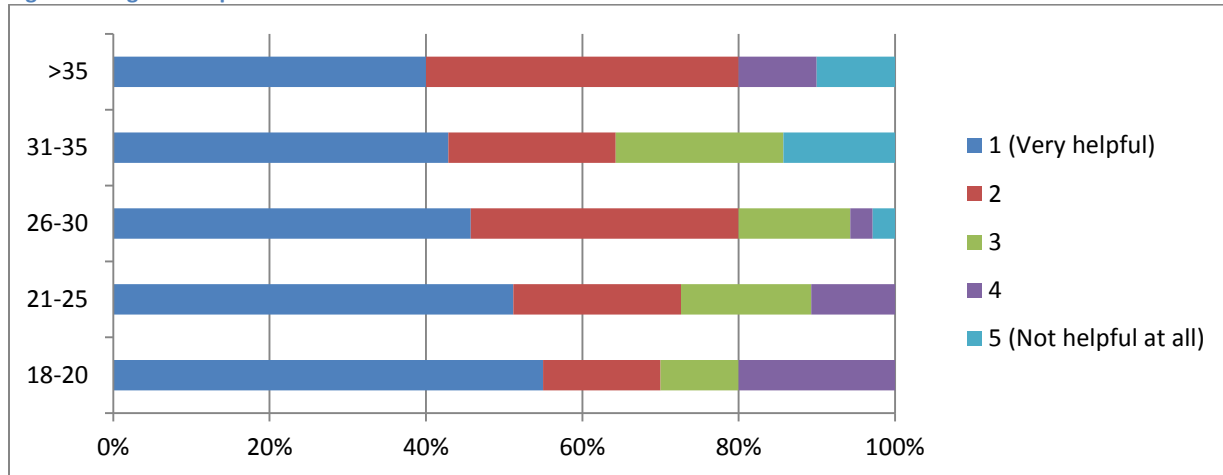
Figure 22: Summary of helpfulness of assistance received



Age

A weak correlation existed between age and the helpfulness of the assistance received from staff, with younger respondents (aged 18-20) being less likely to find the assistance they received helpful (1 or 2 on a scale from 1 to 5), than students aged 26-30. Because most respondents were in these two age groups, the differences observed between other groups reflected a small number of responses and were not significant.

Figure 23: Age vs. helpfulness of assistance received



Gap length

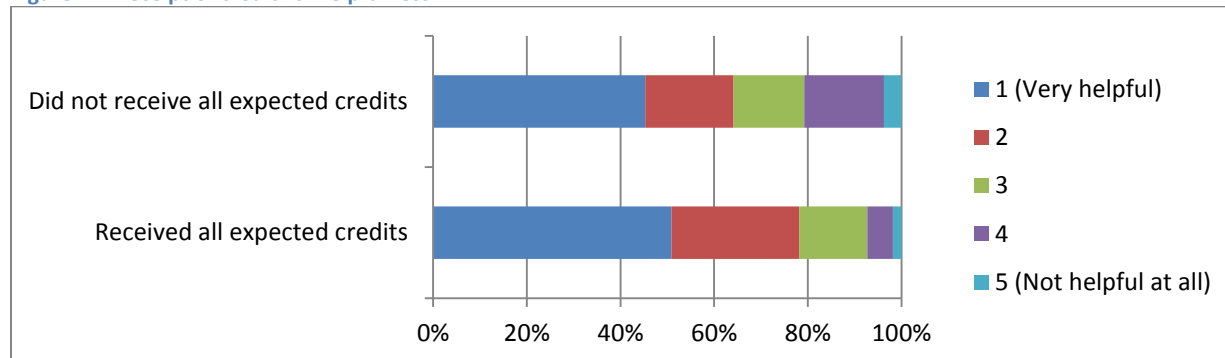
A weak relationship was observed between gap length and perceived helpfulness of the assistance received. Students reporting a gap length of *more than 5 years* were more likely to rate the assistance they received as helpful (1 or 2 on a scale from 1 to 5), than were other respondents.

The application process

There was no relationship between the time of application and whether the assistance received was helpful.

A correlation was observed between whether or not the expected credits were granted and the perceived helpfulness of assistance provided. Students who received the credits they expected were significantly more likely to rate the assistance received as *very helpful*. These respondents were also significantly less likely to rate the assistance received as *not helpful at all*. While it's not surprising that students who received the transfer credits they expected were more likely to reflect positively upon the process, it's important to note that this also translated into higher overall satisfaction with their program of study.

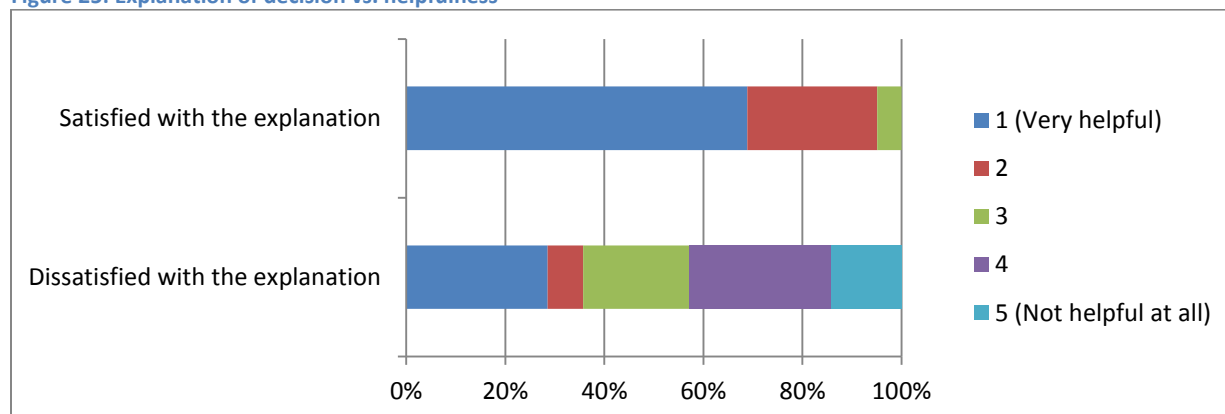
Figure 24: Receipt of credit vs. helpfulness



Explanation for credits received

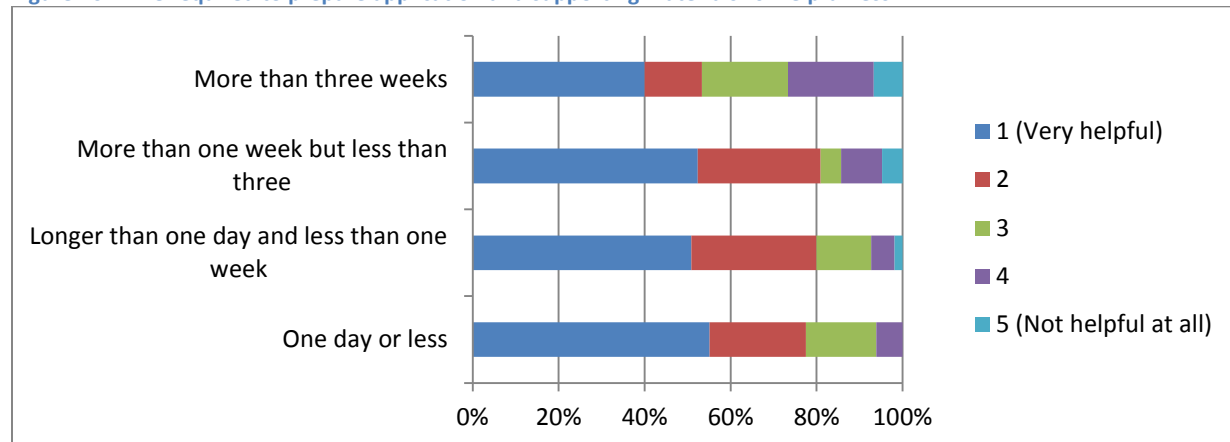
Those who were satisfied with the explanation were much more likely to have found the assistance that they received to be helpful (1 or 2 on a scale from 1 to 5). Satisfaction with the explanation was also correlated with overall satisfaction with the program of study and with the perceived difficulty of the credit transfer process.

Figure 25: Explanation of decision vs. helpfulness



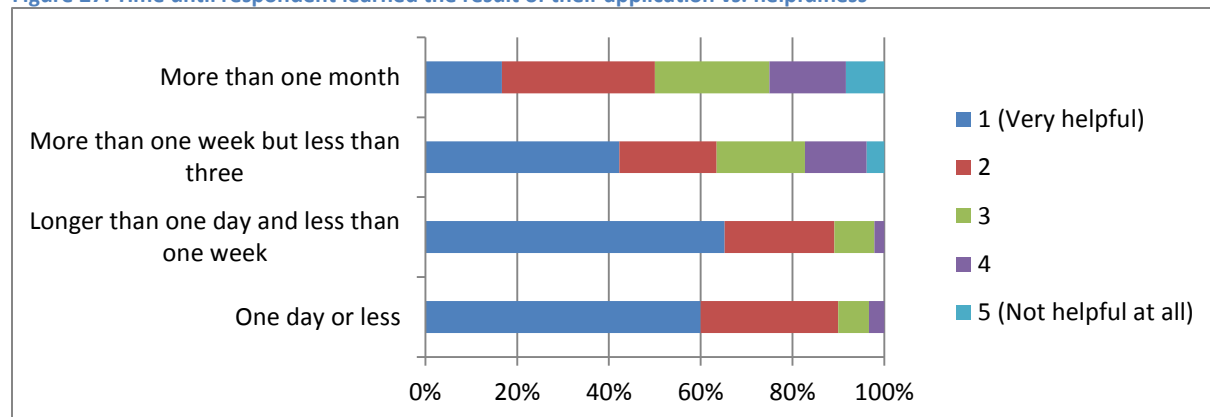
Respondents were also asked how long it took to prepare the application for credit transfer, including all supporting documentation, and how long it took for them to learn the result. These measures were correlated to students' perceptions of how helpful the assistance they received was. Across all of these measures, student who took less than one week to prepare their application and supporting documentation were more likely to reflect positively on all aspects of the experience: they were less likely to find assistance unhelpful (4 or 5 on a scale of 1 to 5), and less likely to find the process difficult (4 or 5 on a scale from 1 to 5).

Figure 26: Time required to prepare application and supporting materials vs. helpfulness



Similarly, the time it took to learn the result of their application for credit transfer was also connected to perception of helpfulness. The large majority of students (twelve out of fourteen) who found the assistance unhelpful (4 or 5 on a scale from 1 to 5) waited for more than one week to learn the results of their application.

Figure 27: Time until respondent learned the result of their application vs. helpfulness



Other factors

No correlation was observed between the helpfulness of assistance received and gender, the type of prior program of study (diploma, degree, or certificate), the proportion of prior program of study completed, or the subject of prior program of study (after controlling for the effect of the current institution).

A closer look at assistance

Respondents were also asked about the type of assistance they received. The two most common responses were that students received help understanding the basics of the credit transfer process and retrieving supporting documentation.

"The program coordinator went the extra mile. I only had an unofficial copy of my transcript with me so he/ she told me to take 20 minutes while he/she went and got a copy of my transcript from their records. That saved me time and another visit."

A small proportion of students (16 per cent) received assistance from their prior institution. In almost all cases, the assistance consisted of helping the respondent to retrieve course outlines and transcripts required for the credit application process. In two cases, the assistance consisted of explaining the basics of credit transfer, and pointing the respondents towards appropriate contacts at their current institution.

As above, while large differences existed between institutions on this metric, the number of responses per institution is too low to make comparisons between institutions. This question was only asked of respondents who indicated they had received assistance from their current institution, as a consequence the number of responses per institution is as low as 5 in some cases.

The most common source of a positive impression was from instances where staff dealt with the issues brought to them promptly and effectively. In these cases, the staff person had the knowledge and resources to help the student, or knew the appropriate staff person to deal with their appropriate concern.

Respondents also pointed to friendly, personalized service as a positive factor.

"The staff at [current institution] showed they cared about me as an individual. I felt like a number at [my source institution], it's like a mill there, just pumping out students."

Respondents also commonly noted the speed with which they were helped as a source of satisfaction. This closely matches quantitative findings related to the time taken by the credit transfer process (above).

Negative impressions of the assistance received focused on two areas. First, inability to provide the assistance needed, such as the inability to provide the correct answer to a question posed. Second, students reacted negatively to being sent to the incorrect office to have their question answered or issue dealt with. Many of these students felt they were being "bounced around" between offices or "passed on" to another staff member. In a small number of isolated cases respondents also perceived that they had been treated poorly by staff.

"No one kept me updated on the situation. I had to keep going back to ask questions, it wasn't easy because people seemed not to be really aware of the process. I had to go ask different people just to get an answer, and even then a couple of them told me completely different things."

"Academic advising and admissions people weren't clear on the process and didn't even know where to get the form, which was very irritating. I went to my program coordinator with all my questions - and [he/she] found the forms for me and told me what documents I would need to get."

"They didn't give me any help in understanding the rest of the process of how to get the credits transferred from my other school or what was needed. I had to go to the website and figure it out myself -- I got the impression that not many people come from university, and the staff aren't sure how to go about it."

"They were abrupt, a little rude, and very standoffish and it was very intimidating. The way they talked to me was not how you would expect to be talked to as someone paying you to come to the school."

Supplemental Factors of Note

Students who chose not to apply for credit

A small group of 40 students may have been eligible for credit transfer but chose not to apply. While 16 of these respondents offered no reason for not applying for credit transfer, the rest gave explanations that fell into four different categories. Ten respondents did not apply because they did not think that their application for credit would be successful. Eight could have applied, but chose not to because they wanted to improve their knowledge of the course material. Nine were unaware that credit transfer was possible, and two did not apply because they felt that the application process required too much effort.

Table 13: Summary of reason for not applying

Reason for not applying for credit transfer	Number of respondents
Did not think credit would be granted	10
Unaware that credit transfer was possible	9
Wanted to re-take the course material	8
It was too much work to apply	2

Three other students also indicated in later questions that they felt the process was too much “hassle,” in both cases after being discouraged by an initial impression.

“My teacher wasn't sure what the process was and suggested I go to either to the registrar's office or to student services. She really had no idea. I decided based on that that it might be too much hassle.”

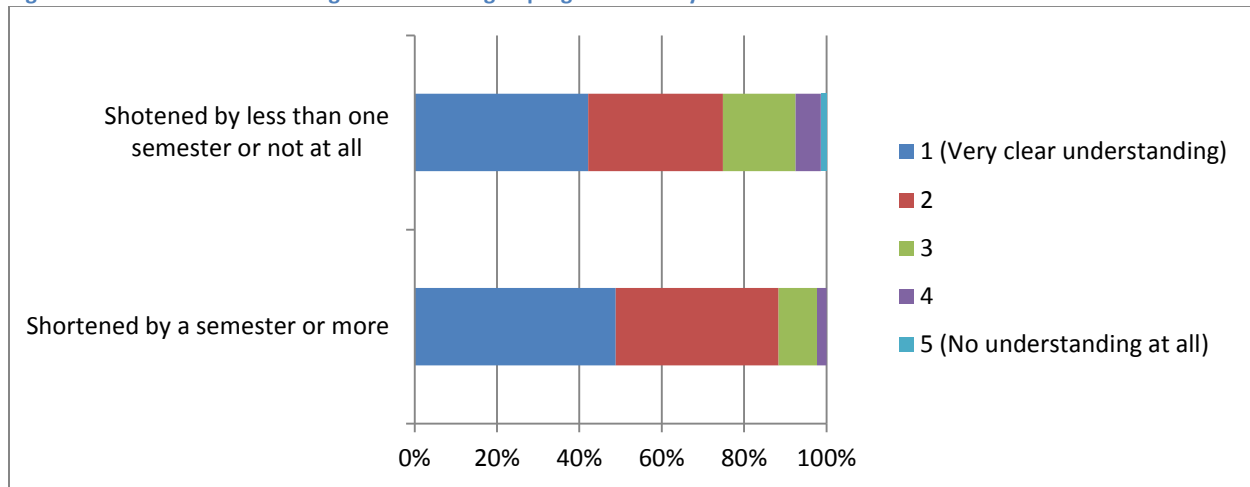
One student did not apply for all eligible credits so that they could maintain full-time status for student funding.

“I didn't apply because of my funding. I could have received credit for courses I'm having to take but I couldn't get more credit transfer because then I wouldn't be full-time, and that would cut off my Second Career funding. No one really explained other options to me, if there are any.”

Level of understanding

While less powerfully connected to satisfaction than either helpfulness of assistance received or overall difficulty, *level of understanding* was also found to have connections to other parts of the data. First, respondents who had applied for credit transfer were more likely to report high levels of understanding. Similarly, the amount of credit received and the amount by which the program length of respondents was shortened was also correlated to level of understanding. Respondents who received more than 4 credits, or whose programs of study were shortened by a full semester or more, reported higher levels of understanding.

Figure 28: Level of understanding and shortening of program of study



Interestingly, no other factors had significant relationships with level of understanding. Some of the more notable variables tested, and found to have no relationship, include:

- From whom assistance was received
- Whether or not any assistance was received from the current or previous institution
- Whether or not the respondent looked for information elsewhere
- Where the respondent looked for additional information
- Length of the gap between prior and current program of study
- Type of institution and level of study at both prior and current institution
- Age and gender
- Whether or not the prior program of study was completed

Other suggestions from respondents

Throughout the interviews, respondents were given several opportunities to voice areas of concern. The last of these asked students if there was anything that they would improve about the credit transfer process overall. Responses to this question typically reflected the difficulties faced by individual respondents. The most common responses to this question have already been covered in depth earlier in this report. Some of the more unique suggestions for improvement are listed below.

A small number of students pointed to standardizing courses across the Ontario college sector. Some respondents felt it was counterintuitive to discover that foundational courses were different between institutions, and felt that it would make sense to standardize course outlines across institutions.

Ontario as a whole needs to make their course outlines clear across the board - so if you do a program in one school it should be the same in another school because you're in the same province. So if I transfer program credits from one school to another I should be able to get transfer credit. That's why I had to do an extra year and why I had to go to two separate previous schools because some of my credits.

Similarly, a small group of four respondents noted that inconstancy of processes and practices across colleges caused them some confusion, as they initially made assumptions about the process at their current institution that later turned out to be false. Contrary to prior findings from the ICSP, this difficulty was only mentioned by a very small proportion of students – and caused no more than minor and easily resolved confusion for all four respondents.

Building a publicly available database of transferrable courses was suggested by three respondents. They envisioned a system by which institutions could share information about which courses had been approved for credit transfer, make this information available to students, and provide a venue to exchange related information such as course outlines.

I had to call the college, get directed to the right office, get it in the right format (pdf) by email and so on. I wish it was something you get when you graduate in digital format (proof of enrolment, course outlines, etc. would have been handy that's for sure). Or I wish there was a shared database for all the schools that would tell you what courses qualify - like the schools could all link up and make it easier to access

Conclusion

Overwhelmingly, students in the Ontario college system who participated in this study reflected positively on their institution, the staff they interacted with, and their experiences with the credit transfer process.

The analysis above investigates a broad series of potential barriers to credit transfer, and catalogues factors that have contributed to both negative and positive experiences for students. These experiences were very positive overall, with few students expressing dissatisfaction, even among those who experienced difficulties along the way. Several areas were identified in which practices at top-rated institution differed from those at other institutions. Each of the seven recommendations below discusses a practice or policy which appears to have facilitated the credit transfer process where it was encountered. Each represents a potential guideline for future practice in the Ontario college sector.

- i. **Colleges with the most positive responses ensured that staff and students had easy access to basic information about the credit transfer process.** Basic information includes the fact that credit transfer is possible, how to progress through the credit transfer process (explicitly), required documentation, contact information (which offices or individuals should be contacted for each step of the process) and important dates and deadlines related to the process. This information is crucial for students interested in initiating the credit transfer process, and for any staff who might assist them. Information needs to be accessible to staff as well as to students, and should be prepared with both audiences in mind.

Early knowledge of credit transfer allows students to start the process earlier, making it less likely that they will face time constraints or have to attend courses for which they expect to later receive credit – a common complaint among respondents. One student suggested making credit transfer a prominent part of the Common Application Form on www.ontariocolleges.ca, and another suggested sending a letter or email about credit transfer to all new students with prior PSE experience. Students at three colleges reported being told about credit transfer during a presentation or student orientation. Overall, respondents indicated that they looked to the website of their current college more often than any other resource.

- ii. **Colleges with the most positive responses also provided detailed information about the process.** After students initiated the credit transfer process, it was common for them to have more detailed questions about which of their credits might be eligible, and how credit transfer might affect them.

Detailed information should include details about the assessment process so that students can make a reasonably accurate guess as to whether their application will be successful (possibly including a list of courses that have been accepted for transfer credits in the past) and a clear description of how credits might affect scheduling and OSAP eligibility. Making this information publicly available can help staff and students avoid serious problems (like dropping to part-time

status and inadvertently initiating OSAP loan repayment), and provides a resource to answer common questions. Most students looked for this information on the website of their current institution.

- iii. **Colleges with the most positive responses demonstrated a culture of effective service.** Respondents' most positive experiences originated from interactions with staff who were both effective and personable. Similarly, their worst experiences stemmed from instances where they perceived they had been treated poorly.

In many cases, students described ending up in the office of a sympathetic dean, faculty member, or other staff person who helped them initiate the process or deal with an issue. A system in which many different staff and faculty understand the basics of the credit transfer process is more robust, and reduces the chances that students will be frustrated by a staff member who is unable to assist or provides inaccurate information.

"I sought help from the registrar's office, but they ... incorrectly told me that my previous courses would not qualify for transfer. After that, I went to one of my Profs who was extremely helpful. [He/she] explained the forms, explained the process, helped me complete the forms, signed the forms for me, examined my transcript to make sure my grades were acceptable, and looked through the course outlines in detail."

- iv. **Colleges with the most positive responses had streamlined credit transfer application processes.** Wherever possible, avoiding the re-submission of documents, reducing the number of forms and approvals required, and designing for single-point of contact interactions can help to reduce the complexity of the application process for students.
- v. **Colleges with the most positive responses provided support to students experiencing difficulty obtaining course outlines or course descriptions.** Collecting course outlines was commonly reported to be difficult and time consuming, especially for students with a longer gap between prior and current PSE. Respondents reported a number of ways in which institutions helped them with these difficulties, including helping them to contact their prior institution to request the documents, not requiring outlines to be submitted for courses that have been assessed for other students, and accepting unofficial outlines or otherwise being flexible about the documentation requirements.
- vi. **Colleges with the most positive responses assessed applications in one week or less.** Students who waited one week or less were more likely to express lower perceived difficulty, and higher overall satisfaction. Setting a one week-turnaround as a service benchmark would thus be an effective step to improving the credit transfer experience. Similarly, top-rated institutions promptly notified students of the results of the credit transfer application (by email or

otherwise). This practice reduced delays between the assessment of the credit transfer application and the applicant learning the result.

- vii. **Colleges with the most positive responses provided justifications for both assessment results and policy positions.** Students who understood the reasons why their credit application was denied rarely expressed frustration. Very few students both understood the rationale for the decision *and* disagreed with it. Making the rationale clear can help to encourage positive student experiences. This also applies to fees paid for credit transfer assessments, impacts on course schedules (or lack thereof), and consistency of tuition fees despite credits granted.

Appendix A: Data Collection Instrument and Phone Script

Online Screener & Demographics

Module A			
A1		<p>Please enter your current email address.</p> <p>(Please use your college email address.)</p> <p>Your email address will be removed prior to any analysis. It will be not possible to associate your identifiable information with the rest of the survey data.</p> <p>[Text entry, validated]</p>	
A2		<p>Age</p> <p>[Drop-down]</p> <p>[1] Under 18 [2] 18-20 [3] 21-25 [4] 26-30 [5] 31-35 [6] 36-40 [7] 41-45 [8] 46-50 [9] 51-55 [10] 56-60 [11] 61 and older</p>	
A3		<p>Gender</p> <p>[1] M [2] F</p>	
A4	[If 'none of the above', Terminate]	<p>In which institution are you currently enrolled?</p> <p>[Drop down list of all target schools, plus 'none of the above']</p>	

A5	[If NO, Terminate]	Did you begin studies at your current university or college, anytime between summer 2010 and now? [YES/NO]	
A6	[If NO , Terminate]	Were you previously enrolled at a different postsecondary institution? (i.e., a different university, college, or private career college) [YES/NO]	
A7		Please select the month and year when you started at your current institution: [month] [year]	
A8		What was the length of time between when you left your previous institution and when you began at your current one? [1] Four months or less [2] More than 4 months but less than two years [3] Between two and five years [4] More than five years	
A9		What is the name of the institution that you attended prior to your current school? [Text entry]	
A10	[If 3, Terminate]	Is that a university, college, or private career college? [1] University [2] College [3] Private career college	
A11	[If outside, Terminate]	Where is that institution located? [1] In Ontario	

		[2] Outside Ontario	
A12	[If 4, Terminate]	<p>Is your current program a certificate, diploma, degree, or graduate certificate program?</p> <p>[1] Certificate [2] Diploma [3] Degree [4] Graduate Certificate</p>	
A13	[If 4, Terminate]	<p>Was your previous program a certificate, diploma, degree, or graduate certificate?</p> <p>[1] Certificate [2] Diploma [3] Degree [4] Graduate certificate</p>	
A14		<p>What percentage of program credits, approximately, had you completed before transferring?</p> <p>[1] Less than one-quarter [2] About one quarter [3] About half [4] About three quarters [5] More than three-quarters (but not all) [6] All (all required credits were completed)</p>	

[End pre-screener survey]

[Begin scheduling application]

You are eligible to participate in this survey! You will now be directed to a page where you can choose a time for your telephone interview.

The information you provide below will be removed prior to any analysis. It will be not possible to identify your survey responses.

S1		Select date and time for interview	
S2		Name	

S3		Phone Number	
S4		Email (Please use your college email address. Ensure that this is the same as the email you entered earlier) Secondary email (optional)	

Call Script / Questionnaire

[Before interview, confirm that the email address matches the data file. If no match exists, the first question must be to clarify email address. If no match can be found, Module A must be repeated by phone.]

Hello. May I please speak with _____?

My name is _____. I'm calling from Higher education Strategy Associates on behalf of Colleges Ontario. According to my records you scheduled an interview with us today at _____. This call will take approximately 30 minutes. Are you available now?

[if no, reschedule the call and enter the new appointment into the scheduling application]

I will be asking you a series of questions about the experience you had when you started at your current institution. Once we've finished, you will be emailed a \$40 gift certificate for your choice of Amazon.ca or iTunes.ca.

Do you have any questions before we begin?

I would like to start by asking you a few questions about your current institution, and about the institution you transferred from.

Identification Module			
I1	Based on these two questions, respondents are classified as: A: Applying receivers B: Applying non-receivers C: Non-applying receivers D: Non-applying non-receivers All questions from this point forward indicate which groups will be asked. Note that different versions of similar questions exist in some instances.	Did you receive credit for courses taken at your previous institution?	
I2		Did you apply separately to have credits transferred? Prompt: Did you do anything to try to have your credits transferred?	

Module B: Reason for Transfer			
B1		<p>Thinking back to your decision to attend your current institution, what is the main reason you chose to continue post-secondary studies?</p> <p>[Open response] [DO NOT read list, but Select from list below if appropriate or type in their reason. Select multiple if necessary]</p> <p>Had to change institutions because I moved Dissatisfied with program Dissatisfied with instruction Changed mind about career direction/field of study To Improve my employment opportunities</p>	

Module C: The Transfer Process			
C1	A B	<p>At what point did you apply for credit transfer?</p> <p>Prompt: Was it at the same time as your application for your current program of study, after you registered at your current institution, but before classes started, or, after classes started?</p> <p>[Select from list below if appropriate or type in their reason.]</p> <p>[1] At same time as applying for current program of study [2] After registering at current institution, but before classes started [3] After classes started, but during first semester [4] Any time after first semester [if other, please specify]</p>	
C2	A B	What did the application for credit transfer consist of?	

		Prompt: transcripts, course descriptions, full course outlines, or a test of your knowledge?	
C3	A B C D	<p>What is your current program of study?</p> <p>[do not read list, select or enter response as required]</p> <p>[1] Arts</p> <p>[2] Business</p> <p>[3] Community Services</p> <p>[4] Health and Health Sciences</p> <p>[5] Technology</p> <p>[98] Other (specify)</p> <p>[Note to Interviewers: Classify the response using the rubric below]</p> <p>Arts includes media, journalism, fine and performing arts, fashion, advertising, graphic design, film and television production, broadcasting, horticulture, and general arts and science programs.</p> <p>Business includes business, entrepreneurial studies, management, finance and taxation, accounting, chef training and culinary management, office administration, computer programming, human resources, hospitality and tourism, hotel management, court/tribunal agent, legal assistant, and aviation programs</p> <p>Community Services includes police and law, correctional services, library and education, child/youth services, social workers, developmental services, and public relations.</p> <p>Health includes paramedics, dentistry, nursing, kinesiology and sports medicine, fitness and health promotion, pharmacy, animal care and veterinary studies, and health technology.</p>	

		Technology includes architecture, automotive, engineering, machining, welding, and other trades.	
C4	A B C D [If no, unhide C5]	Was your field of study at your previous institution the same as it is now? [YES/NO]	
C5	A B C D [Hide by default]	<p>What was your previous program of study?</p> <p>[do not read list, select or enter response as required]</p> <p>[1] Arts [2] Business [3] Community Services [4] Health and Health Sciences [5] Technology [98] Other (specify)</p> <p>[Note to Interviewers: Classify the response using the rubric below]</p> <p>Arts includes media, journalism, fine and performing arts, fashion, advertising, graphic design, film and television production, broadcasting, horticulture, and general arts and science programs.</p> <p>Business includes business, entrepreneurial studies, management, finance and taxation, accounting, chef training and culinary management, office administration, computer programming, human resources, hospitality and tourism, hotel management, court/tribunal agent, legal assistant, and aviation programs</p> <p>Community Services includes police and law, correctional services, library and education, child/youth services, social workers, developmental services, and public relations.</p> <p>Health includes paramedics, dentistry, nursing, kinesiology and sports medicine, fitness and health promotion, pharmacy, animal care and veterinary studies, and health technology.</p> <p>Technology includes architecture, automotive, engineering, machining, welding, and other trades.</p>	

C6	C D	<p>Why didn't you try to have credits from your previous field of study transferred?</p> <p>[Open response] [DO NOT read list, but Select from list below if appropriate or type in their reason. Select multiple if necessary]</p> <p>[1] didn't know it was possible to transfer credits [2] felt that the process was too much work [3] assumed would not receive any credits</p>	
C7	A C	<p>How many courses did you receive credit for when you transferred?</p>	
C8	A C	<p>By how much was the length of your current program reduced due to the credits transferred?</p> <p>[do not read the below , select as appropriate based on the response]</p> <p>[1] less than one semester [2] one semester or more, but less than two [3] two semesters or more, but less than three [4] three semesters or more, but less than four [5] four semesters or more</p>	
C9	C	<p>Did you receive any explanation why you received these credits?</p> <p>Prompt: What was the reason?</p>	
C10	A B C D	<p>Did you expect to receive any course credits that you were not granted?</p> <p>[Note to interviewers: if necessary, clarify that 'credits' refers to credits granted for courses taken at the previous institution.]</p>	
C11	<p>A B</p> <p>[If no, skip C12]</p>	<p>Did you receive any explanation for why you were granted or not granted credit?</p>	

		[yes/no]	
C12	A B	Were you satisfied with that explanation?	

[Read for groups A and B only:] I would now like to ask you about the steps you went through to have credits transferred.

Module D: Barriers and Assistance			
D1	A B	<p>Thinking <u>only about the process of credit transfer</u> at your current institution, on a scale from 1 to 5, did you find this process easy or difficult, where 1 is very easy and 5 is very difficult?</p> <p>[1] Very easy [2] Easy [3] Neither easy nor difficult [4] Difficult [5] Very difficult</p>	
D2	A B	<p>What was the most difficult part of transferring credit? Please explain why.</p> <p>Prompt: Is there anything in particular that discouraged you, or made it more difficult for you to apply for and receive transfer credits?</p>	
D3	A B	<p>How long did it take you to prepare your credit transfer application and all the supporting material needed?</p>	
D4	A B	<p>Once you had sent your documents to the institution, how long did it take before you learned the result?</p>	

D5	<p>A B C D</p> <p>[If student did not receive assistance, skip D6, D7, D8, D9, D10]</p>	<p>Thinking about your current institution, did you receive any help relating to credit transfer, specifically?</p> <p>[Select from list below if appropriate or type in their response. Select multiple if necessary]</p> <p>[1] Counselling department [2] Student services [3] Professors or departmental coordinators [4] Academic advisor [5] Unsure (respondent is not sure what their role was)</p>	
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D6	A B C D	What did they do to assist you?	
D7	A B C D	On a scale from 1-5, how helpful was the assistance that you received, where 1 is very helpful and 5 is not helpful at all? [1] Extremely helpful [2] Very helpful [3] Somewhat helpful [4] Minimally helpful [5] Not helpful at all	
D8	A B C D	Please explain what made the assistance helpful or not.	
D9	A B C D	Was the information you received consistent?	
D10	A B C D	Was the information you received clear and easy to understand?	
D11	A B C D [If student did not receive assistance, skip D12, D13, D14, D15, D16]	Did you receive any help relating to credit transfer, specifically, from your previous institution? [Select from list below if appropriate or type in their reason. Select multiple if necessary] [1] Counselling department [2] Student services [3] Professors or departmental coordinators [4] Academic advisor [5] Unsure (respondent is not sure what their role was)	
D12	A B C D	What did they do to assist you?	
D13	A B C D	On a scale from 1-5, how helpful was the assistance that you received, where 1 is very helpful and 5 is not helpful at all?	

		[1] Extremely helpful [2] Very helpful [3] Somewhat helpful [4] Minimally helpful [5] Not helpful at all	
D14	A B C D	Please explain what made the assistance helpful or not.	
D15	A B C D	Was the information you received consistent?	
D16	A B C D	Was the information you received clear and easy to understand?	
D17	A B C D	Were there any ways in which the information provided to you by your previous and current institutions differed? Prompt: Please explain the differences.	
D18	A B C D [If NO, skip D14]	Did you look for information on credit transfer anywhere else? [Please list sources mentioned]	
D19	A B C D	Which of these did you find most informative?	
D20	A B C D	How well do you feel you understand the credit transfer process? Please rate your understanding on a scale from 1 to 5 where 1 is 'very clear understanding' and 5 is 'no understanding at all.' [1] Very clear understanding [2] Moderate understanding [3] Some understanding [4] Minimal Understanding [5] No understanding at all	

D21	A B	<p>Looking back on your experience, do you feel that you clearly understood the transfer process before you decided to commit to it? Please rate your understanding on a scale from 1 to 5 where 1 is 'very clear understanding' and 5 is 'no understanding at all.'</p> <p>[1] Very clear understanding [2] Moderate understanding [3] Some understanding [4] Minimal Understanding [5] No understanding at all</p>	
D22	A B C D	<p>What additional information would have been most useful to you at the time?</p> <p>[clarify if necessary: when you were considering transferring]</p>	

Module E: Reflections, Expectations and Suggestions			
E1	A B C D	<p>On a scale from 1-5, how satisfied are you with your current program of study, where 1 is very satisfied and 5 is very dissatisfied?</p> <p>[1] Very satisfied [2] Satisfied [3] Neither satisfied nor dissatisfied [4] Dissatisfied [5] Very dissatisfied</p>	
E2	A B C D	What are the reasons for your satisfaction / dissatisfaction?	
E3	A B C D	<p>Thinking about the credit transfer processes from beginning to end, is there any way they could be improved?</p> <p>Prompt: Is there anything that could have made this</p>	

		process easier for you, or helped you to make a better decision?	
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That's all the questions I have for you. Thank you very much for your participation. To thank you for your time I'm pleased to offer you a \$40 gift certificate for your choice of Amazon.ca or Itunes.ca. Which would you prefer?

The certificate will be sent electronically to the email you provided. Is your email address [Confirm email address]?

Thank you.

Appendix B: Summary of Statistical Tests

The two tables below provide a summary of the statistical tests performed in the course of this report. Only tests yielding results that are significant at $p = 0.05$ are listed, with the exceptions of two results that were significant at $p = 0.10$. A non-parametric measure (Spearman's rho) is applied in all bivariate testing involving questions that use Likert scale responses, as it cannot reasonably be assumed that options on a Likert scale are linearly distributed – a condition of parametric tests such as Pearson correlation.

Table 1: Summary of statistical tests: Bivariate correlations (Spearman's rho)

Variable 1	Variable 2	N	Correlation coefficient	Significance (2-tailed)
Overall satisfaction with program of study (question E1)	Difficulty of the credit transfer process (question D1)*	180	.137	.049
Overall satisfaction with program of study (question E1)	Perceived helpfulness of assistance received (question D7)	162	.239	.002
Overall satisfaction with program of study (question E1)	Time required to complete the application (question D3)*	181	.171	.021
Overall satisfaction with program of study (question E1)	Time elapsed before the result learned (question D4)**	181	.168	.023
Overall satisfaction with program of study (question E1)	Current understanding of the credit transfer process (question D20)	227	-.145	.029
Difficulty of the credit transfer process (question D1)	Completion of prior credential (question A14)	182	.155	.037
Difficulty of the credit transfer process (question D1)	Time required to complete the application (question D3)	182	.260	.000
Difficulty of the credit transfer process (question D1)	Time elapsed before the result learned (question D4)	182	.169	.022
Difficulty of the credit transfer process (question D1)	Expected transfer credits were received (question C10)	182	.205	.006
Difficulty of the credit transfer process (question D1)	Satisfaction with explanation given (question C12)	93	.429	.000
Difficulty of the credit transfer process (question D1)	Perceived helpfulness of assistance received (question D7)	140	.414	.000
Perceived helpfulness of	Expected credits received	140	.168	.032

assistance received (question D7)	(question C10)			
Perceived helpfulness of assistance received (question D7)	Satisfaction with explanation given (question C12)	76	-.651	.000
Perceived helpfulness of assistance received (question D7)	Time required to complete the application (question D3)	140	.167	.049
Perceived helpfulness of assistance received (question D7)	Time elapsed before the result learned (question D4)	140	.350	.000
Current understanding of the credit transfer process (question D20)	Amount by which program of study was shortened due to transfer credits received (question C8)	191	-.131	.070

Table 2: Summary of statistical tests: Independent samples means comparison (Mann-Whitney U)

Variable 1	Variable 2	N	U	Asymp. significance (2-tailed)
Perceived helpfulness of assistance received (question D7)	Age (by 5-year band, comparison of respondents aged 26-30 and those aged 18-20, question A2)	55	606.5	.047
Difficulty of the credit transfer process (question D1)	Age (by 5-year band, comparison of respondents aged 21-25 and those aged 26-30, question A2)	182	374	.091