Creating a Credit Mobility Culture: Supporting Transfer for Adult Learners with Some College and No Degree

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Problem Statement

Abundant literature exists about the challenges associated with student transfer, and many of these pieces reflect on the traditional college transfer experience from a 2-year to a 4-year institution recommending solutions such as transfer pathways and an increased focus on advisement between both the sending and receiving institutions. Although these are important measures to improve transfer for those on a more linear path, what about the needs of the 40 million Americans with some college credit and no degree who are on a different journey (Causey et al., 2023)? These students may have had to take longer breaks in their attendance and could bring credit from multiple institutions, including work and life experience from military service, training programs, and other informal learning. Despite their learning and credit from experiences outside of the classroom, some institutions may not even consider these so-called non-traditional learners transfer students. With the difference in how institutions view and see what constitutes a transfer student it has been difficult to identify best practices that promote a credit mobility culture that supports transfer student success for learners who do not fit the "traditional student" paradigm. However, there are several different actions institutions can take to increase student outcomes and the potential for degree completion.

Background

In a report from April 2023, the number of Americans with some college credit and no credential has increased by 1.4 million learners in the past year. Further, it is staggering to think that now 40.4 million students hold college credits with no credential (Causey et al, 2023). Although some of these students may decide to return to their prior institution, many others may seek a different institution when returning

to school. Moreover, as time passes and the student's break in attendance increases, career paths can change, transfer pathways can change and as a result, credit mobility can become a significant challenge for these learners upon return.

In 2021, acknowledging the increased mobility of college students, shifting demographics of learners, effects of the COVID-19 pandemic, and changes in perspectives on social issues, the National Task Force on the Transfer and Award of Credit offered six recommendations to increase the effectiveness of transfer for students. These recommendations include:

- Prioritizing award of transfer credit and credit for prior learning;
- Addressing obstacles created by institutional policies and practices;
- Implementing technology solutions;
- Creating greater transparency for students;
- Providing comprehensive resources and advising; and
- Building partnerships to facilitate transfer pathways (American Council on Education, 2021).

After this report, the American Council on Education (ACE), the American Association of Collegiate Registrars and Admissions Officers (AACRAO), and the Council for Higher Education Accreditation (CHEA) updated the Joint Statement on the Transfer and Award of Credit, "to help colleges and universities implement credit award policies that lead to greater student success and reflect equity-minded practice" (American Association of Collegiate Registrars and Admissions Officers et al., 2021, p. 2). These documents represent an important shift in the philosophy and principles around how the modern transfer student should be served, but there is a notable difference between the theory and principles behind something and how one actually realizes results through practice.

Moving from Theory to Practice

Supporting adult learners with some college and no degree requires more than policies and procedures. It requires a culture of credit mobility that prioritizes resources to optimize the application of learning from transfer credit and credit from prior learning (CPL) to give students the most direct path in advancing their education.

How then does one build a credit mobility culture? An institution with a credit mobility culture considers transfer in all aspects of what the student brings to the table as a learner, and not as an edge case or a niche pathway population, but rather as an extension and core component of its mission. Commitment to credit mobility includes creating flexible academic programs and policies that allow students to optimize transfer credit and CPL - saving them both time and money – but moreover, to honor the student's prior academic experiences and learning. Embracing all forms of learning from CPL ensures students can utilize all the credit they deserve from not only their in-classroom college-level learning but also from learning that occurs outside of the academy. Supporting credit mobility also requires removing barriers that can get in the way of smooth academic progress, which can include eradicating stale policies and procedures, overly rigid requirements, and outmoded administrative practices. Additionally, providing clear information to students throughout their educational journey about how credits will apply supports equity and enables students to make informed decisions about their learning. Lastly, a culture

of credit mobility includes investing in relevant services and support resources to empower students to achieve their learning goals by taking action as an institution on behalf of the student instead of putting the onus for transfer activities elsewhere.
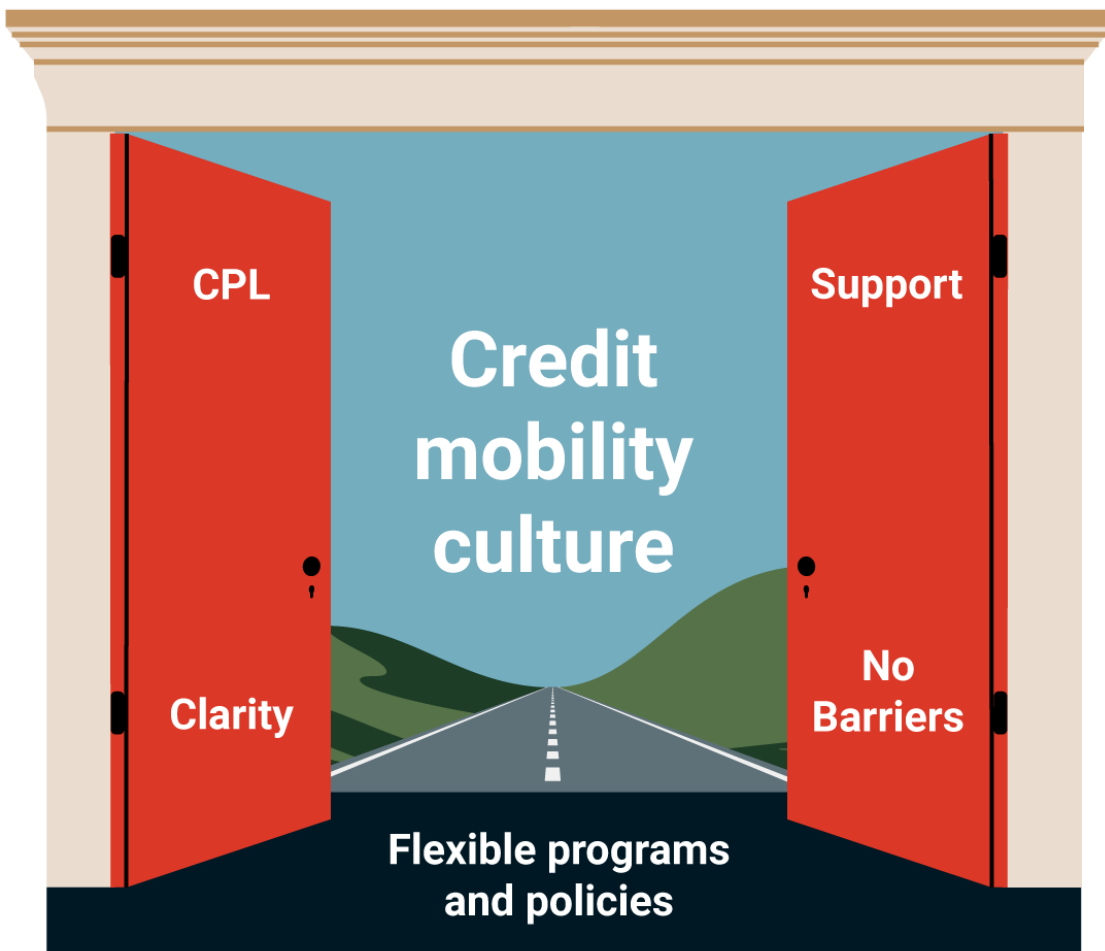
How University of Phoenix Invests in a Culture of Credit Mobility

Investing in a culture that promotes credit mobility requires an institution to take steps across multiple domains to support learners. Creating a culture like this is not just an admissions or registrar-related function, but rather an institutional priority that must be considered from top-to-bottom. Areas where University of Phoenix has invested in to make their culture of credit mobility a reality consist of:

- Creating Flexible Policies and Programs
- Embracing Prior Learning as a Viable Source of Academic Credit
- Providing Improved Clarity on Transfer Outcomes and Options
- Removing Barriers that Impact Student Progression
- Empowering Students Through Relevant Support Services

Each of these areas does not exist in a vacuum and can often be used to create a virtuous cycle that supports the student throughout their journey at University of Phoenix to reach the ultimate goal of credential completion. To provide insight into how these areas contribute to creating a culture of credit mobility at University of Phoenix, details on these areas follow, with the hope that they can generate discussion about the implementation and expansion of services to support transfer students at other institutions and decrease the attainment gap.

Creating Flexible Policies & Programs

From its inception, University of Phoenix has looked at learning from traditional and non-traditional sources as a cornerstone to helping students reach their academic goals. For over 45 years University of Phoenix has accepted a wide range of transfer options to help students maximize their learning and translate it into credit to facilitate degree completion. The most common of these transfer options are:

- Transfer Credit from Other Academic Institutions
- Military Experience
- Prior Learning Assessment (PLA)
- Self-Paced Alternative Course Providers
- National Testing Programs

The first undergraduate programs that the University of Phoenix offered were degree completion bachelor's degrees. These bachelor's degree programs required 60 applied transfer credits as an admission requirement into the program. For students who fell short of the 60-credit threshold using traditional credit from another academic institution, CPL opportunities were utilized to help students determine if they could meet the admission requirement threshold. As the University began to innovate in the CPL space, the University refined its evaluation processes and operational procedures to allow for improved transfer experiences for students with military experience as well as students who completed national testing program exams like CLEP, DSST, or Berlitz by leveraging technology and databases to speed up the evaluation process. Additionally, the University created an internal PLA department, focused on assessing individualized experiential learning by the student gained through corporate training, industry licenses, certifications, and learning from life experience. In 2014, the PLA portfolio process was recognized with a Showcase in Excellence Award from the Southwest Alliance for Excellence (SWAE). The University has also established relationships with third-party alternative course providers such as Straighterline, Sophia, and Study.com, which offer courses recognized by the American Council on Education (ACE) for credit to give students the opportunity to fulfill general education and some core program requirements.

Today, most of the bachelor's degree programs at University of Phoenix do not have a minimum credit requirement for admission, but students are highly encouraged to explore and leverage CPL opportunities to reduce the time and financial cost of their degree. CPL options are discussed with students at the beginning of the program by academic counselors, and CPL opportunities are sometimes integrated into the degree programs where it academically makes sense. For example, some programs have articulated their learning outcomes with industry licenses and certifications, so that upon

completion of these industry credentials students earn credit for that experience which can apply towards degree completion requirements and give the student an advantage in their chosen career field.

As a standard, students with college-level coursework, from a degree-granting institution holding acceptable accreditation are eligible to transfer those credits into University of Phoenix and have them applied according to the institutional and programmatic policies outlined in the University catalog. Most University of Phoenix undergraduate programs have a standard general education structure that has been designed with common academic pathways in mind, allowing for a wide range of general education coursework to apply to these programs. Part of this design includes a framework where the general education requirements are not narrowly defined to specific course types but rather general education content domains (i.e., any course in the Humanities areas, instead of a specific World Religions course) allowing students to maximize the transferability of their previous college experience into a University of Phoenix program.

In fact, many of University of Phoenix's bachelor's degree programs have been developed with the transfer student in mind by evaluating the needs of the University's transfer partners via articulation agreements. University of Phoenix has established over 460 articulation agreements with colleges and universities across the United States, and the needs of these partners helped the University's academic colleges design programs that accounted for different transfer permutations to help develop degree programs that were transfer-friendly for 2+2 or 3+1 transfer pathways. Some of this work included looking at common general education sequences and lower division course offerings from partner institutions to help create bachelor's degrees that are flexible in accepting credit from different sources across multiple academic domains. For example, the University's Bachelor of Science in Management degree was created in part by evaluating commonalities between course sequences of Associate of Arts and Associate of Applied Science business degrees from community colleges to create a degree structure that was more likely to accept 60 credits or more in transfer from associate degree earners. This dual-prong approach of looking at both policies and academic programs together has allowed the University of Phoenix to embed a culture of student mobility from top to bottom in its academic approach to student degree progression and acquisition.

Embracing Prior Learning as a Viable Source of Academic Credit

As previously indicated, University of Phoenix has a record of accepting learning from outside of the traditional classroom for credit since its beginning. The sources for credit coming from prior learning outside of the classroom are as varied and distinct as the types of students the University serves, but some of the most common types of credits students leverage come from learning via military training, individualized prior learning assessment evaluations, courses taken from non-traditional education providers, and standardized examinations.

Learning from military training and experience recognizes the rich knowledge and skills students have gained while serving in the Armed Forces. As a result, students with military experience can have those credits evaluated and applied according to the American Council on Education (ACE) guidelines and applied towards degree requirements based on university institutional and programmatic policies. Because of some of the extensive work ACE has done in creating standardized assessments of military

training for credit, in conjunction with the consistent framework of the format for Joint Service Member Transcripts (JST), University of Phoenix has been able to leverage technology to support an efficient process for students looking to leverage these credit types.

The University of Phoenix also values the learning obtained from deep work and life experiences adult learners have accumulated in their professional and personal lives. Individualized Prior Learning Assessment (PLA) portfolio evaluations provide an opportunity for students to have their knowledge and experience gained outside of the traditional classroom assessed for potential college credit that can apply to their degree requirements. There are two primary paths a student may take when seeking credit through institutional PLA evaluations which are a portfolio submission, or an experiential journal submission. With portfolio submissions, students can submit industry certifications, licenses, corporate training, and non-degree college-level coursework and learning to be assessed for credit. The second option, experiential journals, allows a student to write a robust submission on an approved general education topic, using Kolb's Model of Experiential Learning. The student's PLA journal submission is assessed by a University of Phoenix faculty member for potential credit based on the learning the student obtained from the experience to determine potential academic equivalence that would be comparable to a student who took semester-level course content in the same topic area. In both cases, it is important to note that PLA credit is assessed based on the **_learning_** that was gained throughout the experience, and not for the experience alone.

To support alternative degree pathways for students, the University has agreements with non-traditional educational providers like Straighterline, Sophia, and Study.com which offer courses evaluated and recommended for credit through ACE. These courses typically fulfill lower division, general education, and elective requirements for undergraduate degree programs. Although these providers are relatively new in the CPL space compared to other credit types, University of Phoenix endeavors to support its culture of credit mobility to help students save time and money to reach degree attainment and seeks to support learners coming into the institution with these credit types provided that they are backed by a third-party assessment recommendation from a trusted entity like ACE.

Finally, students can elect to take a third-party standardized examination backed by a credit recommendation to fulfill specific course or general education content requirements. Students who complete an exam from an approved testing program can transfer those credits into their undergraduate degree program according to the University's institutional and programmatic policies. Typically, these examinations come in the form of Advanced Placement, CLEP, or DSST examinations, but standardized challenge examinations from other colleges and universities may be accepted for credit as well.

Ultimately, the acceptance of CPL across numerous sources can provide evidence to students of an institution's commitment to creating a culture of credit mobility, while also having the added benefit of recognizing the student for all that they bring to the table inside and outside of the classroom.

Providing Improved Clarity on Transfer Outcomes and Options

Even before a student starts their first class at University of Phoenix, it is a goal to empower the student with knowledge about how prior coursework might translate and apply to their degree program.

University of Phoenix offers a valuable service called a pre-evaluation (or unofficial evaluation) that provides insight into which credits a prospective student can expect to transfer and what the financial implications could be by reviewing unofficial transcripts or transfer documents. This is a vital service that helps prospective students make informed decisions about their education prior to making a commitment to the University.

As a further commitment of the University in helping students save time and money the institution has developed a range of self-service tools to facilitate the exploration of alternative credit options. The Savings Explorer® tool, accessible on phoenix.edu, allows prospective students to learn about opportunities to accelerate degree completion through transfer credit, prior learning assessment, military credit, self-paced alternative course providers, national testing programs, scholarships, and employer benefits. The data from the Savings Explorer® tool is passed to the student and an enrollment representative so they can walk students through these results and answer questions the student has throughout the remainder of the enrollment process.

Once admitted, additional student self-service tools exist including a Saving Time and Money Worksheet. This tool guides students through essential questions helping the student determine the most suitable path based on their individual needs. The tool is also augmented with accompanying videos providing further clarity on the resources available to the student, and this worksheet also prepares students for future advisement conversations. Through the custom University of Phoenix student portal students can easily view their transfer credit details and learn about other CPL options to help the students complete their degree requirements – which may include seeking CPL opportunities while actively attending courses to further accelerate time to completion. Students pursuing PLA credit also submit their materials on the student portal via the PLA submission page and can review the status and results of the evaluation to understand how any credit awards can impact degree progression. Providing students this level of insight and detail in an integrated manner is essential in supporting a culture of credit mobility as it provides a frame of reference to encourage students to think about the impact of potential transfer credit opportunities throughout the student's lifecycle – and not just at admissions.

Removing Barriers that Impact Student Progression

Unlike many institutions that require students to order and pay fees related to acquiring transcripts from previously attended colleges and universities, University of Phoenix removes this barrier by covering the costs associated with acquiring student transcripts from previous institutions. During the student's application process, the University will request all transcripts on the student's behalf whenever possible if the student has signed a transcript request form authorizing the University to do so. This not only removes the administrative burden of requesting transcripts from the student but also the cost associated with requesting these transcripts. Although not all institutions allow for a third party to request an academic transcript on the student's behalf, University of Phoenix will provide this service whenever possible so that the student can focus their time and attention on the onboarding process to be successful once classes begin.

To remove additional barriers a student may face the University has a strong commitment to leveraging technology to streamline processes. Another way UOPX expedites the transfer process is by using data

and leveraging digital processes. When possible, the University leverages electronic data exchange protocols for transcripts. Electronic data exchange is when the University can acquire transcripts from participating institutions as digital data, which eliminates the need for waiting on physical mailing times, removes manual data entry, and increases accuracy by minimizing process steps. The acquisition of transcripts through electronic data exchanges allows students to become officially evaluated with transfer credits applied in a quicker manner so that the student can understand the impact of transfer credits towards their degree progression and plan their academic schedule more efficiently.

To support a seamless application of PLA credits through a portfolio evaluation, the University historically charged its students a fee upon evaluation of credits that was based on a credit unit basis for all PLA activities where credits were able to be applied. This fee was administrative in nature, and less than the cost of the institution's standard credit hour rate, but analysis of student PLA portfolio usage showed the biggest barrier for students with submitting a PLA portfolio evaluation was the fee. As a result, this fee was entirely removed from the process in academic year 2022 and students may now seek PLA credits at no cost to them. With this fee removed, increases in PLA portfolio submissions and awards were realized, with PLA usage increasing 36% in the 2022 academic year and 37% in 2023.

To remove barriers that students may have, while also supporting a credit mobility culture, University of Phoenix has also created programs that assist students with transfer credits to decrease their financial burden from a tuition and fees perspective. For example, students who have completed an associate degree and transfer it to University of Phoenix may receive a discount of $144 per course on their tuition rate. Additionally, the University offers new bachelor's degree students in certain programs a transfer scholarship if they transfer 12-60 credits to the University. Whether it be through process changes, leveraging technology, or reducing financial hurdles, all barriers that prevent transfer students from attending should be looked at when establishing a culture of credit mobility.

Empowering Students Through Relevant Support Services

University of Phoenix understands the diverse needs of transfer student populations and the institution has tailored support services to cater to their unique needs. From the moment the student considers joining the University to long after the student has graduated the institution has looked to serve these needs through relevant and robust support services.

University of Phoenix provides students with dedicated student services representatives who have expertise in optimizing the application of existing credits, helping students find faster routes to their educational goals based on prior coursework, and identifying lower-cost transfer opportunities for the student that exist beyond admission and matriculation. This commitment to student success is demonstrated by having student services representatives assisting students in selecting the right courses and creating a personalized plan that aligns with the student's schedule and academic goals.

Beyond the student services teams that exist within the University, the institution has invested in dedicated infrastructure of teams for transfer credit evaluation, articulation, prior learning assessment, and research that reside in the Office of Admissions and Evaluation. These teams are vital in supporting transfer-related web pages, student resources, and the development of transfer tools that can help

students identify the best transfer options that meet their commitments and personal needs. The investment in these services is intentional in creating a culture of credit mobility at the University as these resources provide students with the gift of having options and grant students the power of choice, which can be the difference between degree completion or not when supporting working adult learners.

Conclusion

University of Phoenix is committed to students who fall under the broad category of transfer learners. In the 2022 academic year, on average students with transfer credit and credit for prior learning saved $11,000 and one year off their undergraduate degree year at the University. However, these results did not occur overnight and required a dedicated commitment throughout the institution to create a culture of credit mobility. These efforts included looking at students from a holistic perspective to recognize all of the unique traits they bring to the institution; identifying tools, resources, and support services that would meet students where they are at in their academic journey; and embracing continuous improvement opportunities through process changes or technology enhancements to keep the student's focus on degree completion and not administrative churn. As the number of learners with some credit and no credential will invariably continue to grow, taking steps like these is critical in creating a culture of credit mobility that not only exists within individual institutions but also across the higher education landscape to create an environment that encourages student success no matter the path or journey taken by the student.

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About the Authors

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Marc Booker, Ph.D., has over two decades of experience working with online and distance education students at the post-secondary level in admissions, registrar, and academic administration roles. As Vice Provost for Strategy at the University of Phoenix, Marc oversees critical path academic initiatives to improve the student experience such as learning platform implementations, curricular enhancements, developing innovative academic program designs, and creating empathetic solutions to drive improved student outcomes. Since 2009, Marc has been a regular speaker, contributor, and subject matter expert at national and regional conferences like the AACRAO, PACRAO, CAEL, and EDUCAUSE, on topics including leadership, process improvement, change management, prior learning assessment, transfer credit, and articulation. Booker serves as dean of the PACRAO Leadership Development Institute and was President of PACRAO in 2016. Marc holds a Doctor of Philosophy in Higher Education Administration from the University of Phoenix.

Nathan Cicchillo is Senior Director of Admissions and Evaluation at University of Phoenix. He has been with University of Phoenix for over 20 years, serving in Admissions and Evaluation since 2011, where he oversees the University's Articulation department which supports students through pathway creation for community college relationships, International department providing translation and evaluation services for international population, and Prior Learning Assessment (PLA) department providing opportunities for assessing learning obtained outside of the traditional classroom for potential college credit. Nathan was an integral part of the department leadership when University of Phoenix received the Showcase in Excellence Award for the University's PLA Professional Training Portfolio Process through the Southwest Alliance for Excellence (SWAE) in 2014. Nathan currently serves on the AACRAO Transfer and Articulation Committee that focuses on sharing ideas and best practices related to transfer credit with peers at other institutions within the AACRAO environment. He has published articles for PACRAO and co-authored a chapter within the AACRAO International Guide. Nathan also regularly presents at Council for Adult and Experiential Learning (CAEL), sharing best practices and efficiency gains with peers as it relates to admissions and evaluation innovation at University of Phoenix.

Jennifer Burrell is a Director of Student Services Strategy and Operations for the University of Phoenix with over 20 years of leadership experience in higher education, committed to catalyzing innovative solutions and delivering continuous improvements to drive operational excellence and enhance student outcomes. Jennifer partners with teams across the University to strategize for efficiency and elevate service quality, emphasizing timely communications and connectivity channels. Her commitment to

optimizing the student experience is demonstrated by the development of strategic, data-driven growth strategies and work with Alternative Credit providers that have resulted in substantial time and cost savings for thousands of students. She was instrumental in orchestrating a laptop initiative that supported students affected by COVID-19, enabling students to progress with their coursework. She also leads the interdepartmental Campus Online Closure and Interruption Committee (COCI), collaborating with stakeholders across the University to provide crucial support to students during natural disasters. Jennifer holds a Master of Management from the University of Phoenix.

Terri Tommasone is a Senior Director for the Office of Admissions and Evaluation for the University of Phoenix with over 19 years of experience in Admission Processing and Transfer Credit Evaluations. Prior to joining University of Phoenix, she worked in the airbag manufacturing industry which laid the groundwork for her eye to quality processes and continuous improvement. An active member of both AACRAO and PACRAO, Terri identifies with the adult learner segment, as after many years in the work world, she earned her Associate of Applied Science in Computer Technology and then enrolled as a transfer student to earn her Bachelor of Science in Management at University of Phoenix. She also holds a Master of Arts in Innovative Leadership from Western International University.