About Credit When It’s Due

The Credit When It’s Due (CWID) initiative is funded by six foundations and is supporting 15 states to develop reverse transfer programs and policies. Reverse transfer enables students to receive an associate’s degree when students meet associate’s degree requirements after transfer to a 4-year college or university.

State Implementation Context

Statewide reverse transfer efforts have been managed by the Maryland Higher Education Commission (MHEC), which serves as the coordinating body for postsecondary education in the state. Maryland institutions participating in reverse transfer include all public 2-year and 4-year institutions, as well as several independent four-year colleges and universities. In 2014, MHEC awarded sub-grants to 12 institutions through Credit When It’s Due (CWID), supported by USA Funds, to expand their reverse transfer initiatives.

Key Implementation Strategies

Reverse Transfer Pilot Program. CWID is Maryland’s statewide reverse transfer initiative, which began as a pilot program with support from a Complete College America (CCA) Completion Innovation Challenge grant. The initial pilot program was called Associate Degree Award for Pre-Degree Transfer Students (ADAPTS). The CWID grant has further expanded Maryland’s pilot program through continuing to strengthen reverse transfer partnerships among institutions, while also supporting the standardization of reverse transfer policies and practices statewide.

Statewide Policy Development. One of the supporting factors behind reverse transfer in Maryland is the College and Career Readiness and College Completion Act (CCR-CCA) of 2013, which, among other provisions, mandated the development and implementation of a statewide reverse transfer agreement among all public community colleges and 4-year institutions by July 1, 2016. Through this statewide agreement, at least 30 credits that a student earns at any public senior higher education institution in the state toward a bachelor’s degree will be transferrable to any public community colleges in the state for credit toward an associate’s degree. MHEC’s Student Transfer Advisory Committee (STAC) is working with the public segments on the development of this statewide agreement.

Institutional Sub-Grants. To promote institutional adoption and development of reverse transfer, MHEC used CWID grant funding to issue a competitive RFP and awarded 12 institutions through Credit When It’s Due (CWID), supported by USA Funds, to expand their reverse transfer initiatives.

Implementation Timeline

Fall 2012: The first associate’s degrees were conferred via the ADAPTS pilot that was initiated as part of the Complete College America grant.

July 2013: Maryland’s College and Career Readiness and College Completion Act (CCR-CCA) of 2013 went into effect, including provisions for development and implementation of statewide reverse transfer agreement.

October 2013: The ADAPTS pilot institutions convened to discuss lessons learned and next steps for reverse transfer in Maryland.

February 2014: Based on a competitive RFP, MHEC awarded CWID sub-grants to 12 Maryland institutions to expand reverse transfer initiatives, some of which had participated in ADAPTS, and some of which were new to reverse transfer.

January 2015: ADAPTS initiative rebranded as Credit When It’s Due (CWID).

January 2015: State of Maryland CWID informational video completed.

July 2015: CWID sub-grant recipients will be convened to discuss their accomplishments and next steps.
Credit When It’s Due: Maryland Profile

2. **Consent:** AACC and TU have an opt-in consent process whereby AACC emails all eligible students to describe the reverse transfer program and benefits of earning an associate’s degree, and requests that the student send an official TU transcript to AACC for review. AACC sends a second email to students who do not send transcripts after the first request.

3. **Transcript Exchange:** Transcripts are sent electronically or by paper, depending on how the student makes the transcript request.

4. **Degree Audit:** The AACC reverse transfer evaluator audits students’ degrees (using institutional degree audit systems) based on a transfer studies degree or the student’s last declared program of study while attending AACC. If all graduation requirements have been met, the student is sent notification and the reverse transfer degree application form by email. If requirements are incomplete, the student is notified of the missing requirements by email.

5. **Degree Conferral and Advising:** AACC reverse transfer degree application forms are forwarded to the graduation assistant for processing. Students receive their degree and commencement information through existing AACC graduation processes, and official AACC transcripts with the associate’s degree notation are sent to TU following each term.

**Implementation Successes and Challenges**

**Successes:** Maryland’s successes with reverse transfer include positive results from the initial ADAPTS reverse transfer pilot program in 2012-2013. Although ADAPTS began before CWID funding was received, the CWID grant supported the pilot completion by funding the ADAPTS program coordinator and technology development. Another notable success is that all sixteen Maryland community colleges have conferred a reverse transfer associate’s degree as of May 2015. This speaks to the interest and engagement in reverse transfer from the 2-year sector. Maryland is also promoting reverse transfer to increase awareness. For example, a CWID informational video was created and has been well received by institutions and students.

**Challenges:** Based on Maryland’s experience with the ADAPTS pilot, fewer students responded to the opt-in consent than anticipated. A second challenge was the effort to develop solutions to standardize and automate the transcript exchange and degree auditing processes to ensure successful scale-up and sustainability of the program. Maryland will continue to address these challenges and issues as they work toward developing a statewide policy in 2016.

**Sustainability**

The College and Career Readiness and College Completion Act (CCR-CCA) of 2013 mandates the development and implementation of a statewide reverse transfer agreement among all public community colleges and 4-year institutions by July 1, 2016, so the sustainability of reverse transfer will be embedded in state policy and practice beyond the CWID grant period. Additionally, Maryland institutions involved in CWID are committed to continuing the partnerships created to ensure that Maryland transfer students are able to receive the credential that they have completed via reverse transfer.

**Institutions Participating in Credit When It’s Due**

Anne Arundel Community College  
College of Southern Maryland  
Community College of Baltimore County  
Garrett College  
Harford Community College  
Howard Community College  
Montgomery College  
Morgan State University  
Prince George’s Community College  
University of Baltimore  
University of Maryland, College Park  
Wor-Wic Community College

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