In the Clear:

Transparency in the Transfer of Credit
for Prior Learning

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Link Learning and Work

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Executive Summary

In 2023, a diverse group of Council for Adult and Experiential Learning (CAEL) members representing higher ed thought leaders and practitioners formed a working group dedicated to Credit for Prior Learning (CPL) in transfer. The following white paper summarizes challenges, opportunities, and recommendations that were focal points of their collaboration.

The widely recognized benefits of CPL for students and institutions underscore the urgency of the group's work. At the same time, the increasing volume of transfer students has made this demographic critical in enrollment strategies. Unfortunately, losing credit in transfer is a widespread issue—one that is further complicated when the credit in question derives from prior learning.

Higher education institutions lack standardized solutions for validating transferred CPL. This has prompted individual stakeholders to develop their own data collection, tracking, and reporting protocols. As a result, previously earned CPL transfer credits may face outright rejection in response to this uncertainty. At the other extreme, credit could be double-counted, producing a range of potential complications for both students and institutions. In most cases, however, these challenges are simply dodged.

Among institutions that do accept transfer CPL, transcript processes vary significantly. Without standardization and consistency, it is difficult for institutions receiving transcripts during the transfer experience to know what to look for and how to identify the necessary information from the transcript. Accrediting bodies generally emphasize the importance of evaluating the quality, comparability, and applicability of prior learning, but specific directives regarding CPL in transfer and transcription vary considerably. This disconnect has significant consequences for data management practices and, consequently, for CPL in transfer and overall student and institutional success.

The working group recommends a commonsense "golden rule" mindset for overcoming the complexities in transferring CPL. Institutions should ensure that they proactively provide the same level of detail in their documentation of CPL that they would expect when evaluating incoming transfer CPL. Institutions should also consider how CPL mobility will be addressed in building inter-institutional partnerships. The very practice of CPL mobility lends itself to dialogue around the exchange of information and mutual support processes, so it is a natural catalyst for collaboration.

The official college transcript is the closest thing we have to a national standard document for academic credit. However, the level of variety that exists in the documentation of CPL is in stark contrast to the uniformity of course records and causes all the problems one would expect if non-CPL academic records were equally inconsistent. This requires a national standard for which pieces of data institutions should track internally and which pieces of data should be presented on the official college transcript. Adoption of such a standard could revolutionize the mobility of CPL.

17% INCREASE
in adult learner completion rates and substantial savings in both time and expenses

In fall 2024, approximately
1.2 MILLION
undergraduate students transferred into a new institution, an increase in transfer enrollment of 4.4 percent compared to fall 2023

84%
of likely enrollees agree that the ability to receive college credit for their life/work experiences would have a strong influence on their college/university choicestudents still lose an average of 43% of their credits during transfer

The Call to Address CPL* in Transfer

CAEL MEMBERS FORMED A WORKING GROUP

Recognizing the challenges and opportunities inherent in the issue of CPL mobility and that they impact students and institutions alike, a dedicated collaborative of CAEL members representing a cross section of colleges and universities, including two- and four-year public and private institutions, formed a credit mobility working group. The working group convened over the past two years to address issues fundamental to CPL in transfer and explore viable solutions. One member's insightful perspective sums up the group's purpose: "Students are already putting in such a significant effort to earn CPL in the first place; it is our fundamental responsibility to develop pathways that prevent them from having to repeat that effort at another institution unnecessarily." This sentiment underscores the working group's commitment to student-centered solutions - but it also captures the cost and inefficiency associated with multiple institutions needing to evaluate the same prior learning.

CPL HAS INCREASED IN ADOPTION AS A RECRUITMENT AND RETENTION STRATEGY

For more than half a century, CAEL and its members have championed CPL, a term for the various methods that colleges, universities, and other education and training providers use to evaluate and formally recognize learning that has occurred outside of the traditional academic environment. CPL is used to grant college credit, certification, or advanced standing toward further education or training. CAEL has developed **ten standards for assessing prior learning** that provide a framework that ensures assessment is rigorous, measurable, and that the outside learning truly aligns with equivalent coursework.

CAEL Member Work Group

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TEN STANDARDS FOR ASSESSING LEARNING

1. Credit or competencies are awarded only for evidence of learning, not for experience or time spent.
2. Assessment is integral to learning because it leads to and enables future learning.
3. Assessment is based on criteria for outcomes that are clearly articulated and shared among constituencies.
4. The determination of credit awards and competence levels are made by appropriate subject matter and credentialing experts.
5. Assessment advances the broader purpose of equity and access for diverse individuals and groups.
6. Institutions proactively provide guidance and support for learners' full engagement in the assessment process.
7. Assessment policies and procedures are the result of inclusive deliberation and are shared with all constituencies.
8. Fees charged for assessment are based on the services performed in the process rather than the credit awarded.
9. All practitioners involved in the assessment process pursue and receive adequate training and continuing professional development for the functions they perform.
10. Assessment programs are regularly monitored, evaluated and revised to respond to institutional and learner needs.

* Credit for prior learning, or CPL, is a term for various methods that colleges, universities, and other education or training providers use to evaluate learning that has occurred outside of the traditional academic environment. It's also sometimes called prior learning assessment (PLA). For the purposes of this whitepaper, we will refer to it as CPL.

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In the course of CAEL's advocacy and the work of countless others, a fundamental truth has emerged: overlooking college-level learning gained outside the traditional classroom directly disadvantages the students who have already achieved it. Groundbreaking research from **The PLA Boost**, a report conducted by CAEL and the Western Interstate Commission for Higher Education (WICHE), powerfully demonstrates the transformative impact of CPL on student success, revealing a significant 17% increase in adult learner completion rates and substantial savings in both time and expenses that directly empower students to achieve their educational goals more efficiently. CPL-driven improvements to persistence and completion rates deliver direct benefits to institutions, and students accumulate more traditional credit hours alongside their recognized prior learning.

THE TRANSFER STUDENT POPULATION CONTINUES TO GROW

Traditional transfer credit is widely accepted across higher education in the United States, and there is a well-established infrastructure to support it. According to the **National Student Clearinghouse Research Center's 2024 Transfer and Progress Report**, in fall 2024, approximately 1.2 million undergraduate students transferred into a new institution, an increase in transfer enrollment of 4.4 percent compared to fall 2023. Most institutions, particularly public colleges, have established resources to support transfer students, including dedicated transfer offices, online credit evaluation tools, and formal articulation agreements with other schools. Many offer portals, such as Transferology, which help students plan for transfer. Many of these transfer students are adult learners, particularly those who have "stopped out" - those returning to college after a break. Transfer enrollment for Black and Hispanic students has also seen the largest increases. Though upward transfers remain a major pathway, there have been substantial increases in transfers to community colleges since fall 2020.

Despite these supports, a **2017 Government Accountability Office report** found that students still lose an average of 43% of their credits during transfer, underscoring the need for continued improvements in transparency and alignment. The growing emphasis on student mobility and degree completion has led to ongoing investments in transfer infrastructure, making the process more navigable than in the past. Transfer credit loss directly hinders students' progress and increases their educational costs.

CPL requires evaluation of college-level learning achieved elsewhere. If a student transfers after such an evaluation has been conducted, then any subsequent recognition would either involve the transfer of credit or a new evaluation of the same learning. This context underscores the urgency and importance of the working group's efforts to address the critical intersection of transcripts and CPL, ultimately focused on ensuring that students receive the full recognition they deserve for their prior learning.

17% INCREASE in adult learner completion rates and substantial savings in both time and expenses that directly empower students to achieve their educational goals more efficiently

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A CRITICAL ISSUE: DESPITE GROWTH IN CPL, CPL IS NOT WIDELY ACCEPTED DURING TRANSFER

While CPL adoption has grown significantly, evolving into a vital component for thriving institutions in today's dynamic education-employment landscape, this progress has highlighted a critical challenge: credit mobility. How can we ensure the seamless transfer of prior learning credits when students, in their pursuit of education, move among institutions?

Whether learning is validated through traditional coursework or demonstrated prior mastery, administrative obstacles should not force students to repeat learning for which they have already earned credit. Crucially, receiving institutions need assurance and validation of the assessment process to confidently accept CPL in transfer.

Unfortunately, higher education currently lacks standardized solutions for the mobility of this valuable, nontraditional credit. The absence of national data standards for CPL compels each institution or system to develop its own unique data collection, tracking, and reporting protocols. This fragmented landscape often poses significant risks to students and institutions. On one extreme, previously earned CPL transfer credits face outright rejection, with their loss forcing unnecessary repetition and delaying student progress. Practices such as disallowing the direct evaluation of nontraditional grades or excluding credit without a traditional "C" or better create additional barriers for students with prior learning, further compounding this problem. At the other extreme, credit could be double-counted, producing a range of potential complications for both students and institutions. Aside from academic challenges for students, institutions may face additional costs, such as reevaluating learning that has already occurred or making available seats in courses that the student doesn't need. The current landscape of policies surrounding CPL in transfer and transcription practices presents a complex and often inconsistent environment that directly impacts students' educational journeys. While the significant value of CPL in promoting equity, improving retention, and increasing graduation rates, particularly for nontraditional learners, is widely acknowledged, the practical mechanisms for ensuring its seamless transfer remain significantly underdeveloped, creating unnecessary hurdles for students seeking to build upon their prior learning.

MANY INSTITUTIONS THAT OFFER CPL DON'T ACCEPT CPL IN TRANSFER

According to the recent 2024 report by the American Association of Collegiate Registrars and Admissions Officers (AACRAO) and CAEL, **Enhancing Accessibility and Inclusion: The 2024 Landscape of Credit for Prior Learning in U.S. and Canadian Higher Education**, while 82% of institutions offer some form of credit for prior learning, 54% of institutions do not accept CPL awarded by other colleges or universities for transfer. The challenges mentioned above are reflected in the reasons cited:

- Concerns about integrity and rigor.
- Lack of documentation and verification.
- Lack of CPL transfer processes.
- Institutional policy and faculty discretion.
- Uncertainty about the transferability and applicability of prior learning credits.

> While **82%** of institutions offer some form of credit for prior learning, **54%** of institutions do not accept CPL awarded by other colleges or universities for transfer.

Underlying Cause: Lack of Data Standardization and Documentation

In the absence of universal standards around CPL in general and its transfer specifically, institutions track CPL decisions in many different ways, including how they document them and with what type of data. Approaches to CPL accessibility also vary. Even within our small working group, the categories of CPL and the resources available to CPL candidates were incredibly different. It was no surprise, then, that each institution's transcript process approached CPL differently.

Transcript records were different, not just in category - some distinguished military credits or Advanced Placement credits - but also in fundamental principle - transcripts sometimes show the CPL source itself (e.g., Advanced Placement score), but other times show the institutional requirement fulfilled by CPL (e.g., credit for ENG1001). The variety of approaches is a challenge for advocates of CPL transfer. Without standardization and consistency, it is difficult for institutions receiving transcripts during the transfer experience to know what to look for and how to identify the necessary information from the transcript. This variability was also evident in the CAEL and AACRAO report. Sixty percent of responding institutions indicated that they record CPL with a specific course, including a pass/fail transfer grade. However, institutions identified several other methods that they use to transcribe CPL.

Record-keeping and transcription processes are central to the question of CPL mobility because the official college transcript is the definitive record from which CPL is evaluated for potential transfer. In our review of policies and procedures, we found that most institutions do not include enough information on their transcripts to properly identify the source of CPL. The most common CPL transcript practice appears to be indicating the source organization (e.g., CompTIA) along with the detailed requirement that was satisfied at the institution (e.g., IT105 Introduction to Networking for three semester credits). However, this omits a crucial level of detail. The institution that receives such a record knows the requirement that was satisfied at the prior institution, but it does not know, specifically, what the student provided to that institution as evidence of their learning. Aside from rigor and trust concerns, this presents a risk of overlooking CPL
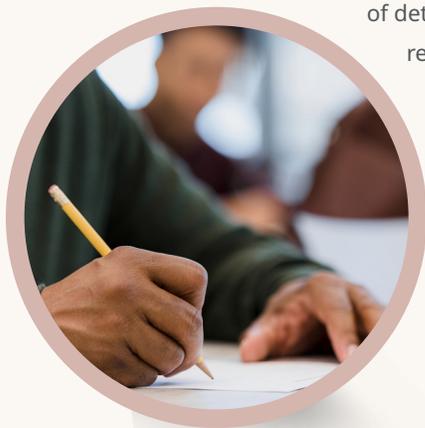
sources. For example, if CPL was previously awarded as a result of a portfolio review associated with informal learning in a workplace rather than an external exam, a lack of documentation also reduces the opportunity for a student to obtain further, non-duplicative credit for additional learning from the same workplace (The receiving institution could conclude that the student had already received maximum credit for learning that occurred at "Workplace X.")

The workgroup's examination of potential documentation solutions has revealed that while some state and system-level guidelines exist (see the American Council on Education (ACE)-CAEL report, **Accreditor Policies on Credit for Prior Learning (CPL) Guidance on CPL Provided by the Formerly Regional Accreditors, Career-Based Accreditors, and Faith-Related Accreditors)**, they fall short of providing the comprehensive standards needed to fully support students' transfer needs. To ensure credit mobility and prevent the duplication of credit – a situation that can confuse students and misrepresent their academic progress – data standards may need to incorporate detailed information about the source of CPL learning, specific assessment outcomes, and when the learning occurred. Pilot programs, including a case study referenced in this whitepaper,have demonstrated that the absence of such crucial details can lead to significant credit duplication during transfer, directly undermining the efficiency and accuracy of students' academic records.

DETAIL IS IMPORTANT - YOU CAN'T TRANSFER WHAT YOU DON'T UNDERSTAND

CPL awards are almost universally non-resident, by definition, as the learning is recognized as having happened at another time and place. But institutions have residency requirements and caps on CPL units, which can vary from being as high as the total number of non-resident credits permitted in a program of study (e.g., units required for graduation less units required for residency), to much lower caps set by local institutional or accreditor policy. Not only does this mean that clearly labeled CPL transfer units are necessary for counting purposes, even for this single necessary criterion, but that poorly labeled or unlabeled prior learning credits is likely to be ignored for reasons of administrative risk aversion.

Similarly, limitations or requirements for units at specific class levels, or caps applied by class levels, add to this urgency for transparency. And in disciplines where there is a need for learning to remain or to have been relatively current, clear labeling concerning not just how and where, but also when, learning occurred is equally necessary. Simply put, a receiving institution can't, or likely won't, accept transfer credit it can't understand, accurately count, or even recognize as fitting into specifically accountable categories, including CPL. Opaque learning becomes invisible, i.e., non-transferable learning.

At its core, the transfer of prior learning credits ought to be pretty easy. When an institution sends a transcript (sending institution) that contains CPL, they expect that the institution that receives that transcript (receiving institution) will accept and transfer any credit on the transcript. In a closed system, where the only transcript the receiving institution reviews for credit comes from a single sending institution, this is a safe model. However, when a student transfers to a new institution, they are expected to send all of their records and all of their potential sources of credit to their new school. In this scenario, the receiving institution might receive a transcript showing earned CPL as well as the external source of the CPL, or transcripts showing earned CPL from more than one institution. Alternatively, or additionally, a student may have received CPL at a prior institution and be requesting further evaluation of learning at their current institution without any clarity regarding what has already been evaluated or recognized.

It is the responsibility of the receiving institution to ensure that this credit isn't duplicated. However, to effectively avoid duplication, the receiving institution must know the source of CPL from the prior institution so that it can avoid reallocating that learning for additional CPL. Further, without this level of transparency, institutions might risk excluding eligible CPL that would otherwise be awarded to a student. Without having a responsible process, eligible credits may be excluded, resulting in students losing out on the progress they have made toward having their learning verified as college credit. The working group expressed this conundrum as: "Transferring CPL is easy; responsibly transferring CPL is harder."

In some cases, the potential for duplication is less problematic and more apparent. If an institution receives a transcript showing prior learning credits for IT105, they can conceive of the IT105 credit as eligible to transfer for their introductory networking course, NET127. The institution can transfer the IT105 CPL to satisfy the NET127 requirement. If the institution also received a record from CompTIA that shows learning comparable to NET127, the institution simply would not transfer the credit again. When dealing with direct course equivalencies, the identification of duplication and overlap is logical.

However, a more problematic example would be that the prior institution has awarded computer science elective credit for a completed CompTIA certification. The receiving institution would not have enough information to know whether a received CompTIA certification overlapped with the previously awarded CPL. In the end, if the receiving institution is to responsibly transfer previously earned CPL, the specific source of the CPL must be identified so that duplicate credit awards can be avoided, or the receiving institution may be more likely to dismiss the transfer CPL entirely.

> " Transferring CPL is easy; responsibly transferring CPL is harder."

ACCREDITORS ACKNOWLEDGE THIS CHALLENGE

A review of CPL policies, summarized in the report from CAEL and ACE highlights the considerable influence of accrediting bodies. While their guidance generally emphasizes the importance of evaluating the quality, comparability, and applicability of prior learning – aligning with the student-centered principles outlined in the Joint Statement on the Transfer and Award of Credit – their specific directives regarding CPL in transfer and transcription vary considerably. Accreditors often encourage institutions to align their policies with these overarching principles, yet the lack of specific and consistently enforced standards for documenting and transferring prior learning credits persists, directly affecting students' ability to have their prior learning recognized. This deficiency has significant consequences for data management practices and, consequently, for CPL in transfer and overall student and institutional success.

For example, the **Western Association for Schools and Colleges (WASC) Senior College and University Commission policy on credit for prior learning** includes the following:

> Credit is only awarded to matriculated students and is identified on the student's transcript as credit for prior learning. The institution is prepared, on request, to furnish documentation describing the learning that was assessed, how such learning was evaluated, and the basis on which such credit was awarded.

> Steps are taken to ensure that credit for prior learning does not duplicate credit already awarded or remaining courses planned for the student's academic program.

Requirements and their reasoning are explicit, but mechanisms for upholding them are not.

Why This Matters to Institutions

THE COST OF TRANSFER LOSS

Institutions may be asking, "Why does it matter exactly what the CPL in transfer is?" Our working group discussed this at length. As CPL adoption and student transfer both grow, so do costs when CPL is left behind. Credit immobility can squander student and institutional resources in several ways. As suggested above, when CPL isn't accepted in transfer, students and institutions must endure duplicate efforts, either through repeated CPL reviews or completing classroom learning for competencies already acquired. If instead it is accepted indiscriminately, institutions risk duplicating credit for the same certificate or experiential learning.

National demographics underscore the growing importance of transfer policy. They are trending toward fewer numbers of traditional college-age students. The number of high school graduates is expected to peak this year at **approximately 3.9 million, followed by a 15-year decline**, according to a recent report from WICHE. Institutions of higher education are competing for enrollment in a rapidly diminishing pool of their longstanding target groups, with some colleges already closing or significantly downsizing.

Meanwhile, as noted earlier, recent statistics also indicate a notable increase in college student transfers, reflecting a growing trend in higher education. According to a **report from the National Student Clearinghouse Research Center**, transfer enrollments rose by 4.4% in the 2024 academic year. This marks an overall increase of almost 8% since 2020. During the same period, non-transfer enrollment declined by almost 3.5%.

These trends have multiple effects: not only will colleges that have more robust adult-centered programs be better positioned to thrive, but other colleges will attempt to adopt and foster such programs. Similarly, being a CPL-friendly institution will likely become a characteristic of increasing preference for students deciding where to transfer, with there being a clear disincentive to transfer to an institution where either the source or evaluation of prior learning would need to be repeated. **CAEL research** has indicated that CPL can have a positive influence on adult learner enrollment. It finds that the vast majority (84%) of likely enrollees agree that the ability to receive college credit for their life/work experiences would have a strong influence on their college/university choice. Among those who were slightly or moderately likely to enroll, just over half (55%) said that knowing that colleges and universities offer CPL would have an effect on their likelihood to enroll. If this trend also continues, CPL transfer policies will be critical factors for institutions to consider amid these shifts in enrollment patterns.

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Why this matters to Learners

CPL IS TOO VALUABLE FOR STUDENTS TO BE LOST IN TRANSFER

As the most supportive and engaged proponents of CPL know, assessment of prior learning can be time-consuming and resource-intensive for both students and institutions, especially with the more open-ended sources of CPL, such as portfolio content. If there is little or no confidence that such assessments have any certainty or even likelihood of transferability, then there is likely to be a reluctance at the institutional level to commit resources. Even where CPL is employed, it is more likely to be limited to the kinds of assessment that lend themselves to the efficient establishment of repeatable and scalable crosswalks that perfectly match existing program requirements, such as the recognition of specific exam-based assessments or professional certifications. These CPL sources can be more easily coded and applied at scale without the need for labor-intensive content reviews and custom solutions for individual students. But this self-limiting framework undermines CPL's rich potential, especially regarding flexible pathways that accommodate diverse learning experiences. An improved documentation process that captures CPL in all its forms in student records and during transfer can readily address this shortcoming. CPL is too valuable—for students, institutions, and for economic mobility—to be the one piece of the academic puzzle that gets lost, mislabeled, neglected, or avoided.

Historically, the flow of transfer students has largely been controlled by the receiving institutions, which have been able to define admissions standards, priority enrollment areas, and other factors that determined success in the context of application or transfer. As enrollment trends change, and as the institutional demand for students exceeds the supply of traditional first-time first-year and transfer students, the control of transfer student flow will likely shift disproportionately to the sending institutions, which can recommend CPL- and transfer-friendly receiving institutions and even discontinue MOUs with receiving institutions that refuse to honor evaluations, assessment, and CPL awards from sending institutions; at least one major community college district not involved in this study has canceled existing transfer agreements with institutions unwilling to accept their CPL awards. These potential and already realized consequences of failing to embrace CPL in transfer are significant and directly impact students, who could face limited transfer pathways, reduced educational opportunities, and diminished choices as a result of not just practices but policies that do not support credit mobility. choices as a result of not just practices but policies that do not support credit mobility.
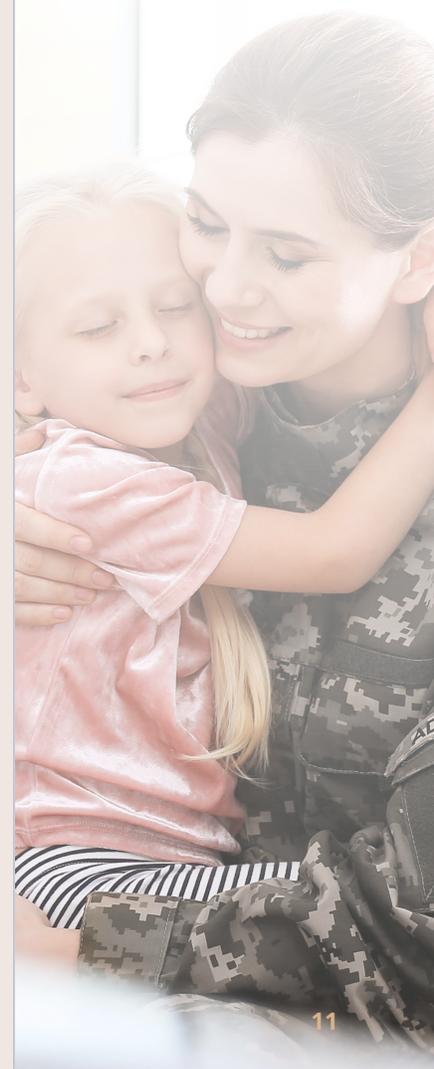
CASE STUDY

UNINTENDED CONSEQUENCES

Our working group suspected that a lack of transcript transparency creates a risk of duplicating CPL in transfer. However, we were uncertain of the likelihood of duplication resulting. Different institutions offer different CPL options, and they don't necessarily overlap. The group strongly considered the possibility that we were overstating the nature or potential scale of the problems associated with lack of transparency, including the potential for credit duplication.

In order to better understand the potential risk of "blind transfer" of CPL, we collected and analyzed related data. In 2022, Purdue Global and Ivy Tech Community College developed a responsible CPL mobility process. Through the model, anytime Purdue Global receives an Ivy Tech record that contains evidence of CPL, the Offices of the Registrar connect to obtain additional details regarding the specific source of the CPL. Whenever the sources are discrete, the CPL is transferred from Ivy Tech directly to Purdue Global. However, in cases where both institutions offered CPL from the same source, the Purdue Global team ensures that credits are not duplicated.

By tracking the outcome of these CPL course reviews, Purdue Global found that 59% of the CPL that appeared on Ivy Tech transcripts were also eligible for CPL directly from Purdue Global. Had the CPL mobility process between these institutions not taken into consideration the potential for overlap and duplication, a majority of credits could have been double-awarded. Our working group took this research as firm validation that institutions must know the source of CPL prior to accepting it in transfer in order to ensure a rigorous and academically sound process. And this is only one of the discussed challenges.

CASE STUDY

DEVELOPING STRATEGIC TRANSFER PARTNERSHIPS

The experience of the Maricopa Community College District (MCCD) confirms that collaboration among transfer partners around comprehensive CPL practices and streamlined related administrative processes is a best practice. The MCCD has embedded CPL into its core criteria for establishing university partnerships. A key component of this revised partnership model is a requirement that partner institutions maintain clear, documented policies and practices to support the efficient evaluation and awarding of CPL. Institutions unable to demonstrate this commitment are not advanced in the partnership process.

This approach aligns with Maricopa's strategic priorities, promotes transparency, reduces credit loss, and enhances the accuracy of transfer credit evaluations. As a result, students benefit from faster admissions decisions, more predictable pathways, and increased confidence that their prior learning is recognized and valued.

The implementation of this model has significantly increased partner engagement around CPL. In many cases, institutions that initially did not meet the criteria returned to their campuses to engage leadership and key functional areas, resulting in strengthened CPL policies and renewed eligibility for partnership consideration.

The clear articulation of Maricopa's CPL expectations upfront allows prospective partners to assess their alignment and readiness, helping to ensure that CPL opportunities scale through mission-driven collaboration. Ultimately, this model raises the bar in support of transfer students well beyond the system's campuses, ensuring that CPL is honored regardless of how or where it was earned.

How to fix it? Enhance Institutional Documentation and Policy Practices

GOLDEN RULE: PROVIDE THE DOCUMENTATION YOU'D WANT TO RECEIVE

The working group recommends a commonsense approach to addressing the complex and often technical nature of improving CPL mobility: embracing a "golden rule" mindset. Institutions should ensure that they proactively provide the same level of detail in their documentation of CPL that they would expect when evaluating incoming transfer CPL. This level of specificity is crucial because different programs may prioritize different aspects of the prior learning assessment. For example, some programs might focus on the assessment methodology, while others, in rapidly evolving fields, might be more interested in the recency of the learning. While transcript formats may evolve, potentially incorporating auxiliary documentation, it is imperative in the short term to document assessments and decisions. This documentation will not only facilitate external transfer but also support internal applications and potential appeals for CPL awarded in one context to be recognized in another. To avoid duplication of CPL for the same learning, it is essential to clearly explain how an assessment was conducted, the specific college-level learning it is equivalent to, and when it occurred. Omitting any of these variables risks having the receiving institution simply reject CPL in transfer.

Institutions should also consider how CPL mobility will be addressed in building inter-institutional partnerships. The very practice of CPL mobility lends itself to dialogue around the exchange of information and mutual support processes, so it is a natural catalyst for collaboration. As outlined above, CPL may not be accepted from all institutions, since there may be a level of variation in rigor or adherence to best practices. As part of the partnership experience, institutions should familiarize themselves with each partner's CPL processes. If both institutions have high-quality CPL mechanisms in place, the mobility of CPL should be formalized in the partnership agreement. If the official college transcript record lacks appropriate detail, and absent a national standard for such detail to be included in transcripts, institutions may wish to establish agreements on documentation or data-sharing processes that can support students during the transfer process.

PROVIDE SUPPLEMENTAL DOCUMENTATION AND CREATE DATA-SHARING MOUS

After reading the sections above, higher education administrators would likely quickly recognize the monumental size of a proposal that asks institutions to change their official college transcripts. Even if a national standard existed today, implementation of such ideas could take years for individual institutions and would likely require substantial updates to the software that supports such recordkeeping.

However, institutions can consider more immediate and independent actions that can support CPL mobility. Institutions that are willing and able to move at their own pace might wish to consider the development of new documentation options to increase the mobility options for their students when those students transfer. Institutions may consider utilizing a transcript supplement to accompany the college transcript of learners whose records contain CPL. This could provide the student's next institution with enough information to responsibly evaluate those credits. Detailed CPL information may already be present in, or could be incorporated into, alternative transcript record types such as the Learning and Employment Record (LER).

In the case of Purdue Global and Ivy Tech, as outlined in the case study, the two institutions organized a secure shared workplace to surface student information relevant to mobilizing CPL. Utilizing system notifications to raise timely awareness of records that required further verification, the Office of the Registrar teams at both institutions collaborated to identify and share critical CPL details.

The group also recommends that institutions conduct an internal audit to review their existing policies and procedures related to CPL mobility. Institutions may find that they have specific policies that prohibit CPL transfer or do not address particular strategies or solutions for incoming CPL records. Institutions should propose changes to their existing policies or a new policy that allows for the acceptance of CPL records during the transfer process. A sample policy could include:

- Official college transcripts will be reviewed to determine eligible transfer credit.

- Transfer credit may be awarded for prior college courses that have sufficient accreditation, level of rigor, and earned grade.

- Records of earned credit for prior learning, including nontraditional grades present on an official college transcript and supported by sufficient documentation, are eligible for transfer and will be reviewed for potential application during the transfer evaluation process.

A sample policy could include:

- Official college transcripts will be reviewed to determine eligible transfer credit.

- Transfer credit may be awarded for prior college courses that have sufficient accreditation, level of rigor, and earned grade.

- Records of earned credit for prior learning, including nontraditional grades present on an official college transcript and supported by sufficient documentation, are eligible for transfer and will be reviewed for potential application during the transfer evaluation process.

Institutions should effect such policy changes to enhance CPL mobility. Alongside this enabling policy, institutions should develop detailed evaluation practices that will guide decision-making on individual student record evaluations. Training for transcript evaluation staff should also be completed to ensure they are equipped to evaluate CPL in a manner that is consistent with these improved policies.

ADVOCATE FOR NATIONAL DATA AND TRANSCRIPT STANDARDS

The official college transcript is the closest thing we have to a national standard document for academic credit. Sending institutions issue transcripts for their students who have gone on to another institution, and receiving institutions are issued a verifiable record from which to evaluate. While each institution's transcript has its own format and layout, there is a high level of standardization regarding the type of information that must be present. Exceptions notwithstanding, an official transcript will outline the course code, course title, earned grade, credits attempted, and credits earned for each course pursued during the student's tenure at the institution. This level of consistency is an asset to the transfer credit evaluation process.

However, the level of variety that exists in the documentation of CPL is in stark contrast to the uniformity of course records and causes all the problems one would expect if non-CPL academic records were equally inconsistent. The official college transcript could potentially contain both the problem and the solution. If national professional organizations like AACRAO and CAEL could partner to develop a national standard for which pieces of data institutions should track internally and which pieces of data should be presented on the official college transcript, adoption of such a standard could revolutionize the mobility of CPL.

Other calls for credit mobility

JOIN STATEMENT ON THE TRANSFER AND AWARD OF CREDIT

The issue of transfer credit loss is not a new one, and its negative impact on students has been documented. The **2001 Joint Statement on the Transfer and Award of Credit**, published and endorsed by AACRAO, Council for Higher Education Accreditation (CHEA), and ACE, and supported by CAEL, advocated for improved CPL and transfer policies aimed at maximizing the credit applicable toward a student's educational goals.

TRANSFER STUDENT BILL OF RIGHTS

In 2017, AACRAO published the **Transfer Student Bill of Rights**, which is intended to increase transparency and fairness for transfer students. Among the rights it asserts are the following:

- Clear, complete, and accessible information about how prior learning credit will be accepted and applied to degree requirements in their select program of study.

- Enjoy the maximization of available credit in transfer in support of reduced cost to students and the most efficient time to degree completion.

- Retain prior learning credits through experiential learning, nationally recognized exams, military training, and international educational programs as applicable to degree requirements and in accordance with institutional policies, accreditation requirements, and/or legal statute.

These rights, especially the last, support the importance of academically sound transfer practices for CPL.

THE LEARN COMMISSION

AACRAO and Sova have collaborated on the **Learning Evaluation and Recognition for the Next Generation (LEARN) Commission**, a national effort to recognize undergraduate learning and improve credit evaluation policies and practices.

Composed of practitioner leaders, accreditors, and research experts from across the country, the LEARN Commission has recommended national guidelines to practitioners for recognizing undergraduate learning in all its forms and applying learning to credentials, with the intent of advancing learning mobility.

Conclusion

The opacity of CPL transfer credit presents profound disadvantages to students and postsecondary institutions that serve them. Students may face unnecessary repetition of learning and assessment, delaying their progress toward educational goals. CPL immobility also limits transfer pathways, shrinking educational opportunity and choice. This translates directly to higher educational burdens on already limited resources: time and finances.

Institutions also must contend with needless inefficiencies as they repeat previous CPL reviews or subject faculty and students to curricula that cover competencies already possessed by students. Indiscriminately accepting CPL in transfer risks inaccuracies in academic progress and underprepared students. Institutions may also find themselves at a competitive disadvantage in recruiting students and forming partnerships with other institutions.

For transfer CPL, the opposite of mobility is not simply immobility. Ironically, immobile credit results in lots of wasted motion: the repetition of teaching, learning, and administrative tasks and the consequent loss of time, resources, and opportunity for both learners and educators. Put simply, there is double jeopardy in learning the same content, assessing the same learning, or awarding the same credit twice. Credit mobility isn't just a function of trust, respect, and content equivalency, or the resultant articulation agreements, but also of transparency and clarity of detail in catalogs and transcripts. Credit mobility for students requires information mobility between institutions.

The risks of credit immobility and opacity can be readily avoided by judicious application of transparency and detail in academic record keeping, transcript design, and transfer processes. CPL is far too valuable and instrumental in student success to be undermined by the transfer process at either extreme: ignored entirely or double-counted. Today, we should regard CPL and transfer processes as inextricably linked so that tomorrow we can reimagine them as holistically integrated procedures that maximize resources and opportunity for both students and institutions.

"It feels amazing to know that Purdue Global accepted my portfolio credits from Ivy Tech Community College. It lets me know that all of the hard work I put in prior to Purdue Global was noticed."

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