Guide to Transferring Colleges and Keeping Your College Credits

One of the benefits of pursuing higher education is that you can tailor your plan and path to your personal and educational needs, whether that’s taking time off, switching colleges, or changing majors. You may also want to take undergraduate or graduate courses at a pace that works with your job and lifestyle.

In time, your interests may have shifted, leading you to consider changing majors or even schools. You also may have taken time off from school and now be considering attending a different institution.

If you fall into one of those categories, it’s important to understand how to transfer to a new college and bring your earned college credits with you.
In this guide, you will find common reasons to transfer, how to transfer your college credits, tips for transferring, tips for military transfer students, and what to know when transferring from a vocational institution. You will also learn the benefits of both taking classes online and on-campus.

**Why Do Students Transfer Colleges?**

Nearly one-third of first-time college students decide to transfer schools, according to the National Student Clearinghouse Research Center. The decision to transfer colleges is made for a variety of reasons:

**Starting off at a community college**
As detailed further on in this guide, students may sometimes start at a community college with the intention of transferring to a university later. In many cases, this can be a less expensive option than a traditional four-year degree, as community college tuition rates tend to be lower.
Students may also start at a community college if they are not admitted to their university of choice when they first apply. In this case, taking a year of classes at a community college can allow students to improve their grades and possibly transfer those credits to their intended university after a year.

**Moving closer to home**
Sometimes students can end up returning home because of difficulties adapting to being so far from familiarity and family. These students may transfer to a college or university closer to home where they’re more comfortable. There are also students who find themselves in need of balancing their educational goals with taking care of relatives or younger siblings.

**Opting to attend an online university**
Taking courses online can be a more convenient option for a student who has other obligations, such as a full-time job, or responsibilities that may overlap with on-campus course availability. This grants flexibility to students who also want to continue taking classes.

**Disliking current situation or program**
Students who do not find their school or program fulfilling might transfer for a change of scenery or to try something new. For example, students who decide to change their major and pursue a different program may find that it’s not available at their current institution. As a result, they transfer to a school that does offer the new degree path of interest.

**Working in the military**
Students in the military or those who come from a military household may move frequently or have a schedule dependent upon their military obligations. Switching to a college or university with online program options may be a good alternative, as an online format allows a student to complete their degree from anywhere.

Whatever your reason for seeking to transfer, the next step of the process is understanding how many of your previously earned credits will transfer.

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**Hear from Our Expert: Senior Enrollment Advisor Thomas Nunes:**

“If you have completed college coursework previously, we highly encourage you to reach out to an admissions advisor to assist in looking at what options you have, as well as how your credits may apply to your new school’s degree plan.”
How Many of Your College Credits Will Transfer?

Your transferable credit hours are largely determined by where you are in your academic career. For instance, first- or second-year students have likely completed more general studies requirements, rather than major-specific classes. If your specialized courses for your major are not offered at the university you are transferring to, the credits may not transfer over and count toward your degree from that school. Typically, credits that are relevant to your major and are from an accredited college often transfer quite easily.

Reasons Why Your Credits Might Not Transfer:

Relevancy: Earned credits may not correlate to the subject matter of the coursework at the new university.

Recency: Time taken off from college attendance may determine how relevant previously earned coursework is to a new program.

Acceptable Grades: Required grade in a class was not earned.

Accreditation: Most accredited universities only accept credits earned from another accredited university.

Quarters vs. Semester Systems: Some universities leverage four quarters each year while others use fall, spring, and summer semesters. Because of differences in length and scheduling of coursework, credits may differ among the two academic systems.

Keep in mind that some colleges require their students to earn their last 30 credit hours (or more) at the graduating university. This could result in having to take additional credits beyond the typical 120 credit hours needed for a bachelor’s degree.

It is important, however, to know that eligible credits are determined by each university and are typically subject to an internal review. Most universities will conduct a transfer credit evaluation for each student to determine which credits will transfer into your potential degree program. It is usually required that the grade be at least a “C,” or a 2.0.

Many schools within the same state may have similar courses, making it easier to transfer credits. However, if you went to a smaller college or university, it is possible that the school named courses in a different manner – this can make it difficult to find a similar class at a larger university. Remember that courses can be petitioned for eligibility if credits were deemed non-transferable.
Going Back to School After Taking Time Off
If you have taken time off from college, and you decide to go back and pursue your degree – but at a different school – it’s vital to remember that some colleges have time limits for how long they will accept course transfer credits.

In general, graduate coursework has a lifespan of seven years. Typically with undergrad coursework, your hours of earned coursework are compared to the overall length of time that you were enrolled. Technically, undergraduate credits do not expire, but the probability that they will transfer into a new program may diminish over time.

Hear from Our Expert: Senior Enrollment Advisor Thomas Nunes:

“In certain cases, coursework directly tied to obtaining a specific certification may be deemed too old, whereas business programs can typically be a bit more flexible when looking at previously completed work. This is another area that we would highly encourage reaching out to one of our trained admissions advisors to assist with.”

Tips for Transferring Colleges
Keeping these key tips in mind can make finding the perfect academic fit easier.

Choose an Accredited School
It is important to determine what you are looking for at your next school. You may want to consider criteria such as program requirements, reputation, atmosphere, and location. Arguably, the most important factor to consider is whether the school is accredited. Accreditation is a process in which colleges and universities are evaluated.
The accrediting board actively evaluates new schools and, in the same manner, renews previously accredited ones.

**Colleges are assessed based on the following elements:**

- Overall Mission
- Objectives and Goals
- Student Requirements for Admissions
- Student Services and Resources
- Educational Equality
- Reputation of Faculty

Accreditation is important when choosing a university to attend because it ensures the school is reputable and offers degrees that future employers will easily recognize.

**Seek University Resources for Next Steps**

If possible, speak with your adviser before making any decisions about transferring, as that individual will have the knowledge to guide you through many aspects of the decision-making process.

After speaking with your adviser and gathering a better understanding of how to transfer, you can contact the registrar’s office, where you can request your transcripts. Usually, schools in the same state can send transcripts electronically to one another, which may help speed up the process. Otherwise, the university can mail official transcripts to the university of your choice upon your request. Keep in mind that many schools will not accept transcripts unless they come directly from the college or university.

Colleges might ask for certification that students are currently enrolled in classes, because transcripts would not reflect their current schedules. If the new university inquires about current student status – i.e. whether you are a full-time or part-time student – students can ask their registrar to verify. Universities can certify current schedules, total credit hours, and residency status. A university may need to know this type of information for things like loan verification or insurance discounts.

**Gather Letters of Recommendation**

Letters of recommendation can be important when applying to transfer to another university – though they may not be required to actually transfer. Consider the faculty members you have formed relationships with during your time at your current school, and work with them to see if they would be willing to write you a letter of recommendation. Letters of recommendation may help in the overall admissions process.

**Apply for Admission**

Work with the new university’s admissions office to determine the admissions criteria and if you may be a qualified candidate. Collect all information needed, such as transcripts from
previous institutions attended, residency status, financial aid information, and any other required documentation in order to finish the application process. Universities often have knowledgeable admissions teams to help you through every step of the way. Do not hesitate to call or email your new university for more information.

Seeking guidance as you navigate from one school to the next can help set you up for success at your new college.

Transferring from Vocational/Community Colleges

Transferring from a community college or other two-year institution is common. Students who want a smaller and more tailored classroom experience often opt for community college to get certain required studies courses out of the way.

Universities may even have agreements with local community colleges, stating that they will automatically accept students transferring in with their associate degrees. For example, Florida has a statewide arrangement that if a student has an AA degree, state universities must grant them admission. In California, the California State University (CSU) and the University of California (UC) systems both have transfer agreements with the California Community Colleges system, making it much easier for community college students to transfer to a UC or CSU institution after achieving certain requirements.

Hear from Our Expert: Senior Enrollment Advisor Thomas Nunes:

“At Maryville University, we typically work with a high number of students who are coming from a vocational or two-year community college background, so we are equipped to be able to assist with any questions you may have, and to assist in the transition to a four-year university.”

Students transferring from vocational and community colleges make up a large percentage of transfers in the United States. Another common group of students that often change colleges are military transfer students. As outlined in the tips below, these students need to pay additional attention to special steps required, such as separate forms and certifications.

Information for Military Transfer Students

If you are a military student, there are a few things to keep in mind when transferring to a civilian college or university, as the actual transfer process can be complicated. For instance, as a military student, you may have to fill out additional transfer forms. Also, you must keep in mind military educational benefits, taxes, and more when going through the transfer process. Campus resources are usually available in a Veterans Affairs office where staff can help military students navigate the process of applying to an outside university and transfer credits.
It’s important to remember that each branch of the military has its own names for credits and uses different systems:

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<tr>
<th>Branch of the Military</th>
<th>Transcript System</th>
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<td>Navy</td>
<td>Joint Services Transcript (JST)</td>
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<td>Coast Guard</td>
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<td>Marine Corps</td>
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<td>National Guard</td>
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<td>Air Force</td>
<td>Community College of the Air Force (CCAF) Transcript</td>
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No matter which system, transfer credits for military students can be equally evaluated for another university. Credits that fall under these various systems, however, may end up being more difficult to transfer because of relevance to their new programs and the age of the coursework.

One last element of a university to consider, wherever you’re transferring from, is if you want to attend on-campus classes or take online coursework. Each style of courses has its unique benefits.

**Online Format vs. Traditional Campus-Based Format**

As a college student, you can choose to attend a traditional campus-based program or you can opt for a convenient online program. Reasons vary as to choosing one format over the other. However, if you are seeking flexibility to balance your education with a busy work and family schedule, attending school online may offer some advantages:
Benefits of Attending Online:
**Flexibility of learning remotely:** If you have ties to your location — working a full-time job, for instance — but want to earn a degree from a reputable school that is outside of your city, you can still attend remote classes and fulfill your educational goals by transferring to a college that offers a wide range of online coursework.

**Avoiding extra costs, such as housing and travel:** Online coursework can often be completed from the comfort of your own home or office.

There are, of course, benefits to attending a traditional on-campus program, as well.

Benefits of Attending On-campus:
**School culture:** Some students feel that they can get involved in the university culture and experience more easily if they are physically present.

**Being surrounded by peers and colleagues:** Some students prefer to have face-to-face interaction and collaboration when it comes to coursework and learning.

It is important to pursue your degree in the environment that suits you best, both personally and for your ideal potential educational experience.

If you decide to transfer to a new or different school, it’s important to do your research first. Once you decide where you will attend school next, it’s critical to understand how many of your earned credits you will take with you to further your educational progress. Starting at your new school with your earned credits in tow will set you up for success in your new educational chapter.

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