Coordinating Board for Higher Education
Policy on Reverse Transfer

A. Introduction
Statutory Authority
RSMo 173.005 (8) directs the Coordinating Board for Higher Education to “develop a policy to foster reverse transfer for any student who has accumulated enough hours in combination with at least one public higher education institution in Missouri that offers an associate degree and one public four-year higher education institution in the prescribed courses sufficient to meet the public higher education institution’s requirements to be awarded an associate degree.”

Purpose of policy
Students regularly transfer credit hours from two-year to four-year institutions of higher education. Many students complete an associate degree before transferring to a four-year institution, and many do not earn an associate degree but complete a baccalaureate degree. Some students, however, do not complete either the associate or baccalaureate degree, despite earning a significant number of college credits. These students are often left without a postsecondary credential, despite having earned enough credits to be eligible for an associate degree.

Missouri Reverse Transfer (MRT) seeks to identify these students and, provided they have met the degree requirements, award them their first associate degree that reflects the academic work they have earned. This policy identifies the general aspects of the program and lays the fundamental foundation for implementation.

Reverse transfer in Missouri has traditionally existed as one-to-one agreement between a two-year and a four-year institution. However, by including all public universities and providing them with direction and support in the way of guidelines, policies and technologically enhanced pathways, Missouri has a chance to significantly enhance the current reverse transfer process for institutions and students alike.

Missouri recognizes this need for broader cooperation among all public two-year and four-year institutions regarding reverse transfers. The purpose of this policy, then, is to promote the development of an integrated statewide reverse transfer system whereby public four-year institutions and participating independent institutions may transfer student credits back to any public two-year institution. This policy will ensure that those students who have earned sufficient credits and are eligible for an associate degree be awarded that degree, in turn helping Missouri reach its goal of increasing the number of its citizens with higher education degrees.

Policy Objectives
1. Increase degree attainment for students in the state of Missouri.
2. Ensure that all eligible students have the opportunity to be awarded a first associate degree that reflects their educational efforts and allows them to compete more successfully in other academic arenas and the workforce.
3. Create a streamlined, technologically enhanced process that will assist four-year and two-year institutions in transferring student credits more efficiently, securely, and successfully.
B. Definitions

Degree granting institution (DGI)
Refers to the two-year institution that will award the associate degree to reverse transfer students. The DGI will count reverse transfer students in its yearly graduation report.

Host institution
Refers to the institution transferring credits back to the degree granting institution. The host institution may be either a four-year or two-year institution.

MRT eligible student
Refers to a student who has earned 15 or more college-level, degree-eligible, transferable credits from a two-year institution. Upon entry into MRT, the student is degree-seeking for the appropriate associate’s degree.

C. Policy Guidelines

Residency Requirement
- Per Higher Learning Commission (HLC) guidance, a minimum of 15 credit hours is required at an institution for the awarding of an associate’s degree. There is no requirement for the credit hours to occur at any particular point within the accumulation of the credit hours. In alignment with this guidance, 15 credit hours from a single institution is established as the minimum residency for the MRT.

Participating Institutions
- Pursuant to HB 1042, all Missouri public higher education institutions are required to participate as full members in Missouri Reverse Transfer (MRT).
- Independent institutions will be invited to participate in MRT, and a separate MOU will be established between MDHE and said independent institution to formalize their participation in MRT.
- Any independent institution that terminates their participation in the MRTA will continue to honor the agreement for their students with active agreements.
- The submission of necessary student-level data, for reporting and accountability, is a condition of participation in the MRT program. At a minimum, this includes data on eligible students, participating students, and completing students in order to assess effectiveness of the program.

Degree-Granting Institutions (DGI)
- The Degree-Granting Institution shall be the two-year institution with the greatest number of transferable credit to the four-year institution. An institution can award reverse transfer degrees only if the student has earned a minimum of 15 credit hours at that institution.
- If two or more institutions have the same number of transferable credit to the four-year institution, the most recently attended institution is identified as the DGI. If multiple options still exist at this point, the student will be asked for their DGI preference.
• Students may select any institution at which they have completed a minimum of 15 credit hours as their DGI. If different from the MRT selection hierarchy identified above, the notification of this selection is initiated by, and is the sole responsibility of, the student.
• The acceptance of transfer credit will be determined solely by the DGI.

*Degrees Awarded*
• The MRT will apply to associate degrees as identified by the DGI.
• Each DGI will identify at least one associate degree offered as part of MRT.
• There will be nothing to differentiate the MRT awarded degree from any other degree awarded by the institution on the student’s diploma or transcript.

*Student Eligibility*
• Students are not eligible for MRT if they currently possess an associate degree or higher.
• Under certain circumstances, a student may be awarded simultaneously an associate degree through MRT and a baccalaureate degree.
• Students should contact the DGI regarding their eligibility for other degrees.

*Reverse Transfer Process*
• Potential students will be identified and their transcripts will be distributed as necessary, based on initial minimum transferrable credit hours completed (e.g., 60 credit hours) and at established intervals after the initial submission (e.g., annually).
• Transcripts submitted from the four-year to the two-year institution for the purposes of conducting a degree audit to determine student eligibility can be official or unofficial if sent directly from institution to institution. Electronic submissions are the standard method of exchange.
• The acceptance of transfer credit will be determined by the DGI.
• Release of transcripts will be in accordance with the host institution’s policies.
• The requirements for degree completion will be determined by the DGI and will be identified to the MRT student.
• There will be no time limit on students completing the associate degree through the MRT. Students will remain in the program as long as they are continuously enrolled at the host institution.
• The course requirements for degree completion will be determined by the DGI and will be identified to the MRT student. DGI’s are encouraged to substitute any institution-unique course requirements.
• Institutions will identify inactive students, those who have completed 15 hours with a single institution but never completed a degree, via an automated search and introduce those students to MRT.
• When the degree is awarded by the DGI, the DGI will send an official transcript noting conferment to the four-year host institution.

*Impact on current reverse transfer agreements*
• Once implemented, the MRT supersedes all existing reverse transfer agreements. Those students currently involved in a reverse transfer agreement will be allowed to continue in
said agreement. The student will also be allowed to transition to the new MRT, thereby selecting the less restrictive agreement.

**Student Responsibility**
- In an effort to remain FERPA compliant, all students wishing to participate in MRT are required to “opt-in” to the program. By doing so, the student agrees to the exchange of transcript information between the two institutions and is automatically declared for degree candidacy.
- If a student self-identifies to be removed from the program or graduates from the institution, this will result in an automatic “opting-out” of MRT by that student. If MRT decisions are not acceptable to the MRT student, that student is then allowed to appeal said decisions by contacting the articulation and transfer officer at the DGI.

**Four-year Institution Responsibility**
- To identify the student eligible for MRT and inform the DGI of the student’s desire to participate in the program.
- Will not charge the student a transcript fee as part of MRT
- Submission of all necessary transcripts to the DGI.
- “Opt-out” student monitoring and reporting.

**Two-year Institution Responsibility**
- The DGI is responsible for reviewing the eligible MRT student’s records and in awarding the degree.
- Will not charge the student a graduation or transcript fee as part of MRT.
- They are required to submit a final transcript noting conferment to the four-year host institution.
- Closing the MRT student out of the program.
- Providing any notifications and/or updates to the MRT student.

**Review of the Missouri Reverse Transfer Agreement**
- The Missouri Reverse Transfer Agreement between public two-year and four-year institutions and participating independent institutions will be reviewed every two years in a manner to be determined by the commissioner of higher education.

**Reporting and Accountability**
- The submission of data for both reporting and accountability purposes is necessary for the success of this policy. All participating institutions agree to submit data on eligible students, participating students, completing students, and other data necessary to assess the effectiveness of MRT. For independent institutions, the specifics of the data required will be included in the participation MOU.