



# Following the Ontario Transfer Student: From College to University Inception

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## PROLOGUE

What sources and resources do college students utilize to assist them in the transfer process? What factors influence students' transfer decisions? What information do students possess about transfer and of what quality is the transfer information students receive? This investigation interviews students of two-year College of Applied Arts and Technology (CAAT) and Institute of Technology and Advanced Learning (ITAL) programs in the province of Ontario, Canada who identify intentions to transfer to university within their first semester in college. Grounding all analysis in Spence (1973), Akerlof (1970) and Stiglitz's (1990) work on asymmetric information, adverse selection and signaling, this study examines students' knowledge of transfer and their attainment of that knowledge. Policy recommendations for the further development of transfer assistance mechanisms and timing of implementation are provided.

Keywords: transfer credit; seamless education; asymmetric information; signalling.

## PROLOGUE

Quelles sources et ressources les étudiants de collège utilisent-ils pour faciliter leur transfert ? Quels sont les facteurs qui influencent leur décision d'être transférés? Quelles informations possèdent-ils sur les transferts, et quelle est la qualité de ces informations ? Cette enquête interroge des étudiants de deuxième année du Collège d'arts appliqués et de technologie (CAAT) et de l'Institut de technologie et d'enseignement supérieur (ITAL) ; ces collèges offrent des programmes de deux ans dans la province de l'Ontario, au Canada pour identifier les décisions des étudiants d'être transférés dans une université durant leur premier semestre au collège. Fondée sur l'analyse de Spence (1973), d'Akerlof (1970) et de Stiglitz (1990) sur l'information asymétrique et les sélections erronées, elle signale les connaissances que les étudiants ont du transfert et comment ils les ont acquises. Le texte fournit des recommandations sur la politique à suivre pour développer davantage les mécanismes d'aide au transfert et le choix du moment de l'effectuer.

Mots clés: crédit de transfert, éducation continue, information asymétrique, signaler

## Introduction

John Dennison in his book *Challenge and Opportunity: Canada's Community Colleges at the Crossroads* has written "In the most restricted sense of the term, a true system of higher education would operate as an integrated organizational unit with a single governing body, which would assign specific responsibility for aspects of education and training to each component part of the organization. While systems of this kind do exist in other jurisdictions (e.g. Hawaii), no such arrangement is found in Canada" (1995, p.121).

Ten provincial and three territorial *quasi-systems* are in existence; each jurisdiction varies in their determination of curricula, benchmarks, quality assurance processes, access and student mobility (Dennison & Gallagher, 1986; Sheffield, Campbell, Holmes, Kymlicka & Whitelaw 1978).

Compositionally post-secondary education (PSE) is provincially governed with colleges taking on "features which reflect the particular historical, socio-cultural and economic characters of their respective provinces and territories" (Dennison, 1995, p.121). In Ontario, this foundation has positioned college and university relationships on a rather unequal footing, making credit transfer between the two institution types a trial. From inception, the college has had a unique mandate, purpose and curriculum distinct from that of the university.

## Background: Limiting Transfer Opportunities

The document which led to the shaping of the character of the college in Ontario was the second Supplementary Report of the Committee of University Presidents, entitled *The City College* (Dennison & Gallagher, 1986). This report rejected the American model in favour of an *Ontario solution* and worked to correct a number of deficiencies in the education system: 1) a lack of opportunity for adult education and 2) an expansion of the non-university sector in vocational and technical areas for students without aptitudes for university (Skolnik, 2005).

However, even from the beginning there was anticipation from the Committee of University Presidents that students who performed very well in these Colleges of Applied Arts and Technology (CAATs) might be able to transfer to Provincial Institutes of Technology or universities for further studies (Dennison & Gallagher, 1968). Murray Ross, then President of York University, advocated for a transfer opportunity for college graduates "as a matter of provincial policy, not merely at the discretion of universities in specific cases" (Dennison, 1995, p.123).

Nevertheless, public debate ensued over the university-transfer course function. University presidents wished to keep the sole right to offer university-level courses (Skolnik, 2005). Thus, they advocated largely that colleges should not serve the function of preparing students

for university, but that the college should function as a means in itself. In strong opposition to colleges offering university equivalent programs the Committee argued that a further expansion of existent university facilities could bring 90 percent of Ontario's population within twenty-five miles of a university (Dennison & Gallagher, 1986).

On May 21, 1965 William Davis, Ontario Minister of Education, introduced an amendment to the Department of Education Act establishing the CAATs; the university transfer concept was not a part of these new institutions (Dennison & Gallagher, 1986). Further, the focus of the curriculum for these institutions was to be occupationally oriented with admission based on grade twelve or grade thirteen completion and *open admission* for students over the age of nineteen (Dennison, 1995).

## Current Realizations and Research

It was anticipated that occupational programs in the colleges would be a path in itself (Jones & Skolnik, 2009). However, a vast number of recent students who completed applied programs have sought to continue on to complete a baccalaureate program in a university setting. Students are aware of the need for education to be a global venture in which they are able to move and study between institutions of interest. Education should not be a one-time purchase, but should work to include as much perspective and acculturation as possible. Students in Ontario and other jurisdictions have been generally way ahead of educators and planners in discovering the value of combining the strengths of the colleges in hands-on learning with the strengths of the universities in academic education (Jones & Skolnik, 2009). It is estimated that of those who graduated from Ontario colleges in 2004, over seven percent were attending a university within six months, and that percentage has been rising since 2000 (Association of Colleges of Applied Arts and Technology of Ontario, 2005).

Educators and governments have thus begun to make efforts to create transfer opportunities for students in college occupational programs (Jones & Skolnik, 2009). In 2006-2007, the Ontario Ministry of Training, Colleges and Universities (MTCU) awarded three million dollars to the College-University Consortium Council (CUCC) as part of the provincial *Change Fund Initiative*. The projects funded under *Phases One* and *Two* have covered "a range of initiatives from collaborative college-university program development, through bilateral transfer agreements, to multilateral direct entry degree completion agreements" (Callahan, 2009, p.5). Moreover, the development of "course equivalencies from college General Arts and Science/Liberal Arts programs to university degree programs in Arts, Social Science and Science" were created to aid an area of increasing student movement (Callahan, 2009, p.5).

Further, the CUCC has conducted in-depth research on credit transfer policies, practices, frameworks and student resources in over forty jurisdictions (Callahan,

2009). Summaries of *best practices* and *barriers to transfer* have been developed and presented to the provincial Credit Transfer Steering Committee and Working Group for the development of a new credit transfer framework for Ontario (Callahan, 2009).

## Identifying the Issue

While there has been a large focus in 2009/2010 on transfer credits systems, articulation and standards between Ontario institutions there has been little focus on strategies, resources and sources to help transfer students transition once these structures are in place. The only recent project focusing upon the preparedness of the transfer student has been the Ontario MTCU pilot study investigating strategies to support transfer students in their transition from college to university. The results of which have not yet been released. However, no known study has sought to investigate Ontario transfer students' awareness of resources and sources available for transfer, their utilization of these resources/sources and the development of further tools and strategies.

Data on student transfers among institutions in British Columbia, Alberta, and Quebec has permitted the study of transfer students' intentions, recruitment, decision making, and understanding of the transfer process. In Ontario, however, there is a gap in data collection. Administrators and registrar personnel do not have an understanding of the knowledge students possess about transfer and how the application of this information affects students' abilities to transfer. As such, transfer materials, resources and online web services are limited in their applicability to students and are often difficult to locate.

## Study Significance

The successful transfer of students from college to university is both a private and public good. The first dimension concerns the importance of the students' ability to access educational destinations of their choice. Students should be able to receive the education they desire and make personal gains from that attainment.

The second dimension, sees transfer as an economically driven incentive; students' attainment of a university degree, when taken in coordination with a college, costs the government less than if taken directly from a university institution (Li, 2010). Transfer articulations can reduce time spent in school, student spending and government grants. Statistics Canada states that the average annual tuition for a university undergrad was \$4,347 in 2006-07 and only \$1,800 to \$3,300 at a college (Statistics Canada, 2007). This is good news for students wishing to begin their university degree at a college and transfer upon completion. Students receive a cost-savings.

According to Clark, Moran, Skolnik, and Trick (2009), government will also receive a savings over time if baccalaureate degree training is located outside of the research university. The authors state, "The post-

secondary design employed in Ontario for the provision of baccalaureate education is inefficient" (Clark et al., 2009, p.12). The current design attempts to provide almost all baccalaureate education "through a system of publicly funded research universities, the most expensive model for the provision of bachelor's programs" (Clark et al., 2009, p.12).

As a result, in 2010-11 the MTCU has incorporated transfer partnerships between colleges and universities in the Multi-Year Accountability Agreements (MYAAs), adding resources to institutions base funding to encourage the development of core introductory courses to facilitate transfer and reduce expenditures on undergraduate education (Council of Ontario Universities, 2009; Ministry Training, Colleges and Universities 2010a, 2010b). The College Graduate Survey (colleges) will be used to collect data from college graduates who have transferred within six months of graduation (Kerr, McCloy & Liu, 2010; Ministry of Training, Colleges and Universities, 2010a). The Ontario University Application Center (OUAC) data (universities) will be used to collect the number of transfer applications from colleges in Ontario (Kerr, McCloy & Liu, 2010; Ministry of Training, Colleges and Universities, 2010b). This new MYAA will gather information on promising practices institutions use to promote credit transfer (ex. transfer policies, specifically defined credits and entry points, new or expanded agreements and students' academic preparedness and satisfaction).

Further, the government's current announcement of an Online Institute for Ontario has garnered much discussion surrounding "enhanced opportunities for the recognition of both college and university credits and credentials" and the facilitation of "agreements on credit equivalency for new and existing university online courses" (Council of Ontario Universities, 2010, p.3-4).

This recent responsiveness to transfer credit in the province is a welcomed addition. On the whole, "policymakers have not adequately realized the inefficiency of repeated courses, delaying degree completion and increasing the cost of post-secondary education for both students and governments" (Li, 2010, p.207). Students, institutions, and government hold an invested interest in ensuring transfer information, resources, and personnel are helpful, savvy and up-to-date. *Everyone pays* the Rae Report (2005) advised and therefore student mobility is of top priority.

## Research Design

The research presented herein examines students of two-year CAAT and ITAL programs who identify intentions to transfer to university within their first semester in college. Semi-structured interviews were conducted with *potential transfer students* from five institutions in Ontario (three CAATs and two ITALs) spanning a broad geographic area. Students were interviewed about their knowledge and misconceptions of



the bilateral transfer process from college entry to university enrollment. A detailed analysis of students' decision making processes, acquired knowledge, and resourcefulness in seeking transfer materials and the application of these materials is the focus of this research. More specifically, four research questions guide this study:

- 1) What sources and resources do college students in Ontario utilize to assist them in the transfer process?
- 2) What factors influence students' transfer decisions?
- 3) What information do students possess about the transfer process?
- 4) Of what quality is the transfer information students receive?

Each question examines a different facet of transfer, that when placed together form a more comprehensive profile of the transfer experience (see Appendix A).

## Method

A sample of 50 combined CAAT and ITAL students seeking transfer opportunities in their first year of study were recruited from five institutions in Ontario (three CAATs and two ITALs). Five students were selected from each institution to ensure representation by college; the remaining twenty-five students were randomly selected using student identification numbers.

Two colleges are located in urban areas with diverse students and multiple transfer agreements with nearby universities; two in northern communities, one with a University Partnership Centre on site offering classes to be applied towards bachelor's and master's degrees and another with multiple agreements with Canadian and American universities; the last college has limited transfer agreements and primarily focuses on preparation for further education.

Students were recruited via two methods:

- 1) in institutions where students self-identify their interest in transfer upon entry, students were sent an e-mail informing them of an upcoming transfer information session, time, date, and location
- 2) in institutions not identifying transfer students upon entry, all students were e-mailed. Attendance at each session was voluntary. Those in attendance were provided an invitation letter informing them of the study, its justification, purpose and a section to provide consent if they were willing to be participants and schedule a later interview.

## Semi-Structured Interviews

Data were collected via one-on-one semi-structured interviews with students. This form of interview is a qualitative process that presents a partially formed question for student input. Semi-structured

interviews allow the participant to bring new questions into the interview and are flexible in nature (Airasian, Gay, & Mills, 2008; Carruthers, 1990). Semi-structured interviews/sessions were conducted with an open framework which allowed for focused, conversational, two-way communication.

Benefits of semi-structured interviews and rationale for their use in this study include the ability to both give and receive information; relevant topics are initially identified and so too are the possible relationships between these topics. The process allows for quantitative and qualitative information to be collected; general information relevant to specific issues (to probe for what is not known); and a range of insights on one phenomenon (Airasian et. al., 2008; Carruthers, 1990; Opdenakker, 2006). This form of research is less intrusive to those being interviewed and, more importantly, those being interviewed can ask questions of the interviewer. In this way the interview can function as an extension tool, providing an opportunity for learning (Drever, 2003; Opdenakker, 2006). Likewise, the semi-structured interview compliments the constructivist paradigm in which this study has been framed; the focus lies on placing responsibility for the interview as much in the hands of the participants as the researcher.

Interviews in this study ranged from thirty to sixty minutes in duration. All research was carried out in natural settings, students' place of study, as not to interrupt their daily class schedule and study habits. Interview responses were recorded via written notes and later transcribed electronically into word processing documents. Analysis of interviews has taken place using coding for key word terms/phrases. Data analysis was inductive identifying common themes and concepts across experiences of the students interviewed (Gardner, 2008).

Ethics approval was applied for and granted by The University of Toronto's Research Ethics Board to ensure that the questions asked of students would in no way harm the participants emotionally or in their place of study. Participants were also informed that results would be analyzed and discussed in the education field as a means of furthering discourse surrounding this area of PSE. All data obtained will remain confidential.

## Initial Contact

The sample consists of 32 (64 percent) females and 18 (36 percent) males. Representation by discipline was chiefly divided over four subject areas of focus in the college curriculum: Business, 28 percent; Social Services, 18 percent; Nursing and Health Sciences, 18 percent; and Applied Arts, 10 percent.

Mature students consisted of 36 percent of the population, while immigrant students consisted of 24 percent. Although, there are many interpretations of what defines both mature and immigrant status the following definitions have been utilized for this study: 1) a mature student is 25 years of age or older, may or may not have

completed high school, and have been out of full-time studies for at least 24 months since age 18 (or 12 months, in some cases) (Concordia University, 2010) 2) An immigrant student includes those individuals not born in Canada and not attending school or lived within the country for more than ten years at the time of interview (Citizenship and Immigration Canada, 2010).

### Participant Withdrawal and Benefits of Study Outcomes

All participants were able to withdraw from the research study at any time. Students were not required to provide consent to be interviewed and if an appointment was scheduled it was easily cancellable. Possible benefits of participation in this study are great, including the exploration of transfer services/assistance offered by students' home college, universities for which students' are seeking transfer, and government scholarship/funding. Further, the functions associated with the processes of assessing student eligibility for transfer credit, articulations agreements and new degree types are provided to students encouraging them to be informed consumers of PSE.

### Limitations

This study has a couple of identified limitations and areas for further discovery. First, a proportion of students were enrolled in bridging programs with nearby universities. These students are receiving assistance guiding them through the transfer process in a fashion unlike that of the typical transfer student (applying consecutively after having completed a college program).

Further, this study investigates students from five of the twenty-four publically funded colleges in Ontario. The colleges chosen are not representative of all colleges in the province. Colleges chosen for this analysis, however, have a broad diversity of institutional characteristics (ex. size, location, mission, programming and transfer arrangements).

### Methodological Framework

Crotty (1998) defined constructivism as the view that all knowledge and therefore all meaningful reality are contingent upon human practices. The paradigm recognizes that the research respondent relationship is subjective and interactive, reality is multiple and complex, the values of the researcher and respondents will undergird all aspects of research, and research projects are context specific (Briodo & Manning, 2002).

A constructivist paradigm has been utilized for this research for its attempts to understand people's perceptions, perspectives, and understandings of a particular situation (Leedy & Ormrod, 2010). The particular perspective sought in this study is students of two-year CAAT and ITAL programs with identified intentions to transfer to university within their first semester in college. The study examines the bilateral

transfer experience of students in the Ontario PSE system, each one unique and worthy of inquiry. A full span of students' decision making processes, acquired knowledge, and resourcefulness in seeking transfer materials and the application of these materials is the focus of analysis.

Objectives include: 1) an anticipation of further institutional and government resources/sources to assist transfer, 2) a familiarity with the factors influencing the student transfer process 3) determining the need/potential for change in the procedures/ supports that guide transfer, and 4) how effectively post-secondary institutions communicate current transfer mandates to learners.

### Theoretical Framework

The theoretical framework utilized in this study is borrowed from the economic research of Spence (1973), Akerlof (1970), and Stiglitz (1990). Akerlof, Spence, and Stiglitz won the Sveriges Riksbank Prize in Economic Sciences in 2001 for their seminal contributions to the economic field in the areas of asymmetric information, adverse selection, and signaling. These three theories will be used to analyze the *dialogue* that occurs between universities and transfer students upon receiving an offer of admission (application of college credits to degree). For this discussion to take place a definition and explanation of each term is required.

Simply put, *asymmetric information* exists whenever different parties to a contract (or potential contract) contain different knowledge or information sets about factors relevant to the contract. *Adverse selection* refers to the asymmetry that occurs before entry into the contract. For example, in the relationship between employers and potential employees, the worker presumably knows his/her ability to work and learn better than the employer does.

As Spence (1973) states, the employer cannot directly observe a worker's productivity prior to hiring. However, what he does observe is a "plethora of personal data in the form of observable characteristics and attributes of the individual, and it is these that must ultimately determine his assessment" of the worker (p. 357). The image that the potential employee presents includes: education, previous work, race, sex, criminal and service records, and a host of other data (Spence, 1973). From the image presented the employer must make a hiring decision. While the information sets will never be symmetrical, a potential employee can try to reduce existent information asymmetries by informing the employer as much about him or herself as possible. Further, the potential employee will try to tailor his or her interview or portfolio to the job posting criteria.

The process of providing personal data to employers has been coined *signaling* by Spence (1973). *Signaling* is a mechanism to reduce or mitigate the inefficiencies that arise from information asymmetries present in the hiring process. Because the employer "is unable to accurately discern the skills of the potential

employee, she relies upon signals” (Rosser, 2008, p. 20). For example, workers acquire degrees or certificates and employers conduct interviews as methods of learning and signaling desired qualities to induce the other parties to enter into the job contract. In absence of these processes, employers would have to draw randomly from job applicant pools with no ability to ensure that the best candidates are selected, which is clearly inefficient.

Similar processes occur upon student application to university from college for transfer. In the case of the transfer student, the university requests personal data from the student to provide a sufficient offer. The transfer student presents the following characteristics for entry to university administrators: number of previous credits acquired, credits eligible for transfer, sending institution, receiving institution, transfer agreements and articulations, program of study, and grade point average alongside others.

From the student’s perspective, signaling occurs in two stages: 1) students must choose with which universities to communicate; and, 2) they must decide how and what to communicate to be evaluated for entry. The problem exists in the disconnect between student signaling strategies and university expectations/commitments. At the first stage, students are commonly not aware of the programs offered, credits available for recognition, compatibility and standards of the institutions to which they apply (Arnold & Kompf, 2008). This area could be improved upon with more efficient public posting of transfer arrangements and programs, websites, transfer guides, and transfer advisors/offices. For example, these programs would allow students to accurately forecast credit loss, credit transfer, and the overall compatibility of program switch across institutions. Students would be able to properly self-select the institutions with which to communicate.

At the second stage, even if students select institutions conducive to their transfer needs, admission processes for transfer students are often not transparent. This leaves students guessing over what will be of importance to receive credit for previous courses taken. Students may not be informed of the importance of program fit, admissions averages, general versus specialized credit, graduation/course requirements and transfer admission processes. These factors determine whether students receive credit for those courses they have taken at the college, and what type of credit they receive.

The result is a discord between students’ pre-transfer expectations and transfer experiences. Each element will maximize students’ abilities to signal to those universities most compatible for their program and to do so effectively. In turn, student and government expenditures on PSE will be reduced.

## Literature Review

The transfer student has become an important population for study; understanding the demographics and

performance of this subset of students has led to change in (inter)national educational systems and design. Transfer student success has encouraged institutions, policy makers and government to legislate, fund, oversee and manage numerous degree-partnerships, course-to-course transfer and block transfer arrangements between institutions/nations. An increasing amount of attention is being given to recognized deficiencies in the organization of higher education for students wishing to transfer. A demand for access to further education, greater mobility for students seeking advanced credentials, the lack of recognition of prior learning and artificial barriers to transfer have all contributed to an emphasis on reform (Dennison; 1995, British Columbia, 1988; Council of Regents, 1992; New Brunswick Commission on Excellence in Education, 1993). High on the reform agenda is the transfer of students moving from the college to university. This bilateral method of transfer applies credits earned at the college for application towards the baccalaureate.

Canadian literature on bilateral transfer students is limited compared to that in the United States. In America well defined research is the product of a history of transfer initiatives across states as well as government led legislation. Yet, despite differences in the collection of research, transfer models in the United States and Canada are generally quite similar. In California, the release of the *Master Plan (1989)*, signaled system coordination in higher education; four year colleges began accepting large populations of transfer students under legislation. State wide governance bodies limited the competition between university and college sectors, thus, encouraging students to combine the hands-on-learning of the college with the academics of the university (Boggs & Trick, 2009; Dennison; 1995; Jones & Skolnik, 2009).

This American system has acted as a role model for much of Canada. The province of British Columbia is the most direct example; John B. MacDonald (1962) founded the province’s higher education system on the California model creating a set of well-articulated college and university programs. Additionally, the provinces of Alberta, New Brunswick, Saskatchewan and Quebec have constructed transfer models based on similar ideology. The only province in opposition has been Ontario, whose government in 1966 defined a distinct and separate educational role for the CAATs (Skolnik, 2005). Today this binary system has begun to blur and students are transferring more regularly (Skolnik, 2005).

## The Ontario Transfer System

Currently, bilateral transfer in the province of Ontario has made slow progress. While the Ontario College-University Transfer Guide (OCUTG) currently posts degree-partnerships between individual institutions, agreements are not guaranteed and are limited by program. No course-by-course (universal) transfer guide exists. No data exists for basic credit transfer (credit recognition for individual courses) (Rae, 2005). Credit-by-credit transfer



is unorganized; institutions form rules for transfer with no measuring stick or standards.

Conversely, a Pan-Canadian Protocol on the Transferability of University Credits was signed by the provincial ministers of Education in February 1995 stating; “all Canadian universities are to accept the full transferability of credits for first- and second-year university courses, whether taken at another Canadian university or college in British Columbia and Alberta or by CEGEPs in Québec” (Constantineau, 2009, p.4). Yet, many provisions stand in the way of the protocols implementation in Ontario: 1) the protocol does not hold a provision for the acceptance of Ontario college courses of university level, 2) no infringement of universities academic autonomy is upheld, and 3) universities hold the right to determine academic prerequisites, admission criteria and certification requirements of academic achievement (Constantineau, 2009). However, despite the restrictions that still occur following a request for individual credit in the province, degree-partnerships have had more success (2009).

In 1999, the Ontario College- University Degree-Completion Accord (Port Hope Accord) was signed by representatives from the universities and colleges. The Accord sets out a series of principles for the development of degree-completion agreements. The progress it has made in the Ontario transfer system is significant; in May 5, 2004, 216 approved collaborative program agreements (including joint, degree completion, consecutive and concurrent programs) were listed on the OCUTG (Ontario Confederation of University Faculty Associations, 2008). This represents an increase of approximately 60 percent over three years (176 college-to-university and 40 university-to-college agreements) (Ontario Confederation of University Faculty Associations, 2008; Ontario Undergraduate Application Centre, 2004).

## Transfer Student Profile

With an increase in student transfer and its implementation, it is of key importance to outline the profile of the transfer student. This profile is necessary to target and develop effective transfer resources and sources. Andres and Carpenter (1997) found that transfer students “often start at a community college because of lower tuition costs, more relaxed admission requirements, or demographic convenience, and then attempt to transfer to a university after completing one or two years toward a degree” (Andres & Carpenter, 1997, p.33). The characteristics of the bilateral transfer student most closely resemble those possessed by part-time students. They are more likely to be older, married, with children and be less confident about their prospects for program completion (Andres & Carpenter, 1997). It has been argued that bilateral transfer students are a disadvantaged group with a lower social and academic self-image, ability and motivation (Lunneborg & Lunneborg 1976; Sandeen & Goodale 1976).

Foundational research suggests that students who experience the most difficulty with transfer tend to be: women, minority students, students from lower socio-economic backgrounds, graduates from the general and vocational tracks and low achievers in high school (Grubb, 1991; Lee & Frank, 1990; Lee, Mackie-Mackie-Lewis & Marks, 1993; Nora & Rendon, 1990; Townsend, Mc Nerney, & Arnold, 1993). However, these findings are not absolute; in fact recent studies show that a large percentage of transfer students are female, despite what struggles they may encounter. The CUCC in 2007 compared graduates of colleges in Canada who had furthered their education. They examined the choices of students to either re-enroll at a college or transfer to a university program. On the whole transfers tended to be female and graduating from basic or advanced diploma programs (2007). This pattern is fairly consistent, despite the proportion of female graduates who transferred to university being somewhat smaller in 2005 (60 percent) than it was in 2002 (63 percent) (College-University Consortium Council, 2007).

Similarly, in the United States, Schmidtke and Eimers (2000) determined that of the total transfer student population admitted to a multi-campus system over a five year period females consistently outnumbered males. Access by gender has shifted reflecting the shift in the number of female students in PSE today.

Currently, in Ontario the *transfer student profile* created by the CUCC (2007) in their report titled, *College-University Transferability Study* outlines four key attributes of the Ontario transfer student. In comparison with graduates who are furthering their education at college, those who have transferred to university are more likely to:

- be in the youngest age group,
- be female,
- have graduated from a basic or advanced diploma program,
- have graduated from Applied Arts or Business programs.

These characteristics are representative of the transfer students identified in this study: young, female, Business, Social Sciences, Nursing and Applied Arts students. According to the CUCC (2007), Ontario college transfer students tend not to be mature students. Conversely, 36 percent of students interested in transfer in this study were found to be mature students. This robust representation is in opposition to the provincial average and may suggest an influx of enrollment by this underrepresented group via specialized programs such as the MTCU’s *Second Careers*.

Lastly, Ontario college students are found to transfer in volume from five Metro colleges: Centennial College, George Brown College, Humber College, Seneca College and Sheridan College (College-University Consortium Council, 2007). York and Ryerson University account for over one-quarter of all transfers; “19.0% and 15.3% of graduate transfers, respectively over four years

combined (2001-2005)” (College-University Consortium Council, 2007, p.18).

## Sources and Resources for Transfer

While a profile of the Ontario transfer student has been named in the research, a portfolio of the sources and resources students use for effective transitions has only just begun to be investigated. Currently, there is little known in Ontario about the use of resources and sources for transfer and how they affect transfer outcomes. Therefore, much of this review will focus on literature from British Columbia and the United States.

Andres, Qayyum and Dawson’s (1997) British Columbia investigation of students’ use of transfer resources provides the most substantial insight into the Canadian context. This investigation examines students’ use of transfer advisors, faculty, undergraduate calendars, family and fellow transfer students and the British Columbia Transfer Guide.

Students’ use of resources for transfer was high, 66 percent report using more than three resources to assist their transition (1997). Only four percent of students report using no resources. An overwhelming number of students cite using college and university course calendars as places for transfer information (1997). Peers and family are another place students commonly look to for transfer advice (1997). A small portion of students found the British Columbia Transfer Guide to be confusing, stating it was overwhelming in size. However, on the whole, students who had used this resource found it a positive experience providing a guarantee for credit transfer.

The British Columbia Transfer Guide acts as an electronic warehouse storing current transfer agreements and functions as the medium through which all agreements are negotiated. The Guide, <http://bctransferguide.ca/>, is supplemented by the British Columbia Council on Admission and Transfer’s Transfer Credit Evaluation System (TCES) and is a web application where institutions can communicate and send requests for course equivalencies. The university has the option of awarding or denying credit for each course outline submitted, and can request further information if required. When a request for articulation has been made by a college, an e-mail is sent and the university is given a timeline to respond. Once an agreement has been reached between the college and university it is posted in the Guide and students can access it. The creation and maintenance of articulation agreements is stated to be of high importance for the transfer of students (Pitter, 1999). The value of these agreements in facilitating a seamless transfer experience means that students do not lose credit and this is of extreme importance (1999).

Student difficulties using transfer resources include a limited understanding of the transfer mechanism in general and confusion from printed materials (Andres, Qayyum, & Dawson, 1997). Few report using a transfer advisor before or during the transfer process (1997).

Literature from the United States has similar findings. Transfer students commonly express a need for colleges and universities to improve the transfer process by providing accurate information and aiding potential transfer students in understanding which college courses will transfer (Davies & Casey, 1998). Transition efforts from universities are often limited to a one day orientation which not all students attend; little guidance through the process is provided (Townsend & Wilson, 2006). Moreover, Townsend and Wilson (2006) in their study of college students transferring to a research intensive university in the United States found that 13 of the 19 students interviewed did not receive assistance from the college. Instead, half of all transfer students used the internet to obtain the university application form and determine which courses would transfer.

Overall, few of the transfer resources cited in the literature are present in the Ontario PSE system. For example, no course-by-course transfer guide exists in Ontario; however, as an alternative transfer booklets cite credit negotiations between colleges and universities for specific programs including entrance averages and maximum number of credits for acceptance. Finally, transfer advisors are a developing position in Ontario, not present in the majority of colleges currently.

## Results

Results are reported upon across three themes guiding this study: 1) sources and resources for transfer 2) factors influencing students’ transfer decisions, and 3) quality of the transfer information received. Each addresses a piece of the preparation students engage within before transferring to university and holds detailed information about student choice, decision-making, and factors affecting successful transfer in an Ontario landscape.

## Sources and Resources for Transfer

The resources students utilize are crucial to both 1) achievement in their pre-transfer studies and 2) their preparation for transfer. This study set out to examine both facets of transfer preparation; four multi-part questions guided this portion of the analysis:

- 1) What college services have you used so far: Learning Centre, Writing Centre, Math/Statistics Centre, Counseling, Career Centre, Financial aid or other?
- 2) Have you sought information and assistance specifically about transferring?
- 3) From where did you get information about transfer: High school guidance office, College admissions office, University admissions office, University www-site, government www-site, or other?

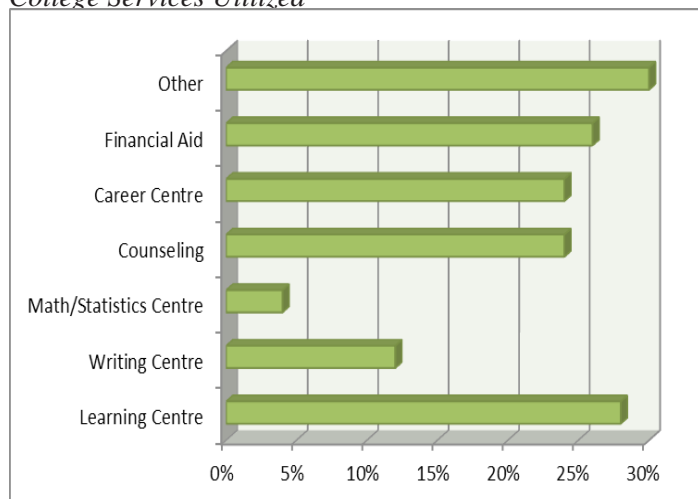


- 4) Try to think back to when you first started thinking about transfer as an option. When was this? Can you describe how you got the idea? Who helped you formulate the plan?

### Pre-Transfer Studies

The first, college services, reveals four common resources used by college students in their studies alongside a high percentage of services not identified within the interview protocol (see Figure 1). The most commonly used service was the Learning Centre identified by 28 percent of students interviewed; this was followed by Financial Aid, 26 percent; Counseling Services, 24 percent; Career Centre, 24 percent; Writing Centre, 12 percent; and the Math and Statistics Centre, four percent. On the whole, 68 percent of students report using two or

Figure 1  
*College Services Utilized*



more services offered by the college in which they were enrolled, 16 percent use three or more, and 22 percent report using none. Age and gender had no impact on the likelihood of students utilizing specific services or the number of services; however, trends by discipline were evident. Students enrolled in Business programs were more likely to use the Math and Statistics Centre while those in Social Service programs use the Writing Centre and Learning Centre to a higher degree.

The most shocking finding was the host of additional services students classified as useful for study and transfer that were not listed in the interview protocol. These services include: the library, computer labs, tutoring programs, disability services, translation services, write-on-programs and guidance offices.

### Transfer Preparation

The last three questions asked of students in this portion of the interview focused upon transfer preparation and students use of services to aid them in this process. Findings reveal an overwhelming 56 percent of students have not sought information specifically about transferring,

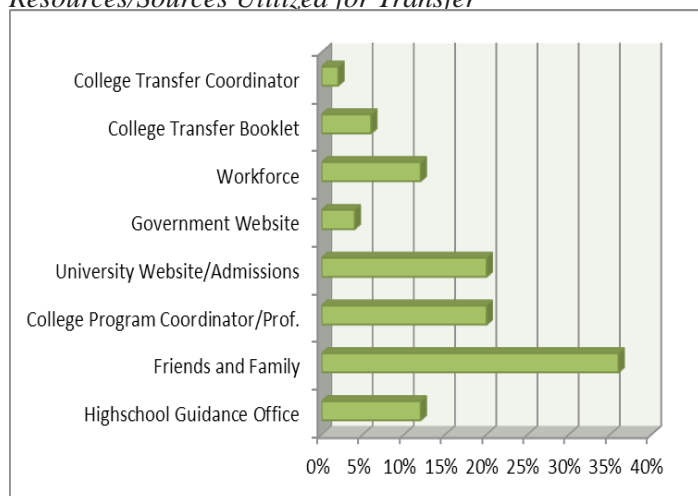
despite their plan to transfer to university upon completion of their current program. Students commonly respond they are “enrolled in their first or second semester of college” and therefore will concentrate on this element later in their educational career. However, for those who do seek information about transferring, the source of their information varies (see Figure 2). Many students rely on friends and family for support (36 percent), college program coordinators and professors (20 percent) and university websites and admissions offices (20 percent). Further, 12 percent look to those in the workforce for advice and another 12 percent to high school-guidance counselors.

Services least utilized by students include transfer booklets/guides produced by the college (six percent) and government websites (four percent). For those participants at institutions with a transfer office, 25 of the 50 participants, only one student had heard of the transfer advisor and contacted this administrator for advice. The majority of students were unaware of this source.

However, despite the high percentage of students not obtaining transfer information, the results did yield 22 active students (44 percent) seeking transfer advice and input from a combination of unique sources and places not originally considered by the researcher. These sources included the MTCU’s *Second Careers* program initiated by the government in March 2008 and released as a three year, \$1.5 billion *Skills to Jobs Action Plan* initiative.

*Second Careers* assists recently laid-off workers “who require long-term skills training to find work in high-skill occupations that are in demand in the local labour market” (Ministry of Training, Colleges and Universities, 2010c). Financial assistance is provided to students based on individual need necessary to assist with the costs of tuition and books. While the program itself does not provide transfer assistance, it has allowed numerous mature students interviewed in this study to enter the college after being in the workplace. These students have acquired the skills to form a plan to continue education at the university. As one student stated proudly in her interview, “the availability of the MTCU *Second Careers* program has spurred her on to action”.

Figure 2  
*Resources/Sources Utilized for Transfer*



Likewise, younger students also found innovative resources leading them down the transfer path. These include School Finder ([www.schoolfinder.com](http://www.schoolfinder.com)), a Canadian web based site run by EDge Interactive. EDge Interactive is a creator and developer of student recruitment solutions for the educational community. The company is based out of Toronto, Canada since 1995 and continues to be a provider of information services and software solutions to students and educational professionals across North America. The site allows students to search for colleges and universities of their choice by providing a list of programs, requirements, scholarships, housing, tuition costs and length at each institution. While there is no transfer information provided on this site students are able to search for university programs in their area of college specialization. This is a feature students found initially helpful in contemplating transfer.

Further, students listed a variety of youth magazines, many written by students for students, discussing: student transfer options, qualms about transferring, the economic downturn and the value of a university degree. Magazines included *oneighty*, *Premier Student Youth Newspaper*, *Canadian Prospects*, *The Ontario Guide to Career Planning*, *Career Options* and the Toronto Star’s *Guide to Colleges and Universities in the GTA*. Students’ attraction to these magazines included their ability to discuss transfer in common language and discuss various vantage points associated with the decision. The transfer process itself is discussed in minimal detail.

### Development of a Plan for Transfer

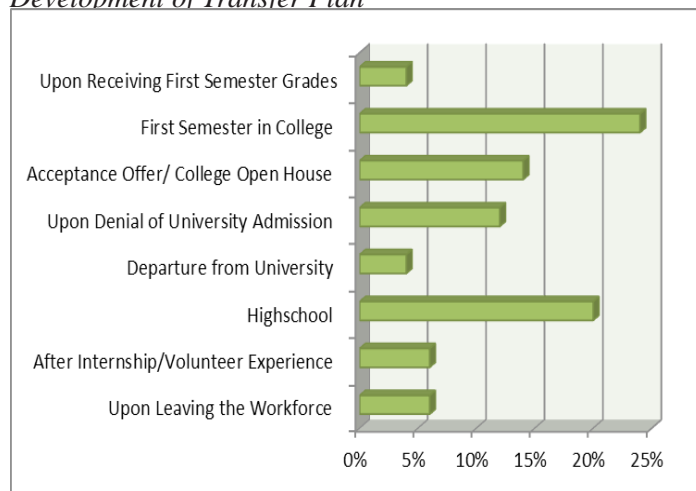
Students list an array of resources and sources they use to guide them in their transfer decisions, as demonstrated above; however, further understanding of when and how students devise their transfer plan is essential. The targeting of effective transfer services requires an understanding of the points at which students most commonly seek assistance and the intended

outcomes. When questioned about the origin of their transfer plans and with whom they devise their plan, students overwhelmingly state their familial ties and peers to be large sources for motivation. The timing of the transfer plan, however, is quite individual.

The majority of students report having first developed their plan to transfer at two principal moments in their education: Their first semester in college (24 percent) and before leaving high school (20 percent) (see Figure 3). A smaller mix, 14 percent, report thinking of transfer as an option upon acceptance to college/attendance at a college open house; a further 12 percent decide upon denial of university admission. Upon denial of application to university, transfer as a pathway to students’ desired level of education becomes motivation for enrollment in the college. In interviews, students cite a found ambition to combine the hands on skills of the college with the theoretical underpinnings of the university to form a well-rounded educational experience.

Lastly, a handful of students discovered transfer as an option after completing an internship/volunteer experience (six percent); upon leaving the workforce (six percent); after receiving first semester college grades (four percent); upon departure from university after graduation/stop-out (four percent)<sup>1</sup>. Students often refer to first semester

Figure 3  
*Development of Transfer Plan*



grades as a confidence boost and sure indication that they will be successful university applicants.

Most shockingly, a select group of students report leaving university, enrolling in college and then transferring back to university. These students enroll in college after discovering their program and grades are not yet to university standards. With college preparation these students will attempt university studies for a second time.

<sup>1</sup> Five of the 50 participants in the sample did not provide a response to this question.

## Factors Influencing Students' Transfer Decisions

Factors influencing students transfer decisions and their knowledge of the transfer process are often not the focus of research. This study analyzed students responses to four questions aimed at understanding students' decision making processes:

- 1) Are you consciously trying to earn grades that are high enough for transfer to university?
- 2) Did you select your college courses and program with transfer in mind?
- 3) Now that you've been in college several months, have your plans regarding transfer changed? If so, how? Why?
- 4) How do you think the transfer process will work?

## College Grades and Courses

Grades and college program are two of the most influential factors determining acceptance to university for transfer students (Arnold & Kompf, 2008). This study found that both elements were overwhelming acknowledged by students as having an impact on the transfer process. Students identified that consciously earning grades to increase their transferability to university was a priority (84 percent). However, for some students earning high grades to transfer was only one reason for achievement. Students commonly listed other motivational rewards including: making the Dean's list, requirements set by the Ontario Student Loans Program (OSAP) and scholarship opportunities.

Students for whom grades were not important frequently expressed one of two rationales for this lack of concern: 1) "not doing as well as I had hoped" and 2) "I will have no difficulty maintaining high grades-higher than needed for transfer". From those students beaming with confidence to those unsure of their abilities, responses varied. Response by gender and discipline was not noteworthy.

Students' selection of college courses for transfer was the concern of 40 percent of students interviewed. The remaining 60 percent chose college programs for a multitude of reasons including: enrolling in courses for college completion, limited electives in specialized programs, personal interest, and "not being able to find information about transfer". One student stated that the program in which he is enrolled "allows no course selection right through to the final year. I think that if there is a problem with the transfer of particular credits, it should be the college's job to negotiate with universities". In most specialized bridge programs limited course selection is an attribute of the program that students must accept to ensure later transfer. For others, students

are often left to negotiate credits on a one-on-one basis with registrar personnel to each university for which an application is sent.

A select few participants admitted to changing their college program after enrollment to ensure later transferability to university. One student explained his conscious enrollment decision stating,

I was interested in kinesiology and noticed that fitness and health promotion was affiliated with universities and would offer me a degree path. I went and obtained transfer booklets from each college I was interested in and examined the programs to choose one that was right for me.

Such proactive research was not undertaken by most students; however, change in transfer plans was commonly reported.

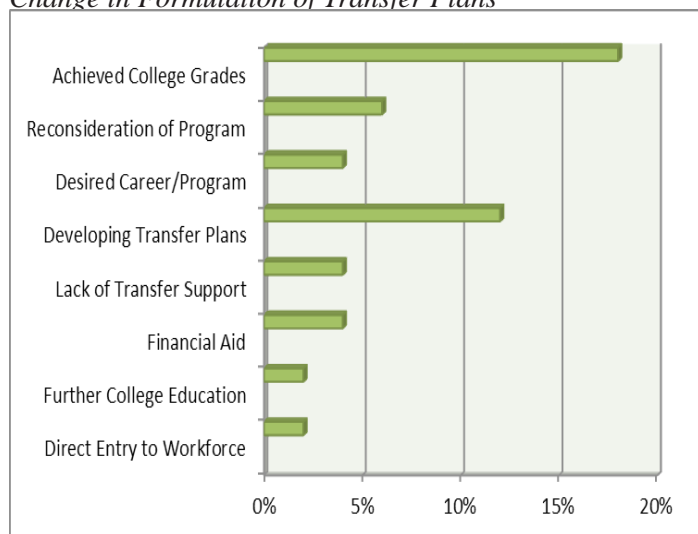
## Change in Formulation of Transfer Plans

While 56 percent of students had not experienced changes in their transfer plans since origination, 44 percent expressed new considerations and modifications. Students responded to this open-ended portion of the interview listing several rationales for reconsideration of their transfer plan (see Figure 4). Among these considerations are: first-semester college grades (18 percent), developing transfer plans (12 percent), program change (six percent), lack of transfer support (four percent), financial aid (four percent), desired career/program, (four percent), direct entry to the workforce (two percent) and further college education (two percent). Students' first-semester college grades were found to be the most influential element in encouraging and solidifying transfer plans. However, for a minority, grades resulted in a change to continue education plans at the college and may result in direct entry to the workforce.

Students' second principal reconsideration of transfer plans is the continuous development of transfer plans overtime. Changes in program options, college-university agreements and study abroad options both positively and negatively require students to make challenging decisions about future educational pathways. These decisions can lead to



Figure 4  
*Change in Formulation of Transfer Plans*



varied transfer processes and required support mechanisms.

## The Transfer Process

The insight students provide about the transfer process itself reveals areas of confusion and clarity. Overall, 58 percent of students were unsure of the transfer process and therefore would not comment upon its central components. Students who reveal knowledge of the process overwhelmingly state: “the process will be very complicated ...the process of transferring is a difficult one and I will need very good marks in order to be able to do so”. Students’ knowledge of credit transfer is vague; many state that they are aware that they will lose credits upon transfer and are not bothered by this process (they wish to switch to a different program). Others, state they “did not know that transferring individual credits might be possible, but would only do this if they were transferred” to the program of their choice.

Areas of student confusion include the function of articulation agreements, transferring before graduation, the application process and guidance available at the college. While some students’ state articulation agreements should be program specific and facilitated chiefly by the college, others feel this process “will tie them down” by requiring enrollment in specified courses. The benefits and requirements of this form of transfer are not well understood.

However, students do express clarity of the transfer process on many elements. High grades are seen by students as a key element to achieving transfer success. Students openly state the average one must maintain to be able to transfer to a program of their choice at university. Further, they are aware of the English as a Second Language (ESL) requirement required by the university for immigrant students. Those who have

researched the transfer process have a good understanding of the institution with which they wish to communicate. Students have identified institutions they wish to transfer to and the basic requirements of each. Fascinatingly, a handful of students identified the desire to transfer to Australian universities after discovering articulation agreements held with their college/program specifically via transfer booklets. This reflects the high export of students to Australian universities each year and the successful marketing of such programs.

Students’ practical experience with transfer varied. For one student, transfer was a natural and expected process; having moved from the state of Florida to Canada, she was well aware of the workings of a well-developed transfer system. Florida boasts one of the most articulated transfer systems in the United States with a high regard for student mobility. Transfer was a right of students in Florida, she stated, and she would not think twice about using this option in her educational career.

Others cited already having dabbled in transfer; a handful of students had transferred credits upon application to their current college program and thus understood a little about the credit negotiation process. However, for the majority, transfer is a new pathway filled with unknowns.

## Quality of Transfer Information Received

The last question for analysis is students’ level of satisfaction with transfer personnel and services:

- 1) Were you satisfied with the transfer assistance you received?

While 56 percent of students were unable to comment upon this question due to a lack of transfer assistance sought, those who had sought assistance diverged in their responses. Students expressed satisfaction with transfer booklets provided by the college, satisfaction with faculty advice and university websites.

However, students were not satisfied with the lack of organized information sessions and application assistance provided by the college, the helpfulness of university personnel and the consistency of transfer agreements. Students agreed that university administration rarely returned their phone calls for inquiry about programs offered and requirements for transfer. Additionally, one student vented her frustration after having enrolled in an articulated program path, only to be informed a year later that the articulation had lapsed, and would not be renewed. She will now “take her chances” and apply without the support she thought she would obtain.

Further, language barriers presented themselves among immigrant participants who stated that transfer applications and directions were often too difficult to comprehend. These students wish for their college to provide them with a service to guide them through the transfer document and ensure proper application.

Lastly, while students were aware of transfer options, as advertised at the college via posters and banners, their comprehension of the process was limited.

## Summary

Overall, students cite using multiple services offered by colleges and universities to guide them in their pre-transfer studies. However, transfer resources are used less effectively, and thus students report varied knowledge of the process. Few students are able to cite the basic elements necessary for transfer. Many students are aware only of the policies of the one or two institutions with whom they have had contact. However, students need to communicate with multiple universities and negotiate their best options. Student responses reveal a desire to focus upon one institution's requirements for transfer at the expense of negotiating additional transfer plans. Students require a more substantial repertoire of places they can receive accurate transfer information.

## Discussion

The research results generated from this study will be analyzed from the economic framework provided by Spence (1973), Akerlof (1970), and Stiglitz (1990) presented above. Student responses will be analyzed via two economic theories: 1) asymmetric information and 2) signaling.

### Asymmetric Information

Spence (1973) states that asymmetric information exists whenever different parties to a contract (or potential contract) contain different knowledge or information sets about factors relevant to the contract. In the case of the college transfer student university administration and the student may hold different understandings of the factors crucial to successful transfer. The seven factors identified in this study include: number of previous credits acquired, credits eligible for transfer, sending institution, receiving institution, transfer agreements and articulations, program of study and grade point average. The research revealed, that of the above seven factors, five had prominent asymmetries between student preparation methods and administrative transfer processes.

### Previous Credits Acquired

The first, number of previous credits acquired, was a vague notion for students. Students commonly lead the interview toward an in depth Q&A about: 1) the required number of credits necessary to transfer to an institution, 2) the years of study awarded by the receiving institution for previous study, 3) transferring before the completion of a college program, and 4) how these intentions might affect their prospects for transfer. Students often did not comprehend that failing to graduate from the program in which they are enrolled at the college may reduce the number of credits possible for transfer.

Graduation from college is generally viewed as a positive signal.

Similarly, students note their confusion over the difference between transfer and direct entry applications to university. What are the benefits of transferring? How will applying as a transfer student assist my transition?

Applying as a transfer applicant provides students the ability to have their acquired college education assessed for credit and applied to their degree requirements at the university. This thereby reduces students' course load and prevents them from repeating unnecessary course work. This principal transfer function was lost on many of the students participating in this study. The focus of transfer has been so heavily placed on grades, the purpose itself, remains a bit of an enigma.

### Credits Eligible for Transfer

Students often state that they expect they will lose credits upon transfer; however, they do not explain why this might occur. Students do not cite a difference between *general credits* (Ex. *ENG1F95 Introduction to English Language and Literature*) and *specialized credits* (Ex. *LAWS1123 Basic Private Police Procedures*). The difference between these two credit types is important when transferring; both serve a unique function. While *ENG1F95 Introduction to English Language and Literature* is often granted credit by the university as an elective course in most programs, *LAWS1123 Basic Private Police Procedures* will transfer distinctly to a policing program (most often a degree-partnership in *Policing Foundations* articulated in advance via a degree-partnership model). For those students who identify a wish to transfer to a discipline other than the one in which they are enrolled at the college, this distinction is central.

University administrators' evaluation of transfer credits and the logic behind these decisions are often not understood by students. Further, the evaluation of transfer credits among university administrators themselves is often not understood. In Ontario, there is no measuring stick from which all institutions work and therefore procedures vary. This finding holds policy implications for the dissemination of universal transfer credit evaluation practices. Ontario requires a system where transfer evaluation practices and equivalencies are publically posted and guaranteed.

### Sending and Receiving Institution

A comprehensive transfer guide is not the only resource in need of improvement. Resources and sources for transfer are not well advertised for student use and therefore are not always effective. English as a second language (ESL) learners openly state their dissatisfaction with transfer services provided by the college for preparation of the transfer application. ESL students commonly identify a need to speak with an advisor about their application and translate its components. Recommendations include the need for transfer workshops

at critical moments during the college experience.

Moreover, students state that the process of contacting university personnel is unsatisfying. Students report calling “over and over” only to have an answering machine record their message and not have the call returned. Student questions become lost in a sea of administration; this is counterintuitive to the recent influx of funding and time spent by government and Ontario institutions negotiating transfer pathways. If this stumbling block is working against students it needs to be rectified for effective use of the system as a whole.

Most shocking was the use of the transfer advisor. Two participating institutions had an advisor servicing 25 of the 50 participants in this study. From these potential 25 students, few reported utilizing this service and many were unfamiliar with the position. While an advisor position is not in place in the majority of Ontario colleges, it is a significant resource for students, and its lack of use generates numerous questions. How can this resource be more effectively promoted? What services fall within the job profile of the transfer advisor?

### Transfer Articulations and Agreements

While some participants expressed concern over lapsed transfer articulations, others wondered whether articulations would tie them down. The former, was the concern of two participants who discovered during the duration of their program that the articulations they were enrolled within ceased to exist. This lack of guarantee for transfer articulations is not suitable.

Further, students do not comment on course-to-course transfer but many will need to apply for credit in this manner. While transfer booklets disseminated by colleges provide a listing of offered agreements, these agreements do not guarantee credit. Instead, agreements state the maximum number of credits students can acquire from previous study and the average they must have maintained to be considered. In many circumstances not all maximum credit values are granted (Arnold & Kompf, 2008). Making this information clear in the publication of transfer booklets is essential. For students not receiving the maximum number of credits, such circumstances can require additional bridge courses, upgrades, years of study and tuition.

### Program of Study and Grade Point Average

Overall, however, students did understand the importance of program of study and grades. A few students stated moving to another program in the college after realizing it held more apt ability for them to be considered for transfer. Students held a direct knowledge of the importance of grades and program averages. They repeatedly expressed working hard and achieving results.

### Signaling

Spence (1973) states, the employer (university)

cannot directly observe a worker’s (student’s) productivity prior to hiring (admittance). Therefore, the student must provide the university with a “plethora of personal data in the form of observable characteristics and attributes of the individual” (p.357) to secure them a position. While an analysis of the asymmetries existent in the transfer process has been conducted above, an examination of the signaling strategies students use to support their applications for transfer is still necessary.

In this study, students commonly signaled grades and program of study as important factors for transfer; however, they did not use course work as an effective signal. Course work is often not understood as having a bearing on increasing students’ probability of transfer. When asked if students select courses with transfer in mind, 60 percent stated they had not. Several students stated their program did not allow for course selection (the program contained few electives). On the whole, these students were enrolled in bridge programs; therefore, limited course selection is premeditated to ensure future transfer. These signals alongside others could be discussed by a transfer advisor or university personnel.

Miscommunication may be a direct result of who students are speaking to about transfer and when. The majority of students, 36 percent, rely on family and friends for support in the formulation of transfer plans. Further, the point at which the majority of students decide to transfer is in their first semester in college, 24 percent, or before leaving high school, 20 percent. Conversely, the high school guidance office is in the bottom tier for students seeking transfer information. This raises several questions: How informed are parents and peers of the transfer process? How do high school guidance counselors promote transfer opportunities? How can these sources for transfer information be better informed?

### Implications

The confusion students experience surrounding transfer is largely due to the timing of transfer information received. Support structures have been developed in both the college and university; however, secondary schools resources and sources require further examination. The research findings presented in this study reveal that the majority of students form transfer plans as early as high school. Thus, informed student decision making needs to be targeted in students last year of secondary education and/or first year of college. Government policy and funding should focus on available transfer materials, workshops and guidance counselor training in secondary schools across the province.

Second, the role of the transfer advisor and her portfolio requires clarification and promotion to college student bodies. This position, while not effectively used by students in this study, needs to be investigated for its use and success in other jurisdictions. The advisor position is new in Ontario and not utilized by the majority of colleges; the position will require further development and



dispersion.

Last, efficient public posting of all transfer articulations and agreements is essential. A centralized site where all transfer provisions are posted is necessary to prevent students from searching for resources in a multitude of locations. In order for students to properly self-select institutions with which to communicate their transfer interests, informed decision making is required. Articulations and agreements put in place need to be current and guaranteed to students upon enrollment and continue throughout their program. Students deserve a guarantee on credit transfer and the Ontario post-secondary system lacks this element of *consumer purchasing power*.

## Conclusion

Overall, students must effectively prepare themselves for transfer by possessing a firm understanding of the transfer process, expectations for admission, credits for transfer and program offerings from receiving universities. Each element will maximize students' ability to signal to those universities most compatible for their program and do so effectively. In turn, student and government expenditures on PSE will be reduced and human capital increased.

While the policy recommendations in this paper are not all encompassing, they do identify crucial governmental challenges. Transfer pathways have progressed significantly in the province over the last five years (College-University Consortium Council, 2007); resources and sources for transfer currently do not match this level of care.

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Appendix A:

Research Question:	Interview Question:
Sources and Resources Utilized For Transfer	<p>1) What college services have you used so far?            Learning centre            Writing centre            Math/Statistics centre            Counseling            Career centre            Financial aid            Other _____</p> <p>2) Have you sought information and assistance specifically about transferring?</p> <p>3) From where did you get information about transfer:            High school guidance office?            College admissions office?            University admissions office?            University www-site?            Government www-site?            Other _____?</p> <p>4) Try to think back to when you first started thinking about transfer as an option. When was this? Can you describe how you got the idea? Who helped you formulate the plan?</p>
Factors Influencing Students' Transfer Decisions/ Knowledge of Transfer Process	<p>5) Are you consciously trying to earn grades that are high enough for transfer to university?</p> <p>6) Did you select your college courses and program with transfer in mind?</p> <p>7) Now that you've been in college several months, have your plans regarding transfer changed? If so, how? Why?</p> <p>8) In the information session, we talked about how transfer processes might work. How would you describe those processes now?</p>
Quality of Transfer Information Received	<p>9) Have you sought information and assistance specifically about transferring? If you did how satisfied were you with the assistance you received? How do you think the transfer process will work?</p>

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