

CREDIT & STUDENT TRANSFER MOBILITY

IN ONTARIO



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Credit Transfer and Student Mobility in Ontario

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About Our Organization:

The College Student Alliance (CSA) is a member-driven advocacy organization that has been proudly serving Ontario's college and college-university students since 1975. The CSA currently represents students from 16 colleges and 23 student associations with over 130,000 full-time student members throughout the province.

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EXECUTIVE SUMMARY

The College Student Alliance (CSA) has advocated for an enhanced credit transfer system in Ontario for well over a decade. We believe that a fluid and robust credit transfer system will greatly benefit students as they seek a globally competitive post-secondary education (PSE) that enhances their career paths. A fully functioning credit transfer system across all PSE institutions will also provide lasting benefits to Ontario's social and economic health. This Credit Transfer and Student Mobility in Ontario document outlines the issues and provides recommendations that will lead Ontario to a credit transfer system that is workable, transparent and sustainable.

To give students the maximum benefit of our postsecondary education system and the widest possible choice of their learning experience, students must be able to move from one institution to another across provincial and/or territorial boundaries. Collaboration and cooperation between institutions across Canada and in the province are critical to the achievement of this objective.

It is imperative that student mobility is ensured: the goal of this document to provide background information on key issues and inform the development of comprehensive policy recommendations for enhanced mobility and improvement of the credit transfer system in Ontario. This paper provides an overview of the credit transfer process, reasons for student mobility, PSE credentials, history of credit transfer in Ontario, looks at the recent developments in Ontario, and makes an economic case for credit transfer. It also examines credit transfer in other jurisdictions, namely Europe, British Columbia, Alberta the United States and Australia. Throughout this paper, the following 16 recommendations are made to improve student support, institutional transparency and provincial growth.

First and foremost, to guarantee fair practices (1, pg. 3), the government must ensure that students are refunded for their successful exemption credit, and that students are charged tuition on a per-credit basis. For the credit transfer system to progress (2, p. 4), institutions and organizations should use the same terminology where possible. As well (3, p. 5), institutions must build transfer considerations into the early development of new program and other business planning, and (4, p. 5) must clearly communicate the transfer process to students very early in the application process.

The provincial government, institutions and PSE stakeholders should work to (5, p. 7) achieve 100% credit recognition for students transferring from a high-affinity program at one Ontario college to another and (6, p. 9) they must better communicate the transfer processes and transfer opportunities to students. In order to achieve these and other recommendations (7, p. 11), there must be adequate administrative support within every institution to coordinate and track the processing of agreements and (8, p. 12) training and support must be provided to ensure consistency and efficiency.

To enhance collaboration (9, p. 12), a forum or other mechanism for sharing and discussions of admissions and transfer issue must be provided, as well as (10, p. 13) an enhancement of system-wide principles, policies and procedures to improve student transfer. The forging of credit transfer pathways (11, p. 14) should be maintained as a key priority in the efforts to achieve a 70% PSE participation rate, and (12, p. 16) further attention must be paid to existing international activity related to credit transfer so we can improve standardizations to increase mobility to and from Canada.

Lastly (13, p. 19), college degrees should be better promoted as a viable alternative to university degrees to help eliminate degree biases that currently exist, and (14, p. 19) opportunities for degree-granting at colleges should be maintained and expanded. Also (15, p. 21), stakeholders should work to create permanent working groups like those that exist in BC and Alberta to facilitate transfer efforts and the (16, p. 22) look of the Ontario Qualifications Framework should be simplified for user-friendliness.

THE CREDIT TRANSFER PROCESS

In very basic terms, credit transfer refers to a process that occurs when one educational institution recognizes educational credits achieved at another institution. These credits for courses are then applied towards a program at an institution at which the student is enrolled. Students who are admitted to a new institution or a new program apply credits they have already earned to fulfill some of the requirements for a new credential. The issues with credit transfer occur when credits and prior learning cannot be easily applied. The difficulties students face in accessing a credit transfer in Ontario prevents their pursuit of higher education that matches their interests and skills.

The mobility pathways that exist in Ontario need to be improved: they have not kept pace with the innovation and modernization of the diverse PSE system in the province. Traditionally, pathways to postsecondary education (PSE) in Ontario have been very simple, linear choices, where students enrolled in either college or university after secondary school, after which they would finish their program and start their participation in the labour force. Today PSE pathways are no longer that direct. More recent developments have to do with pathways that take the student from one choice of program or institution to another and this is where the difficulties arise, particularly when the change is from one sector to the other. The landscape in PSE has changed, and there are students who come into a PSE institution with previous experience or credentials.

Students are also more likely to alternate between part- and full-time studies, switch programs, return to PSE after an absence or time in the workforce, pursue further credentials, or transfer between postsecondary institutions and even sectors¹ than ever before. Direct entry from secondary school is not always the norm in campuses across Ontario. Students need to be better supported in the pursuit of higher education as student mobility becomes more complex because there is great societal and economic benefit to the province. These trends call for an accessible and affordable credit transfer system in Ontario that better serves students and allows them the flexibility to be lifelong learners.

Recommendation 1: The government must ensure that students are refunded for their successful exemption credit and that students are charged tuition on a per-credit basis.

Students who transfer to college after graduation (or during a semester) are often met with unnecessary costs to be exempt from courses they had completed at a previous institution or in another program. This is counterproductive: students who are pursuing more education are charged for classes for which they have received the learning outcomes. Students who decide to transfer are met with an administrative fee, but yet are not refunded tuition for the exempted courses. Furthermore, if these students transfer to a part-time status to avoid the additional

¹ Kerr, A., McCloy, U., Liu, S. (2010). Forging Pathways: Students who Transfer Between Ontario Colleges and Universities. Toronto: Higher Education Quality Council of Ontario (HEQCO)

costs, they may no longer meet the OSAP eligibility criteria as full-time students. As Ontario's credit transfer system evolves, exemption fees and the loss of tuition refund must be addressed, as this is a great hindrance to the pursuit of higher education.

Another issue arises for exempt students when colleges use a flat-fee tuition model. A full-time college student is defined by the Tuition and Ancillary Fee Operating Procedure as an individual who is enrolled in a program for at least 66.3% of the courses required for the program in a given semester. The challenge that exists is that students who take credits over a certain threshold are charged a standard full-time tuition rate. If a student has taken similar courses, he or she is eligible for exemption from these courses. However, even though they are granted exemption (for a fee), the students are still charged full tuition fees for all of their classes, even the ones from which they have been exempted. They might only be registered in three classes and still be charged full tuition fees, which are usually for classes. To illustrate this issue, a student has provided an overview of his transfer experience:

"When I transferred from [university] to [college] I was exempt from taking 6 courses I had taken in university, and I paid \$100 to the college to be exempt. I started in the first year of my college program and, in my first semester, I was exempt from taking an elective course. In the following semester, I was exempt from two courses. I am now in my third semester in this program and I still have 3 elective courses to be exempt from. In all three semesters, I have paid full tuition fees. I did not receive any financial restitution for the courses I was exempted from. In my opinion, this is a glaring deficiency of the college administration that results in a terrible inequity to the student body. I feel strongly that, if a student is exempt from a course and if that student pays to be exempted from that course, then they shouldn't have to pay tuition for that course as if they were taking it. That student shouldn't pay for a professor [he or she] won't hear or shouldn't pay to sit in a class that [he or she] won't be in. I don't know how to fix the problem but the process leads to an unjust result that must be addressed!"

The ease with which credit transfer can occur is reliant on the parallelism between one course and another, as well as the applicability of course being transferred to the new program. Transfer credit may also be expressed as a block of credit rather than as specific courses. This usually occurs when a group of courses taken at a sending institution is equivalent to a group of courses required at the receiving institution. Parallelism is very important in credit transfer efforts.

Recommendation 2: Encourage institutions and organizations to use the same terminology where possible.

A hallmark of a strong and easily accessible system is clarity. In Ontario, due to the fact that so many systems grew organically and independently of one another, the terminology, jargon and language vary greatly within institutions' credit transfer policies – not only from institution to institution but from one jurisdiction to another. Standardization of terms and classification will go a long way in the comparability of different programs across institutions and allow institutions to compare and benchmark similarities in course and programs, thus allowing

students to transfer more easily. Compatibility and consistency must be made a priority so that there is ease of movement within Ontario. As institutions develop programs of study, mobility and credit transfer efforts must be considered. This will allow institutions across the province to better prepare for the mobility that has become the norm in recent years.

Recommendation 3: Institutions must build transfer considerations into the early development of new program and other business planning.

As institutions review, update and build programs, they must consider the transferability of courses and credits as they undergo the process. This proactive action will allow them to be better prepared to review and send students to and from institutions across Ontario. When institutions consider transfer in the early stages of program development and evaluation, they create less work for themselves in the long run. The creation of a more robust and mobile credit transfer system is an immediate reality and is supported by the government. In planning ahead for this system, institutions remain competitive and economically minded.

Furthermore, in order to guarantee portability and ease of mobility within the system, institutions must maintain a high level of support for the incoming and outgoing students that pursue transfer across the PSE system. Considering the fact that the transfer process is not as clearly developed in Ontario as it is elsewhere, and that there are many piecemeal agreements that exist, student support must remain a priority. This includes the process from a very early stage, including the application process from the sending institution to the program completion process at the receiving institutions.

Recommendation 4: Institutions must clearly communicate the principles and processes of transfer to students very early in the application process.

In order to support students and reduce the frustrations that come with navigating credit transfer in Ontario, institutions must clearly communicate the process to students in a timely manner. Many times, students are not aware of exactly which courses will be recognized as they transfer. This is an issue for students because it lacks transparency and does not allow students enough time to adequately plan for the transfer, both temporally or financially.

Some institutions will request a minimum grade in the courses being transferred, while other institutions will ask for a specific minimum of an overall grade point average in the program of study. Some of the arrangements through which such credit transfer may be provided are: block-transfer agreements with other institutions; comprehensive credit recognition; credit banking, which allows learners to draw upon the courses of several institutions in effectively designing their own degree programs; and blending course credits with credit for prior experiential learning.²

² Higher Education Quality Council of Ontario (HEQCO) 2009. "Degrees of Opportunity: Broadening Student Access by Increasing Institutional Differentiation in Ontario Higher Education." Last Accessed September 19, 2011. Available from: <http://www.heqco.ca/SiteCollectionDocuments/Degrees%20of%20Opportunity.pdf>

Many institutions also have problematic admissions criteria, per-credit requirements, and residency requirements in which they require students to have a certain percentage of their course taken at their institution in order to obtain credentials at the said institution. In Ontario's credit transfer framework, a block transfer is usually granted when a graduate of a program wishes to transfer credits to another program that is closely related in content. For example, a student looking to take a diploma in an accounting program may want to pursue an advanced diploma or degree in accounting.³ The receiving institution may list the courses in the block of credit or may simply specify entry to a specific year of the program. This is not as easily allowed in Ontario as it is in other provinces – such as Alberta, for instance – due to the fact that Ontario's PSE system was designed for the college sector and the university sector to stand apart. These and other issues are discussed in depth below.

REASONS FOR STUDENT MOBILITY

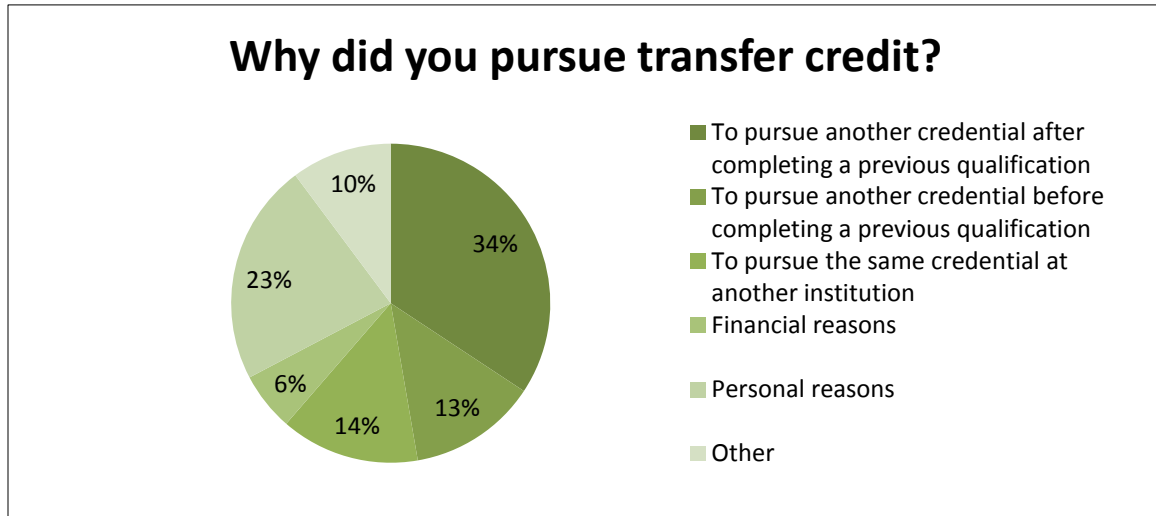
No matter the type of transfer that students pursue, the most popular reason for transfers come from the fact that students seek to have more opportunities for career advancement. Whether the transfers are from university to college or one institution to another, career advancement was cited as the main reason for attending further postsecondary.⁴ For those attending a university, “to get diploma/certificate/degree” or obtaining a credential was a very close second. The “potential for higher income” was third. For those going on to college or university, students were equally likely to go in order to obtain more theoretical and in-depth knowledge, as well as to upgrade skills.⁵ Social prestige and earning power that comes from further PSE credentials seems to be two of the driving factors in student mobility.

³ Ontario Council for Articulation and Transfer (ONCAT) OnTransfer. Credit Transfer in Ontario. Last accessed September 18, 2011. From: http://www.ontransfer.ca/www/index_en.php?page=credit_transfer_in_ontario

⁴ Decock, H., McCloy, U., Liu, S & Hu, B. (2011). The Transfer Experience of Ontario Colleges who Further their Education – An Analysis of Ontario's College Graduate Satisfaction Survey. Toronto: Higher Education Quality Council of Ontario, p. 36

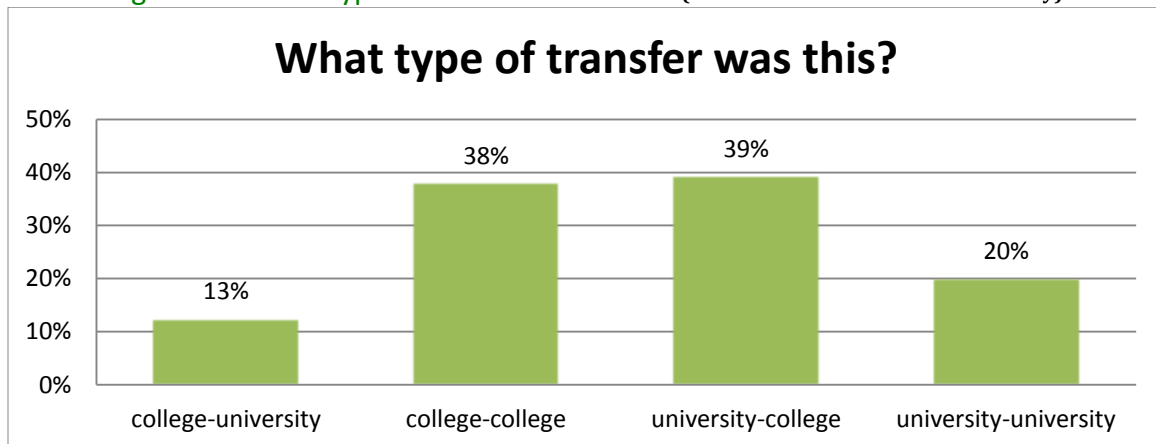
⁵ Decock, *ibid*, p. 36

Figure 1.1: Why Did Students Transfer? (From the CSA Ontario Student Survey)



According to a survey conducted by the CSA in November 2011, the most common reason for pursuing a transfer was to attain another credential after completing previous studies.

Figure 1.2 What Type of Transfer Was This? (From the CSA Ontario Student Survey)



This same survey showed that the most common type of transfer the respondents pursued was a college-to-college and university-to-college transfer.

There are many types of transfers available in Ontario's PSE system, but the most common pathways are: from college to college, from college to university, from university to university and from apprenticeship to college. There are currently 24 publicly funded colleges and 22 publicly funded universities in Ontario, as well as numerous private post-secondary institutions. This varied system has created many opportunities for students to move across institutions, but there are many obstacles that impede their mobility. These transfers are usually from one institution to another.

The other types of transfers include from program to program, both with similar (high affinity) and dissimilar programs. A student may start a program at one institution and realize that another institution or program may suit his or her learning needs better. Likewise, students may move into a similar program at the receiving institution or program. The number of credits or prior learning that is recognized will dictate how many classes they will need to duplicate. The students may decide to stay at their first institution but move to a different program that better suit their interests and skill set. Many programs and institutions have developed pathways that allow students to pursue further studies in their field (e.g., a pathway in which a graduate with an advanced diploma in Business Administration can pursue a bachelor's degree in Business Administration).

Recommendation 5: The provincial government, institutions and PSE stakeholders should work to achieve 100% credit recognition for students transferring from a high-affinity program at one Ontario college to another.

Students who transfer from programs that are very similar (and have high affinity) should be granted recognition of 100% of their credits upon transfer if they meet the GPA requirements at the receiving institution, especially if they have met the learning outcomes that are specified in the Ontario Qualification Framework and which correspond well between the sending and receiving institutions. Issues that impede this also include residency clauses that vary from institution to institution. Some institutions have policies that can limit students' ability to have their credit recognized, such as residency requirements. While policies can vary between institutions, students are generally required to earn a minimum 25-50% of their credits at the institution conferring the diploma or degree in order to graduate, thereby limiting the amount of recognition given for credits that would reduce the time to completion.

PSE CREDENTIALS IN ONTARIO

Ontario's Qualifications Framework describes the main purposes and features of each postsecondary credential offered within the province. The Ontario Qualifications Framework includes all non-religious postsecondary certificate, diploma and degree programs offered under the auspices of the Province of Ontario, including apprenticeship certificates, the qualifications awarded by private career colleges, the qualifications awarded by public colleges, and degrees offered by public universities and institutions authorized to award degrees by a consent of the Minister of Training, Colleges and Universities of Ontario.⁶ The framework outlines the knowledge and skills expected of holders of each type of qualification and shows the relationship and differences between qualifications. It also sets out the minimum admissions requirements for each credential and the expected length of time required to complete it.

HISTORY OF CREDIT TRANSFER IN ONTARIO

⁶ Ontario Qualifications Framework (OQF). Postsecondary Education Partner's Gateway. Last Accessed September 17, 2011 from: <http://www.tcu.gov.on.ca/pepg/programs/oqf/>. Ministry of Training Colleges and Universities.

Ontario's post-secondary education system was designed to be a binary system, one where colleges and universities are two *separate* sectors. This is very different from other jurisdictions' PSE systems, which are typically built on the traditional sending and receiving dichotomy in which students took all or part of their first two years of study at a college (sending institution) and then moved to a research university (receiving institution) to complete their degrees.

At their inception in the 1960s, colleges were intended to provide fundamentally different educational opportunities than universities whereby colleges would provide students with more hands-on learning that could be applied to the labour force. However, the PSE system has grown to be a collaborative system with great complexities. While more institutions are seeing the benefit to recognizing prior learning and credentials, many issues still exist. Transferring credits from courses is often a difficult, labour intensive and costly undertaking.⁷ Some of the difficulty comes from the fact that colleges respond to the educational needs of their students within a given community, instead of responding to a more abstract disciplinary norm like universities do.⁸ However, although colleges focus on programs that meet the needs of a particular community, the college programs in Ontario that enroll the majority of students have provincial standards and many would argue that they are more consistent provincially than most university programs.

Currently there are about 500 individual credit transfer agreements among colleges and universities.⁹ The majority of these agreements (334) are bi-lateral (i.e., from one college to one university); however, there are 133 multi-lateral agreements (in which there are more than two institutions involved).¹⁰ The further development of multi-lateral transfer agreements will go a long way towards improving the credit transfer experience in Ontario. This is a good start to an accessible credit transfer system because nearly half of college and university students across the country do not graduate from the program and school at which they began their studies.¹¹ The CSA implores institutions to work with one another to become more streamlined in their approach to credit recognition and move away from a piecemeal approach in which a variety of agreements stand alone. Many of these agreements can all be found in a database that is supported by the Ontario Council on Articulation and Transfer (ONCAT), an independent organization made up of the 44 publicly assisted colleges and universities in Ontario.

⁷ Constantineau, Philippe. July 2009. The Ontario Transfer Credit System – A Situation Report. COU Academic Colleagues Working Paper. Last Accessed August 3rd, 2011, from: <http://www.cou.on.ca/issues-resources/student-resources/publications/reports/pdfs/the-ontario-credit-transfer-system---a-situation-r.aspx>, p. 5.

⁸ Constantineau, Philippe. July 2009. P. 5

⁹ Government of Ontario. January 17, 2011. Newsroom "Helping Students Graduate Faster." Last accessed August 2, 2011, from: <http://news.ontario.ca/tcu/en/2011/01/helping-students-graduate-faster.html>

¹⁰ CMEC. 2011. "Report of the CMEC Working Group on Credit Transfer 2011" Last accessed April 21, 2012, from <http://www.cmec.ca/Publications/Lists/Publications/Attachments/264/wgct-report2011-en.pdf>

¹¹ Bernard, André, Ross Finnie and Benoît St-Jean. 2008. Interprovincial mobility and earnings. Statistics Canada — Catalogue no. 75-001-X.

ONCAT facilitates and supports academic collaboration and the development of transfer pathways among Ontario's publicly funded colleges and universities to optimize postsecondary options for students and reduce duplication of prior learning.¹² Established in 2011, the goals of ONCAT are to: provide leadership in the development and ongoing enhancement of postsecondary education (PSE) transfer credit policies and practices in Ontario; maintain the provincial PSE credit transfer portal, ONTransfer, and the Ontario Postsecondary Transfer Guide (OPTG) for students and interested stakeholders; research, assess, and report on credit transfer activity and results; provide support and advocacy for students with regard to credit transfer; and solicit, select, supervise, support, and fund provincial credit transfer projects as required.¹³

Recommendation 6: Stakeholders must better communicate the transfer processes and transfer opportunities to students.

As PSE students are the ones who take the initiative to make a transfer from one program or institution to another, they must know of the opportunities available to them to transfer. A system can exist to support the transfer, but it needs to be marketed to students, especially in the early years of their PSE experiences when they have the most impact. Another consideration of this is to improve the user experience and the functionality of ONCAT's ONTransfer website. This could include, for example, the ability to save searches for use at a later time or conduct an automated audit of students' credentials in comparison to the program that they wish to enter into. This would allow users to enter their credits and obtain information on what courses or credits they would need to complete another credential. Additionally, the search functionality for university-to-university and college-to-college transfer outside of specific articulation agreements needs to be expanded.

The predecessor organization to ONCAT was the College-University Consortium Council (CUCC), which was established in 1996 as an advisory body consisting of college, university, and Ministry representatives and funded by the provincial government. The mission of the CUCC was to facilitate, promote, and coordinate joint education and training ventures by Ontario's college and universities. In March 1999, the CUCC adopted the Ontario College University Degree-Completion Accord, also referred to as the Port Hope Accord, which provided a framework for the development of program to program degree completion agreements between Ontario colleges and universities. This framework was intended to complement other collaborative programs that would capitalize on the respective strengths of colleges and universities.

RECENT DEVELOPMENTS IN ONTARIO

The College Student Alliance has advocated for a credit transfer system for nearly a decade. In February 2011, the provincial government announced that it would dedicate \$73.7 million over

¹² Ontario Council for Articulation and Transfer (ONCAT) OnTransfer. "Who we are." Last accessed September 18, 2011, from: http://www.ontransfer.ca/www/index_en.php?page=who_we_are

¹³ Ontario Council on Articulation and Transfer (ONCAT). N.D. "Mandate." Last accessed April 18, 2012, from: http://www.ontransfer.ca/www/index_en.php?page=who_we_are

five years for the creation of a robust credit transfer system in Ontario. These funds have gone toward the Credit Transfer Innovation Fund, the Credit Transfer Institutional Grants and the Credit Transfer Accountability Framework. These funds are being used to support the Student Credit Transfer portal, ONTransfer, which is managed by ONCAT, to establish new and enhanced transfer pathways from college to university, college to college, university to college and university to university, and to facilitate the provision of support services for transfer applicants and students in colleges and universities through a system of institutional grants.

The first initiative, the Credit Transfer Innovation Fund, was developed to help universities and colleges develop more credit transfer options for students. The funding is given to project proposals, and the decision to fund these projects is made by ONCAT. Between 2010 and 2012, a total of 14 Credit Transfer Innovation Fund projects were initiated by the College-University Consortium Council (CUCC) and developed by teams of representatives from universities and the college system. These projects were expected to compare program learning outcomes/expectations for diploma and high-affinity degrees in order to identify the curriculum alignments that justify block credit transfer and the gaps that require bridging.¹⁴ Almost \$4 million in projects were selected for funding. All 14 projects have begun and are anticipated to be completed between fall 2012 and winter 2013.

The second initiative, the Credit Transfer Institutional Grants provide funds to institutions so they can design, improve and implement a credit transfer system. These funds are meant to be used to improve resources such as introducing dedicated transfer advisors and orientation programs, increase participation in credit transfer assessment and pathways, and improve information systems for tracking and reporting on credit transfer activity and student success. The Ministry of Training, Colleges and Universities has entered into a transfer payment agreement with each of the 44 publicly assisted postsecondary education institutions in Ontario, and institutions report to the Ministry to outline the institution's credit transfer activities.¹⁵

The third initiative, the Credit Transfer Accountability Framework, will include both a funding model and a set of performance indicators that will: firstly provide the mechanism through which system-wide goals and institutional participation and activities are set out and, secondly, provide the mechanism through which results are reported. This Framework is meant to link funding to measurable and auditable credit transfer activities while enabling public reporting on progress to facilitate the movement of students through the postsecondary education system. This will allow the Ministry to monitor and evaluate the success of the credit transfer system, conduct policy analysis and research, and pursue continuous improvement in the design and implementation of the province's credit transfer system. This is guided by a Technical Working

¹⁴ Ontario College University Transfer Guide. 2011. "PowerPoint Presentation -- Ontario College University Transfer Guide." Last accessed April 17, 2012, from:
https://www.google.ca/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CDAQFjAA&url=http%3A%2F%2Fwww.ocutg.on.ca%2Fwww%2Ffiles_docs%2Fcontent%2Fppt%2Fen%2Fstudent_pathways_conference%2Fministry.ppt&ei=FRReQT9W4GOjx6QGQsrGiBA&usg=AFQjCNEG-IgLEy8echINHjg4OpDyBzgLcg&sig2=Sf7K0Jv3gqfJUEVb5QXAFg

¹⁵ Ontario College University Transfer Guide. 2011.

Group (TWG), with representatives from major stakeholders, that was established in Spring 2010 to advise the Ministry on the development and implementation of the accountability framework.¹⁶

Recommendation 7: Ensure adequate resourcing of the administrative function within every institution to co-ordinate and track the processing of agreements.

A dedicated credit transfer office at each institution should be established to expedite and simplify the credit transfer process. Funding from Credit Transfer Institutional Grants can be used to implement this type of institutional support. This will allow institutions to expand upon credit transfer practices within the province and will allow the employees to thus develop personal relationships between individuals in sending and receiving institutions. BC and Alberta have developed these positions similarly, called the Institutional Contact Person and System Liaison Person, to help facilitate and coordinate the various transfer activities within the provinces. In Ontario, the Credit Transfer Institutional Grants that are now in place are meant to help address this gap. Georgian college has recently opened a new Credit Transfer Centre that is part of the Office of the Registrar. The center provides the first point of contact for students, faculty and staff seeking information about Prior Learning Assessment and Recognition, exemptions, advanced standing and more.

Recommendation 8: Institutions must provide training and support to ensure consistency and efficiency in the credit transfer system.

Institutions must be able to support the further development of the credit transfer system. One of the ways to address this is to provide training and support to staff and administration, from academic advising to the registrar's offices across institutions to ensure cohesiveness within and between institutions. The credit transfer process is, at its core, a human process. The vast majority of systems and processes are people processes, and the institution must provide training and support to the administration and staff in order to ensure a robust and healthy credit transfer system.

The importance of credit transfer was also noted in the Drummond Report that was released in February 2012, as the result of the work by the Commission on the Reform of Ontario's Public Services. The report noted that "when students want to transfer from one university to another or from one college to another in comparable programs, they should be able to transfer a good number of credits" and that "...the decision on credit transferability should be communicated in a timely manner." Furthermore, the reports stated that "a two-way credit-transfer system between colleges and universities is also required, given the number of students who choose college post-university and those who choose university post-college."¹⁷

¹⁶ Ontario College University Transfer Guide. 2011.

¹⁷ Commission on Reforms of Ontario's Public Services Report. Last accessed March 21, 2012, from: <http://www.fin.gov.on.ca/en/reformcommission/chapters/ch7.html#ch7-d>

The CSA strongly agrees with this recommendation in the Drummond Report as clear pathways are essential to student success no matter what direction students pursue, especially as many of these pathways are non-linear. In Ontario, thousands of college students transfer to another post-secondary institution each year, and the number of university graduates who seek a college education has doubled over the last decade due to the need for practical hands-on learning and market readiness. In 2006–2007, 11,493 college graduates pursued further education at their own college (5990), at a different college (905), at a non-CAAT college (438), at an Ontario university (3145), at a non-Ontario university (297), or at another educational institution (671).¹⁸

Recommendation 9: Provide a forum or other mechanism for sharing for an open and informed inter-institutional discussion of admissions and transfer issue.

Ontario's credit transfer system could be improved if there were opportunities for greater communication between the sectors. A lack of knowledge about opportunities, difficulties in negotiating agreements, lack of support from major stakeholders within the institution, disincentives to share gains, difficulties in resolving disputes, and the potential irreversibility of agreements may all discourage agreements from forming or continuing.¹⁹ Forums, conferences and other modes of sharing that facilitate discussion of best practices and transfer opportunities are especially important where relationships between institutions are voluntary. A way to address this further could be the enhancement of system-wide agreement of principles, which is being addressed with the Credit Transfer Accountability Framework.

Recommendation 10: Enhance system-wide principles, policies, and procedures to continuously improve student transfer systems across Canada.

The Council of Ministers of Education, Canada (CMEC) Ministerial Statement on Credit Transfer in Canada has, in effect, created a list of principles to guide credit transfer efforts across Canada, but there needs to be greater collaboration and dissemination of these principles, as well as greater support for them across the provinces and territories on a provincial and institutional level. Canada stands to gain a better-educated and more competitive populace in increasing transfer and mobility nationally as it will in result in graduates that are prepared for the work force and have the education to match their skill levels and interests by enhancing these policies and procedures.

ECONOMIC CASE FOR CREDIT TRANSFER

The movement of students between PSE institutions – not only from college to university, but from college to college and university to university – is becoming increasingly common and has

¹⁸ Colleges Ontario. May 2009. Student Mobility Between Ontario's Colleges and Universities. Last Accessed April 14, 2012, from: http://www.collegesontario.org/research/student-mobility/Student_Mobility_09.pdf, p. 15.

¹⁹ Boggs, A. & Trick, D (2009). Making College-University Collaboration Work: Ontario in a National and International Context. Toronto: Higher Education Quality Council of Ontario. p. 18.

created a need for an emphasis on the creation of a transparent and fluid system that can support students. By not having these pathways in place, students must repeat courses, thus creating unnecessary costs for students and government and obstructing students' participation in the labour market due to a lack of credentials.

On average, students who move from college to university in Ontario only receive 35% to 45%²⁰ recognition of their credits from their college education. This is a great frustration to students in Ontario, and negatively impacts the economy. If the average credit recognition in a similar program was raised to even 65%, students would save anywhere from \$26,000 to \$50,000.²¹ As colleges are publicly funded institutions, the average annual net fiscal benefit to the Government of Ontario over the next decade lies between \$36 and \$61 million and rises to between \$91 and \$169 million a year in the long term.²² Not to mention, students who graduate sooner would be able to enter the labour market sooner as well. This means that taxpayers' dollars would be put to better use and not be tied to duplication of learning, which is unnecessary.

Another benefit that Ontario stands to gain from better credit recognition is that students will pursue education in the province and will keep their skills in the province after graduation. Ontario needs to make sure that students can easily access and move within the province for their education pursuits, rather than pursuing education elsewhere. With cost being a significant barrier to the continuation of learning, many college graduates are continuing their studies elsewhere. It is important to compel students in Ontario to stay in Ontario to finish their education because Ontario cannot afford to lose home-grown talent.

As Ontario's population is aging and the knowledge economy is expanding, the government must put every effort forward to ensure that the students with skills sets and qualifications stay within Ontario. This is due to the fact that, even with one of the highest PSE participation rates in the world, Ontario is at risk of not bypassing the projected work shortage. Research shows that, "using Ontario Ministry of Finance data, the projected shortfall in the availability of workers is shown to rise to at least 200,000, and to as high as 1.8 million by 2031, depending on our levels of population growth."²³

This pending labour market shortage has partially resulted in the government's targeted rate of 70% PSE participation. Its current participation rate stands at 67%. The College-University Consortium Council (CUCC) shows that the top three reasons why students transfer to a new

²⁰ Centre for Spatial Economics. ND. Financial Benefits of enhanced college credential and credit recognition in Ontario. Prepared for Colleges Ontario. Last Accessed August 1, 2011, from http://www.collegesontario.org/research/external-reports/financial_benefits_of_enhanced_college_credential_credit_recognition.pdf

²¹ Centre for Spatial Economics, p. 28

²² Centre for Spatial Economics, p. 29

²³ Miner, Rick. 2010. People Without Jobs, Jobs Without People. Last Accessed July 30, 2011, from: http://www.collegesontario.org/research/research_reports/people-without-jobs-jobs-without-people-final.pdf, p. ii

program are to continue earlier studies, improve career, and upgrade and improve skills,²⁴ and a skilled citizenry is exactly what Ontario needs. If Ontario's credit transfer system were more efficient and accessible, students would undoubtedly pursue further education within the province rather than outside of it.

Recommendation 11: Forging credit transfer pathways should be maintained as a key priority in the efforts to achieve a minimum 70% PSE participation rate and to avoid a shortage of skilled workers.

Challenges with moving between colleges and universities began soon after the college system was created in Ontario and still exist to this day. The issues that occur when there is a lack of recognition of credits have been identified in numerous government documents and reviews and stubbornly persist today. While the government and various stakeholders have given considerable efforts and resources to assist in the creation of a fluid and robust credit transfer system, the barriers still exist within the system.

There are also many societal benefits from the streamlining of educational pathways. Forging and expanding these pathways makes education more accessible, and a more accessible higher education system is a great way to increase PSE participation. Higher levels of education are correlated with higher levels of civic participation, including volunteer work, voting and blood donation.²⁵ Furthermore, higher levels of education correspond to lower levels of unemployment and poverty; so, in addition to contributing more to tax revenues than others do, adults with higher levels of education are less likely to depend on social safety-net programs, generating decreased demand on public budgets.²⁶ A college education can be a cost-effective and efficient way for students to access a PSE.

Due to the fact that colleges are well-placed to support students from groups traditionally underrepresented in PSE, a credit transfer system is very necessary as "improving transfer pathways from college to university would provide a more equitable opportunity to obtain a degree."²⁷ In general, colleges have higher participation rates of groups that are traditionally underrepresented in post-secondary education institutions.

As a robust credit transfer system is crucial to student success, it needs to be supported by the different institutions and government. Considering how much there is to gain – and how much there is to lose – a transparent, accessible and well-developed credit transfer system needs to be developed further. Market demand for skilled and qualified workers is growing; research

²⁴ The College-University Consortium Council (CUCC). March 21, 2007. College-University Transferability Study. Last accessed August 3, 2011, from: www.cucc-ontario.ca/includes/fileGet.cfm?cms_document_id=1, p. 13

²⁵ Baum and Payea, Baum, Sandy and Kathleen Payea. (2005). "The Benefits of Higher Education for Individuals and Society." *College Board Education Pays 2004.Trends in Higher Education Series*, p. 7

²⁶ Baum, Sandy and Kathleen Payea. (2005), p. 7

²⁷ Kerr, A., McCloy, U., Liu, S. (2010). *Forging Pathways: Students who Transfer Between Ontario Colleges and Universities*. Toronto: Higher Education Quality Council of Ontario (HEQCO), p. 12

shows that “by 2031 we will need 77% of our workforce with post-secondary credentials (apprenticeship, university, college, industry, [and] professional).”²⁸

CREDIT TRANSFER IN OTHER JURISDICTIONS

Ontario’s PSE system is unique: we cannot simply solve the issues surrounding credit transfer and mobility by importing a system from other jurisdictions. However, other jurisdictions have many successes in aiding students in their transfer activities. For example, it appears that graduates generally transfer to universities within a reasonable proximity to their graduating college,²⁹ but this is not always the case in Ontario. To be clear: Ontario’s colleges were never assigned a mandate to offer university transfer programs. This singular fact makes the credit transfer process so different from so many other jurisdictions.

Roughly 30% of college applicants in Ontario have a desire to complete undergraduate or graduate studies following the completion of a college diploma. Specifically, 18% of applicants intended to pursue a university bachelor’s degree and an additional 12% intended to pursue a professional or graduate degree.³⁰ Research indicates that, unfortunately, only 7% of college graduates end up actually enrolling in a university program.³¹ The proportion of university graduates attending college appears to be slightly on the rise, with 9.3% of college students in the 2009–2010 academic year having already graduated from university, as compared to 8.3% in 2006–07 and 7.3% in 2001–2002.³² Furthermore, about 1 in 10 graduates continuing their education at university do so at universities outside of Ontario (9.9% over the most recent four years combined).³³

Other jurisdictions in Canada and in the United States enjoy transfer rates from colleges to universities that are much higher than Ontario’s; e.g., British Columbia’s is 19%,³⁴ mainly due to a different system design. Recent examinations of the issue show that, because of student intentions, increasing graduate demand, and the transfer rates in other jurisdictions, there is a need for new directions in credit transfers. There are many successful aspects of credit transfer that other regions have employed and we could learn from them to enhance the credit transfer experience in Ontario. Provincial, national and international successes are discussed below.

²⁸ Miner, 2010, p. 12

²⁹ CUCC, 2007, p. 16

³⁰ Colleges Ontario. May 2009. Student Mobility Between Ontario’s Colleges and Universities. Last accessed August 3, 2011, from: http://www.collegesontario.org/research/student-mobility/Student_Mobility_09.pdf, p. 1

³¹ Colleges Ontario. May 2009. Student Mobility Between Ontario’s Colleges and Universities.

³² College-University Consortium Council, 2010. “CUCC College-University Student Mobility Report.” Last accessed April 18, 2012, from:

http://www.ontransfer.ca/www/files_docs/content/pdf/en/oncat_research_reports/oncat_research_reports_10.pdf, p. 2

³³ College-University Consortium Council, 2010, p. 31

³⁴ Colleges Ontario, May 2009, p. 14

Recommendation 12: In order to remain globally competitive, Canada must pay attention to the international activity related to credit transfer to see what the possibilities exist in our system to improve standardizations to increase mobility to and from Canada.

As the global economy expands and becomes more competitive, Canada must prepare its students to be able to excel in the different labour markets. These efforts must be supported nationally in order for Canadians to compete on an international level. The expansion of credit transfer and mobility pathways will only grow more important in the coming years, especially as international recruitment of students, labour, and skills will be necessary to address the upcoming skill shortage in Canada.

Ontario is actively looking at the different systems in place around the world to see what can be developed at home. The Higher Education Quality Council of Ontario, HEQCO, is an arm's-length agency of the Government of Ontario that brings evidence-based research to the continued improvement of the postsecondary education system in Ontario. They evaluate different aspects of the PSE system in Ontario and provide policy recommendations to the Ministry of Training, Colleges and Universities based on their research. HEQCO is currently conducting three major research projects focused on defining and measuring learning outcomes, working with Ontario's colleges and universities, in partnership with international organizations. One of these projects will look at Tuning, the European process of redesigning, developing, implementing, evaluating and enhancing quality in first-, second- and third-cycle degree programs that look for points of reference, convergence and common understanding.

The second project will look at AHELO, the Assessment of Higher Education Learning Outcomes, an OECD program to determine if standard generic and discipline-specific tests can be used in different countries to measure what final-year university students know and are able to do. This project will look at provincial civil engineering degree programs to start. The third project is part of an international exploration of the Collegiate Learning Assessment and College Collegiate Learning Assessment tests' validity and usefulness. These tests were developed by the Lumina Foundation and the Council for Aid to Education to identify the value added from a college or university education. Research like this moves the conversation forward and allows Ontario the opportunity to progress credit transfer and mobility.

In terms of mobility in Canada, there are more parallels in our country and across our provinces than those that existed in Europe before the Bologna Process. Anecdotally, if students in Belgium can easily move their credentials from an institution in Bruges and can easily resume their studies in Munich, Germany, a student in Canada should be able to do the same from Alberta to Ontario, or from one Ontario college to another. As the Bologna Process gains more support, the credit transfer and mobility gaps narrow significantly in Europe. As there are significant similarities across credentials granted in Canada, there is room for innovation among and between the provinces and territories.

Europe and the Bologna Process

The purpose of the Bologna Process is the making of academic degree standards and quality assurance standards more comparable and compatible throughout Europe. It is named after the place it was proposed, the University of Bologna, and was signed by Education Ministers from 29 European countries. There are currently 49 members that participate in the Bologna Process, of which 27 are member states of the European Union.

The Bologna Process is a voluntary intergovernmental initiative started in 1999 that aims to create a European Higher Education Area where education systems would be compatible, degrees comparable, and student and academic mobility would be unhindered.³⁵ It aims to standardize the adoption of a Europe-wide system based on three cycles (3-year bachelor, 2-year master's and 3-year PhD), the establishment of a credit transfer system (known as the European Credit Transfer System (ECTS)), and the promotion of mobility, European co-operation in quality assurance, and the European dimension in higher education. Due to its voluntary nature, the process is stakeholder-driven.

This process has resulted in many jurisdictions coming together to agree to a similar degree structure, in which bachelor, master's and doctorate degrees (for the main part) follow a 3+2+3 structure in which it takes 3, 2 and 3 years to complete the credits for a bachelor, master's and doctorate degrees, respectively. The naming of the degrees varies across countries, but there is a general consensus between the participating actors in terms of the learning outcomes and the hours needed to complete each degree level, which are kept in check by quality and qualification assurance agencies.

These 3-year bachelor degrees are meant to prepare students for master's-level degrees, and may not be the right choice for those who wish to enter the workforce, as there are other options that better prepare students for the labour force. Many European countries have Higher Education Institutions (HEIs), which are traditionally non-university institutions, but are "nevertheless considered by the OECD to be equivalent to universities in the sense that they were classified as "Tertiary 5A" under UNESCO's ISCED classification"³⁶

The credentials received by students who attend Higher Education Institutions are more readily accepted by institutions that offer master's-level studies. In contrast, Ontario's college degrees are not easily accepted by Ontario's universities.³⁷ One explanation of the lack of mobility from an Ontario college to an Ontario university with a college degree is the resistance from the universities to ladder these college degrees. This is an issue because mobility is impaired as students with college degrees may have trouble accessing a master's-level education when compared to students with university degrees.

³⁵ Association of Universities and Colleges of Canada (AUCC). 2009. The Bologna Process and Implications for Canada's Universities: Report of the 2009 AUCC Symposium. Last accessed March 15, 2012, from: <http://www.aucc.ca/wp-content/uploads/2011/05/bologna-report-20091.pdf>, p. 2

³⁶ Higher Education Strategy Associates (HESA). (2012). Changing Times, Changing Places: The Global Evolution of the Bachelor's Degree and the Implications for Ontario. Toronto: Higher Education Quality Council of Ontario, p. 17

³⁷ HESA, 2012, p. 17

As mentioned above, colleges in Ontario developed because of the lack of vocational training opportunities, as Ontario universities focused primarily on the academic and theoretical aspects of knowledge. Degrees, as opposed to college diplomas and certificates, were offered exclusively by Ontario's universities up until Ontario colleges started offering degree programs in 2002. These degrees (sometimes referred to as applied degrees) have gained popularity because of the variety and mobility that students enjoy, especially those from groups traditionally under-represented in the PSE sphere, for which a university education is unaffordable.

College degrees meet the same rigorous process of program approval that university degrees are subject to and have to satisfy the exact same degree level learning outcomes, called the Undergraduate Degree Level Expectations, commonly referred to its acronym, "UDLE." UDLEs form part of the degree program outcomes set forth by the Ontario Qualifications Framework, in which 6 different UDLEs have to be satisfied. College degrees must also satisfy vocational/employment skill outcomes, thus differentiating college and university degree programs. However, it is worthwhile to note that many professional programs in universities also meet vocational/occupational/employment outcomes.

Recommendation 13: The government and college stakeholders should better promote college degrees as a viable alternative to university degrees to help eliminate degree biases that currently exist.

Due to the fulfillment of UDEs and strict program development guidelines, the government should help better promote college degrees as a viable alternative to university degrees to make sure that are given the same legitimacy as university degrees. College degrees are viewed by some as not as well-regarded as university degrees, even though they both follow the exact review process and result in the same learning outcomes. This has an impact not only for those who want to further their education, but also in the job market, as these college degrees may not be given the same values as the university degrees: a campaign explaining the strength of college degrees would improve this situation. Degree bias is an especially important issue to address due to the fact that colleges have proven to be substantially more effective at supporting under-represented groups in their pursuit of post-secondary education. In attracting traditionally under-represented groups to PSE institutions, the current and impending labour shortages could be averted.

The Postsecondary Education Quality Assessment Board (PEQAB) makes recommendations to the Ministry of Training Colleges and Universities as to which college programs should get Ministerial consent and offer all or part of a degree programs for colleges.³⁸ This approval process is generally far more structured and rigorous than the university degree program approval process. College degrees came about as a reaction to the changing needs of students

³⁸ Postsecondary Education Quality Assessment Board (PEQAB). N.D. "About Us." Last accessed April 18, 2012, from: <http://www.peqab.ca/about.html>

and working adults in Ontario. If a new program is created on the college level, the program cannot “duplicate programs normally offered by Ontario universities or contribute to unwarranted raising of credentials among similar programs in the college system.”³⁹

Recommendation 14: Maintain and expand degree-granting opportunities at colleges across Ontario.

Colleges, in general, provide career-focused programs and more integration of theoretical and applied learning experiences than universities in Ontario. Given the fact that colleges have had more success than universities in attracting students from lower socioeconomic groups, giving some colleges a greater role in degree granting may help to make access to PSE more equitable. Limiting or eliminating college degrees is not in the students’ best interest. Eliminating future college applied degree programs will limit student access to a more affordable, accessible, and quality education as removing colleges’ ability to offer applied degrees will adversely impact under-represented students who often seek a college education, as opposed to a university education. This is illustrated by the fact that, over the last five years, the enrollment numbers for applied degrees have doubled.

British Columbia – BC Council on Admissions & Transfer (BCCAT)

The BC Transfer System is comprised of 37 post-secondary institutions and is loosely based on the successful credit transfer system in California. The BC Transfer Guide helps students navigate the complex credit transfer system and includes over 69,460 current transfer agreements for 10,633 courses, over 49,000 “grandparented” agreements, and approximately 900 block transfer agreements. BCCAT also publishes Education Planner, an online resource for students and advisors that provides admissions information on over 1,700 undergraduate programs in its public post-secondary institutions. Program information is also cross-linked to career related information. In 2009–10, there was an average of around 48,000 visits per month to the site.

BCCAT has instituted articulation committees, in which members of BCCAT form committees based on the disciplines at individual institutions: an example would be a math and statistics committee. They share information on curricular matters, course content, student evaluation, teaching methodologies, program changes, course equivalencies, and transfer relationships among member institutions. Along with these articulation committees, BCCAT also has Institutional Contact Persons and System Liaison Persons to help facilitate and coordinate the various transfer activities within the province.

British Columbia is commonly mentioned in the literature due to its very effective block transfer agreements for the province. There are currently several hundred block transfer agreements documented in the BC Transfer Guide. Block transfer is the process whereby a block of credits is

³⁹ Postsecondary Education Quality Assessment Board (PEQAB). 2010. “Handbook for Ontario Colleges: 2010.” Last accessed August 3, 2011, from: <http://www.peqab.ca/Publications/HNDBKCAAT2010.pdf>

granted to students who have successfully completed a credential and, upon completion, a block of credits can be correlated meaningfully to a degree program or other credential.

In BC, as well as in Ontario, under bilateral block transfer agreements, students from a diploma program who have successfully completed the credential are eligible for either one or two years of credit towards a degree at some institutions in a similar program. For example, a social work diploma program may receive a block transfer towards a social work degree. The credits earned in this way may not be applicable to a different degree, unless they are transferable on a course-to-course basis.

Therefore, students who complete a diploma program enter into the second year of a degree program if they have a minimum average as necessitated by the receiving institution. The bridging model is when the receiving institution grants block credit towards the degree but also specifies courses that must be taken before proceeding or as soon as possible, usually either in the summer semester or in the first semester of the third year. This is because some students' background is found to be undersupplied in some areas. Again, this opportunity now exists in Ontario as well.

These block transfer agreements are very successful in BC mainly due to the fact that the college system in BC was built as a feeder system: a system designed to have college students pursue a university education after the completion of their program. This system is drastically different from Ontario's PSE system, as Ontario's college system was designed under Premier Bill Davis's term to stand apart from the university system. Furthermore, many Ontario colleges now offer degrees (formerly known as applied degrees), as do some colleges in BC.

Alberta – the Alberta Council on Admissions and Transfer (ACAT)

Established in 1974, the Alberta Council on Admissions and Transfer serves as an advisory body through which PSE stakeholders work cooperatively to ensure smooth secondary-to-post-secondary and post-secondary-to-post-secondary transitions and effective transferability of courses or programs within the post-secondary system. Alberta's PSE system is very similar to BC's in that students may choose to begin their studies at a publicly funded college and complete them at a university; in other words, go directly to university from high school. Again, as in BC, Alberta's feeder-school system is very different from the PSE system in Ontario.

The transfer system is coordinated by the ACAT: the "ACAT monitors the effectiveness of admissions and transfer policies and practices throughout the province's post-secondary education system and ensures that all stakeholders are aware of the guidelines for transferability. It also publishes the Alberta Transfer Guide to facilitate student and stakeholder

understanding of the transfer system.”⁴⁰ There are roughly 30,000 current course transfer agreements and 800 program transfer agreements in Alberta.

Alberta’s guide also clearly lays out that some post-secondary institution programs and courses have time limits, or a shelf life, for granting transfer credit. Subject areas that most commonly have a shorter shelf life include computing science, nursing and business due to the nature of the labour market in which an up-to-date curriculum is essential,⁴¹ a practice common in most jurisdictions. ACAT’s guide also includes an overview of agreements between institutions within Alberta, Northwest Territories and Nunavut that are extremely efficient and provide transfer opportunities between these provinces. Alberta, like BC, has also developed a variety of articulation committees that have been set up to improve access and mobility within its post-secondary education system.

Recommendation 15: Stakeholders and government should work to create permanent working groups like those that exist in BC and Alberta to facilitate transfer efforts.

BC and Alberta have Articulation Committees whose primary purpose is to facilitate student mobility and credit transfer by maintaining collaborative relationships among disciplinary colleagues throughout the system. Members normally meet once each year to share information on (for example) curricular matters, course content, student evaluation, teaching methodologies, program changes, course equivalencies, and transfer relationships among member institutions.⁴² These committees have been very successful and allow institutions to share and come to agreement on transfers in the provinces. In BC, there are 68 articulation committees currently approved by the Transfer and Articulation Committee (TAC) and operating under the sponsorship of BCCA.⁴³ These committees are set up to primarily determine course–course equivalencies at the degree level.

In Ontario, the closest we come to that type of a structure are the joint college–university working groups put together by CUCC, which has been replaced by the Ontario Council on Articulation and Transfer. While the working groups are not permanent, the CUCC has convened many groups in the past to work on the development of articulation agreements. When the groups are convened, the college and university sectors are asked to nominate faculty for work on programs identified by CUCC as being in priority disciplines for the development of pathways. We suggest that this collaborative process be more formalized by ensuring that these working groups become permanent.

The United States

⁴⁰ HESA, 2012, p. 17

⁴¹ Alberta Learning Information Services. N.D. “An Introduction to Admissions & Transfer.” Last accessed March 15, 2012, from: <http://alis.alberta.ca/pdf/transferralberta/IntrotoTransfer.pdf>

⁴² <http://bccat.ca/pubs/ar10-11.pdf>, p. 19

⁴³ <http://bccat.ca/pubs/ar10-11.pdf>, p. 19

In the United States, the individual states have the responsibility to provide a public elementary (K-12) education and post-secondary education. Although states vary greatly from one to the next, a common system exists within most states. This system is designed to bring students from the community colleges into universities or four-year colleges: it works as a feeder system in which community college graduates enter into university after the completion of a two-year program to pursue a degree. In the US, colleges tend to be small and/or privately owned, while universities are large and/or state owned. The American system of transfer has acted as a role model for much of Canada, with Ontario being an exception. The province of British Columbia is the most direct example as BC's higher education system is modeled on California's. Additionally, the provinces of Alberta, New Brunswick, Saskatchewan and Quebec have constructed transfer models based on similar ideology. In Ontario, as mentioned previously, the two PSE sectors (college and university) stand apart from one another, with two different mandates in mind, even though there has been more and more overlap lately.

Australia – Australian Qualifications Framework (AQF)

Australia's development of the Australian Qualifications Framework (AQF) has greatly improved mobility across the country. The AQF is a foundation that links 15 school, vocational and university education qualifications in one national system. It incorporates the qualifications from each education and training sector into a single comprehensive national qualifications framework. When students are studying towards a credential with AQF qualification, there is an assurance that the institution is government-authorized and nationally accredited, and that the degree or other AQF qualification will be genuine. The AQF makes it easy for employers and overseas governments to recognize qualifications.⁴⁴

The framework is organized into 10 levels, with 1 being the least complex and 10 being the most complex. The levels are defined by criteria expressed as learning outcomes. The learning outcomes are expressed in what graduates are supposed to know and understand in terms of depth, breadth, and complexity of knowledge, skills and the application of knowledge.⁴⁵ The AQF allows students to move easily from one level of study to the next, from one institution to another, and to have choice and flexibility in career planning. All qualifications in the AQF help students prepare for both further study and life in the workforce.⁴⁶ This 10-level system is similar to the organization of Ireland's National Framework of Qualifications, which classifies all

⁴⁴ Association of Canadian Community Colleges (ACCC). 2011. "Transferability and Post-secondary Pathways: The Role of Canadian Colleges and Institute." Last accessed March 15, 2012 from:

["http://accc.ca/ftp/pubs/studies/201104TransferabilityReport.pdf"](http://accc.ca/ftp/pubs/studies/201104TransferabilityReport.pdf), p. 50

⁴⁵ Australian Qualifications Framework (AQF). July 2011. "AQF First Edition July 2011." Last accessed July 18, 2011 From:

http://www.aqf.edu.au/Portals/0/Documents/Handbook/AustQuals%20FrmwrkFirstEditionJuly2011_FINAL.pdf p.

11

⁴⁶ ACCC, 2011, p. 49

credentials awarded in the ten-level framework based on the knowledge, skills and competencies of the awarded credential.⁴⁷

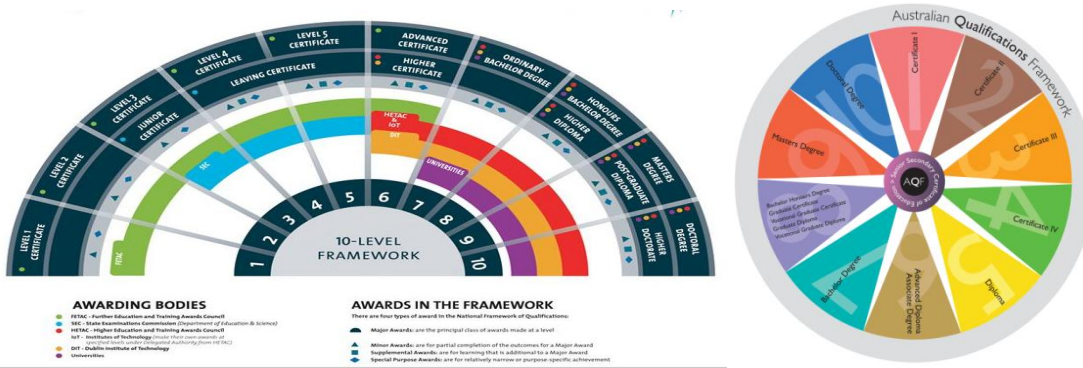
Recommendation 16: Simplify the look of the Ontario Qualifications Framework for user-friendliness.

The Ontario Qualifications Framework is very-well formulated and is functional. It serves its purpose very well. In comparison to the Irish and Australian example, however, it is more difficult to navigate. In improving the usability and appearance of the OQF, there would likely be greater understanding of how each qualification interacts with one another.

Figure 1.3 Ontario's Qualifications Framework (with 13 Categories of Credentials)

ONTARIO QUALIFICATIONS FRAMEWORK				A. QUALIFICATION DESCRIPTIONS																																																																																															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

Figure 1.4 and 1.5: Ireland's National Framework of Qualification (left) and Australia's Qualification Framework (right)



CONCLUSION

⁴⁷ National Qualification Authority of Ireland. 2012. "Fan Diagram." Last accessed March 15, 2012, from: http://www.nqai.ie/FanDiagram/nqai_nfq_08.html

To give students the maximum benefit of our postsecondary education system and the widest possible choice of their learning experience, students must be able to move from one institution to another across provincial and/or territorial boundaries. Collaboration and cooperation between institutions across Canada and in the province are critical to the achievement of this objective. Recent initiatives in Ontario will go a long way in helping to improve mobility, and the CSA remains committed to acting on behalf of its members to help improve the credit transfer experience for all post-secondary students in Ontario.

As students face a repetition of learning due to a lack of credit transfer recognition, the economy is negatively impacted because a lack of recognition impairs productivity and innovation in the Canadian economy because of delayed opportunity to fully employ people's knowledge and skills, resulting in delayed tax revenue for the government. This 're-learning' can also cause significant investment loss for the country because of more loans from governments or other resources, more debt and interest to students, and the increased cost institutions need to cover for delivering redundant education and training that people do not need. To increase the educational advantage, students need to be able to move seamlessly between institutions by giving them a pathway into further studies.

