THE TRANSFER GUIDEBOOK FOR MASSACHUSETTS PUBLIC HIGHER EDUCATION
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For additional information, please visit the Massachusetts Department of Higher Education's website at: www.mass.edu
Transfer Basics

WHY transfer?

Students who start at a community college typically say it was a good move for them. These colleges are close to home, class sizes are usually small, and tuition may be more affordable. At some point, many students decide to pursue a bachelor's degree. Transfer credit is generally awarded if your community college coursework is comparable in content and scope to courses offered by the institution to which you want to transfer and you earned a high enough grade in the course. While it is possible to transfer before completing an associate's degree at a community college, there are additional benefits to completing the associate's degree before transferring. Several statewide transfer agreements, explained later in this guide, guarantee you will be admitted and that your courses will transfer if you meet all of the conditions.

Massachusetts has a terrific assortment of public postsecondary institutions and programs. The community colleges offer both traditional transfer degrees as well as degrees that prepare graduates to go directly into the workforce. Bachelor's, graduate, and professional degrees are the most common degrees offered by the state colleges and the University of Massachusetts.

WHERE can you transfer?

You can apply to transfer to any of the colleges and universities in Massachusetts.

Public Institutions are postsecondary institutions that are supported in part by state funds, and

Independent Institutions are postsecondary institutions that are supported by private funds, rather than state funds.

Much of the information in this guidebook will be helpful as you consider transferring to either a public or private institution but the transfer policies discussed apply to transfer between public institutions only. No matter where you want to go, your community college transfer counselor is available to help.

BOTTOM LINE

On average, a person with an associate's degree will earn 20-30% more than a high school graduate, and a person with a bachelor's degree will earn 40% more than a high school graduate (Carnevale & Desrochers, 2003).

Research studies show that the higher level of education you attain can mean a higher salary, greater job security and flexibility, and better health for your future.
The Massachusetts System of Public Higher Education

Map Key

Community Colleges
1. Berkshire Community College, Pittsfield
2. Bristol Community College, Fall River
3. Bunker Hill Community College, Boston
4. Cape Cod Community College, West Barnstable
5. Greenfield Community College, Greenfield
6. Holyoke Community College, Holyoke
7. MassBay Community College, Wellesley Hills
8. Massasoit Community College, Brockton
9. Middlesex Community College, Lowell
10. Mount Wachusett Community College, Gardner
11. North Shore Community College, Danvers
12. Northern Essex Community College, Haverhill
13. Quinsigamond Community College, Worcester
14. Roxbury Community College, Boston
15. Springfield Technical Community College, Springfield

State Colleges
16. Bridgewater State College, Bridgewater
17. Fitchburg State College, Fitchburg
18. Framingham State College, Framingham
19. Massachusetts College of Art, Boston
20. Massachusetts College of Liberal Arts, North Adams
21. Massachusetts Maritime Academy, Buzzards Bay
22. Salem State College, Salem
23. Westfield State College, Westfield
24. Worcester State College, Worcester

University Campuses
25. University of Massachusetts Amherst
26. University of Massachusetts Boston
27. University of Massachusetts Dartmouth
28. University of Massachusetts Lowell
29. University of Massachusetts Medical School, Worcester
Transferring AFTER you graduate from a Community College

YOU CAN TRANSFER COMPLETED PROGRAMS

If you graduate with your associate’s degree from a community college, Massachusetts has several policies to help you transfer easily to a state college or to a University of Massachusetts campus. These policies can also help you financially. This guidebook summarizes the policies so please speak with your transfer counselor for all of the details or visit the Massachusetts Board of Higher Education’s website: http://www.mass.edu.

The Commonwealth Transfer Compact This agreement states that your courses and credits will be transferred and will be applied toward your bachelor’s degree if you complete your associate’s degree with a minimum of 60 credits (exclusive of developmental course work); achieve a cumulative grade point average of not less than 2.0 (in a 4.0 system); and complete the following minimum general education core:

GENERAL EDUCATION CORE

- English Composition / Writing • 6 credit hours
- Behavioral and Social Science • 9 credit hours
- Humanities and Fine Arts • 9 credit hours
- Natural or Physical Science • 8 credit hours
- Mathematics • 3 credit hours

These 35 credits will be applied toward the general education requirements of the State College or UMass campus to which you transfer. A minimum of 25 additional credits will be accepted as transfer credits and may be transferred as free electives or toward your major.

You may need to complete additional courses if the institution you choose has additional academic requirements or if you change your major.
**Joint Admissions** If you graduate from your community college in a joint admissions program and have earned at least a 2.5 GPA, you will be automatically admitted into the state college or University campus with which there is an agreement. Visit www.mass.edu/jointadmissions to view all of the joint admissions agreements in Massachusetts.

If you are in a joint admissions program and meet all of the conditions, simply fill out an "Intent to Enroll" form (available from your community college transfer office or online [http://www.mass.edu/jointadmissions](http://www.mass.edu/jointadmissions)). You will not have to write an essay or pay an application fee. The priority deadline is **March 1** for Fall entrance (**February 15** at Framingham State College) and **October 15** for Spring entrance.

**Tuition Advantage Program** TAP allows you a 33% reduction off in-state tuition at a state college or the University of Massachusetts as a day student. To be eligible, you must graduate from your community college in a joint admissions program with a 3.0 GPA. As a TAP student, you are entitled to this tuition reduction for the two years (or four consecutive semesters) you attend the state college or university campus immediately following your community college enrollment as long as you maintain a 3.0 grade point average at the four-year institution.

**IN SUMMARY...**

<table>
<thead>
<tr>
<th>If you meet all of the conditions of <strong>The Commonwealth Transfer Compact</strong></th>
<th>If you meet all of the conditions of <strong>Joint Admissions</strong></th>
<th>If you meet all of the conditions of <strong>The Tuition Advantage Program</strong></th>
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<tr>
<td><strong>↓</strong> Your credits will transfer.</td>
<td><strong>↓</strong> You are guaranteed admission to participating schools. No essay or application fee.</td>
<td><strong>↓</strong> You receive a 33% tuition discount.</td>
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**Articulation Agreements** Every community college has formal agreements with various 4-year institutions (public and private) that specify admissions requirements guaranteeing acceptance and/or transfer of community college courses. Requirements may vary from school to school, and agreement to agreement. Check with your transfer counselor to find out about articulation agreements at your community college.
Transferring BEFORE you graduate from a Community College

YOU CAN TRANSFER INDIVIDUAL COURSES

If you want to transfer to a state college or UMass campus before graduating from your community college, you may transfer your individual courses to your new institution once you have completed the course and received a final grade. Remember that transfer credit is generally awarded if your community college coursework is comparable in content and scope to courses offered by the institution to which you want to transfer and you earned a high enough grade in the course. However, here are a few things to keep in mind:

- If you don’t know where you want to transfer, take courses that meet the general education requirements of your current institution. Taking courses that transfer widely will help you to keep your options open.

- Even though a course may be accepted as transfer credit, it is important to remember that it may not be accepted as credit toward the major and instead, would count as a free elective. Majors often have specific course requirements students must take to complete the degree. Make sure to talk to an advisor and plan your coursework to meet the program’s requirements.

- Transfer courses may be subject to minimum grade requirements. Typically, a state college or UMass campus will transfer equivalent college-level coursework from regionally accredited institutions with a grade of "C-" or better. However, in some cases, a grade may need to be higher.

- All institutions have their own course numbering systems. A second year course will have a 200 number at most institutions but can have a 300, 400 or even 1200 number at some colleges.

ADMISSIONS STANDARDS FOR TRANSFER STUDENTS

Statewide admissions standards for the state colleges and UMass represent minimum requirements; meeting them does not guarantee admission, since campus officials consider a wide range of factors in admissions decisions. Transfer students must meet one of the following criteria:

1. 12 - 23 transferable college credits and a minimum 2.5 college GPA;
2. Up to 23 transferable college credits, a minimum 2.0 college GPA, and a high school transcript that meets the admission standards for freshman applicants; or
3. 24 or more transferable credits and a minimum 2.0 college GPA.

For the purposes of the transfer GPA calculation, transferable credits are to be calculated based on non-remedial credits earned from the most recently attended higher education institution.
YOU MAY ALSO TRANSFER OTHER TYPES OF CREDITS

Some state colleges and University campuses accept the following types of courses and credit listed below. However, be sure to check with the admissions office of the institutions you are interested in attending to see if the credits will be accepted. In some cases, you may need to provide extra information, like course syllabi, and the decision can take longer.

- College Level Examination Program (CLEP) exams
- Advanced Placement (AP) exams
- Equivalent courses from regionally accredited institutions outside of Massachusetts
- Military credits
- Other prior learning experience (rare)

What credits may NOT transfer?

Here are some of the reasons you might not get transfer credit applied to your bachelor’s degree:

- You didn’t arrange to have your transcripts forwarded so the school to which you want to transfer doesn’t know you even went to another school.
- You took only one course where a two course combination was required.
- You failed the course.
- You didn’t get a high enough grade.
- You took the course too long ago.
- You took courses that do not apply to your program of study.
- You took courses at a school that is not regionally accredited.
- After transferring, you took a course at another institution but forgot to get approval first.
- You took equivalent courses at two different institutions.

BOTTOM LINE

If your courses match the content and standard of the program you are applying to, you will probably get transfer credit for that program’s requirements. Transfer of individual courses is based on equivalency. While an institution may accept your courses for transfer, it is possible that some credits may not apply to your major. Note: Check with your new institution for clarification on which credits will transfer.
Transfer Steps

1. PLAN

Meet as early as you can with your transfer counselor and/or academic advisor to discuss the transfer process. They can also help you find the information you need to make decisions when planning your current course schedule. However, it’s vital that you understand the transfer process and the implications of the choices you make. Remember: this is your education, and only you have control over what you do with it.

Make an appointment with a transfer counselor or academic advisor, or sign up for a group or individual drop-in session. If you can’t keep your appointment, cancel it, as others are waiting.

If you know the program and institution you want to go to, you can usually get more specific transfer information by asking for program information at your advising office and/or checking out the college’s website or catalog. Find out if there is a statewide or local transfer agreement that fits your academic plans. Refer to the end of this guidebook for a list of college and university websites and transfer pages.

If you are unsure of what program and/or institution you want to attend, it may be helpful for you to think about and talk to your transfer counselor about some of the following questions:

- What subjects do I enjoy?
- What are my skills?
- What are my values/career goals?
- What kind of environment do I want to be in?
  - Small college or large university? City setting, suburban setting or rural setting?
- Do I want to commute or live on campus?

BOTTOM LINE

Start planning for transfer early. There are many ways to do this such as speaking to your transfer counselor, academic advisor, or faculty in areas that interest you; taking self-assessment tests to help you determine your values, interests, and skills; attending information sessions or transfer fairs; and visiting the websites and the campuses of the schools you are interested in attending.
Visit your future campus.
Visiting a campus is one of the best ways to decide if a school is right for you. Arrange for a tour or visit during open house. Be sure to schedule time to meet with an Admissions or Transfer Counselor and bring a copy of your transcript. Most schools will allow you to sit in on some of the classes you might be taking if you were to attend. Some schools also have a “shadow” program where you can tag along with a host student for the day and room with them overnight. This will give you a good idea of what it is like for a student at the institution.

😊 Find out about admissions requirements and procedures. When is the application due? What GPA is required for admission to the institution and/or the major? Is there anything else required such as a minimum number of transferable credits? An interview? A portfolio or audition? Letters of recommendation? You can usually get general admissions and transfer advice from the Admissions Office.

When you are on campus, be sure to get the answers to these questions:

a) How strong is the major in which you are interested?
   o How many courses do they offer?
   o How many faculty members are in the department?
   o What kind of internship/research/study abroad opportunities are there?
   o What’s the average class size?
b) How much will it cost to attend and what are the financial aid opportunities?
c) What is the placement/graduation record of students who graduate with this major?
   o Where do most of their graduates move on to?
   o What kind of jobs do they get? Where do they go to graduate school?
d) What extra curricular activities/athletics does the institution offer?
e) What are the residence/dining options?
f) What services does the institution offer (Health Services, Counseling, Career Assistance, Tutoring, etc.)?

FYI: It’s a great idea to hold on to the course syllabi and outlines for all of the courses you take at your community college. Save them in a binder or some other safe place you can access easily. This way, you have a record of the content of all of the courses you have taken.
2) APPLY

Now that you’ve done your research and have a list of schools – it’s time to apply. Some institutions will have their application online and others will have it available for printing and completing on paper. Be sure to find out deadlines for both your application AND financial aid (these may be two separate dates)!

Typical applications require some if not all of the following materials (unless you are part of joint admissions):
- A completed application form and essay
- Application fee
- Official transcript(s) from each college attended & a list of currently enrolled courses
- Letter(s) of recommendation
- A resume or work history
- An official high school transcript and SAT scores
- An interview

If you are in a joint admissions program and meet all of the conditions, simply fill out an "Intent to Enroll" form (available from your community college transfer office or online [http://www.mass.edu/jointadmissions](http://www.mass.edu/jointadmissions)). You will not have to write an essay or pay an application fee. The priority deadline is March 1 for Fall entrance (February 15 at Framingham State College) and October 15 for Spring entrance.

Arrange for your current (and previously attended) institution(s) to send a copy of your official, final transcript(s) to the institution you want to attend. This won’t happen automatically - only you can authorize the release of your transcript. Most institutions charge a transcript fee. You will need to provide a final transcript at the end of the term.

DON’T FORGET
SEND YOUR FINAL TRANSCRIPT
FROM YOUR COMMUNITY COLLEGE
TO YOUR NEW TRANSFER INSTITUTION
AFTER YOU COMPLETE YOUR LAST SEMESTER

FYI

When you’re applying to a postsecondary institution, you must submit transcripts from all institutions you’ve attended, even if you don’t think the transcripts are relevant to your application. Failure to do so could result in suspension from the institution!! All transcripts from previous schools must be submitted before an application will be reviewed.
Other important points to consider:

1. Don’t wait until the last minute to submit your application! You may be required to submit additional materials or paperwork may get lost. This way, you’re not scrambling in a panic to submit them.

2. Your grades may be recalculated. The receiving institution will base its admission decision on your grade point average (GPA). But you may have 2 GPAs — the one calculated by your current institution and your GPA as re-calculated by the institution you are applying to. This is called the “admission GPA” because it’s the one the admission decision is based on. Your GPA may not be the same once it’s recalculated. Check with the institution you plan to attend to see how your GPA will be calculated for admission. By the way, once admitted to the new institution, you make a fresh start on a new GPA, based on your course grades there.

3. Residency and Upper Division Requirements. All institutions have residency requirements. This has nothing to do with living on campus - it means you must take a certain percentage of your coursework from the institution granting the degree you will eventually earn. For example, most higher education institutions require approximately 120-128 credits for a baccalaureate degree, at least 25% of which must be taken at the institution.

4. Institutions and programs also have upper division course requirements that require students to take some percentage of their courses at 300 level or above. If you transfer an excess of lower division course requirements you may get credit for all of your courses but may have to take additional courses to meet the upper division course requirements.

5. Keep copies of everything - paperwork can get lost or misplaced.

BOTTOM LINE

Getting organized will help the transfer process go smoothly. If you know you’re going to transfer, **research** what courses you need and what is transferable. **Pay attention to deadlines** and **keep copies** of your syllabi and all forms submitted. **Request** transcripts, test scores and letters of recommendation early! **Note** what application materials are needed for each school and when paperwork was sent. **Follow up** with each school to make sure paperwork was received.
3) TRANSFER

Now that you've been accepted...

Admission can be to an institution, a division (college), or a program. Your grade point average (GPA) will usually determine if you will be admitted to an institution. Admission to a division (college) may involve additional considerations. A College of Arts and Science, for example, may expect you to have taken certain math and science courses. This is why it is so important to plan ahead and contact the program while planning courses for transfer. If you've created a transfer plan, taken the "right" courses, and have the required GPA, you will improve your chances of being admitted into a program or major.

Read all information you receive from the institutions where you've been accepted. These documents often contain information regarding your admission status, your transfer credits, and your program. Read the academic catalog (print or online version) which contains all the academic rules and regulations that may vary by institution (for example, rules about adding and dropping courses and about program requirements). Read the fine print – it's all there!

Visit your new campus before classes start. Familiarize yourself with classroom location, library and computer resources, parking facilities and other important places. A lot of information to help you navigate the campus can be found at the school's website.

Get involved! Take part in orientation, join clubs, study with other students, volunteer for research projects, etc. Researchers have found that students who make an effort to reach out to others enjoy their time more and do better in their studies.

Don't let yourself get overwhelmed. If you feel that you need help, seek out your professors. Professors have office hours, take advantage of this time - ask questions about the coursework, tutoring possibilities or other study aides that may be available.

Make use of all the support systems available. Most schools offer a wide array of services - career counseling, health/wellness services, academic advising, and tutoring - all to assist you throughout your college experience. Take advantage of them.

Ask the students in your class if there is a study group that meets regularly - if not, start one! Other students may feel the same way but may be too shy to speak up!
What about Financial Aid?

You should fill out the Free Application for Federal Student Aid (FAFSA) every year, whether or not you think you are eligible.

When you fill out the FAFSA, be sure to designate your intended transfer college or university. If you have already applied and did not list your intended transfer college or university choice on the FAFSA, please call 1-800-4-FED-AID (1-800-433-3243) and ask to add your new college choice or you can add the new college online at fafsa.ed.gov. Student aid information will be sent to your new college/university.

If you are transferring from one Massachusetts public institution to another Massachusetts public institution, there is no need to do anything IF you listed the new college on your FAFSA. If not, use the same process noted above to call and add the new college.

Your information will be automatically sent to the Massachusetts Office of Student Financial Assistance (http://www.osfa.mass.edu) so that the CAP Grant, the College Access Program Grant, and the Massachusetts Education Excellence Scholarship (KEES) can be processed at your new college/university. Institutional scholarships usually cannot be transferred. Outside scholarships, grants and third party payments can vary so transfer students should check with their financial aid office.

If you have a student loan, payments will be deferred until graduation from the college to which you transferred as long as you are continuously enrolled - excluding summers - unless you drop below ½ time.

Questions?
Check with the Financial Aid office at your home college or contact the Massachusetts Office of Student Financial Assistance (http://www.osfa.mass.edu) or FAFSA (http://www.fafsa.ed.gov).

FYI.

Remember to budget for required fees and other incidental costs in addition to tuition. Every school is different, check with the Bursar's office and plan accordingly.
Frequently Asked Questions About Transfer

1. I am taking courses at a community college but I have no idea where I want to transfer or what my major is going to be. What should I do?

First, talk to your transfer counselor or academic advisor. Tell them you are planning to transfer. If you don’t know where you want to transfer, start taking coursework that meets the general education requirements of your current institution. You can find out which courses meet general education requirements by looking at your school’s academic catalog. Taking courses that transfer widely will help you to keep your options open. Make sure you keep a copy of your college catalog and course syllabi. Inquire at your college about advisor appointments, career planning seminars or aptitude testing, which may help you decide where to go next.

2. Can I transfer to any Massachusetts post-secondary institution?

Virtually all public and independent institutions in Massachusetts may accept transfer students. Keep in mind that admission may be competitive for some programs and that Massachusetts’ transfer policies only apply to public institutions. However, many community colleges have transfer articulation agreements with private colleges so check with your transfer advisor. You may meet all of the minimum admission requirements for a particular program, yet not be accepted because your grades aren’t as high as those of other applicants.

3. Can I transfer courses from more than one institution?

Yes. Remember, you must submit official transcripts from each institution you attended. In addition, some courses may transfer but may not meet program requirements for graduation.

4. Is there a minimum grade for course transfer?

In the Massachusetts public higher education system, once admitted, you’ll receive credit for each transferable course you completed (usually requiring a "C-" grade or higher). However, if you’re enrolling in a specific program of study, you may need a higher grade. If you’re part of the Commonwealth Transfer Compact or Joint Admissions, you may be able to transfer a “D” grade. Regardless of the grades you’ve received in individual courses, the admission decision is ultimately based on your overall GPA.

5. Can I transfer between colleges and universities in Massachusetts?

Yes. Each year many students transfer successfully from one Massachusetts public state college or University campus to another. You should contact the receiving university for details on the transfer process.
6. Who should I talk to if I have questions about the transfer process? 
Your transfer counselor or academic advisor at your current institution should be able to answer questions about your courses and how they’ll fit into your academic goals. If your questions are about applying to a specific program at an institution, it’s probably best to contact that institution’s Admissions Office. The institutional catalog, print or online, is also a very good resource. It will outline program requirements, graduation requirements, and all the rules that students are responsible for knowing.

7. Can I transfer to and from institutions outside of Massachusetts? 
Yes. Many students transfer to and from institutions outside of Massachusetts. Check with your advisor to see how coursework is accepted between the institutions. While independent and out-of-state institutions do not currently participate in Massachusetts’ transfer policies, other transfer agreements may be in place between the schools.

8. What happens to my credits if I change my major or program after I transfer? 
If you decide to change your major or program after you transfer, check the catalog for the new requirements. You will still get the transfer credit you are entitled to, but you may not be able to apply it in the same way to your new program. You will probably have to take more courses than originally planned to meet the requirements of your new program.

9. I took some post-secondary courses years ago. Will they still transfer? 
That depends on how many years ago, and on the institution and program in which you want to enroll. Many institutions consider that knowledge acquired more than ten or so years ago may no longer be current, and therefore may not grant credit for outdated courses. Courses in rapidly evolving fields such as information technology may have an even shorter shelf life. Check with your intended institution regarding their policy.

BOTTOM LINE (it’s worth repeating)
Getting organized will help the transfer process go smoothly. If you know you’re going to transfer, research what courses you need and what is transferable. Pay attention to deadlines and keep copies of your syllabi and all forms submitted. Request transcripts, test scores and letters of recommendation early! Note what application materials are needed for each school and when paperwork was sent. Follow up with each school to make sure paperwork was received.

Send your final transcript from your community college to your new transfer institution once you have completed your last semester at your community college.
Transfer Dictionary

**Academic Program**
A program of study, usually involving theoretical knowledge and research, and usually leading to a diploma, certificate, associate's, bachelor's, master's doctor's or first-professional degree.

**Admissions**
Being accepted into an institution, college, or program once the entrance requirements are met. Some admissions are limited by spaces available, and by selection criteria.

**Advanced placement courses (AP)**
College-level courses taught in high school. Students may take an examination at the completion of the course; acceptable scores allow students to earn college credit.

**Application**
The formal way of notifying a postsecondary institution that you want to be a student there.

**Applied Degree**
A degree in an applied subject such as allied health and computer information systems. Applied degrees are career focused and coursework is directed at occupational training and development.

**Associate’s Degree**
A degree that normally requires at least 2 but less than 4 years of full-time equivalent of college work.

**Bachelor’s degree**
A degree that normally requires at least 4 but not more than 5 years of full-time equivalent college-level work.

**Basis of Admission**
The evidence, primarily academic, on which your admission decision is based, e.g., high school record, college credits and GPA, etc.

**Catalog**
The book of rules, regulations, policies, programs, requirements, and courses for a particular postsecondary institution.

**Certificate**
Recognition of successful completion of a program of study, of varying lengths, often less than one year.

**Chair**
The head of a program or department. “Coordinator” is sometimes used synonymously with “Chair.”

**Co-op/Internship**
The system of having paid (co-op) or unpaid (internship) work placements, usually four to eight months, as a component of a program of study with earned college credit.

**Credit**
The value given to a course. May be related to the number of hours of instruction. The majority of academic courses are worth three credits. Associate degrees generally require 60 or more credits and bachelor’s degrees require 120 or more credits.

**Dean**
Head of a Division or College. For example, the Dean of Student Affairs or the Dean of the College of Education.

**Degree**
Recognition of successful completion of a program of study often with a specific Major or Minor.

**Department**
Faculty and administrators associated with a particular discipline or program (e.g. the Sociology Department).

**Developmental Coursework**
Instructional courses designed for students deficient in the general competencies necessary for a regular postsecondary curriculum and educational setting.

**Diploma**
Recognition of successful completion of a program of study, usually one year in length.

**Dual Enrollment**
A program through which high school students may enroll in college courses while still enrolled in high school. Students are not required to apply for admission to the college in order to participate.

**Exemption**
The waiving of a prerequisite or required course for students who have proven they have comparable learning. The student may be required to replace the exempted course with an alternate.

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Financial Aid
Grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran’s benefits, employer aid (tuition reimbursement) and other monies (other than from relatives/friends) provided to students to meet expenses.

GPA or Grade Point Average
The average overall grade for all courses taken for credit in a particular semester, year or institution. A cumulative GPA is the average of all grades for courses taken to date at one institution.

Independent Institution
A postsecondary institution supported by private funds, rather than state funds.

Lower Division (or lower level) Courses
Generally courses numbered 100 and 200 (ex: ENG 101 and PSY 223), usually making up the first two years of a bachelor's degree.

Major
A program of study in a degree where about 25-50% of the courses are in a single discipline (e.g. Philosophy, History).

Minor
A program of study requiring fewer courses than a major.

Native Student
A student is native to the institution where they begin their college career.

Non-credit Course
A course taken for learning value. A grade may be assigned, but the course is not usually applicable to a credential.

Prerequisite
A course you must take before you can take a more advanced course in the discipline.

Public Institution
A postsecondary institution supported in part by state funds.

Receiving Institution
The institution to which you are transferring.

Registration
The process of enrolling in individual courses after completion of all required admission procedures.

Requirement
A course you must take in order to complete a credential.

Residency
The number of courses or credits (or percentage of the program) you must complete at an institution to graduate from that institution.

Sending Institution
The institution from which you are transferring.

Syllabus
A description of the main content, organization and expected outcomes of a course, normally including the number of credits awarded, hours of class time, how it’s evaluated, assignments, and texts.

Transcript
An official record of student performance showing all schoolwork completed at a given school and the final mark or other evaluation received in each portion of the instruction. Transcripts often include an explanation of the marking scale used by the school.

Transfer
Consists of the granting of credit (transfer credit) toward a credential by one institution, for programs or courses completed at another.

Transfer Student
A student who attends one institution (sending institution) and then transfers their coursework to another (receiving institution).

Upper Division (or upper level) Courses at the 300-level or above, usually making up most of the final two years of a bachelor's degree.
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<th>Institution</th>
<th>Transfer Contact Name</th>
<th>Contact Info</th>
<th>Institution Website</th>
<th>Transfer Page</th>
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<tr>
<td>Berkshire Community College</td>
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<td><a href="http://www.bristol.mass.edu/students/transfer/">http://www.bristol.mass.edu/students/transfer/</a></td>
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<td>Holyoke Community College</td>
<td>Mark Broadbent Coordinator of Transfer Affairs</td>
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<td><a href="http://www.hcc.edu/admissions/transfer.html">http://www.hcc.edu/admissions/transfer.html</a></td>
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<td><a href="http://www.massbay.edu/index.cfm?fuseaction=Page.viewPage&amp;pageId=196">http://www.massbay.edu/index.cfm?fuseaction=Page.viewPage&amp;pageId=196</a></td>
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<tr>
<td>College</td>
<td>Coordinator</td>
<td>Phone</td>
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<td>Roxbury Community College</td>
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## Your Transfer Checklist

- **MEET** as early as you can with an advisor or career counselor to help you figure out your major and to help you choose your next college. This will save you time and money.

- **RESEARCH** the major’s academic programs at the institutions in which you are interested in attending. Check out their academic catalogs, visit the institutions’ websites, and contact the transfer advisors.

- **ATTEND** information sessions or transfer fairs to find out more about transferring.

- **NOTE** deadlines for applications, scholarships, placement tests, etc.

- **TALK** with an advisor if you still have questions or concerns.

- **DEVELOP** a transfer plan to map how your courses can be used to fulfill the requirements of your intended program.

- **KEEP** course outlines and syllabi for all classes you take. Save them in a binder or some other safe place that you can access easily.

- **FIND OUT** what GPA is required for admission to the institution and/or program and if anything else is required (e.g. minimum number of transferable credits, interview, portfolio, audition, references, etc)

- **SUBMIT** your application for admission to the institution you want to attend. Visit http://www.mass.edu/jointadmissions to download an Intent to Enroll form if you qualify for Joint Admissions.

- **SEND** official transcripts, including your official transcript after you have completed your final semester (this step is VERY IMPORTANT!!!)

- **ASK** the institution you want to attend for an evaluation of your transcript.

- **FILL OUT** the Free Application for Federal Student Aid (FAFSA).

- **SEND** your immunization records from the health services office to the institution you will attend.
NOTES: