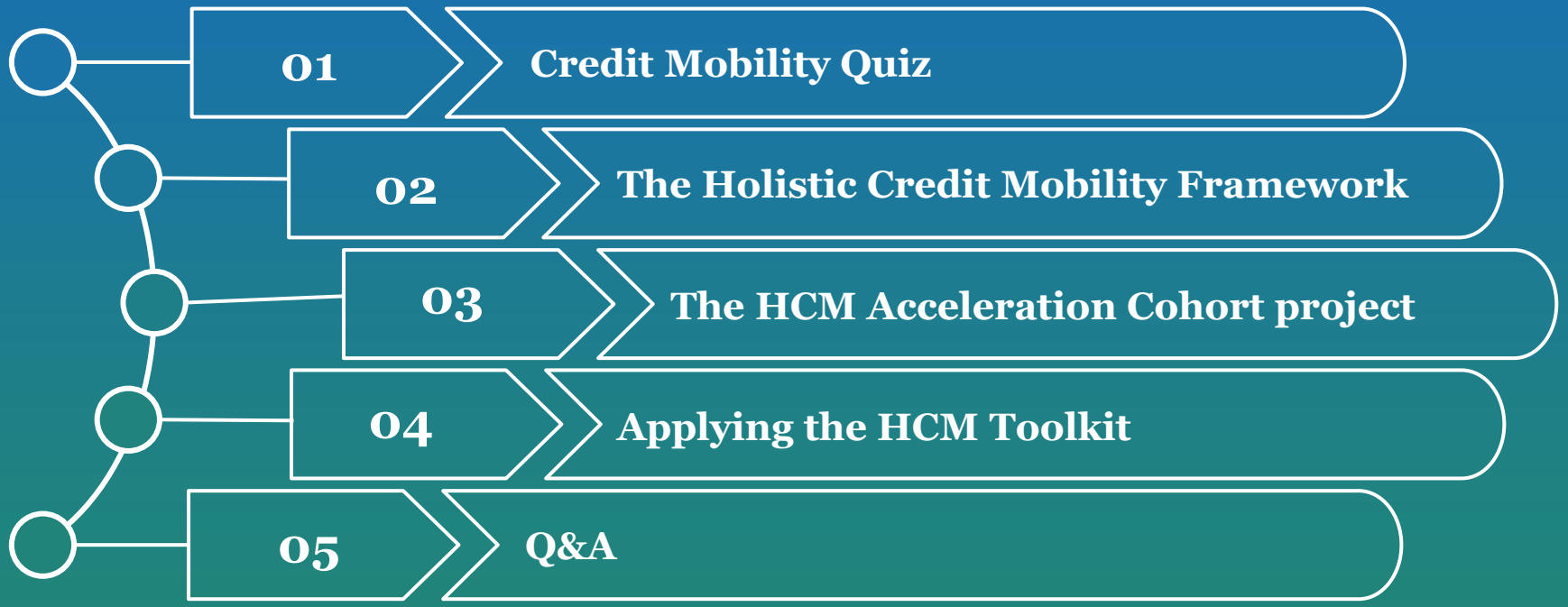
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Holistic Credit Mobility: The Framework, the Cohort Experience, and Practical Tools

South Carolina Transfer Excellence Convening
October 13, 2026

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Credit Mobility Quiz

What share of bachelor's degree recipients have earned college credits from more than one college or university?

A. 10%

B. 26%

C. 48%

D. 67%

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Source: National Student Clearinghouse's *Time to Degree* Signature Report (2016)
https://nscresearchcenter.org/wp-content/uploads/SignatureReport11.pdf

Credit Mobility Quiz

What share of transfer students report at least some credit loss?

A. 12%
B. 45%
C. 58%
D. 70%

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Source: Public Agenda's *Beyond Transfer: Insights from a Survey of American Adults* (2025)
https://publicagenda.org/resource/beyond-transfer/findings/

Credit Mobility Quiz

Which of the following students are likely to have transfer credit?

A. A graduate of the high school class of 2025

B. A military veteran using the GI Bill to attend college for the first time

C. A working adult enrolling in a community college to earn their first postsecondary credential

D. A graduate of a community college certificate program enrolling in a different community college to pursue an AA degree

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Credit Mobility Quiz

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The modern learner is increasingly mobile.



- ➔ Large share of degree holders possess transcripts from multiple higher education institutions
- ➔ Student mobility is increasingly multi-directional, across institution types, system and state boundaries
- ➔ College-level learning is increasingly multi-source and non-linear
- ➔ Credit mobility is a major accelerator for students

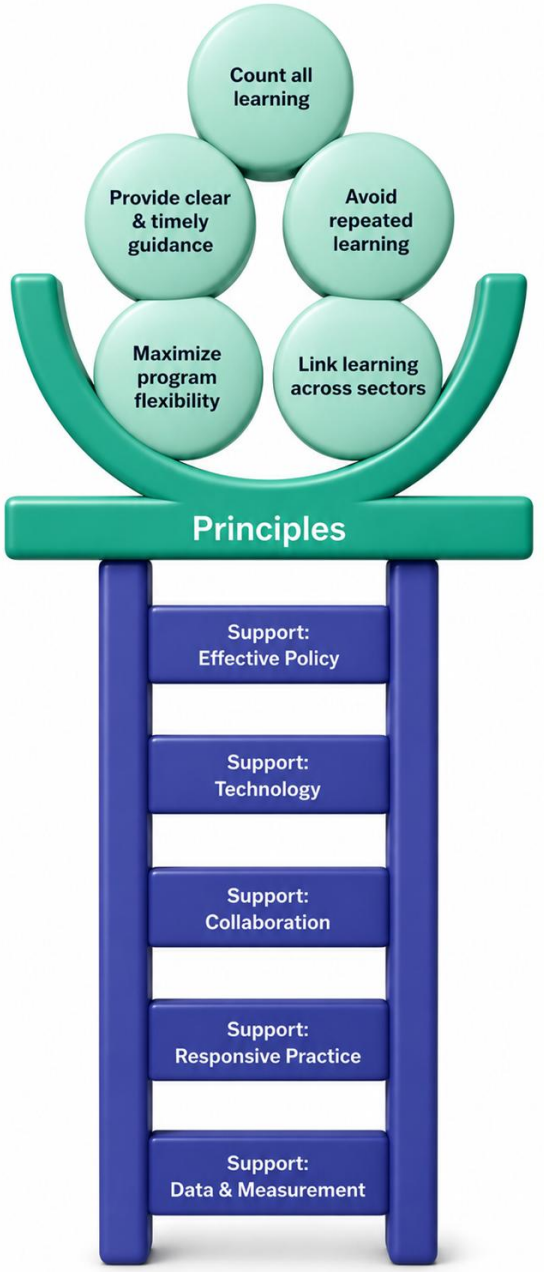
Despite all this mobility, transferring credit into and between institutions of higher education so that prior validated learning meaningfully applies to a program of study has proven a persistent and stubborn challenge.

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Introducing…
the **Holistic Credit Mobility** framework

Vision:

"Holistic credit mobility ***centers learners*** *by recognizing* ***validated learning regardless of its source*** *and supporting learners to chart the* ***shortest route from where they are to the credential they seek****."*



Introducing… the **Holistic Credit Mobility** framework

CORE PRINCIPLES

Count Validated Learning Regardless of Source

- The learning that took place is more important than where, when, or how it happened.
- Ensure policies are inclusive in honoring prior validated learning by default wherever possible.

Avoid Repeated Learning of the Same Content

- Students should not be required to take courses that cover learning they have already mastered.
- Identify reasonable equivalencies even when courses don't match perfectly; proactively surface opportunities for credit from non-traditional sources.

Link Learning Across K-12, Higher Education, and Workforce

- Student pathways across sectors should be as seamless for students as possible, enabling transition without losing momentum.
- Intentionally align goals, policies, practices, tech,, & advising across K-12, higher ed, and workforce partners.

Provide Clear Guidance on How Learning will Count Towards a Specific Degree

- Students need consistent, accessible, and timely guidance about how prior and planned learning applies to a desired credential and what further credits they need to complete it.

Maximize Program Flexibility for Diverse Pathways

- Design credentials to with recognition that students don't share a common starting point.
- Ensure rigid requirements, residency policies, or overprescribed curricula don't block prior learning from applying to a credential.

NECESSARY SUPPORTS

Effective Policy

Structural work, at scale or within an institution that makes holistic credit mobility durable, equitable, and scalable.

Supportive Technology

Tools that streamline student transfer, including student-facing planning tools and internal equivalency databases.

Responsive Practice

Processes and guidance that help students explore, choose, and enter programs with prior validated learning.

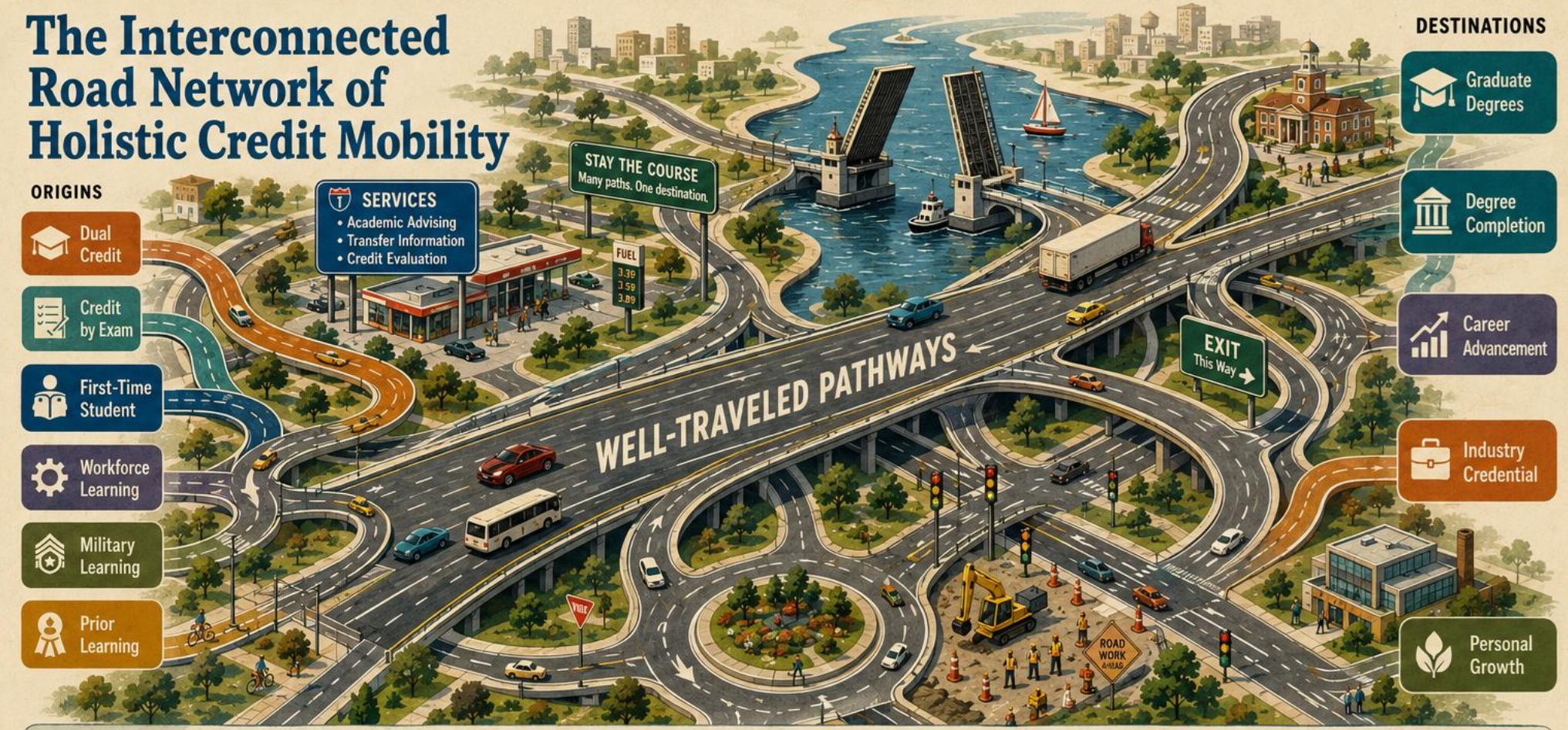
Active Collaboration

Consistent engagement among K-12, higher education, industry, and workforce development.

Data & Measurement

Infrastructure to define mobile learners, support efficient credit equivalency, and track how credits and learners move across systems and sectors.

The Interconnected Road Network of Holistic Credit Mobility



NECESSARY SUPPORTS

- Effective Policy
- Supportive Technology
- Active Collaboration
- Responsive Practice
- Data & Measurement

CORE PRINCIPLES

- Count validated learning regardless of source
- Avoid repeated learning of the same content
- Link learning across K–12, higher education, and workforce sectors
- Provide guidance on what learning is accepted and remaining for a desired credential
- Maximize program flexibility to accommodate diverse learning pathways

Well-traveled pathways remain essential, but holistic credit mobility also requires on-ramps, exit ramps, alternative routes, guidance, and ongoing maintenance so learners with varied starting points can reach the credentials they seek.

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The Holistic Credit Mobility Acceleration Cohort

12 systems and consortia
advancing a shared vision for credit mobility

- Idaho State Board of Education
- Minnesota State
- South Carolina Commission on Higher Education
- Eastern Washington University on behalf of a regional group of education and training organizations
- EdWorks of Northeast Tennessee
- Missouri Department of Higher Education & Workforce Development
- Nevada System of Higher Education
- Ohio Department of Higher Education
- Pennsylvania State System of Higher Education
- Shasta College/North State Together Partnership
- Louisiana Board of Regents
- University System of Georgia

The Need

Students face barriers to transferring credits earned at one institution to another. This hinders academic progress and leads to unnecessary time and financial burdens. This cohort aims to address this challenge by building a strong community to explore credit mobility opportunities.

Our Goal

Identify and implement strategies to enhance credit mobility, creating a seamless path for students to transfer earned credits and ultimately achieve their educational goals.

Cohort Activities

- Self-assessment, goal setting, and goal tracking
- Virtual learning sessions (every other month)
- Technical assistance calls (every other month)
- Final in-person convening

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ITHAKA is a nonprofit with a mission to improve access to knowledge and education for people around the world. We believe education is key to the well-being of individuals and society, and we work to make it more effective and affordable.

Not here today, but essential for the project:



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Structured Transfer Pathways

guided pathways • meta-majors • holistic credit mobility

"Engage students in supportive communities and guided paths that lead to academic excellence and timely degree completion."

Source: Guttman Community College, Mission, About page
https://guttman.cuny.edu/about/

PATHWAYS, NOT BUFFETS

SC Transfer Convening Slide Deck
Source: James & McGill: CHE transfer presentation PDF
https://che.sc.gov/.../Meta%20Majors%20and%20Guided%20Pathways%20for%20University%20Transfer%20Students.pdf

"Major choice is a longitudinal process with important implications for community college students' course sequences and college outcomes."

Source: Schudde, Ryu & Brown, Review of Higher Education (2020)
PMCID: PMC10817748 | https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10817748/

1 Choose a broad pathway — Meta-majors are ***default*** simplify entry and reduce choice overload.

2 Map courses + advising — Structured sequences connect early coursework to end goals.

3 Move credit forward — Transfer should preserve learning, momentum, and affordability.

MAJORS MATTER

40+ pathways Includes AAS transfer to CBE BCD

"Meta-majors are the prix fixe alternative to the cafeteria style approach to college." Alexandra Waugh, JFF Jobs for the Future, Meta-Majors Guide (2016)
https://jfforg-prod-new.s3.amazonaws.com/media/documents/Meta-Majors07-07-20161.pdf

[pri: 'fɪks] a meal consisting of several courses served at a total fixed price

What's next: Holistic Credit Mobility

Build a transfer model that recognizes learning wherever it happens.

Reverse Transfer
Use credits earned across institutions to award the credential students have already completed.

Block / Whole-Degree Transfer Credit
Move coherent packages of credit forward **based on degree learning outcomes** instead of relying only on course-by-course review.

Credit for Prior Learning
Validate learning from work, military, training, and other documented experiences.

Quoted sources used on this slide: Guttman Community College Mission; Schudde, Ryu & Brown (2020) "Major Movement: Examining Meta-Major Switching at Community Colleges"; Jobs for the Future "Meta-Majors Guide" (2016); South Carolina Commission on Higher Education transfer convening slide deck.

York -> Winthrop Meta-Majors

York Technical College
One College. Many Opportunities.

WINTHROP UNIVERSITY

Meta-Majors and Guided Pathways

Winthrop University and York Technical College have partnered to create **Meta-Majors**, a grouping of related fields of study designed to simplify the process of selecting your major. When you apply to York Tech and indicate that you intend to transfer to Winthrop, you will select a Meta-Major, based on your strengths and career interests.

Within each of the four Meta-Majors below are guided pathways that outline the course requirements at York tech and Winthrop, and key milestones for you to track your progress towards your associate degree from York Tech and bachelor's degree from Winthrop.

Business & Technology Meta-Major



Earn your Associate in Arts in the Business and Technology Meta-Major from York Technical College and then transfer to Winthrop University's College of Business and Administration to earn your Bachelor of Science in Business Administration with a concentration in:

- Accounting
- Applied Software Development
- Economics
- Entrepreneurship
- Corporate Finance
- Finance/Financial Planning
- Health Care Management
- Human Resource Management
- International Business
- Management
- Marketing

- Is the Business and Technology Meta-Major right for me?
- Accounting
- Applied Software Development
- Economics
- Entrepreneurship
- Corporate Finance

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The Holistic Credit Mobility Playbook & Toolkit

The Holistic Credit Mobility Playbook & Toolkit

- Overview of the framework
- In-depth examination of each key principle:
  - Key concept definition
  - Deep dive
  - Illustrative examples demonstrating how systems and institutions employ the supports to uphold the principle
  - Key questions for consideration

- Tools for improving holistic credit mobility
  - Institutional Self-Assessment
  - Building Learner-Centered Credit Mobility Policy
  - Choosing a Technology Solution
  - Key Performance Indicators to Track Learner Success
  - Cross-Sector and Cross-Segment Collaboration and Partnerships
  - Generating Buy-In To Advance Institutional and System Initiatives

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Interactive activity: Applying the tools

INTERACTIVE ACTIVITY

20 MINUTES

Putting the HCM Toolkit into Practice

Work across campuses to identify one opportunity to improve credit mobility.

01 FIND YOUR GROUP

Pair up or form a small group with colleagues from other campuses. Share your campus and role. Mix perspectives when possible.

Choose a scribe to capture your group's main insight and proposed next step.

02 CHOOSE ONE TOOL

1) Stakeholder partnership tools
Use the Partnership Health Assessment.



2) KPI reference sheet + data planning worksheet
Choose what to measure and how to use the data.



3) Institutional self-assessment
Review strengths and opportunities across the HCM framework.



03 DISCUSS & APPLY

Use the tool to start a conversation. You do not need to finish the worksheet.

- What is working well? Where is there a gap or opportunity?
- What could you learn from another campus or role?
- What is one next step your campus could take?

SHARE OUT One key insight and one next step from your group

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Q&A

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Extra Slides

Partnership Health Assessment

Complete the Partnership Health Assessment

Once you have identified partners and are building a partnership, or want to assess an existing partnership, periodic assessments of partnership health can be a key tool for measuring alignment, mutual benefit, ability to meet goals, and sustainability. The assessment below, adapted from The Intersector Toolkit: Tools for Cross-Sector Collaboration," contains key considerations for quantifying the health of an individual partner relationship.

For this exercise, choose one cross sector partner that you have identified as critical to your holistic credit mobility project to focus on while completing the following assessment. For this crucial stakeholder, complete this brief partner assessment, which probes fundamental aspects of cross-sector partnership design, structure, leadership, and administration. Using the scale below, reflect on the extent to which you agree or disagree that your partnership meets the following criteria before tallying your scores.

Assessment Scale:

1. Completely disagree
2. Somewhat disagree
3. Somewhat agree
4. Completely agree

Interpreting Your Score:

43–56: Strong partnership. Focus on sustaining momentum, documenting shared practices, and planning for leadership transitions.
29–42: Developing partnership. Identify the lowest-scoring areas and choose one or two to improve over a defined time period.
14–28: Emerging or fragile partnership. Revisit shared goals, leadership commitment, communication routines, and partner roles before expanding the work.

Partner Identified: _____	Response
Goals and Vision	
There is significant alignment of interest and a compelling shared vision championed by leadership.	
The partnership is compatible with both partner's core institutional missions.	
Staff and faculty can clearly articulate the goals and vision of the partnership and are actively engaged.	
Partnership Relationship	
Partners have developed clear, visible outcomes associated with the goals for the partnership.	
Partners have consistent and well utilized structures for communication, convening, and collaboration.	
There are clearly defined leadership roles for sustaining and growing the partnership.	
There is a high level of trust among all the partners.	
Resources and Influence	
The partnership is well positioned and has strong political and social capital with key influencers and networks.	
Partners contribute resources equally or equitably and time commitments/expectations are clear.	
Both partners understand their shared responsibility for efficient learner mobility & clear pathways to completion.	
Communication and Evaluation	
Both partners predictably and reliably communicate with one another.	
Partners communicate their collaboration to stakeholders within their organizations and to the community.	
Partners both contribute to the development of an evaluation and assessment agenda.	
Sustainability	
Partners plan for sustainability of the collaboration together to prepare for leadership, resource, & priority changes.	
Tally Scores Here	_____

Key Performance Indicators to Track Learner Success: KPI Reference Sheet + Data Planning Worksheet

KPI category	Central question	Example core KPIs
1. Mobility and Validated Learning Volume	How many students bring validated learning, and how much learning is recognized?	Share of incoming students bringing accepted validated learning; total validated-learning credits accepted
2. Acceptance and Applicability	Is prior learning accepted, and does it meaningfully count toward degree requirements?	Share of presented credits accepted; share of accepted credits applied to degree requirements
3. Progress and Student Success	Are students bringing validated learning persisting and completing credentials?	Fall-to-fall retention rate; graduation rate
4. Transfer-Out and Downstream Outcomes	Does learning continue to count, and do students succeed after leaving the institution?	Transfer-out rate; graduation rate of transfer-out students

Holistic Credit Mobility Institutional Self-Assessment

Support	Assess
1. Effective Policy	● Learning acceptance modality coverage ● Policy availability around: ○ Credit acceptance and portability ○ Student rights and transparency ○ Pathways and program flexibility
2. Supportive Technology	● Utilization of technology for: ○ Credit equivalency transparency ○ Credit applicability transparency ○ Internal credit equivalency databases ○ Automation and workflow support
3. Responsive Practices	● Implementation and scaling of practices that include: ○ Proactive intake and advising ○ Student-friendly practices ○ Feedback and coordination
4. Active collaboration	● Collaboration and alignment with: ○ State/regional employers and workforce agencies ○ K-12 sending institutions ○ Common postsecondary sending systems/institutions ○ Common postsecondary receiving systems/institutions
5. Data and measurement	● Collection, monitoring, and use for strategic decision-making of data ● Ability to disaggregate data by source of learning

APRIL

Technology & Data Sharing

Explore technology solutions that support credit mobility and data-sharing practices.

Identify best practices for leveraging data to enhance credit transfer processes.

JUNE

Non-Credit-to-Credit Pathways and Prior Learning Assessment

Understand the key components of effective non-credit-to-credit pathways and best implementation practices.

Develop actionable strategies for enhancing policy frameworks to support non-credit-to-credit pathways in your respective state systems.

Identify technological tools and resources that can facilitate recognizing and assessing prior learning.

AUGUST

Cross-Sector Strategic Collaboration and Partnerships

Identify opportunities for strategic collaboration with external partners to support statewide transfer initiatives.

Explore ways to align institutional goals with workforce needs.

OCTOBER

Communication Strategies for Stakeholders

Develop effective communication strategies to inform students and stakeholders about credit transfer and mobility processes.

Develop effective communication strategies to inform students and stakeholders about credit transfer and mobility processes.

DECEMBER

Integrating Efforts Holistically and Sustainability Planning

Action planning on how all different aspects of credit mobility efforts can become increasingly integrated holistically.

Action-oriented sustainability planning for participants' efforts.

Learn about the importance of evaluation to support decision- and case-making.

JANUARY

Final In-Person Convening

Reflect on the past year's learning journey and evaluate the initiatives' impact.

Foster deeper connections among cohort members and share success stories

Articulate the next possible steps for the sustainability of the cohort.

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