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**ABSTRACT**

This document presents a study of 20,000 transfer applicants to 48 Massachusetts colleges and universities for fall 1973. Questionnaires and college visitations were used to obtain data. Findings indicated that such transfer articulation activity has taken place in the last three years in Massachusetts, primarily due to the efforts of the State Transfer Articulation Committee, and the Transfer Review Council. Data indicated: (1) 34 percent of all the transfer applications are submitted by students at public community colleges, 32 percent come from students at private 4-year colleges, 20 percent come from students attending public 4-year colleges, 11 percent are submitted by private junior college students, and 3 percent come from students attending other kinds of institutions; (2) Of the 12,480 transfer students who were legal residents of Massachusetts, 22 percent of them were attending colleges outside Massachusetts, and 78 percent were attending colleges within the state; (3) 64 percent of the total pool were legal residents of Massachusetts; 34 percent of the pool were nonresidents; and 2 percent were from foreign countries; (4) By sector, 32 percent were Massachusetts legal residents applying to private colleges; 90 percent to the State College system; 86 percent to the University of Massachusetts system; and 79 percent to other 4-year publics. Additional findings and statistical data are included. (MJH)

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COLLEGE TRANSFER STUDENTS IN MASSACHUSETTS:

A Study of 20,000 Transfer Applicants  
To 48 Massachusetts Colleges  
and Universities For  
Fall, 1973.

by

Ernest W. Beals

U.S. DEPARTMENT OF HEALTH,  
EDUCATION & WELFARE  
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### Acknowledgments

Particular appreciation goes to Chancellor Patrick McCarthy and his staff at the Massachusetts Board of Higher Education for their support and sponsorship of this much needed study on transfer students.

Without the financial contributions by the Massachusetts Board of Higher Education (BHE), The Association of Independent Colleges and Universities of Massachusetts (AICUM), The Massachusetts Board of Regional Community Colleges, the State College System, the University of Massachusetts, Lowell Technological Institute, and Southeastern Massachusetts University, this study could not have been conducted.

Special thanks go to Mr. Donald Rutherford of the University of Massachusetts at Amherst Student Affairs Data Processing Center and Mr. Edward Jacobson of the College Entrance Examination Board for their advice and expertise in programming and designing the data output.

I wish also to thank the many participating admissions officers for their cooperation and diligence in collecting the questionnaire forms.

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## Table of Contents

|  | <u>Page</u> |
|--|-------------|
| Introduction .....                         | 1           |
| Purpose of the Study .....                 | 7           |
| Procedures .....                           | 8           |
| Limitations of the Study .....             | 10          |
| Findings .....                             | 11          |
| Migration Patterns .....                   | 14          |
| Academic Characteristics .....             | 22          |
| Intended Fields of Study .....             | 27          |
| Expected Class Levels .....                | 30          |
| Plans To Attain An Associates Degree ..... | 49          |
| Educational Aspirations .....              | 52          |
| Plans For Financing Their Education .....  | 54          |
| Part Time Work Plans .....                 | 61          |
| Housing Plans .....                        | 65          |
| Age .....                                  | 74          |
| Sex .....                                  | 77          |
| Marital Status .....                       | 79          |
| Parents Education .....                    | 81          |
| Veterans .....                             | 84          |
| Summary .....                              | 86          |
| Recommendations .....                      | 94          |
| Appendix A .....                           | 97          |
| Appendix B .....                           | 100         |
| Bibliography .....                         | 101         |

List of Tables

| <u>Table Number</u> | <u>Title</u>   | <u>Page</u> |
|---------------------|--|-------------|
| 1.                  | Flow Pattern .....   | 17          |
| 2.                  | From Where Do They Come? .....   | 18          |
| 3.                  | Enrollment By Residency .....  | 19          |
| 4.                  | Applicants From Mass. And Non-Mass. Colleges<br>By Legal Residence .....   | 20          |
| 5.                  | Admissions Actions By Residence .....  | 21          |
| 6.                  | Mean High School Average .....   | 27          |
| 7.                  | Mean SAT Verbal Score .....  | 28          |
| 8.                  | Mean SAT Math Score .....  | 29          |
| 9.                  | Previous Cumulative Mean G.P.A. ....   | 30          |
| 10.                 | Previous Numbers and Mean G.P.A. of Three<br>Highly Selective Private Colleges With<br>Three Less Selective Private Colleges ..... | 31          |
| 11.                 | Comparison of Number Accepted and Rejected<br>By Cumulative G.P.A.<br>Private Sector .....   | 32          |
| 12.                 | Massachusetts State College System ....  | 33          |
| 13.                 | University of Massachusetts System ....  | 34          |
| 14.                 | Other Four-Year Publics .....  | 35          |
| 15.                 | All Four-Year Colleges .....   | 36          |
| 16.                 | Ten Most Requested Intended Fields of<br>Study .....   | 40          |
| 17.                 | Admissions Actions By Intended Field<br>of Study<br>Private Sector .....   | 41          |
| 18.                 | State College System .....   | 42          |

| <u>Table Number</u> | <u>Title</u>  | <u>Page</u> |
|---------------------|---|-------------|
| 19.                 | University of Massachusetts System ....                           | 43          |
| 20.                 | Other Four-Year Publics .....                                     | 44          |
| 21.                 | Grand Total .....   | 45          |
| 22.                 | Expected Class Level Upon Transfer .....                          | 47          |
| 23.                 | Plan To Obtain An Associates Degree<br>Before Transferring .....  | 51          |
| 24.                 | Educational Goals .....   | 53          |
| 25.                 | Plans For Financing Their Education<br>Applicants                 |             |
|                     | From Two-Year Colleges .....                                      | 58          |
| 26.                 | From Four-Year Colleges .....                                     | 59          |
| 27.                 | To Public And Private Sector .....                                | 60          |
| 28.                 | Work Plans Upon Transfer .....                                    | 63          |
| 29.                 | Work Plans Upon Transfer By Sector .....                          | 64          |
| 30.                 | Living Plans Upon Transfer .....                                  | 68          |
| 31.                 | Housing Plans   |             |
|                     | Private Sector .....  | 69          |
| 32.                 | State College System .....  | 70          |
| 33.                 | University of Mass./Amherst .....                                 | 71          |
| 34.                 | Other Four-Year Publics .....                                     | 72          |
| 35.                 | Applicants' Age .....   | 76          |
| 36.                 | Admissions Action By Sex .....                                    | 78          |
| 37.                 | Marital Status .....  | 30          |
| 38.                 | Parents Education - All Public and Private                        | 82          |
| 39.                 | Parents Education - Two and Four Year<br>Public and Private ..... | 83          |
| 40.                 | Admissions Pattern of Veterans .....                              | 85          |

## FOREWORD

by

Patrick E. McCarthy  
Chancellor  
Massachusetts Board of Higher Education

The area of transfer student articulation has reached a new level of importance in Massachusetts as well as in the nation. Increasing mobility of students, the enrollment growth of the two year community colleges, and the growing number of students moving from one four year institution to another have added a dimension in higher education which has never been fully recognized nor fully understood.

In Massachusetts recognition of the importance of the transfer students formally began in 1971 with the establishment of the State Transfer Articulation Committee and the Transfer Review Council. The diligent work of the members of these organizations culminated in the formalization of the Commonwealth Transfer Compact in May of 1974.

The study which Dr. Ernest Beals has so ably prepared indicated, with hard statistical evidence, the dimensions of the transfer articulation activities within the Commonwealth. It is a unique study which updates prior local and national research activities. This study should provide a new basis on which policy makers will review their past decisions and be better prepared for the future.

I wish to thank Dr. Beals, the participating admissions officers, and all of the other personnel in the public and private sectors of the higher education community within the Commonwealth who have assisted in the development of this study.

Introduction: In 1969, Dr. Warren W. Willingham a senior research psychologist of the Educational Testing Services, and Nurham Findikyan a research associate on the College Entrance Examination Board staff, published the results of their nationwide study entitled; "Transfer Students: Who's moving from where to where, and what determines who's admitted." The authors maligned and rightfully so, the Northeast sector of the country for its failings to deal with the transfer student phenomenon in an honest, realistic, and effective fashion:

"The most noticeable regional variation occurs in the Northeast. Not only do fewer students transfer to or from there, but that region is markedly atypical in that its public institutions enroll no more than do its private colleges. Also, the affluent institutions of the Northeast enroll very few transfers - about one-ninth the number enrolled in comparable institutions in the Midwest!"

"In the West 80% of the transfers come from public institutions, while in the Northeast only 35% do. Again in the West 2 out of 3 originate in junior colleges, but in the Northeast it is only 1 out of 6."

"Nationwide, it is certainly the large public institutions that are most heavily in the transfer business but regional variations are prominent. The Northeast has an unusually high rejection rate and the lowest proportion of transfers among its entering students."

"Also, the proportion of transfer students in public institutions in the Northeast appears to be less than half that of public colleges in the rest of the country. The affluent institutions in the Northeast reject 2 out of 3 transfer applicants and enroll about one-fourth as many transfers as do affluent colleges in other regions (6 percent versus 25 percent). Thus several lines of data indicate that transfer admission is particularly choked-up in the Northeast quadrant of the country."

"As a further illustration of the transfer situation in the Northeast, 5% of the colleges there 'encourage transfers' in their publications; the corresponding figure for the rest of the country is 35%."

"In large institutions, only 1 out of every 10 transfers receives any form of financial aid."

"In the area of the awarding of transfer credit, the regional differences follow the familiar pattern, ranging from 1 student out

of 4 losing a semester in the Northeast to 1 student in 14 in the West."

"A policy of accepting D grades with some restrictions varies widely in public institutions across the country from 11 percent in the Northeast to 80% in the West."

Willingham and Findikyan write in their summary statements:

"The Northeast quadrant of the country certainly has the most inertia to overcome. Every line of evidence indicates that opportunity to transfer is severely limited in this region."

In support of the Northeast in general, and Massachusetts in particular, in 1969 the transfer syndrome was new and relatively untried. It sneaked up on Massachusetts and caught the State Commonwealth unaware and unprepared. However, it was the Willingham and Findikyan report that spurred a few "grass-roots" educators who recognized the newly forming problems concerning transfers, to do something about the chaotic conditions in Massachusetts at that time.

In September of 1971, 21 of these educators, mostly admissions officers and transfer counselors at two and four year, public and private colleges banded together to form the Massachusetts State Transfer Articulation Committee (STAC). There was no state agency officially established to deal with the problem.

The STAC immediately realized that it needed to accomplish three major objectives if it were to have the necessary impact to affect positive changes in the field of transfer articulation:

1. Collect data about transfer students and colleges and universities in Massachusetts that deal with transfer students. Data provides a basis and a rationale for evaluating and changing policies where needed.
2. Educate admissions officers, transfer counselors, and chief administrative officers as to the problems and resolutions of the transfer dilemma in Massachusetts.
3. Develop a vehicle for implementing new policies, practices, and procedures in the field of transfer articulation at both the individual campus level and at the state-wide level.

Within a span of three years, each of those above objectives has been met at least to some extent. Concerning the first objective, transfer vacancy surveys were conducted in 1971 and 1973 and the results distributed throughout the state. In 1972, STAC conducted an intensive study entitled, "Study of Massachusetts Two-Year College Students: Implications for Massachusetts Four-Year Colleges and Universities" (Beals).

This study was based upon 15,000 public and private two-year college students. The study provided information about two year college students as to their past academic characteristics, future transfer plans, educational aspirations, financial aid

plans, work plans, and curriculum needs as indicated by their past and intended subject matter majors. In addition it indicated as to where they wished to transfer. It was the first data base on at least a segment of the transfer student population in the State of Massachusetts, and provided the pedestal for a sequential STAC sponsored study entitled, "Summary Profile Of The Transfer Students At Selected Four-Year Educational Institutions in Massachusetts - September 1972" (Rahaim, 1974).

The population studied in Dr. Rahaim's work consisted of more than 7000 transfers who were accepted at 38 public and private four-year colleges in Massachusetts. Her study differs from this study in that her findings were based on total population figures rather than the sub-groups breakdown and cross-references of this study. Also, her study was related to transfers who were accepted, while this study followed the transfer process from the application stage through the enrolled stage.

The Two-Year Study and Dr. Rahaim's study served as a good foundation on which to build this study.

Concerning objective number two, educating admissions officers, transfer counselors, and administrative officers, STAC conducted three very successful two-day workshop conferences on Cape Cod in 1972, 1973, and 1974. At each workshop more than two-hundred educators from throughout New England participated. As a result of these workshops many positive changes concerning the transfer student have taken place at the individual campus level.

As for the third objective, developing clout at the state-wide level, great progress has been made, but much more

needs to be done. STAC requested from the executive heads of all segments of public higher education in Massachusetts the establishment of a policy recommending arm of STAC. This was accomplished by the appointment of a 20 member Transfer Review Council, (TRC) recognized as a state agency and endorsed by the Massachusetts Board of Higher Education. Its major contribution to the transfer articulation scene in Massachusetts has been the recently implemented "Commonwealth Transfer Compact". This compact provides fair and equitable treatment of two-year college transfer students who meet the conditions of the compact and who are accepted at public four-year colleges. It is expected that this compact will be expanded to include all four-year private colleges and universities in Massachusetts that wish to sign the agreement pact.

TRC is in a position to implement the findings, suggestions, and recommendations of STAC. It is expected that the TRC will be expanded to include private college and university members. Massachusetts has now progressed far enough in the area of transfer articulation to become more sophisticated in its data collection, techniques, and analysis.

Both the STAC and TRC requested the Massachusetts Board of Higher Education to take a more active role in the area of state-wide transfer articulation. In particular, they requested the development of a transfer student information system. Chancellor of Higher Education, Patrick McCarthy responded in a most affirmative way by authorizing a study of the transfer students who would apply for admission in Massachusetts public and private four-year colleges for the fall semester of 1973. He named as the project director, Dr. Ernest W. Beals, then Director of the Office of Transfer

Affairs. at the University of Massachusetts at Amherst, and most recently appointed Associate Director of the New England Regional Office of the College Entrance Examination Board. Funding for the study was jointly sponsored by the Board of Higher Education, The Association of Independent Colleges and Universities of Massachusetts, the Community College System, the State College System, and the University of Massachusetts, Southeastern Massachusetts University, and Lowell Technological Institute.

Purpose of the Study: Transfer admissions in four-year colleges and universities is now big business in Massachusetts. Many of these colleges depend greatly upon the transfer to replenish the decreasing enrollment particularly at the upper-division level. In a recent survey conducted by STAC (Wernig) for the fall of 1973, 38,835 applications were received at 58 four-year colleges in Massachusetts. Of that number 20,726, or 53.4% of the total application pool were offered admission. Of the acceptances, 14,437 enrolled, which is 69.8% of the accepted pool.

These data were further broken down into public, private, and church affiliated institutions. This is vital information, but needless to say many important questions are left unanswered: From where do the transfer students come, and in what numbers? Where do they apply? Where are they rejected? Where do they enroll? What are their previous and current academic characteristics? How many actual human beings are represented in the numbers of applications (the old multiple application problem)? What are their socio-economic background? What are their important demographic characteristics (sex, age, marital, residence, etc)? What about the veteran in the transfer process? What are transfer students' educational aspirations?

Where do they expect to find funds for financing their education once they transfer? What are their current and intended academic majors? What are the migration patterns ( 2-year to 4-year, 4-year to 4-year, public to private, private to private, private to public)?

Individual campuses, and certainly state level agencies such as the Board of Higher Education and AICUM, need answers to the above questions if they are to plan effectively and assist colleges and universities to accommodate and educate this relatively new breed of undergraduate student. Admissions officers need the information in order to recruit more effectively. College counselors and academic advisors need such information in order to assist the transfer in making an easier adjustment at his new institution. Academic deans need such information so that they can adapt their curricula to meet the academic needs and demands of these transfers.

This study attempted to help answer some of these questions, while at the same time provided a basic data bank on transfers for each of the participating four-year institutions, the various segments of higher education, and the state as a whole.

Procedures: If the study was to accomplish its major goals, then it would be necessary to have a very high percentage of the four-year colleges in Massachusetts participate. In effort to accomplish this, Chancellor McCarthy wrote a personal letter to each of the Presidents of the 54 colleges and universities in the state who dealt in any numbers at all in transfers and asked their support by agreeing to participate. This letter was then followed by a personal visit by the project director to 45 of the 54 directors of admissions. He explained to the admissions officers the purpose of the

study. At the same time he asked for their input by reviewing and recommending revisions of rough drafts of the data collection instrument which the project director had previously drafted. Every one of the 54 institutions agreed to participate thus assuring the study to be truly representative of the state four-year colleges. It also showed a spirit of cooperation between segments which is most gratifying and augurs well for future cooperation.

The scheduled steps involved in conducting the study included:

1. August - October 1972 - college visitations
2. November - distribution of data collection instruments to all officers of admissions
3. November 1972 - June 1973 - admissions officers sent questionnaires to prospective transfer students with the application and requested the student to return the questionnaire with the application.
4. November 1972 - July 1973 students filled out a questionnaire for each school to which they applied and returned the questionnaire to the receiving institution. Admissions officers merely collected the returned forms until mid-summer when they mark-sensed the action taken upon each application (accepted, enrolled, accepted and withdrawn, withdrew before action taken, acceptable but no room, and rejected).
5. July 1973 - November 1973, admission officers sent the completed questionnaires

to the project director. The questionnaires were then optically scanned and scored. The summary frequency distributions and percentages for each item were tabulated and each four-year institution received a summary report for his own institution for use in any way he felt appropriate within his own college or university.

6. January 1974 - March 1974 - Consultants at the College Entrance Examination Board provided the computer programming and print-outs of the data analysis.
7. March - July 1974 - Project director completed the writing of the report.
8. Sept 1974 - The report was printed and distributed.

Limitations of the Study:

1. The 19,860 does not compose the actual total number of applications (38,835) received at all four-year colleges in Massachusetts, but does represent about 51% of the total application pool. Some colleges had a small return of questionnaires, and did not attempt to increase the return percentage, while others worked at obtaining a high rate of return.
2. The information is based upon student responses to the questionnaire only

through the time of application, and does not tell us about post-admissions characteristics of transfer students.

3. All information, except the action taken upon the application, is student self-reported.
4. Not all students responded to every item on the questionnaire.

### Findings

As indicated in the introduction to this study, much transfer articulation activity has taken place in the last three years in Massachusetts, primarily due to the efforts of the State Transfer Articulation Committee (STAC), and the Transfer Review Council (TRC). Their efforts have indeed had an impact upon higher education. Some of the following findings of this study can attest to their work.

In 1969, Willingham and Findikyan found that in the Northeast sector, of which Massachusetts was indeed a major state within that region, "its public institutions enroll no more transfers than do its private colleges". No longer is this true. Public four-year institutions in Massachusetts now enroll 61% of all transfers, while the private sector enrolls 39%. (See Table 1)

However, as was the case in 1969 and still is today, the affluent and very selective private colleges enroll very few transfers. Reference to Table 10 indicates that those colleges as a group have not really entered into the transfer student movement to any discernible degree. There are a few small highly selective and affluent colleges in Massachusetts, however,

who have increased their intake of transfers significantly by making concerted efforts to recruit transfers. At one of these small colleges, 10% of their newly entering students is reserved for transfers, with a high proportion of these coming from public community colleges.

Again in 1969 the Northeast was chided for the fact that 1 out of 6 or 17% of the transfers came from two-year colleges. Now in Massachusetts, 1 out of 2 or 52% of all transfers enrolling in four-year colleges come from two-year colleges. Of course much of this change in two-year to four-year movement reflects the significant growth in the last five years of the Massachusetts Community College System. Nevertheless, most of the four-year colleges in Massachusetts, public and private, provide good access for two-year college transfer applicants as can be noted by reference to Table 1. The STAC articulation workshops undoubtedly have led to a better understanding of the two-year college transfer student. Also, publication of two-year college transfer performance studies conducted at the University of Massachusetts/Amherst, Boston University, and others has provided confidence within the state as a whole in accepting the two-year college transfer student.

Careful study of Table 1 clearly shows that the State of Massachusetts is very much involved in the transfer movement, and no longer can be included in the region as described by Willingham and Findikyan, "The Northeast quadrant of the country certainly has the most inertia to overcome. Every line of evidence indicates that opportunity to transfer is severely limited in this region".

Table 1 also shows that community college students have excellent chances for admission in all sectors of higher education

in the State of Massachusetts, as they have higher ratios of acceptances to applications than the applicants from private two-year colleges, public four-year colleges, and private four-year colleges.

Community college students apply in much greater numbers to public four-year colleges than to private four-year colleges. Only 1,210 (19%) of the 6,457 applicants from community colleges applied to the private sector. It seems likely that the higher cost of attending private colleges dampens the enthusiasm for many students attending community colleges who might otherwise seek to transfer to private colleges.

Applicants from private junior colleges, although to a much lesser extent than community college applicants, tend to apply in greater numbers to public four-year colleges than private four-year colleges. Of the total two-year private junior college transfer application pool, 57% applied to public institutions, and 43% applied to private institutions.

Not only do more private junior college students apply to public colleges, they also have a slightly better chance of being accepted in the public colleges and universities than in the private institutions. Fifty-five percent of those applying to public colleges were offered admission compared to 49% at the private colleges.

Students seeking transfer from private four-year colleges have the lowest ratio of acceptance when compared with the ratio of those students seeking transfer from community colleges, junior colleges, and public four-year colleges. Only the "other" four-year publics (Lowell Technological Institute and Southeastern Massachusetts University) had a higher acceptance percentage (69%) of applicants from four-

year private colleges. However, even though they had a higher acceptance ratio, the yield of those accepted to enrolled at "the other four-year publics", was lower from the private four-year candidates than the other three groups of applicants.

It now appears that student mobility at the undergraduate level is a rather common fact of the whole higher education scene in Massachusetts and throughout the nation. It touches many students in many different kinds of institutions, and undoubtedly for many different reasons. Equally it affects the institutions themselves.

It seems rather evident to this writer, that in order to deal more humanely, effectively, and honestly with these transfer students, the educational institutions must do everything in their power to learn more about this transfer student migration phenomenon.

#### From Where Do They Come? Where Do They Go?:

In an effort to answer the above questions as simply and directly as possible, the following data were taken from tables 1, 2, and 3.

#### From Where Do They Come?

1. 34% of all the transfer applications are submitted by students at public community colleges.
2. 32% come from students at private four-year colleges.
3. 20% come from students attending public four-year colleges.

4. 11% are submitted by private junior college students.
5. 3% come from students attending other kinds of institutions.
6. Of the 12,480 transfer students who were legal residents of Massachusetts, 22% of them were attending colleges outside Massachusetts, and 78% were attending colleges within the state.
7. 64%, or 12,480 of the total pool were legal residents of Massachusetts; 6,570 or 34% of the pool were non-residents; and 2% were from foreign countries.
8. By sector, 32% were Massachusetts legal residents applying to private colleges; 90% to the State College System; 86% to the University of Massachusetts System; and 79% to Other Four-Year Publics.

#### Where Do They Go?

1. 59% of all transfers apply to public colleges, and 41% apply to private colleges.
2. The private sector enrolls 39% of all the enrolled transfers, followed by the University of Massachusetts System with 32%, the State College System with 19%, and "Other Four-Year Publics with 10%.

3. The very affluent and selective large private four-year colleges are not much of a factor in the transfer scene in Massachusetts as they offer admission to less than 10% of their transfer applicants.
4. Of the accepted transfers, 37% were Massachusetts legal residents in the Private Sector; 93% in the State College System; 95% in the University of Massachusetts System; and 85% in the Other Four-Year Publics.

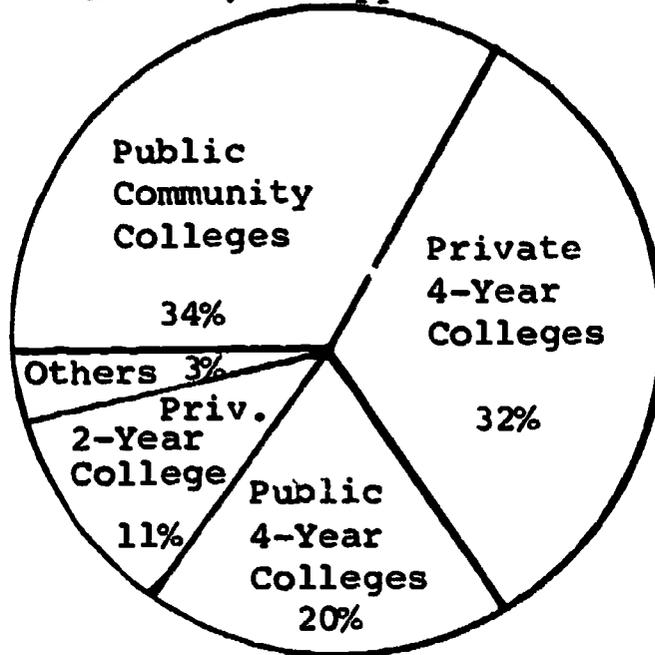
FLOW PATTERN

TABLE 1

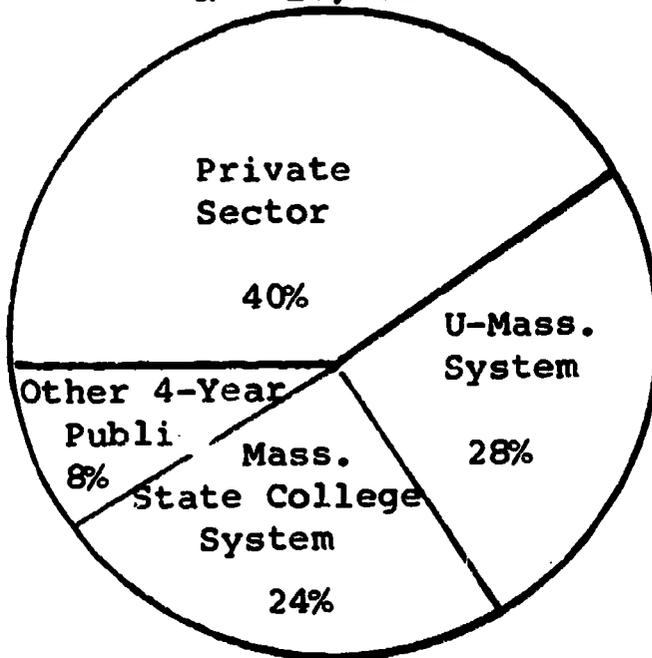
| Applying To →<br>Applying From<br>↓ | Private Sector  |                 |                    | State College System |                 |                    | U-Mass. System  |                 |                    | Other Four-Year Publics |                 |                    |
|-------------------------------------|-----------------|-----------------|--------------------|----------------------|-----------------|--------------------|-----------------|-----------------|--------------------|-------------------------|-----------------|--------------------|
|                                     | No. & %<br>Acc. | No. & %<br>Rej. | No. & %<br>Enroll. | No. & %<br>Acc.      | No. & %<br>Rej. | No. & %<br>Enroll. | No. & %<br>Acc. | No. & %<br>Rej. | No. & %<br>Enroll. | No. & %<br>Acc.         | No. & %<br>Rej. | No. & %<br>Enroll. |
| Public 2-Year                       | 807<br>72%      | 315<br>28%      | 525<br>65%         | 1410<br>71%          | 584<br>29%      | 680<br>48%         | 1553<br>76%     | 501<br>24%      | 1165<br>75%        | 352<br>85%              | 61<br>15%       | 293<br>83%         |
| Private 2-Year                      | 511<br>65%      | 272<br>35%      | 314<br>61%         | 279<br>64%           | 156<br>36%      | 138<br>49%         | 256<br>57%      | 193<br>43%      | 164<br>64%         | 95<br>86%               | 16<br>14%       | 75<br>79%          |
| Public 4-Year                       | 962<br>62%      | 600<br>38%      | 569<br>59%         | 411<br>64%           | 227<br>36%      | 258<br>63%         | 448<br>43%      | 592<br>57%      | 350<br>78%         | 181<br>85%              | 33<br>15%       | 158<br>87%         |
| Private 4-Year                      | 1781<br>51%     | 1744<br>49%     | 1101<br>62%        | 347<br>62%           | 216<br>38%      | 181<br>52%         | 548<br>41%      | 782<br>59%      | 413<br>75%         | 168<br>90%              | 19<br>10%       | 127<br>76%         |
| Other                               | 158<br>61%      | 100<br>39%      | 104<br>66%         | 84<br>65%            | 46<br>35%       | 41<br>49%          | 79<br>51%       | 74<br>49%       | 60<br>76%          | 52<br>80%               | 13<br>20%       | 38<br>73%          |
| Totals                              | 4219<br>58%     | 3031<br>42%     | 2613<br>62%        | 2531<br>67%          | 1229<br>33%     | 1298<br>51%        | 2884<br>57%     | 2142<br>43%     | 2152<br>75%        | 848<br>86%              | 142<br>14%      | 691<br>81%         |

**TABLE 2**

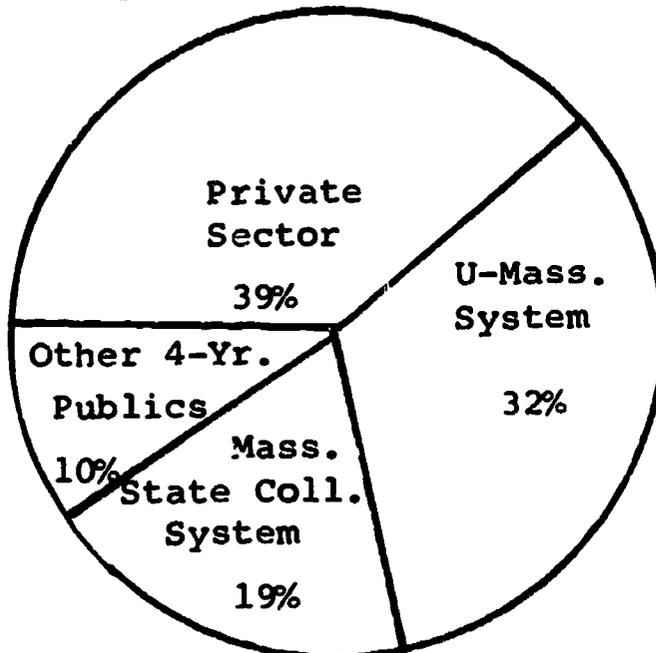
-18-  
**FROM WHERE DO THEY COME?**  
N = 19,860 Applicants



**WHERE ARE THEY ACCEPTED?**  
N = 10,563

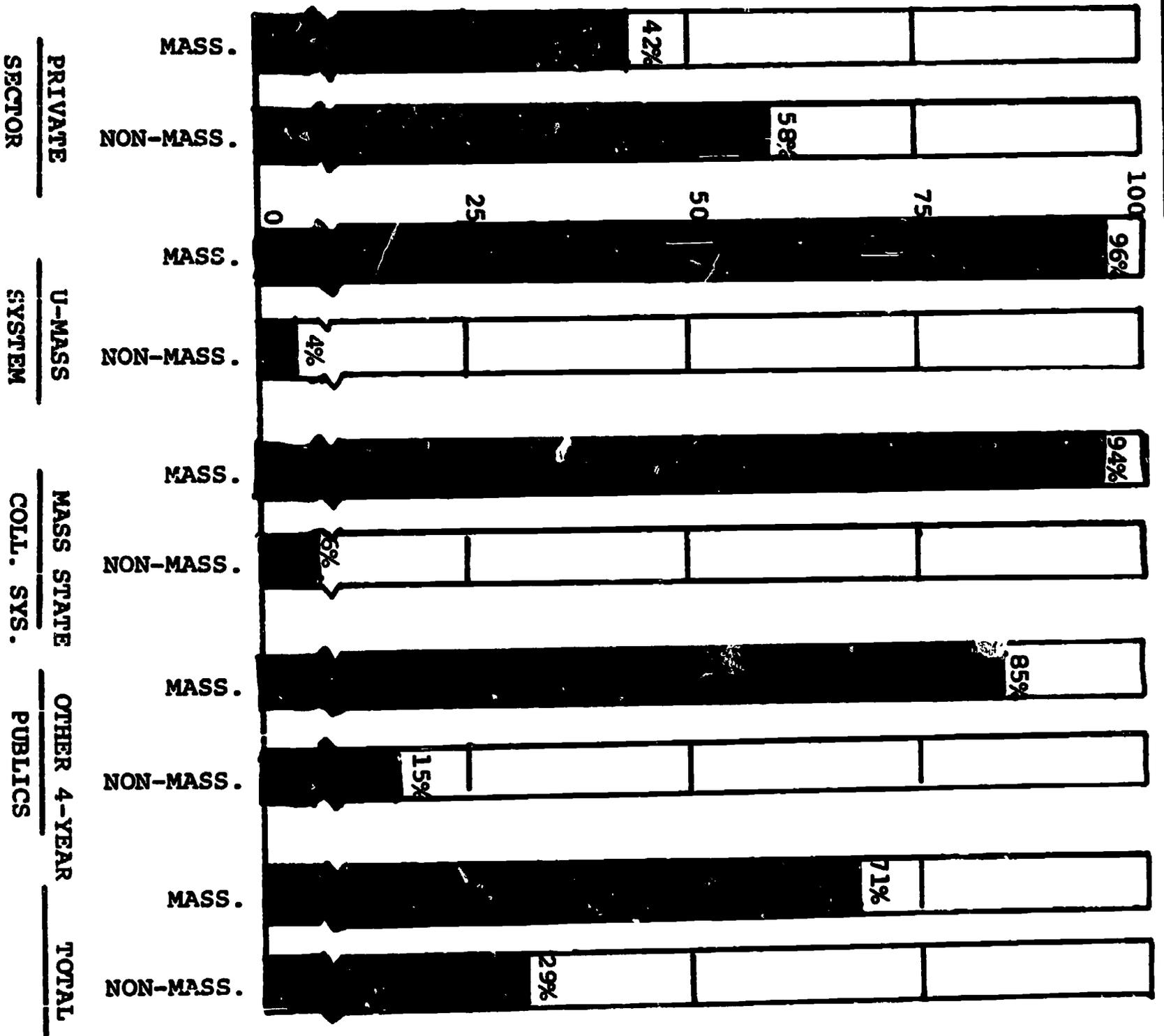


**WHERE DO THEY ENROLL?**  
N = 6970 Enrolled



ENROLLMENT BY RESIDENCY

TABLE 3



APPLICANTS FROM MASSACHUSETTS AND NON-MASSACHUSETTS COLLEGES

BY LEGAL RESIDENCE

TABLE 4

|                                     | Massachusetts<br>Resident | Non-Massachusetts<br>Resident | Foreign<br>Resident |
|-------------------------------------|---------------------------|-------------------------------|---------------------|
|                                     | N                         | N                             | N                   |
|                                     | %                         | %                             | %                   |
| Applying from Mass.<br>College      | 9680                      | 1140                          | 120                 |
|                                     | 77.6%                     | 17.4%                         | 24.5%               |
| Applying from Non-<br>Mass. College | 2800                      | 5430                          | 370                 |
|                                     | 22.4%                     | 82.6%                         | 75.5%               |

ADMISSIONS ACTIONS BY RESIDENCE

TABLE 5

| RESIDENCE    | PRIVATE SECTOR |      |      |       | STATE COLLEGE SYSTEM |      |     |       | U-MASS SYSTEM |      |      |       | OTHER 4-YR PUBLICS |     |     |       |
|--------------|----------------|------|------|-------|----------------------|------|-----|-------|---------------|------|------|-------|--------------------|-----|-----|-------|
|              | Apps           | Acc  | Rej  | % Acc | Apps                 | Acc  | Rej | % Acc | Apps          | Acc  | Rej  | % Acc | Apps               | Acc | Rej | % Acc |
| Mass-Trom    |                |      |      |       |                      |      |     |       |               |      |      |       |                    |     |     |       |
| 2-Yr Pub     | 603            | 481  | 122  | 80%   | 1583                 | 1338 | 245 | 85%   | 1888          | 1500 | 388  | 79%   | 358                | 306 | 52  | 85%   |
| 2-Yr Priv    | 288            | 218  | 70   | 76%   | 315                  | 249  | 66  | 79%   | 380           | 238  | 142  | 63%   | 82                 | 71  | 11  | 87%   |
| 4-Yr Pub     | 395            | 270  | 125  | 68%   | 461                  | 366  | 95  | 79%   | 823           | 407  | 416  | 49%   | 174                | 147 | 27  | 85%   |
| 4-Yr Priv    | 585            | 530  | 355  | 91%   | 392                  | 303  | 89  | 77%   | 1081          | 507  | 574  | 47%   | 149                | 139 | 10  | 93%   |
| Non-Mass.    |                |      |      |       |                      |      |     |       |               |      |      |       |                    |     |     |       |
| 2-Yr Pub     | 495            | 316  | 179  | 64%   | 79                   | 58   | 21  | 73%   | 132           | 41   | 91   | 31%   | 33                 | 26  | 7   | 79%   |
| 2-Yr Priv    | 447            | 266  | 181  | 60%   | 36                   | 25   | 11  | 69%   | 44            | 10   | 34   | 23%   | 14                 | 11  | 3   | 79%   |
| 4-Yr Pub     | 1114           | 675  | 439  | 61%   | 62                   | 37   | 25  | 60%   | 187           | 34   | 153  | 18%   | 30                 | 24  | 6   | 80%   |
| 4-Yr Priv    | 2517           | 1206 | 1311 | 48%   | 65                   | 37   | 28  | 60%   | 215           | 33   | 182  | 15%   | 27                 | 18  | 9   | 67%   |
| Foreign      |                |      |      |       |                      |      |     |       |               |      |      |       |                    |     |     |       |
| 2-Yr Pub     | 23             | 10   | 13   | 44%   | 10                   | 8    | 2   | 44%   | 19            | 8    | 11   | 42%   | 20                 | 18  | 2   | 90%   |
| 2-Yr Priv    | 43             | 24   | 19   | 56%   | 7                    | 5    | 2   | 71%   | 22            | 6    | 16   | 27%   | 15                 | 13  | 2   | 87%   |
| 4-Yr Pub     | 51             | 15   | 36   | 29%   | 6                    | 6    | 0   | 100%  | 26            | 7    | 19   | 27%   | 9                  | 9   | 0   | 100%  |
| 4-Yr Priv    | 112            | 37   | 75   | 33%   | 7                    | 5    | 2   | 71%   | 28            | 7    | 21   | 25%   | 11                 | 11  | 0   | 100%  |
| TOTALS       |                |      |      |       |                      |      |     |       |               |      |      |       |                    |     |     |       |
| 2-Yr Pubs    | 1121           | 807  | 314  | 72%   | 1681                 | 1404 | 277 | 84%   | 2039          | 1549 | 490  | 76%   | 411                | 350 | 61  | 85%   |
| 2-Yr Priv    | 778            | 508  | 270  | 65%   | 358                  | 279  | 79  | 78%   | 446           | 254  | 192  | 57%   | 114                | 95  | 16  | 86%   |
| 4-Yr Pub     | 1560           | 960  | 600  | 62%   | 529                  | 409  | 120 | 77%   | 1036          | 448  | 588  | 43%   | 213                | 180 | 33  | 85%   |
| 4-Yr Priv    | 3514           | 1773 | 1741 | 51%   | 464                  | 345  | 119 | 74%   | 1324          | 547  | 777  | 41%   | 187                | 168 | 19  | 90%   |
| GRAND TOTALS | 6973           | 4048 | 2925 | 58%   | 3032                 | 2437 | 595 | 80%   | 3845          | 2788 | 2047 | 73%   | 922                | 783 | 129 | 85%   |

What Are The Academic Characteristics' of Transfer Applicants?

One of the objectives of this study was to determine the academic characteristics of transfer applicants. Overall as a group, and even in sub-group by sector of higher education, transfers present good academic credentials, including high school and college characteristics.

The mean high school average ranged from a low of 80.0% for applicants from private junior colleges who were rejected at the Other Four-Year Publics, to a high of 87.6% mean for private four-year applicants seeking to transfer to other four-year private colleges. (See Table 6)

The mean Verbal SAT scores ranged from a low of 411 on the rejected applicants who applied to the Other Four-Year Publics from private junior colleges, to a high of 570 for private four-year applicants seeking to transfer to other private colleges. (See Table 7)

The mean Mathematics SAT scores ranged from a low of 420 for applicants applying from private junior colleges and who were rejected at Other Four-Year Publics, to a high of 588 for applicants from four-year publics who were rejected by the Private Sector. (See Table 8)

The mean previous cumulative G.P.A. based on a 0.0 to 4.0 scale ranged from a low of 2.2 for applicants from four-year public colleges who were rejected at the Other Four-Year Publics, to a high of 3.3 for applicants from four-year publics who were rejected by the private sector. (See Table 9)

Review of Tables 6 through 9 shows that transfer applicants from four-year colleges present better academic credentials than do candidates from two-year colleges.

The academic characteristics of transfer applicants from four-year privates are slightly better than those of applicants from four-year public colleges. There is very little difference in the academic characteristics between applicants from public community colleges and private junior colleges.

Reference to Table 9 clearly indicates that there are many good transfers who are rejected, particularly by the private sector where as much as 80% of the rejects applying from four-year private colleges had a 3.0 or better G.P.A.. As a matter of fact the private sector's rejected candidates had better SAT scores, high school averages, and previous G.P.A. than did its accepted candidates! At first this was indeed a puzzle to this writer. How could this be? Was it just plain incompetence on the part of their admissions officers? Hardly so. Did they admit only those who could afford the costs? Probably not, as most admissions officers do not have all the financial aid information on hand at the time of making the admissions decision. Possibly the choice of subject matter majors was a cause for the discrepancy? Again, this was unlikely the case as data showed that the choice of majors was diverse and broad in scope.

There is a simple and realistic answer. It took a more detailed look of the admissions patterns of individual colleges to resolve the issue. The answer lies in the fact that the most selective and prestigious private four-year colleges reject up to 95% of all their transfer candidates. Table 10 shows comparison of admissions actions of three very selective private colleges with three less selective private colleges. College A of the highly selective group accepted 21 students and rejected 444. The mean G.P.A. of the rejected 444 was 3.5. College A of the less selective private colleges accepted

1,064 and rejected only 167. The mean G.P.A. of the rejected 167 was 2.8. This type of phenomenon of course would force the mean G.P.A. of the entire private sector rejects upward. The same pattern holds true for the SATs and high school average. The prestigious and selective private colleges, as Willingham and Findikyan found back in 1969, still are not much of a factor in the admission of transfer students.

In particular, it was felt important to establish the academic characteristics of those transfers who were rejected. Prior to this study, it was felt that there were a great many students in the 2.0 G.P.A. range who were not accepted for transfer. Actually, a relatively small percentage (10%) of transfers present cumulative college G.P.A.'s of 2.0 or under, and approximately 50% of those students are offered admissions. Of the 1,350 students in that category, 670 were offered admission.

Surprisingly, the Private Sector colleges rejected a lower percentage of those students, than the public sector. The University of Massachusetts System had the highest percentage of rejects of that group, rejecting 64% of those with a 2.0 G.P.A. and 55% of those under 2.0. This is probably due to the past policy of only accepting community college students with an "above average record". Because the performance record of two-year college transfers has been so good, it would be most reasonable for the University of Massachusetts to offer admissions to transfers with G.P.A. of less than 2.5.

Reference to Table 11 shows a most interesting phenomenon - the Private Sector rejected a higher percentage of transfers with cumulative G.P.A. of 4.0 (55%), while rejecting only 40% of those with less than a 2.0 G.P.A.. However, this can be explained by the tremendously high percentage (95%) of

rejects of all transfer applicants to the very selective colleges. Most of these applicants presented outstanding records as can be noted in Table 9. Table 10 through 15 give by sector the admissions actions according to previous G.P.A.

In summary of transfer academic characteristics, listed below are some of the more significant findings:

1. Overall, mean scores of the high school average, Verbal SAT, Mathematics SAT, and cumulative college G.P.A. indicated that the total transfer pool is a source of good candidates for further education.
2. Transfer candidates from four-year colleges present better high school averages and higher SAT scores than do candidates from the two-year colleges.
3. Academic characteristics of the transfers from the public community colleges and private junior colleges are very similar to each other.
4. Academic characteristics of transfers from private four-year colleges are slightly better than those of candidates from public four-year colleges.
5. There are many good transfer students who are rejected at all types of colleges. The private sector's rejected candidates had better academic characteristics than did its accepted candidates. However this interesting phenomenon is explained by the fact that the most selective and prestigious private four-year colleges reject up to 95% of all

their candidates. One of these colleges accepted 21 students and rejected 444. The rejected group for that college had a mean cumulative G.P.A. of 3.5 on a 4.0 scale. This of course would force the mean G.P.A. for the entire private sector rejects upward. The prestigious privates, as Willingham and Findikyan found back in 1969, still are not much of a factor in the admission of transfer students.

MEAN HIGH SCHOOL AVERAGE

60% - 100% Scale

TABLE 6

| Applying To →<br>Applying From ↓ | Private Sector |      |      | Public State Colleges |      |      | U-Mass. System |      |      | Other 4-Yr. Publics |      |      |
|----------------------------------|----------------|------|------|-----------------------|------|------|----------------|------|------|---------------------|------|------|
|                                  | Appl           | Acc  | Rej  | Appl                  | Acc  | Rej  | Appl           | Acc  | Rej  | Appl                | Acc  | Rej  |
| Two-Year Publics                 | 81.8           | 81.7 | 82.2 | 81.4                  | 81.5 | 80.5 | 81.8           | 81.9 | 81.4 | 81.9                | 82.2 | 81.2 |
| Two-Year Privates                | 82.4           | 82.3 | 82.9 | 82.0                  | 82.4 | 81.0 | 81.8           | 82.4 | 81.1 | 81.4                | 81.3 | 80.0 |
| Four-Year Publics                | 87.5           | 87.3 | 88.2 | 85.1                  | 85.5 | 84.3 | 35.8           | 86.2 | 85.5 | 83.8                | 84.0 | 83.1 |
| Four-Year Privates               | 87.6           | 87.0 | 88.4 | 84.6                  | 85.0 | 83.3 | 85.8           | 86.6 | 85.3 | 84.5                | 84.8 | 83.9 |

MEAN SAT VERBAL SCORE

200 - 800 Scale

TABLE 7

| Applying To →<br>Applying From ↓ | Private Sector |     |     | State College System |     |     | U-Mass. System |     |     | Other 4-Yr. Publics |     |     |
|----------------------------------|----------------|-----|-----|----------------------|-----|-----|----------------|-----|-----|---------------------|-----|-----|
|                                  | App1           | Acc | Rej | App1                 | Acc | Rej | App1           | Acc | Rej | App1                | Acc | Rej |
| Two-Year Publics                 | 483            | 474 | 506 | 460                  | 449 | 439 | 481            | 484 | 473 | 461                 | 458 | 474 |
| Two-Year Privates                | 476            | 466 | 493 | 474                  | 554 | 440 | 471            | 475 | 466 | 454                 | 457 | 411 |
| Four-Year Publics                | 560            | 553 | 574 | 471                  | 512 | 499 | 538            | 553 | 526 | 499                 | 502 | 489 |
| Four-Year Privates               | 570            | 559 | 584 | 439                  | 514 | 502 | 554            | 564 | 547 | 509                 | 523 | 478 |

MEAN SAT MATH SCORE

200 - 800 Scale

TABLE 8

| Applying To →      | Private Sector |     |     | State College System |     |     | U-Mass. System |     |     | Other 4-Yr. Publics |     |     |
|--------------------|----------------|-----|-----|----------------------|-----|-----|----------------|-----|-----|---------------------|-----|-----|
|                    | Appl           | Acc | Rej | Appl                 | Acc | Rej | Appl           | Acc | Rej | Appl                | Acc | Rej |
| Applying From ↓    |                |     |     |                      |     |     |                |     |     |                     |     |     |
| Two-Year Publics   | 489            | 483 | 502 | 460                  | 458 | 444 | 486            | 488 | 479 | 471                 | 476 | 463 |
| Two-Year Privates  | 475            | 468 | 493 | 452                  | 447 | 455 | 469            | 478 | 458 | 479                 | 497 | 420 |
| Four-Year Publics  | 568            | 561 | 588 | 519                  | 526 | 512 | 544            | 548 | 541 | 526                 | 531 | 505 |
| Four-Year Privates | 578            | 567 | 592 | 520                  | 524 | 498 | 557            | 559 | 556 | 543                 | 564 | 507 |

PREVIOUS CUMULATIVE MEAN G.P.A.

4.0 - Scale

TABLE 9

| Applying To →      | Private Sector                                    | State College System                              | U-Mass. System                                    | Other 4-Yr. Publics                               |
|--------------------|---|---|---|---|
| Applying From ↓    | Appl Acc Rej                                      | Appl Acc Rej                                      | Appl Acc Rej                                      | Appl Acc Rej                                      |
| Two-Year Publics   | 3.1 3.0 3.2<br>(76% of Rejects had 3.0 or better) | 2.8 2.9 2.5<br>(31% of Rejects had 3.0 or better) | 2.9 3.0 2.7<br>(43% of Rejects had 3.0 or better) | 2.8 2.9 2.4<br>(22% of Rejects had 3.0 or better) |
| Two-Year Privates  | 3.0 3.0 3.0<br>(64% of Rejects had 3.0 or better) | 2.8 2.9 2.4<br>(26% of Rejects had 3.0 or better) | 2.8 3.0 2.7<br>(38% of Rejects had 3.0 or better) | 2.7 2.9 2.3<br>(31% of Rejects had 3.0 or better) |
| Four-Year Publics  | 3.1 3.1 3.3<br>(73% of Rejects had 3.0 or better) | 2.7 2.8 2.5<br>(36% of Rejects had 3.0 or better) | 2.8 2.9 2.8<br>(52% of Rejects had 3.0 or better) | 2.5 2.5 2.2<br>(19% of Rejects had 3.0 or better) |
| Four-Year Privates | 3.1 3.0 3.2<br>(80% of Rejects had 3.0 or better) | 2.7 2.8 2.5<br>(32% of Rejects had 3.0 or better) | 2.8 2.9 2.8<br>(53% of Rejects had 3.0 or better) | 2.6 2.6 2.4<br>(25% of Rejects had 3.0 or better) |

PREVIOUS NUMBERS AND MEAN G.P.A. COMPARISON OF THREE HIGHLY SELECTIVE PRIVATE COLLEGES WITH  
THREE LESS SELECTIVE PRIVATE COLLEGES

TABLE 10

|                                   | <u>Accepted</u> |                      | <u>Rejected</u> |                      |
|-----------------------------------|-----------------|----------------------|-----------------|----------------------|
|                                   | Number          | Previous Mean G.P.A. | Number          | Previous Mean G.P.A. |
| Applicants to                     |                 |                      |                 |                      |
| Highly Selective Private College: |                 |                      |                 |                      |
| A                                 | 21              | 3.8                  | 444             | 3.5                  |
| B                                 | 32              | 3.5                  | 333             | 3.3                  |
| C                                 | 250             | 3.5                  | 136             | 3.1                  |
| Applicants to                     |                 |                      |                 |                      |
| Less Selective Private College:   |                 |                      |                 |                      |
| A                                 | 1064            | 3.0                  | 167             | 2.8                  |
| B                                 | 401             | 3.1                  | 212             | 2.6                  |
| C                                 | 314             | 2.9                  | 26              | 2.4                  |

PRIVATE SECTOR

COMPARISON OF NUMBER ACCEPTED AND REJECTED

BY CUM G.P.A. - 4.0 SCALE

TABLE 11

|           | <u>APPLIED</u> | <u>ACCEPTED</u> | <u>REJECTED</u> | <u>% REJECTED</u> |
|-----------|----------------|-----------------|-----------------|-------------------|
| Under 2.0 | 83 (2%)        | 50              | 33              | 40%               |
| 2.0       | 328 (6%)       | 226             | 102             | 31%               |
| 2.5       | 1089 (19%)     | 731             | 358             | 33%               |
| 3.0       | 1585 (29%)     | 991             | 594             | 37%               |
| 3.5       | 1923 (35%)     | 985             | 938             | 49%               |
| 4.0       | 543 (9%)       | 244             | 299             | 55%               |
| Total     | 5551           |                 |                 |                   |

MSCS

COMPARISON OF NUMBER ACCEPTED AND REJECTED

BY CUM G.P.A. - 4.0 SCALE

TABLE 12

|           | <u>APPLIED</u> | <u>ACCEPTED</u> | <u>REJECTED</u> | <u>% REJECTED</u> |
|-----------|----------------|-----------------|-----------------|-------------------|
| Under 2.0 | 43 (1%)        | 18              | 25              | 58%               |
| 2.0       | 387 (15%)      | 212             | 175             | 45%               |
| 2.5       | 880 (33%)      | 573             | 307             | 35%               |
| 3.0       | 778 (29%)      | 559             | 211             | 27%               |
| 3.5       | 502 (19%)      | 385             | 117             | 23%               |
| 4.0       | 71 (3%)        | 62              | 9               | 13%               |
| Total     | 2661           | 1809            | 844             | 32%               |

UNIVERSITY OF MASSACHUSETTS SYSTEM

COMPARISON OF NUMBER ACCEPTED AND REJECTED

BY CUM G.P.A. - 4.0 SCALE

TABLE 13

|           | <u>APPLIED</u> | <u>ACCEPTED</u> | <u>REJECTED</u> | <u>% REJECTED</u> |
|-----------|----------------|-----------------|-----------------|-------------------|
| Under 2.0 | 87 (2%)        | 39              | 48              | 55%               |
| 2.0       | 367 (10%)      | 133             | 234             | 64%               |
| 2.5       | 1071 (29%)     | 572             | 499             | 47%               |
| 3.0       | 1172 (32%)     | 744             | 428             | 37%               |
| 3.5       | 849 (23%)      | 583             | 266             | 31%               |
| 4.0       | 153 (4%)       | 106             | 47              | 31%               |
| Total     | 3699           | 2177            | 1522            | 41%               |

OTHER FOUR-YEAR PUBLICS

COMPARISON OF NUMBER ACCEPTED AND REJECTED

BY CUM G.P.A. - 4.0 SCALE

TABLE 14

|           | <u>APPLIED</u> | <u>ACCEPTED</u> | <u>REJECTED</u> | <u>% REJECTED</u> |
|-----------|----------------|-----------------|-----------------|-------------------|
| Under 2.0 | 35 (6%)        | 24              | 11              | 31%               |
| 2.0       | 94 (14%)       | 65              | 29              | 31%               |
| 2.5       | 226 (34%)      | 202             | 24              | 11%               |
| 3.0       | 180 (27%)      | 165             | 15              | 8%                |
| 3.5       | 109 (16%)      | 105             | 4               | 4%                |
| 4.0       | 17 (3%)        | 17              | 0               | 0%                |
| Total     | 661            | 578             | 83              | 13%               |

ALL FOUR-YEAR COLLEGES

COMPARISON OF NUMBER ACCEPTED AND REJECTED

BY CUM G.P.A. - 4.0 SCALE

TABLE 15

|           | <u>APPLIED</u> | <u>ACCEPTED</u> | <u>REJECTED</u> | <u>% REJECTED</u> |
|-----------|----------------|-----------------|-----------------|-------------------|
| Under 2.0 | 290 (2%)       | 150             | 140             | 48%               |
| 2.0       | 1060 (8%)      | 520             | 540             | 51%               |
| 2.5       | 3600 (28%)     | 2190            | 1410            | 39%               |
| 3.0       | 3720 (29%)     | 2480            | 1240            | 33%               |
| 3.5       | 3580 (27%)     | 2180            | 1400            | 39%               |
| 4.0       | 770 (6%)       | 370             | 400             | 52%               |
| Total     | 13020          | 7890            | 5130            | 39%               |

What Do They Wish To Study?:

Review of the figures shows that transfer students are quite heterogeneous where intended fields of study are concerned. They represent interest in many different subjects matter majors.

The highest proportion of these students, however, has patterns of intended majors typical of college undergraduates of the past decade. In descending order, the ten most requested fields of study included Social Sciences, Business, Psychology, Elementary Education, Biological Sciences, Liberal Arts, Fine Arts, Special Education, Engineering, and Nursing. Of the total participating transfer application pool, 9% intended to study Social Sciences, followed by Business at 8%, Psychology 7%, Elementary Education 6%, Biological Sciences 6%, Liberal Arts 5%, and Fine Arts 5%. Each of the other intended majors had less than 5% of the applications.

Tables 16 through 20 provide information on admissions by Intended Field of Study. Hopefully, this kind of information would assist individual institutions, systems, and central offices or agencies to understand the subject matter majors demands of transfer applicants. The tables were designed in such a way as to determine the flow of transfer applicants from the sending institutions to the receiving institutions. In addition, the number of applications, acceptances, rejections, and the percentage of acceptance were determined for each subject matter field. Not only does this establish the demand for each subject matter field, but also indicates how readily these demands are being met in terms of acceptance of transfers to those areas of study. This is particularly important for planning purposes for those institutions and systems which

plan to accommodate those students coming from two-year colleges into upper division majors.

Reference to Table 17 shows some interesting admissions patterns for the Private Sector Colleges. While there are many applicants to subject matter majors typically found in the liberal arts division (Social Science, Psychology, Physical Sciences, Fine Arts) their acceptance ratio is lower than that of the professional field areas (Business, Nursing, Education). One could assume from this finding that private colleges are seeking to bolster their professional field areas while stabilizing the liberal arts field.

The State College System over the past few years in particular has been trying to alter its image as strictly a teacher preparation system. Yet of the ten most requested majors, 44% of them were education majors, and of that number, 85% were offered admission. However, as Table 18 indicates the state colleges are attempting to increase their numbers in the non-teaching areas as they accepted a high percentage of the Business, Social Science, Psychology, Liberal Arts, and Biological Science applicants.

It would seem particularly prudent for the state colleges to communicate closely with the community colleges, since their highest proportion of transfer applicants come from community colleges. Special efforts could be made to inform the students, faculty, and counselors of the scope of curriculum offerings available at the state colleges.

Table 19 clearly reflects the University of Massachusetts commitment to the state's community college students. In every single subject matter field, the highest proportion of acceptances was to those applicants from the community colleges.

There appears to be no particular subject matter area that is restricted for community college transfers. Also, a high percentage of acceptances are made in all majors to private junior college applicants. For applicants from the four-year public colleges, Biological Sciences, Elementary Education, and Engineering are quite restricted, while Business, Biological Sciences and Engineering are limited areas for applicants from four-year private colleges.

Overall at the University of Massachusetts, applicants for the Biological Science and the undeclared Liberal Arts majors have the most difficulty in receiving acceptance.

Table 20 clearly indicates that the other four-year public institutions, Lowell Technological Institute and Southeastern Massachusetts University, provide good access for transfer applicants to nearly all of their subject matter majors. Each of the areas of Business, Engineering, Social Sciences, Psychology, Foreign Language, and Physical Sciences has a greater than 90% offer of admission. Nursing and Biological Sciences are more difficult for transfers to receive acceptance.

It appears that more effort needs to be made by the receiving institutions to accommodate those transfers who seek the Biological Sciences and Fine Arts.

**TABLE 16**

**TEN MOST REQUESTED INTENDED FIELDS OF STUDY**

| <u>Field of Study</u> | <u>Number of Applications</u> | <u>% Offered Admission</u> | <u>% of Total Application Pool</u> |
|-----------------------|-------------------------------|----------------------------|------------------------------------|
| Social Science        | 1808                          | 59%                        | 9%                                 |
| Business              | 1624                          | 76%                        | 8%                                 |
| Psych.                | 1264                          | 62%                        | 7%                                 |
| Elem. Education       | 1166                          | 74%                        | 6%                                 |
| Bio-Sciences          | 1103                          | 54%                        | 6%                                 |
| Liberal Arts          | 1076                          | 57%                        | 5%                                 |
| Fine Arts             | 935                           | 54%                        | 5%                                 |
| Special Education     | 610                           | 74%                        | < 5%                               |
| Engineering           | 315                           | 77%                        | < 5%                               |
| Nursing               | 253                           | 78%                        | < 5%                               |

ADMISSIONS ACTIONS BY INTENDED FIELD OF STUDY

PRIVATE SECTOR

TABLE 17

| Intended Field of Study-Applied | From 2-Yr.     |     | From 2-Yr.      |     | From 4-Yr.     |     | From 4-Yr.      |     | Total      |     |
|---------------------------------|----------------|-----|-----------------|-----|----------------|-----|-----------------|-----|------------|-----|
|                                 | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Acc        | Rej |
| Social Sciences<br>944          | 75<br>64%      | 42  | 35<br>49%       | 37  | 107<br>52%     | 99  | 242<br>44%      | 307 | 459<br>49% | 485 |
| Business<br>747                 | 240<br>98%     | 27  | 95<br>84%       | 18  | 91<br>74%      | 32  | 176<br>72%      | 68  | 602<br>81% | 145 |
| Liberal Arts<br>636             | 37<br>63%      | 22  | 33<br>57%       | 25  | 83<br>63%      | 49  | 174<br>45%      | 213 | 327<br>51% | 309 |
| Psychology<br>581               | 64<br>74%      | 31  | 37<br>62%       | 23  | 74<br>66%      | 38  | 155<br>49%      | 159 | 330<br>57% | 251 |
| Bio. Sciences<br>554            | 32<br>51%      | 31  | 19<br>54%       | 16  | 65<br>47%      | 72  | 127<br>40%      | 192 | 243<br>44% | 311 |
| Fine Arts<br>442                | 26<br>61%      | 17  | 20<br>54%       | 17  | 51<br>52%      | 48  | 125<br>48%      | 138 | 222<br>50% | 220 |
| Nursing<br>192                  | 11<br>50%      | 11  | 11<br>50%       | 11  | 44<br>85%      | 8   | 78<br>81%       | 18  | 144<br>75% | 48  |
| Special Education<br>277        | 41<br>80%      | 10  | 35<br>67%       | 17  | 50<br>85%      | 9   | 84<br>73%       | 31  | 210<br>76% | 67  |
| Elementary Education<br>260     | 27<br>97%      | 1   | 69<br>78%       | 19  | 41<br>85%      | 7   | 69<br>72%       | 27  | 206<br>79% | 54  |
| Health Services<br>200          | 19<br>54%      | 16  | 13<br>72%       | 5   | 51<br>62%      | 31  | 38<br>58%       | 27  | 121<br>61% | 79  |
| Undecided<br>269                | 23<br>79%      | 6   | 16<br>76%       | 5   | 39<br>57%      | 29  | 81<br>54%       | 70  | 159<br>59% | 110 |
| Other<br>766                    | 91<br>67%      | 45  | 47<br>53%       | 41  | 92<br>57%      | 69  | 170<br>45%      | 211 | 400<br>52% | 366 |

age = percent offered admission

ADMISSIONS ACTIONS BY INTENDED FIELD OF STUDY

STATE COLLEGE SYSTEM

TABLE 1d

| Intended Field of Study     | From 2-Yr.     |     | From 2-Yr.      |     | From 4-Yr.     |     | From 4-Yr.      |     | Total |     |
|-----------------------------|----------------|-----|-----------------|-----|----------------|-----|-----------------|-----|-------|-----|
|                             | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Acc   | Rej |
| Elementary Education<br>606 | 282            | 47  | 67              | 6   | 106            | 13  | 73              | 12  | 528   | 18  |
|                             | 86%            |     | 92%             |     | 91%            |     | 86%             |     | 87%   |     |
| Special Education<br>187    | 85             | 24  | 13              | 7   | 25             | 7   | 21              | 5   | 144   | 43  |
|                             | 78%            |     | 65%             |     | 78%            |     | 81%             |     | 77%   |     |
| Business<br>305             | 172            | 37  | 33              | 4   | 17             | 12  | 20              | 10  | 242   | 63  |
|                             | 82%            |     | 89%             |     | 59%            |     | 67%             |     | 79%   |     |
| Social Sciences<br>221      | 133            | 9   | 16              | 2   | 27             | 7   | 18              | 9   | 194   | 27  |
|                             | 94%            |     | 89%             |     | 79%            |     | 67%             |     | 88%   |     |
| Psychology<br>219           | 117            | 17  | 20              | 4   | 28             | 6   | 24              | 3   | 189   | 30  |
|                             | 87%            |     | 83%             |     | 82%            |     | 89%             |     | 86%   |     |
| Fine Arts<br>169            | 23             | 29  | 10              | 11  | 18             | 26  | 19              | 33  | 70    | 99  |
|                             | 44%            |     | 48%             |     | 41%            |     | 37%             |     | 41%   |     |
| Secondary Education<br>166  | 74             | 11  | 22              | 4   | 15             | 7   | 31              | 2   | 142   | 24  |
|                             | 87%            |     | 85%             |     | 68%            |     | 94%             |     | 86%   |     |
| Bio. Sciences<br>132        | 75             | 7   | 4               | 2   | 24             | 9   | 7               | 4   | 110   | 22  |
|                             | 91%            |     | 67%             |     | 73%            |     | 64%             |     | 83%   |     |
| Liberal Arts<br>100         | 45             | 3   | 17              | 1   | 17             | 3   | 12              | 2   | 91    | 9   |
|                             | 94%            |     | 99%             |     | 85%            |     | 86%             |     | 91%   |     |
| Mathematics<br>91           | 44             | 3   | 1               | 4   | 14             | 0   | 22              | 3   | 81    | 10  |
|                             | 94%            |     | 20%             |     | 100%           |     | 86%             |     | 89%   |     |
| Home Economics<br>40        | 13             | 1   | 3               | 6   | 9              | 4   | 4               | 0   | 29    | 11  |
|                             | 93%            |     | 50%             |     | 69%            |     | 100%            |     | 73%   |     |
| Undecided<br>107            | 59             | 10  | 5               | 2   | 16             | 0   | 12              | 3   | 92    | 15  |
|                             | 86%            |     | 71%             |     | 100%           |     | 80%             |     | 86%   |     |

% age = percent offered admission

ADMISSIONS ACTIONS BY INTENDED FIELD OF STUDY

UNIVERSITY OF MASSACHUSETTS SYSTEM

TABLE 19

| Intended Field of Study     | From 2-Yr.     |     | From 2-Yr.      |     | From 4-Yr.     |     | From 4-Yr.      |     | Total |     |
|-----------------------------|----------------|-----|-----------------|-----|----------------|-----|-----------------|-----|-------|-----|
|                             | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Acc   | Rej |
| Social Sciences<br>570      | 172            | 43  | 19              | 20  | 70             | 67  | 86              | 93  | 347   | 223 |
|                             | 80%            |     | 49%             |     | 51%            |     | 48%             |     | 60%   |     |
| Psychology<br>447           | 140            | 43  | 17              | 17  | 42             | 56  | 56              | 76  | 255   | 192 |
|                             | 77%            |     | 50%             |     | 43%            |     | 42%             |     | 57%   |     |
| Business<br>380             | 140            | 54  | 26              | 26  | 20             | 29  | 25              | 60  | 211   | 169 |
|                             | 72%            |     | 50%             |     | 41%            |     | 29%             |     | 56%   |     |
| Bio. Sciences<br>326        | 95             | 33  | 13              | 9   | 24             | 52  | 30              | 70  | 162   | 164 |
|                             | 74%            |     | 59%             |     | 32%            |     | 30%             |     | 50%   |     |
| Liberal Arts<br>299         | 74             | 31  | 9               | 4   | 30             | 37  | 43              | 71  | 156   | 143 |
|                             | 70%            |     | 69%             |     | 45%            |     | 38%             |     | 52%   |     |
| Fine Arts<br>268            | 72             | 19  | 14              | 7   | 38             | 33  | 47              | 38  | 171   | 97  |
|                             | 79%            |     | 67%             |     | 54%            |     | 55%             |     | 64%   |     |
| Elementary Education<br>274 | 98             | 15  | 22              | 7   | 16             | 40  | 32              | 44  | 168   | 106 |
|                             | 87%            |     | 76%             |     | 29%            |     | 42%             |     | 61%   |     |
| Agric. Nat'l Res.<br>236    | 93             | 44  | 8               | 5   | 18             | 26  | 16              | 26  | 135   | 101 |
|                             | 68%            |     | 62%             |     | 41%            |     | 38%             |     | 57%   |     |
| Special Education<br>146    | 50             | 18  | 9               | 8   | 11             | 8   | 26              | 16  | 96    | 50  |
|                             | 74%            |     | 53%             |     | 58%            |     | 62%             |     | 66%   |     |
| Engineering<br>139          | 46             | 16  | 19              | 13  | 8              | 13  | 7               | 17  | 80    | 59  |
|                             | 74%            |     | 59%             |     | 38%            |     | 29%             |     | 58%   |     |
| Home Economics<br>144       | 57             | 9   | 19              | 9   | 17             | 12  | 11              | 10  | 104   | 40  |
|                             | 86%            |     | 68%             |     | 59%            |     | 52%             |     | 72%   |     |
| Undecided<br>197            | 48             | 18  | 12              | 8   | 15             | 30  | 19              | 47  | 94    | 103 |
|                             | 73%            |     | 60%             |     | 33%            |     | 29%             |     | 48%   |     |

ADMISSIONS ACTIONS BY INTENDED FIELD OF STUDY

OTHER FOUR-YEAR PUBLICS

Southeastern Mass. University  
and  
Lowell Technological Inst.

TABLE 20

| Intended Field of Study    | From 2-Yr.     |     | From 2-Yr.      |     | From 4-Yr.     |     | From 4-Yr.      |     | Total |     |
|----------------------------|----------------|-----|-----------------|-----|----------------|-----|-----------------|-----|-------|-----|
|                            | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Publics<br>Acc | Rej | Privates<br>Acc | Rej | Acc   | Rej |
| Business<br>192            | 92             | 7   | 16              | 6   | 38             | 2   | 31              | 0   | 177   | 15  |
|                            | 93%            |     | 73%             |     | 95%            |     | 100%            |     | 92%   |     |
| Engineering<br>176         | 66             | 7   | 36              | 2   | 29             | 1   | 33              | 2   | 164   | 12  |
|                            | 90%            |     | 95%             |     | 97%            |     | 91%             |     | 93%   |     |
| Bio. Sciences<br>91        | 21             | 8   | 7               | 2   | 23             | 7   | 15              | 8   | 66    | 25  |
|                            | 72%            |     | 78%             |     | 77%            |     | 65%             |     | 73%   |     |
| Nursing<br>61              | 15             | 9   | 2               | 2   | 6              | 9   | 13              | 5   | 36    | 25  |
|                            | 63%            |     | 50%             |     | 40%            |     | 72%             |     | 59%   |     |
| Fine Arts<br>56            | 17             | 5   | 5               | 2   | 14             | 3   | 7               | 3   | 43    | 13  |
|                            | 77%            |     | 71%             |     | 82%            |     | 70%             |     | 77%   |     |
| Social Sciences<br>73      | 37             | 5   | 4               | 1   | 15             | 0   | 11              | 0   | 67    | 6   |
|                            | 88%            |     | 80%             |     | 100%           |     | 100%            |     | 92%   |     |
| Liberal Arts<br>41         | 16             | 2   | 3               | 0   | 6              | 2   | 11              | 1   | 36    | 5   |
|                            | 89%            |     | 100%            |     | 75%            |     | 92%             |     | 88%   |     |
| Psychology<br>47           | 17             | 1   | 4               | 1   | 17             | 2   | 5               | 0   | 43    | 4   |
|                            | 94%            |     | 80%             |     | 89%            |     | 100%            |     | 92%   |     |
| Elementary Education<br>26 | 19             | 4   | 0               | 0   | 3              | 0   | 0               | 0   | 22    | 4   |
|                            | 83%            |     | 0%              |     | 100%           |     | 0%              |     | 85%   |     |
| Foreign Languages<br>21    | 8              | 2   | 1               | 0   | 5              | 0   | 5               | 0   | 19    | 2   |
|                            | 80%            |     | 100%            |     | 100%           |     | 100%            |     | 91%   |     |
| Phys. Sciences<br>18       | 7              | 1   | 3               | 0   | 2              | 0   | 5               | 0   | 17    | 1   |
|                            | 88%            |     | 100%            |     | 100%           |     | 100%            |     | 94%   |     |
| Undecided<br>12            | 2              | 0   | 2               | 0   | 3              | 0   | 5               | 0   | 12    | 0   |
|                            | 86%            |     | 84%             |     | 86%            |     | 88%             |     | 86%   |     |

% age = percent

ADMISSIONS ACTIONS BY INTENDED FIELD OF STUDY

GRAND TOTAL

TABLE 21

| Intended Field of Study      | Private Sector |          | State Coll.-Sys. |          | U-Mass. System |          | Other Publics |          | Total      |          |
|------------------------------|----------------|----------|------------------|----------|----------------|----------|---------------|----------|------------|----------|
|                              | Applicants     | Admitted | Applicants       | Admitted | Applicants     | Admitted | Applicants    | Admitted | Applicants | Admitted |
| Business<br>1624             | 602            | 145      | 242              | 63       | 211            | 169      | 177           | 15       | 1232       | 392      |
|                              | 81%            |          | 79%              |          | 56%            |          | 92%           |          | 76%        |          |
| Social Sciences<br>1808      | 459            | 485      | 194              | 27       | 347            | 223      | 67            | 6        | 1067       | 741      |
|                              | 49%            |          | 88%              |          | 60%            |          | 92%           |          | 59%        |          |
| Psychology<br>1264           | 300            | 251      | 189              | 30       | 255            | 192      | 43            | 4        | 787        | 477      |
|                              | 57%            |          | 86%              |          | 57%            |          | 92%           |          | 62%        |          |
| Liberal Arts<br>1076         | 327            | 309      | 91               | 9        | 156            | 143      | 36            | 5        | 610        | 466      |
|                              | 51%            |          | 91%              |          | 52%            |          | 88%           |          | 57%        |          |
| Bio. Sciences<br>1103        | 243            | 311      | 110              | 22       | 162            | 164      | 66            | 25       | 581        | 522      |
|                              | 44%            |          | 83%              |          | 50%            |          | 73%           |          | 53%        |          |
| Fine Arts<br>935             | 222            | 220      | 70               | 99       | 171            | 97       | 43            | 13       | 506        | 429      |
|                              | 50%            |          | 41%              |          | 64%            |          | 77%           |          | 54%        |          |
| Elementary Education<br>1166 | 206            | 54       | 528              | 78       | 168            | 106      | 22            | 4        | 924        | 242      |
|                              | 79%            |          | 87%              |          | 61%            |          | 85%           |          | 80%        |          |
| Special Education<br>610     | 210            | 67       | 144              | 43       | 96             | 50       | 0             | 0        | 450        | 160      |
|                              | 76%            |          | 77%              |          | 66%            |          | 0%            |          | 74%        |          |
| Nursing<br>253               | 144            | 48       | 0                | 0        | 0              | 0        | 36            | 25       | 180        | 73       |
|                              | 75%            |          | 0%               |          | 0%             |          | 59%           |          | 78%        |          |
| Health Services<br>200       | 121            | 79       | 0                | 0        | 0              | 0        | 0             | 0        | 121        | 79       |
|                              | 61%            |          | 0%               |          | 0%             |          | 0%            |          | 61%        |          |
| Engineering<br>315           | 0              | 0        | 0                | 0        | 80             | 59       | 164           | 12       | 244        | 71       |
|                              | 0%             |          | 0%               |          | 58%            |          | 93%           |          | 77%        |          |
| Undecided                    | 159            | 110      | 92               | 15       | 94             | 103      | 12            | 0        | 337        | 228      |
|                              | 59%            |          | 86%              |          | 48%            |          | 100%          |          | 61%        |          |

% = percent offered admission

At What Levels Are Students Expecting To Transfer?

In the past it has been extremely difficult to determine at what levels students plan to transfer, and in what numbers at each level - freshman, sophomore, junior, and senior. Also, it was important to find out if an extremely high proportion of the two-year college students was attempting to transfer before completing the typical two-year program.

As many educators in the field may have suspected, the percentages fall into a very definite pattern - few expect to transfer as freshman; few expect to transfer as seniors; many expect to transfer as sophomores; and the majority expect to transfer as juniors. The total class level percentages are listed below:

| <u>Class Level</u> | <u>Number of Students</u> | <u>Percentage</u> |
|--------------------|---------------------------|-------------------|
| Freshman           | 774                       | 04%               |
| Sophomore          | 5,161                     | 33%               |
| Junior             | 9,566                     | 61%               |
| Senior             | <u>309</u>                | <u>02%</u>        |
| Totals             | 15,810                    | 100%              |

Table 22 gives in much greater detail figures based upon the kind of institution from which they are applying and the sector to which they are applying. The figures are separated by "accepted" and "rejected", and totals.

Important to the community and junior colleges is the fact that not many of their students attempt to transfer after just one semester. Of those that try, a high percentage is rejected. Of more concern to them however, is the finding that of the students seeking transfer from the community colleges, 22% do so after only one year, thus leaving at least



a fifth of their second year places vacant. For the private junior colleges, the percentage is 27%. It is very likely that the percentage is that low because institutions like the University of Massachusetts at Amherst, state colleges and a few others will not consider, with the exception of a few specific academic majors, two-year college students for transfer admission until they have completed the equivalent of a two-year program.

Many more students apply to the private colleges after only one year, than to the publics. Also, interestingly enough, many transfers attempt to transfer out of one private institution into another private institution after one-year, than after two or more years. This kind of mobility would indicate that cost is not the major factor for students seeking to transfer after one year. One would have to suspect that dissatisfaction in some form or combination (academic atmosphere, major, student life, relevancy, general atmosphere, etc.), with the first attended college is prevalent. However, nearly half of those students applying for sophomore status are rejected by the private colleges.

Sixty-one percent of all transfer students seek junior year standing. Only 2% hope to be granted senior year standing. Undoubtedly varying residence requirements affect an applicants potential transfer status. For example, a student in the state college system can meet the residency requirement by attending just the senior year. At the University of Massachusetts the residency requirement is 45 semester hours (three full-time semesters), thus it is impossible to be considered as a senior upon transfer from another institution. There are some private colleges that have a two-year residency requirement.

It would appear that better communication is needed amongst colleges concerning policies, procedures, and chances of admission at the various class levels. Honest statements should be made known in the transfer admissions materials. More consideration by colleges should be given to the one-year residency requirement wherever possible.

How Many Two-Year College Transfer Applicants Plan To Complete An Associate's Degree?

It has been difficult in the past to determine the number and kinds of degrees two-year college transfer applicants present. Table 23 shows comparative numbers and percentages for applicants from private and from public two-year colleges. It was surprising to this writer to discover that the figures were nearly identical for both kinds of colleges. Forty-four percent plan to obtain an Associates in Arts Degree (A.A.) before transferring, 28% an Associates in Science Degree (A.S.), and 28% do not plan to obtain any associate degree. It is probable that several applicants in the no-degree category had not completed two-years before planning to transfer.

Even more surprising to this writer was the finding that, though less in number, the Associate in Science (A.S.) degree holders had a higher acceptance ratio than did the Associate in Arts degree holders. Seventy-one percent of the A.A. degree holders were offered admission compared to 78% of the A.S. degree holders.

Typically it is assumed by many that the A.A. degree is the transfer preparation degree, and the A.S. is more of a non-transfer degree. Of course many of the A.S. degree programs

are geared toward the technical or professional areas, while the A.A. degree provides easier transition into the liberal arts field.

It is encouraging to find that the applicants presenting A.S. degrees are as readily acceptable as those with A.A. degrees. This study was not able to compare how many transfer credits were awarded or lost for each of the associate degree categories. It is known that some institutions will not accept as many of the credits from an A.S. degree as they do for an A.A. degree. That is information that still needs to be determined.

PLAN TO OBTAIN AN ASSOCIATES DEGREE

BEFORE TRANSFERRING

TABLE 23

|                                   | From Public<br>2-Year Colleges | From Private<br>2-Year Colleges | Total     |
|-----------------------------------|--------------------------------|---------------------------------|-----------|
| Associate in Arts<br>(A.A.)       | 2740 44%                       | 940 44%                         | 3680 44%  |
| Associate in<br>Science<br>(A.S.) | 1730 27%                       | 600 28%                         | 2330 28%  |
| No Degree                         | 1800 29%                       | 600 28%                         | 2400 28%  |
| Totals                            | 6270 100%                      | 2140 100%                       | 8410 100% |

A.A. Degree - 71% were offered admission; 39% were rejected

A.S. Degree - 78% were offered admission; 22% were rejected

WHAT ARE THE EDUCATIONAL GOALS OF TRANSFER STUDENTS?

The patterns of educational aspirations of transfers vary, at least to some extent, according to the type of institution from which they plan to transfer. (See Table 24) Applicants from the four-year private junior colleges had the lowest aspiration levels with 64% planning to earn a Bachelor's Degree, 30% a Masters, and 5% a Doctorate. The two-year public community college applicants had the next highest aspirational level with 52% planning to earn a Bachelor's Degree, 36% a Masters, and 11% a Doctorate. Applicants from four-year public colleges had the next highest educational aspirations with 44% seeking a Bachelors, 33% a Masters, and 23% a Doctorate. And as one might expect, applicants from four-year private colleges had the highest educational goals with 40% seeking a Bachelor's Degree, 38% a Masters, and 21% a Doctorate.

In comparing men with women, the males have slightly higher educational goals than the women, particularly at the Doctorate level.

The transfer population as a whole had 48% seeking a Bachelor's Degree as their ultimate educational goal, 35% aspiring to a Master's Degree, 16% plan to attain a Doctorate, and less than 1% do not plan to attain any degree.

In general, it appears that transfer students at the time of transfer application have set certain educational goals for themselves. From this finding it would seem to indicate that their previous college experience has been of such a nature, positively or negatively, to cause them to at least seek to finish an undergraduate degree program, with many planning on graduate education.

EDUCATIONAL GOALS

TABLE 24

|                   | From 2-Year<br>Public | From 2-Year<br>Private | From 4-Year<br>Public | From 4-Year<br>Private | M           | F           | Total        |
|-------------------|-----------------------|------------------------|-----------------------|------------------------|-------------|-------------|--------------|
|                   |                       |                        |                       |                        |             |             |              |
| Associates Degree | 40<br>1%              | 0                      | 20<br>1%              | 10<br>1%               | 1%          | 1%          | 70<br>1%     |
| Bachelors Degree  | 3400<br>52%           | 1420<br>64%            | 1760<br>44%           | 2420<br>40%            | 45%         | 52%         | 9000<br>48%  |
| Masters Degree    | 2360<br>36%           | 650<br>30%             | 1290<br>33%           | 2310<br>38%            | 34%         | 36%         | 6610<br>35%  |
| Doctorate Degree  | 710<br>11%            | 120<br>5%              | 900<br>23%            | 1280<br>21%            | 20%         | 11%         | 3010<br>16%  |
| No Degree         | 10<br>1%              | 20<br>1%               | 0                     | 10<br>1%               | 1%          | 1%          | 40<br>1%     |
| <b>Total</b>      | <b>6520</b>           | <b>2210</b>            | <b>3970</b>           | <b>6030</b>            | <b>100%</b> | <b>100%</b> | <b>18730</b> |

How Do They Plan To Finance Their Education?

Although in this study it was impossible to determine what kind of financial aid assistance was awarded to transfers, it was felt important to attempt to determine what plans the students had for financing their education after transfer. They were asked to estimate by given percentage ranges the proportion of support they expected from five different sources: college financial aid, work, savings, outside financial aid sources, and family support.

Table 25 reflects the responses of students who are applying from two-year colleges, both public and private; Table 26 reflects responses of students applying from four-year colleges, both public and private.

Table 27 compares financing plans of transfer students applying to public colleges and universities in comparison with private colleges and universities.

It becomes rather evident by reference to each of the three financial plan tables, that transfer students do not have much hope or expectation of receiving much assistance directly through college financial aid services. Fifty-three percent of the applicants from public community colleges, 60% from private junior colleges, 52% from four-year public colleges, and 58% from the private four-year colleges expect no college financial aid. Much of this low expectancy of college financial aid undoubtedly comes from the students' realizations that transfers in the past were low on the list when it came to financial aid awards. However, increased efforts recently by the State Transfer Articulation Committee (STAC) and the Transfer Review Council (TRC) have brought attention to the colleges of the need for dealing equitably between natively

enrolled students and newly entering transfers. STAC's recently published "Guidelines For Articulation For Receiving Institutions" states;

1. Each receiving institution should provide similar treatment to transfer applicants for financial aid and freshman applicants for financial aid.
2. Each receiving institution should not consider a student's need for financial aid as a criterion in admissions selection.
3. Each receiving institution should send notices of financial aid decisions to transfer applicants before students are asked to reply to offers of admission.

In addition to the above guidelines, it is strongly recommended that financial aid offices at colleges and universities make easily available to potential transfer applicants their financial aid policies and procedures for transfers. This can be accomplished by inclusion in regular college materials, but is especially effective if a brochure or financial aid letter is included with the application for transfer admission.

In the tables comparing applicants from two-year public and two-year private institutions, it is interesting to note that there is not much discrepancy at the various percentage levels between the areas of expectations from work, savings, and outside financial aid sources. However, in the area of family support, it becomes quite obvious that students from private two-year colleges depend much more upon family contributions as the sole source of financing their education. Thirty-seven percent of applicants from the private two-year colleges

expect their parents to pay from 81% to 100% of their college costs compared to 18% for the students from public two-year colleges. A similar pattern exists for the comparison of applicants from the four-year public and four-year private institutions. Thirty-nine percent of students applying for transfer from four-year private colleges expect 81% to 100% of their college financing to come from family support compared to 27% for the applicants from four-year public institutions.

When comparing financing plans of transfers applying to the public sector colleges with financing plans of those applying to private sector colleges, once again it becomes obvious that for either sector transfers do not expect much help from the colleges themselves. Fifty-nine percent of those applying to public colleges expect no assistance from the colleges, compared with 52% of those applying to private colleges. They do not plan on much help from outside financial aid sources either, as 58% of those applying to the public sector and 56% to the private sector so indicated.

Interestingly enough, there was not a great difference in the overall plans for financing plans whether applying to public or private colleges, with the exception of one noticeable area at the far-end of the various range levels - that of family support at the 81% - 100% range. Thirty-eight percent of those applying to private colleges expect family support as their primary source of funding compared with 21% for those applying to public colleges.

From the patterns indicated in the financing plan tables, it appears that colleges, both public and private must re-evaluate their financial aid policies and procedures regarding transfers, and to make known to the students and the sending

institutions just what these policies are. Financial aid for transfers should be as readily available as it is to natively enrolled and newly entering freshmen. It is strongly recommended, that financial aid transcripts be developed for transfers and sent along with the regular admission materials so that the receiving institution will have some current financial aid information on file early in the admissions process enabling financial aid officers to plan better in order to meet the financial needs of the transfer students.

**PLANS FOR FINANCING THEIR EDUCATION**  
**APPLICANTS FROM 2-YEAR COLLEGES**

**TABLE 25**

| Percentage Level | Expectations From College Fin. Aid |            | Expectations From Work |            | Expectations From Savings |            | Expectations From Outside Fin. Aid Sources |            | Expectations From Family Support |            |
|------------------|------------------------------------|------------|------------------------|------------|---------------------------|------------|--|------------|----------------------------------|------------|
|                  | 2-Yr Pub.                          | 2-Yr Priv. | 2-Yr Pub.              | 2-Yr Priv. | 2-Yr Pub.                 | 2-Yr Priv. | 2-Yr Pub.                                  | 2-Yr Priv. | 2-Yr Pub.                        | 2-Yr Priv. |
| None             | 53%                                | 60%        | 9%                     | 19%        | 25%                       | 30%        | 51%  | 65%        | 32%                              | 20%        |
| 1 - 20%          | 11%                                | 13%        | 43%                    | 41%        | 40%                       | 41%        | 10%  | 11%        | 18%                              | 14%        |
| 21 - 40%         | 12%                                | 11%        | 19%                    | 16%        | 17%                       | 16%        | 12%  | 7%         | 10%                              | 7%         |
| 41 - 60%         | 11%                                | 7%         | 12%                    | 14%        | 10%                       | 7%         | 12%  | 8%         | 13%                              | 12%        |
| 61 - 80%         | 6%                                 | 3%         | 7%                     | 7%         | 4%                        | 4%         | 7%   | 3%         | 9%                               | 10%        |
| 81 - 100%        | 7%                                 | 7%         | 10%                    | 3%         | 4%                        | 2%         | 8%   | 6%         | 18%                              | 37%        |

PLANS FOR FINANCING THEIR EDUCATION  
APPLICANTS FROM 4-YEAR COLLEGES

TABLE 26

| Percentage Levels | Expectations From College Fin. Aid |            | Expectations From Work |            | Expectations From Savings |            | Expectations From Outside Fin. Aid Sources |            | Expectations From Family Support |            |
|-------------------|------------------------------------|------------|------------------------|------------|---------------------------|------------|--|------------|----------------------------------|------------|
|                   | 4-Yr Pub.                          | 4-Yr Priv. | 4-Yr Pub.              | 4-Yr Priv. | 4-Yr Pub.                 | 4-Yr Priv. | 4-Yr Pub.                                  | 4-Yr Priv. | 4-Yr Pub.                        | 4-Yr Priv. |
| None              | 52%                                | 58%        | 12%                    | 17%        | 32%                       | 36%        | 53%  | 64%        | 27%                              | 17%        |
| 1 - 20%           | 14%                                | 13%        | 43%                    | 49%        | 41%                       | 43%        | 19%  | 12%        | 19%                              | 10%        |
| 21 - 40%          | 15%                                | 9%         | 20%                    | 16%        | 10%                       | 13%        | 12%  | 12%        | 11%                              | 10%        |
| 41 - 60%          | 10%                                | 9%         | 10%                    | 9%         | 9%                        | 4%         | 8%   | 6%         | 8%                               | 12%        |
| 61 - 80%          | 6%                                 | 6%         | 5%                     | 4%         | 5%                        | 1%         | 4%   | 2%         | 8%                               | 12%        |
| 81 - 100%         | 3%                                 | 5%         | 10%                    | 5%         | 3%                        | 3%         | 4%   | 4%         | 27%                              | 39%        |

PLANS FOR FINANCING THEIR EDUCATION  
TO PUBLIC SECTOR AND TO PRIVATE SECTOR

TABLE 27

| Percentage Levels | Expectations From College Fin. Aid |               | Expectations From Work |               | Expectations From Savings |               | Expectations From Outside Fin. Aid Sources |               | Expectations From Family Support |               |
|-------------------|------------------------------------|---------------|------------------------|---------------|---------------------------|---------------|--|---------------|----------------------------------|---------------|
|                   | To All Pubs.                       | To All Privs. | To All Pubs.           | To All Privs. | To All Pubs.              | To All Privs. | To All Pubs.                               | To All Privs. | To All Pubs.                     | To All Privs. |
| None              | 59%                                | 51%           | 10%                    | 16%           | 28%                       | 33%           | 58%  | 56%           | 29%                              | 20%           |
| 1 - 20%           | 12%                                | 13%           | 39%                    | 50%           | 38%                       | 44%           | 10%  | 16%           | 18%                              | 12%           |
| 21 - 40%          | 11%                                | 13%           | 18%                    | 19%           | 16%                       | 13%           | 11%  | 11%           | 8%                               | 10%           |
| 41 - 60%          | 9%                                 | 10%           | 15%                    | 6%            | 9%                        | 6%            | 9%   | 9%            | 14%                              | 10%           |
| 61 - 80%          | 5%                                 | 7%            | 8%                     | 4%            | 5%                        | 2%            | 5%   | 2%            | 10%                              | 10%           |
| 81 - 100%         | 4%                                 | 6%            | 12%                    | 5%            | 4%                        | 2%            | 7%   | 5%            | 21%                              | 38%           |

### What Are The Part-Time Work Plans Of Transfer Students?

Two-thirds of all transfer applicants expect to work part-time upon transferring, with 42% planning to work less than 15 hours a week, 25% more than 15 hours a week, and 33% not planning to work. (See Table 28)

As one might expect, applicants from private two and four year colleges do not plan to work nearly as much as applicants from public colleges. This finding coincides with the finding that a higher proportion of applicants from private colleges expect complete financial support from parents, than is the case for applicants from public colleges.

Seventy-five percent of all the applicants from community colleges plan to work part-time, with 30% expecting to work more than 15 hours a week. It is very possible that this is just the group that should not be working the greatest number of hours as they are coming from a different educational type institution than the other applicants, and have a greater adjustment to make academically, personally, and socially. These work expectations are also somewhat unrealistic in that there are not always enough part-time jobs available on or around campus to meet their needs.

Table 28 shows that 72% of the males expect to work part-time compared with 62% of the females.

A more descriptive picture of the work plans by sector of receiving institutions is given in Table 29. It clearly indicated that those applying to the less expensive public colleges still expect to work significantly more than those attending the more expensive private colleges.

Based upon the findings of transfer applicants financing plans and part-time work plans, it seems that some kind of

state-agency plan should be developed whereby Massachusetts residents with limited financing funds might have more access to private colleges within the state. This undoubtedly would involve greater financial aid sources available to transfers in cooperation with the private colleges and state agencies.

TABLE 28

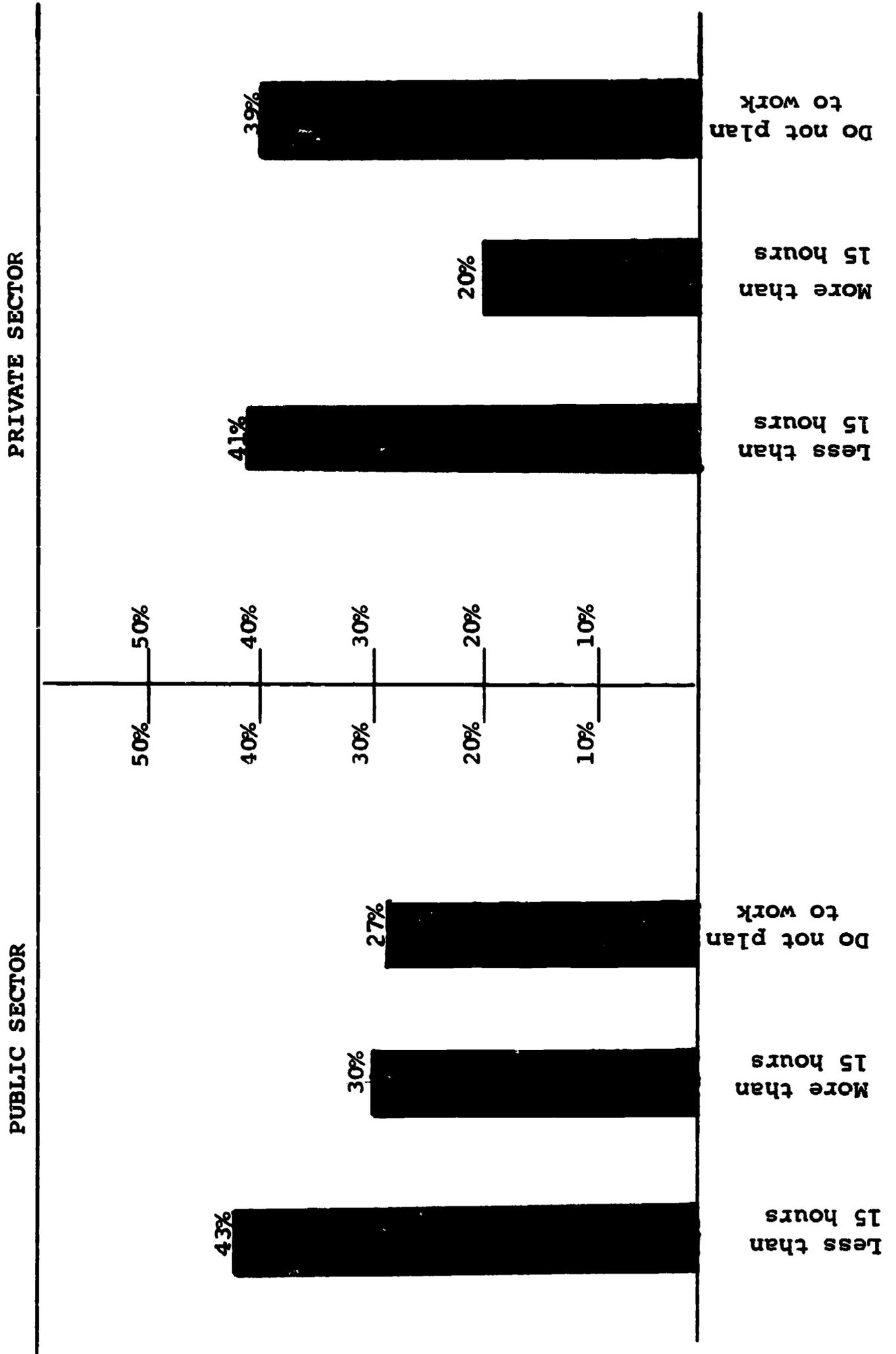
WORK PLANS UPON TRANSFER

| WORK PLANS                   | From<br>Public<br>2-Year<br>Colleges | From<br>Private<br>2-Year<br>Colleges | From<br>Public<br>4-Year<br>Colleges | From<br>Private<br>4-Year<br>Colleges | Total |     | Total<br>Average |
|------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|-------|-----|------------------|
|                              |                                      |                                       |                                      |                                       | M     | F   |                  |
| Less than 15<br>hours weekly | 45%                                  | 32%                                   | 42%                                  | 42%                                   | 43%   | 40% | 42%              |
| More than 15<br>hours weekly | 30%                                  | 25%                                   | 27%                                  | 18%                                   | 29%   | 22% | 25%              |
| Do Not Plan<br>to Work       | 25%                                  | 43%                                   | 31%                                  | 40%                                   | 28%   | 38% | 33%              |
|                              | 100%                                 | 100%                                  | 100%                                 | 100%                                  |       |     |                  |

**TABLE 29**

**WORK PLANS UPON TRANSFER**

**BY SECTOR**



### Where Do Transfers Plan To Live?

Collecting housing plan information was not done only to know of their plans, but also to find out if residence plans might be associated with admissions decisions.

The most obvious finding in the housing area is the fact that transfers wanted no part of sorority/fraternity living. Less than 1% of the total pool wanted to live in sororities or fraternities. In addition to the less than 1% sorority/fraternity figure, 47% planned to live in residence halls, 29% planned to commute from home, and 23% wished to live in off-campus housing.

In order to obtain a better assessment of their housing plans, individual tables were developed cross-referencing the sector to which they were applying with the type of college from which they were applying. Acceptance and rejection numbers were also given. (See Tables 30-34)

In comparing the different sectors, a definite pattern developed. In the private sector and in the University of Massachusetts system, a high proportion plan to live in residence halls or in nearby off-campus housing, while in the State College System and the Other Four-Year Publics, a high proportion of transfers expect to commute from home or live in nearby off-campus housing.

At the private colleges, 62% of the applicants requested residence halls. While there are many factors involved in the admissions decision process, it was interesting to note that applicants requesting housing had a much higher rejection percentage (51%) than did applicants who planned to commute from home (19%), or who wished off-campus housing (32%). Also, at the University of Massachusetts the highest percentage

of rejection occurred with applicants requesting residence halls. Because U-Mass./Boston is strictly a commuter school, percentages were broken out separate for that institution. (See bottom of Table 33)

At the State College System there are two factors that undoubtedly affect housing plans of transfer students applying to them. One is the fact that there are ten separate campuses scattered geographically throughout the state, making easier access for those who may wish to commute. Secondly, the State Colleges have somewhat limited housing facilities which place constraints on the number of transfers that they can accomodate.

Overall, it appears that transfer students who wish to live on campus have much less chance of acceptance than those who are able and willing to commute from home. Given below are the percentages by sector of those rejected who requested residence halls and those rejected who planned to commute:

Percent Rejected

|                          | <u>Residence Halls</u> | <u>Commuters</u> |
|--------------------------|------------------------|------------------|
| Private Sector           | 51%                    | 19%              |
| Mass. State College Sys. | 24%                    | 15%              |
| U/Mass. System           | 45%                    | 26%              |
| Other 4-Year Publics     | 20%                    | 10%              |

Greater efforts should be made to accomodate more transfer students who wish to live on campus. It would seem that freshman applicants, although no official figures are available for this study, are given much greater priority than transfers for residence hall living. Those applicants seeking residence hall living who are applying from two-year commuter schools, should be given more consideration than those who are applying

from residence colleges, all other things being equal. On-campus living does provide another dimension of the educational growth and experience, particularly in the socializing process, that is not afforded to those students forced to commute.

If on-campus housing is not readily available, efforts should be made to provide approved nearby off-campus housing so that transfer students can at least take advantage of the various campus activities available to those living on campus.

LIVING PLANS UPON TRANSFER

TABLE 30

| Applying To<br>Applying From | Private<br>Sector | State College<br>System | U-Mass.<br>System | Other 4-Year<br>Publics |
|------------------------------|-------------------|-------------------------|-------------------|-------------------------|
| 2-Year Publics               |                   |                         |                   |                         |
| Res. Hall                    | 44.1%             | 30.8%                   | 45.2%             | 26.8%                   |
| Sor-Frat                     | 0.4%              | 0.3%                    | 0.7%              | 0.2%                    |
| At Home                      | 35.1%             | 50.0%                   | 25.5%             | 54.6%                   |
| Off-Campus                   | 20.4%             | 18.8%                   | 28.6%             | 18.4%                   |
| 2-Year Privates              |                   |                         |                   |                         |
| Res. Hall                    | 54.5%             | 39.7%                   | 51.4%             | 37.2%                   |
| Sor-Frat                     | 0.6%              | 0.2%                    | 0.7%              | 0.7%                    |
| At Home                      | 20.9%             | 41.2%                   | 17.6%             | 33.8%                   |
| Off-Campus                   | 23.8%             | 19.0%                   | 30.4%             | 28.3%                   |
| 4-Year Publics               |                   |                         |                   |                         |
| Res. Hall                    | 61.2%             | 28.7%                   | 38.1%             | 28.2%                   |
| Sor-Frat                     | 0.4%              | 0.4%                    | 0.3%              | 0.3%                    |
| At Home                      | 14.4%             | 49.2%                   | 28.5%             | 47.0%                   |
| Off-Campus                   | 24.0%             | 21.8%                   | 33.1%             | 24.4%                   |
| 4-Year Privates              |                   |                         |                   |                         |
| Res. Hall                    | 69.3%             | 30.9%                   | 41.3%             | 40.6%                   |
| Sor-Frat                     | 0.5%              | 0.1%                    | 0.2%              | 0.4%                    |
| At Home                      | 9.5%              | 47.6%                   | 21.7%             | 39.4%                   |
| Off-Campus                   | 20.7%             | 21.4%                   | 36.9%             | 19.7%                   |
| TOTALS                       |                   |                         |                   |                         |
| Res. Hall                    | 60.8%             | 30.5%                   | 42.3%             | 30.3%                   |
| Sor-Frat                     | 0.5%              | 0.3%                    | 0.4%              | 0.3%                    |
| At Home                      | 16.8%             | 48.8%                   | 25.1%             | 47.7%                   |
| Off-Campus                   | 22.0%             | 20.4%                   | 32.2%             | 21.7%                   |

GRAND TOTAL

|            |       |
|------------|-------|
| Res. Hall  | 47.3% |
| Sor-Frat   | 0.5%  |
| At Home    | 28.8% |
| Off-Campus | 23.4% |

HOUSING PLANS

Private Sector

TABLE 31

| APPLYING FROM           | RESIDENCE HALLS |      | SORORITY or FRATERNITY |     | AT HOME |     | OFF-CAMPUS HOUSING |     |
|-------------------------|-----------------|------|------------------------|-----|---------|-----|--------------------|-----|
|                         | Acc             | Rej  | Acc                    | Rej | Acc     | Rej | Acc                | Rej |
| Public 2-Year Colleges  | 301             | 182  | 2                      | 3   | 347     | 52  | 149                | 72  |
| Private 2-Year Colleges | 246             | 182  | 2                      | 3   | 126     | 28  | 132                | 57  |
| Public 4-Year Colleges  | 508             | 449  | 3                      | 2   | 170     | 51  | 270                | 92  |
| Private 4-Year Colleges | 1075            | 1389 | 6                      | 11  | 239     | 81  | 447                | 255 |
| TOTALS                  | 2130            | 2202 | 13                     | 19  | 882     | 212 | 998                | 476 |

62% of transfer applicants request Residence Halls.  
21% of transfer applicants request off-campus housing.  
16% of transfer applicants prefer to live at home.  
4% of transfer applicants request to live in Sor. or Frats.

HOUSING PLANS

State College System

TABLE 32

| APPLYING FROM           | RESIDENCE HALLS |     | SORORITY OR FRATERNITY |     | AT HOME |     | OFF-CAMPUS HOUSING |     |
|-------------------------|-----------------|-----|------------------------|-----|---------|-----|--------------------|-----|
|                         | Acc             | Rej | Acc                    | Rej | Acc     | Rej | Acc                | Rej |
| Public 2-Year Colleges  | 361             | 99  | 4                      | 2   | 770     | 108 | 251                | 67  |
| Private 2-Year Colleges | 86              | 32  | 1                      | 0   | 146     | 24  | 46                 | 21  |
| Public 4-Year Colleges  | 101             | 25  | 2                      | 0   | 228     | 54  | 77                 | 42  |
| Private 4-Year Colleges | 85              | 40  | 0                      | 1   | 189     | 40  | 70                 | 37  |
| TOTALS                  | 633             | 196 | 7                      | 3   | 1333    | 226 | 444                | 167 |

28% of transfer applicants request Resider halls.  
 51% of transfer applicants prefer to live at home.  
 20% of transfer applicants request off-campus housing.  
 1% of transfer applicants request Sororities or Frats.

HOUSING PLANS

University of Massachusetts/Amherst

TABLE 33

| APPLYING FROM           | RESIDENCE HALLS |     | SORORITY or FRATERNITY |     | AT HOME |     | OFF-CAMPUS HOUSING |     |
|-------------------------|-----------------|-----|------------------------|-----|---------|-----|--------------------|-----|
|                         | Acc             | Rej | Acc                    | Rej | Acc     | Rej | Acc                | Rej |
| Public 2-Year Colleges  | 671             | 216 | 8                      | 5   | 228     | 45  | 369                | 95  |
| Private 2-Year Colleges | 130             | 94  | 3                      | 0   | 20      | 10  | 60                 | 32  |
| Public 4-Year Colleges  | 136             | 238 | 0                      | 3   | 44      | 36  | 81                 | 50  |
| Private 4-Year Colleges | 180             | 348 | 1                      | 1   | 48      | 30  | 110                | 175 |
| TOTALS                  | 1117            | 896 | 12                     | 9   | 340     | 121 | 620                | 332 |

58% of transfer applicants request Residence Halls.  
 13% of transfer applicants prefer to live at home.  
 28% of transfer applicants request off-campus housing.  
 10% of transfer applicants request sororities or frats.

\* At U-Mass./Boston (a commuter school only)

56% prefer to commute from home  
 39% prefer to live in off-campus housing  
 5% requested residence halls

HOUSING PLANS

Other Four-Year Publics

TABLE 34

| APPLYING<br>FROM           | RESIDENCE<br>HALLS |           | SORORITY OR<br>FRATERNITY |          | AT<br>HOME |           | OFF-CAMPUS<br>HOUSING |           |
|----------------------------|--------------------|-----------|---------------------------|----------|------------|-----------|-----------------------|-----------|
|                            | Acc                | Rej       | Acc                       | Rej      | Acc        | Rej       | Acc                   | Rej       |
| Public 2-Year<br>Colleges  | 75                 | 13        | 0                         | 0        | 214        | 29        | 58                    | 18        |
| Private 2-Year<br>Colleges | 29                 | 9         | 1                         | 0        | 38         | 4         | 27                    | 2         |
| Public 4-Year<br>Colleges  | 39                 | 14        | 0                         | 0        | 102        | 9         | 37                    | 9         |
| Private 4-Year<br>Colleges | 57                 | 13        | 1                         | 0        | 74         | 3         | 36                    | 3         |
| <b>TOTALS</b>              | <b>200</b>         | <b>49</b> | <b>2</b>                  | <b>0</b> | <b>428</b> | <b>45</b> | <b>158</b>            | <b>32</b> |

26% of transfer applicants request residence halls.  
 52% of transfer applicants prefer to commute from home.  
 21% of transfer applicants request off-campus housing.  
 1% of transfer applicants request sororities or frats.

How Many Multiple Transfer Applications are Filed?

Always one of the more perplexing problems in the college admissions picture is to determine the actual number of human beings represented by the number of applications submitted. In this study, of the 19,726 transfer applications submitted, there were actually 15,313 persons represented. This means that 21% of the applications are multiple applications. Multiple applications are described as applications sent to more than one institution by an individual. The average number of applications filed to each sector per applicant can be shown by sector variation:

| <u>Private Sector</u> | <u>State College System</u> | <u>U-Mass. System</u> | <u>Other Four-Year Publics</u> |
|-----------------------|-----------------------------|-----------------------|--------------------------------|
| 1.4                   | 2.4                         | 1.4                   | 1.3                            |

The greater difference in the State College figure undoubtedly reflects their policy of one application fee for up to three college choices within the eleven college system.

In general, it does not appear that the vast majority of transfers are merely shopping around, but have rather definite ideas as to the college they most wish to attend.

### What Are Some Of The Transfers' Demographic Characteristics?

In describing any given population, it is important to determine certain demographic characteristics germane to the focal point of the topic. At a time when much emphasis is being stressed on equal opportunity for all in higher education, it is particularly relevant to include in this study reference to the sex, age, marital status and veteran status of the transfer student population. For within this group falls a good number of the "new students" so aptly described by Patricia Cross in her book "The Learning Society" (Cross, 1974).

#### Age:

A rather interesting comparison developed as the age of the transfer applicants was computed and analyzed. Each of the three public systems had a significantly older population than did the private sector. This is not really surprising as more veterans and married students applied to public institutions. It is very likely that older students find the public institutions more appealing than the more expensive private colleges.

Table 35 shows the age comparison by sector. In the Private Sector nearly 60% of the transfer applicants are in the 17-19 age range, compared to less than 40% in the public sector. This also means that the private sector has a higher percentage of transfers applying at the freshman and sophomore year level than do the public. Most of the public institutions encourage transfers from two-year colleges to apply only after completing a two-year program. The University of Massachusetts at Amherst, with the exception of a few limited majors such as engineering and physical education, will not consider transfers unless

they have completed 54 or more semester hours.

None of the sectors has a high percentage of the over 30 crowd. Only 1% of the transfers to the private sector was over 30 while the State College System and the Other Four-Year Publics had 5% of their transfers over 30 years of age.

It is plain to see that many of the older students attend the public community colleges as 20% of the transfers from the community colleges were 24 years or older.

Of all the veterans who were applying for transfer, nearly 70% were 24 years or older.

It would be most interesting to determine how many of the older students who plan to transfer come from an evening division or part-time program. It would also be important to find out how many of the older students plan to transfer into a part-time program.

APPLICANTS' AGE

TABLE 35

| YEARS    | PRIVATE SECTOR | STATE COLLEGE SYSTEM | U-MASS SYSTEM | OTHER 4-YR PUBLICS | TOTAL |
|----------|----------------|----------------------|---------------|--------------------|-------|
| 17-19    | 58.7%          | 39.9%                | 34.1%         | 36.5%              | 45.7% |
| 20-23    | 33.5%          | 41.5%                | 48.9%         | 41.1%              | 40.7% |
| 24-29    | 6.5%           | 13.8%                | 14.0%         | 17.5%              | 10.4% |
| 30-above | 1.3%           | 4.8%                 | 3.0%          | 4.9%               | 3.2%  |

Males mean age - 20.1 years  
 Females mean age - 19.8 years

Applicants 24 years or older:  
 From 2 Yr Publics - 20.4%  
 From 2 Yr Privates - 11.7%  
 From 4 Yr Publics - 11.1%  
 From 4 Yr Privates - 6.5%

**VETERANS:**

17-19 Years - 0%  
 20-23 Years - 31.1%  
 24-29 Years - 63.3%  
 30+ Years - 5.6%

Sex:

Of the total transfer application pool, it was surprising to this writer to find nearly a 50-50 percent ratio between men and women. To be exact 50.4% were men and 49.6% were women. Table 36 provides a breakdown by sector of the admissions actions by sex. In the total transfer pool, 61% of the women were offered admission. There is just a slightly greater yield of accepted to enrolled for men than for women as 51% of the total enrolled transfers are men and 49% are women. Slightly more women than men enroll in the Private Sector and the State College System, while slightly more men than women enroll in the University of Massachusetts System and Other Four-Year Publics. Although a higher percentage of these women applicants at the University of Massachusetts were offered admission, the yield for women was lower. In the case of the Other Four-Year Publics, undoubtedly the lower women ratio is caused by the more male oriented engineering-technology curriculum of Lowell Technological Institute.

In general, it appears that there is little or no sex discrimination in the transfer admission practices in Massachusetts.

**ADMISSIONS ACTION BY SEX**

**TABLE 36**

| Sex               | PRIVATE SECTOR<br>% (Yield) |      |      |     | STATE COLLEGE SYSTEM<br>% (Yield) |      |     |      | U-MASS-SYSTEM<br>% (Yield) |     |      |      | OTHER 4-YEAR PUBLICS<br>% (Yield) |     |     |     |     |     |     |     |  |
|-------------------|-----------------------------|------|------|-----|-----------------------------------|------|-----|------|----------------------------|-----|------|------|-----------------------------------|-----|-----|-----|-----|-----|-----|-----|--|
|                   | Acc                         | Rej  | Enr  | Enr | Acc                               | Rej  | Enr | Enr  | Acc                        | Rej | Enr  | Enr  | Acc                               | Rej | Enr | Enr |     |     |     |     |  |
| Male              | 1954                        | 1490 | 1231 | 57% | 63%                               | 1376 | 305 | 590  | 82%                        | 43% | 1539 | 1239 | 1161                              | 55% | 75% | 585 | 85  | 509 | 87% | 87% |  |
| Female            | 2295                        | 1551 | 1404 | 60% | 61%                               | 1765 | 328 | 718  | 84%                        | 41% | 1379 | 906  | 1009                              | 60% | 73% | 279 | 60  | 200 | 82% | 72% |  |
| Total             | 4249                        | 3041 | 2635 | 58% | 62%                               | 3141 | 633 | 1308 | 83%                        | 42% | 2918 | 2145 | 2170                              | 58% | 74% | 864 | 145 | 709 | 85% | 82% |  |
| Total Pool (MALE) |                             |      |      |     |                                   |      |     |      |                            |     |      |      |                                   |     |     |     |     |     |     |     |  |
| Actions Acc       | 47%                         | 46%  |      |     |                                   | 45%  | 44% |      |                            |     | 55%  | 53%  |                                   |     |     | 66% | 68% |     |     |     |  |
| Rej               | 49%                         |      |      |     |                                   | 48%  |     |      |                            |     | 58%  | 58%  |                                   |     |     | 59% |     |     |     |     |  |
| Enrolled          | 47%                         |      |      |     |                                   | 45%  |     |      |                            |     | 54%  | 54%  |                                   |     |     | 72% |     |     |     |     |  |
| (FEMALE)          |                             |      |      |     |                                   |      |     |      |                            |     |      |      |                                   |     |     |     |     |     |     |     |  |
| Actions Acc       | 53%                         | 54%  |      |     |                                   | 55%  | 56% |      |                            |     | 45%  | 47%  |                                   |     |     | 34% | 32% |     |     |     |  |
| Rej               | 51%                         |      |      |     |                                   | 52%  |     |      |                            |     | 42%  | 42%  |                                   |     |     | 41% |     |     |     |     |  |
| Enrolled          | 53%                         |      |      |     |                                   | 55%  |     |      |                            |     | 46%  | 46%  |                                   |     |     | 28% |     |     |     |     |  |

Marital Status:

Married transfer students had a high acceptance rate of 77%, and a high enrollment yield of 79%. Twelve percent of all transfer applicants were married, with 14% of the males and 10% of the females. A high percentage (46%) of the veterans were married.

As one might expect the private colleges had the lowest marital rate with only 6% of their applicants married, followed by the University of Massachusetts System with 12%, the State College System with 14%, and the Other Four-Year Publics with a high of 18%. Apparently, the higher costs of attending private colleges deters many married transfer students from applying.

In general, married transfer students have a good chance of acceptance at most colleges, and a high percentage of them enroll.

MARITAL STATUS

TABLE 37

| APPLYING TO →<br>APPLYING FROM ↓ | Private Sector                            |      | State College System                      |      | U-Mass. System                            |      | Other 4-Year Publics                      |      | Totals                                    |      |
|----------------------------------|---|------|---|------|---|------|---|------|---|------|
|                                  | Acc.                                      | Rej. |
| 2-Yr. Publics                    | 97  | 27   | 195                                       | 23   | 215                                       | 44   | 89  | 10   | 596                                       | 104  |
| 2-Yr. Private                    | 40  | 10   | 29  | 5    | 31  | 10   | 12  | 1    | 112                                       | 26   |
| 4-Yr. Publics                    | 80  | 22   | 77  | 23   | 77  | 51   | 36  | 5    | 270                                       | 101  |
| 4-Yr. Private                    | 89  | 43   | 42  | 19   | 63  | 55   | 20  | 1    | 214                                       | 118  |
| Totals                           | 306                                       | 102  | 343                                       | 70   | 386                                       | 160  | 157                                       | 17   | 1192                                      | 349  |
|                                  | 75% Accepted<br>233 Enrolled<br>76% Yield |      | 83% Accepted<br>208 Enrolled<br>61% Yield |      | 71% Accepted<br>347 Enrolled<br>90% Yield |      | 90% Accepted<br>149 Enrolled<br>95% Yield |      | 77% Accepted<br>937 Enrolled<br>79% Yield |      |

Approximately 12% of all enrolled transfers were married

Parents Education:

Three very distinct findings were evident concerning the education of the parents of transfer students: (1) parents of students applying from four-year private colleges have more education than parents of students applying from the other kinds of colleges, (2) parents of students applying to private colleges have more education than parents of students applying to public colleges, and (3) the fathers have more education than the mothers. (See Tables 38 & 39)

The above three findings probably would not surprise many. However, it is interesting to note the variations between the groups. It probably reflects, at least to some degree, that the parents' income and parents' education are factors in the selection and attendance of colleges by their children.

It appears that many of the students in the public community colleges are first generation college bound as only 18% of the fathers and 8% of the mothers received at least a bachelors degree. These figures compare with 34% for fathers and 20% for mothers of those attending private junior colleges; 38% and 18% for fathers and mothers of those attending four-year publics; and 51% for fathers and 32% for mothers of those attending private four-year colleges.

When one takes into account the parents education, transfer students' heavy part-time work plans, and plans for financing their education after transfer, it becomes mandatory that those needy transfers be given better financial aid consideration.

It also becomes clear that students whose parents have less education and undoubtedly less income in general have little access opportunity to the more expensive private colleges.

PARENTS' EDUCATION

TABLE 38

| Fathers Education     | Applying to All Publics |        | Applying to All Privates |        |
|-----------------------|-------------------------|--------|--------------------------|--------|
|                       | Father                  | Mother | Father                   | Mother |
| Less than High School | 19%                     | 14%    | 13%                      | 11%    |
| High School Diploma   | 39%                     | 54%    | 25%                      | 36%    |
| 1 Year of College     | 6%                      | 7%     | 5%                       | 7%     |
| 2 Years of College    | 9%                      | 9%     | 10%                      | 14%    |
| Associate Degree      | 4%                      | 4%     | 3%                       | 4%     |
| Bachelors Degree      | 15%                     | 9%     | 27%                      | 19%    |
| Masters Degree        | 6%                      | 2%     | 8%                       | 8%     |
| Doctorate Degree      | 2%                      | 1%     | 9%                       | 1%     |

PARENTS' EDUCATION

TABLE 39

| Fathers Education     | Public 2-Yr. |    | Private 2-Yr. |    | Public 4-Yr. |    | Private 4-Yr. |    | Total |    |
|-----------------------|--------------|----|---------------|----|--------------|----|---------------|----|-------|----|
|                       | F            | M  | F             | M  | F            | M  | F             | M  | F     | M  |
| Less than High School | 23           | 19 | 17            | 12 | 20           | 12 | 7             | 6  | 16    | 13 |
| High School Diploma   | 43           | 57 | 33            | 41 | 26           | 45 | 22            | 36 | 32    | 45 |
| 1 Yr. of College      | 6            | 6  | 2             | 9  | 5            | 7  | 5             | 8  | 5     | 7  |
| 2 Yrs. of College     | 9            | 8  | 11            | 12 | 7            | 15 | 12            | 13 | 10    | 12 |
| Associate Degree      | 3            | 2  | 3             | 6  | 4            | 3  | 3             | 5  | 3     | 4  |
| Bachelors Degree      | 10           | 6  | 23            | 16 | 23           | 12 | 32            | 23 | 21    | 14 |
| Masters Degree        | 4            | 1  | 6             | 4  | 8            | 5  | 11            | 8  | 7     | 4  |
| Doctorate Degree      | 2            | 1  | 5             | 0  | 7            | 1  | 9             | 1  | 6     | 1  |

VETERANS:

Apparently in the eyes of transfer admissions officers in four year colleges and universities, the veteran is a good candidate. Of the 1380 applicants who were veterans, 1089 were offered admission. This represents a 79% acceptance rate. Of those who were accepted, 75% of them enrolled.

Table 40 shows a composite picture of the admissions pattern for veterans. Approximately 60% of the veteran applicants came from public two-year colleges, followed in descending order by public four-year colleges, private four-year colleges, and private two-year colleges. Each of the four sectors of the receiving colleges had high acceptance percentages for veterans.

The University of Massachusetts system had 336 enroll, followed by the Private Sector with 172, the State College System with 164, and the other four-year publics with 141.

From the figures in Table 40 it is safe to assume that the transfer applicant who is a veteran, is in demand and stands a good chance of acceptance at just about all kinds of four-year colleges.

ADMISSIONS PATTERN OF VETERANS

TABLE 40

| APPLYING TO →<br>APPLYING FROM ↓ | Private Sector                            |      | State College System                      |      | U-Mass. System                            |      | Other 4-Year Publics                      |      | Totals                                    |      |
|----------------------------------|---|------|---|------|---|------|---|------|---|------|
|                                  | Acc.                                      | Rej. |
| 2-Yr. Publics                    | 119                                       | 43   | 209                                       | 35   | 265                                       | 60   | 85  | 13   | 678                                       | 151  |
| 2-Yr. Privates                   | 30  | 7    | 30  | 1    | 37  | 12   | 13  | 1    | 110                                       | 21   |
| 4-Yr. Publics                    | 47  | 2    | 35  | 12   | 56  | 35   | 32  | 2    | 170                                       | 51   |
| 4-Yr. Privates                   | 41  | 18   | 24  | 9    | 50  | 40   | 16  | 1    | 131                                       | 68   |
| Totals                           | 237                                       | 70   | 298                                       | 57   | 408                                       | 147  | 146                                       | 17   | 1089                                      | 291  |
|                                  | 77% Accepted<br>112 Enrolled<br>73% Yield |      | 84% Accepted<br>164 Enrolled<br>55% Yield |      | 74% Accepted<br>336 Enrolled<br>82% Yield |      | 90% Accepted<br>141 Enrolled<br>97% Yield |      | 79% Accepted<br>813 Enrolled<br>75% Yield |      |

Approximately 12% of all the enrolled transfers were veterans

### SUMMARY

At a time when mobility of students at the undergraduate level is at an all time high, it is mandatory that individual institutions, groups of colleges, and state agencies learn as much as possible about transfer students and the transfer process.

Massachusetts has made great strides in this direction over the past four years. Frederick Kintzers' national study on a state by state basis entitled "Middleman In Higher Education" (Kintzer, 1973), showed that Massachusetts was well on its way to becoming one of the states leading in the area of transfer articulation. Now with the newly enacted "Commonwealth Transfer Compact" in operation, the recently published "Guidelines For Articulation", and a solid data base on transfer students as a result of previous STAC studies and this study, Massachusetts can consider itself as knowledgeable in dealing with the transfer phenomenon, and a leader in the field. This is not to say that there is not room for improvement, for there is still much needed improvement. Nor does this mean that we have all the questions answered and all the information needed, but we now do have the footing on which to move forward and refine the whole transfer process.

This study attempted to answer many of the questions and concerns that individual colleges and universities, both public and private, and the state as a whole had about the thousands of students seeking transfer to higher education institutions in the state of Massachusetts. From this study we know that:

1. transfer admission is big business as 38,000 students submitted applications to 58 four-

year public and private colleges and universities in Massachusetts.

2. approximately one-third of all transfer applications are submitted by students from public community colleges; nearly one-third by students from private four-year colleges; a fifth by students from public four-year colleges; a tenth by students from private two-year junior colleges; and 3% from other kinds of colleges.
3. nearly two-thirds of all the transfer applicants were legal residents of Massachusetts, and that one-fifth of these Massachusetts residents were attending colleges outside Massachusetts and now wished to transfer back to institutions in Massachusetts.
4. private colleges are sought by many legal residents of Massachusetts, as nearly one-third of all transfer applicants to private colleges in the state were legal residents of Massachusetts.
5. the private sector enrolls nearly two-fifths of all the transfers, while the public sector enrolls three-fifths of all the transfers.
6. the very affluent and selective large private four-year colleges and universities are not much involved in the transfer scene.
7. in general, transfer students have good academic credentials, including both the high school criteria and previous college G.P.A.

8. according to the type of college from which they apply, the transfer candidates from the private four-year colleges present the best academic credentials, followed in descending order by applicants from public four-year colleges, from public two-year colleges, and private two-year colleges.
9. academic characteristics of applicants from the public community colleges and the private junior colleges are very similar.
10. many very well qualified transfer applicants are still being rejected, particularly by the highly selective private colleges. It is also true of the University of Massachusetts System for applicants from private and public four-year colleges.
11. applicants from the public community colleges have the highest ratio of acceptance by each of the sectors (Private Four-Year, State College System, University of Massachusetts, and Other Four-Year Publics).
12. applicants from four-year privates have the lowest ratio of acceptance by the Private Sector, the State College System, and the University of Massachusetts System.
13. in particular the State College System and the University of Massachusetts System reject a high proportion of those transfer applicants presenting previous G.P.A.'s below 2.5.

14. the ten most sought after academic majors in descending order from highest to lowest are: Social Sciences, Business, Psychology, Elementary Education, Biological Sciences, General Liberal Arts, Fine Arts, Special Education, Engineering, and Nursing.
15. in the private sector, the professional field majors of Business, Nursing, and education have higher acceptance ratios than other subject matter areas.
16. in the State College System, the highest percentage of acceptances went to the education majors, although they are attempting to increase their numbers in the non-teaching fields by accepting a high percentage of applicants to Business, Social Sciences, Psychology, and the Biological Sciences.
17. the Other Four-Year Publics provide good access to most majors with a high percentage of acceptance in all majors.
18. overall, the Biological Sciences, Fine Arts, and Nursing are the most difficult in which to be accepted as transfers.
19. most transfers expect to transfer into the junior year level (61%), followed by the sophomore level (33%), the freshman level (4%), and the senior level (2%).
20. the community and junior colleges do not lose many students by transfer after only one semester, but nearly a fifth try to transfer after the first year.

21. many more students apply to the private colleges after only one year than to the publics. Also, many of these one year transfer applicants are attempting to transfer from one four-year private to another four-year private.
22. nearly three-fourths of the transfer applicants from two-year colleges expect to obtain an associates degree before transferring (44% an A.A. degree, and 28% an A.S. degree).
23. a slightly higher percentage of acceptance (78%) was granted to the A.S. degree holder, than to the A.A. degree holder (71%).
24. in terms of educational aspirations, applicants from private four-year colleges had the highest educational goals followed in descending order by applicants from public four-year colleges, applicants from the public community colleges, and applicants from the private junior colleges.
25. males had slightly higher educational aspirations than did the females.
26. transfer students do not hope for much financial assistance from the receiving institutions financial aid office.
27. transfer applicants from the private colleges expect a high proportion of their college financing to come from family support, while applicants from public colleges will depend more upon work and savings.
28. nearly two-fifths of those applying to private colleges expect family support as their primary

source of funding, compared with one-fifth for those applying to public colleges.

29. because of the funding problems, transfer opportunity is lessened for applicants from public two-year colleges to private four-year colleges.
30. two-thirds of all transfers expect to work part-time, but applicants from the private colleges do not expect to work nearly as much as applicants from the public colleges. Three-fourths of the applicants from the public community colleges plan to work part-time. Males plan to work slightly more than the females.
31. transfer students definitely do not seek sorority/fraternity life as less than 1% expect to live in them.
32. residence conditions apparently affect the transfer candidates application patterns, and at least to some extent the admissions patterns. Applicants to the private colleges and U-Mass./Amherst place a high priority on residence living, while at the State College System and the Other Four-Year Publics, a high percentage seeks to commute from home.
33. in the private sector, one-half of those requesting residence hall living were rejected, compared with only one-fifth of those planning to commute from home. The percentages were similar at U-Mass./Amherst.
34. each of the public sectors had a significantly older population than did the private sector. However,

this is not surprising as the lesser expensive public institutions had more veterans and married student applicants than did the private sector.

35. none of the sectors had a high percentage of the over 30 crowd.
36. there was nearly a 50-50 percent ratio between male and female applicants. Except for the U-Mass. System, females had a higher percentage of acceptance than males. More females than males enrolled in the Private Sector and the State College System, while more males than females enrolled in the U-Mass. System and the Other Four-Year Publics.
37. twelve percent of all transfers were married. Married students have a good chance of acceptance as more than three-fourths of all married transfers were offered admissions, and nearly four-fifths of those accepted enrolled.
38. parents of students applying from private four-year colleges have more formal education than parents of students applying from other kinds of colleges. Parents of students applying to private four-year colleges have more formal education than parents of students applying to other kinds of colleges.
39. fathers of transfers have more formal education than the mothers.
40. a very high percentage of students in the public community colleges are first generation college bound students.

41. veterans have excellent chances of admission as transfers, as nearly four-fifths of them were accepted, and three-fourths of those accepted enrolled.
42. three-fifths of the transfer applicants who were veterans applied from the community colleges.
43. the vast majority of prospective transfers submit an application for transfer to only one college, as only one-fifth of the transfer candidates submitted an application to more than one college in Massachusetts. This percentage is even skewed more as applicants to the State College System are allowed to designate three of the State colleges on a single application. The State College applicants had a 2.4 application per student compared with 1.4 for the other sectors.

RECOMMENDATIONS

As a result of the findings of this study it is recommended that:

1. a continuous data collection system for transfer students be established on an institutional and state-wide level so that trends can be developed and studied. Such information can be used to alter policies and procedures where and when appropriate in the transfer process. Such a data collection system should be jointly sponsored by such agencies as the Board of Higher Education (BHE), the Association of Independent Colleges and Universities in Massachusetts (AICUM), the Transfer Review Council (TRC), the State Transfer Articulation Committee (STAC), and the College Entrance Examination Board. (CEEB)
2. improved financial aid policies and awards for transfers be implemented at all receiving institutions.
3. financial aid awards be granted by state agencies to transfer students who are Massachusetts residents so that more opportunity in college choice both public and private, may be available to those seeking transfer.
4. the more highly selective large private colleges and universities become more attuned to the transfer scene and enroll more transfer students.

5. the University of Massachusetts give more consideration to admitting students from private two-year colleges, public four-year colleges, and private four-year colleges.
6. the University of Massachusetts and the State College System consider admitting more transfer students with a previous college G.P.A. in the 2.0 to 2.5 range.
7. a position or office within the Board of Higher Education be established with the primary responsibility of serving as a central coordinating agency with public and private colleges, particularly in the area of inter-institutional curriculum articulation. This office would serve as a central resource center for state-wide articulation and work closely with the STAC and TRC.
8. colleges and universities provide more opportunity for on-campus housing where at all feasible. If colleges cannot accommodate transfers who wish to live on campus, they should assist them to find approved off-campus facilities.
9. the Private Sector consider ways of making their institutions more appealing and accessible to the older students.
10. information be made easily known to two-year college transfers about the part-time working considerations and opportunities available at receiving institutions. Heavy part-time work load should be discouraged at least for the first semester after transfer.

11. each college that deals in significant numbers of transfers provide within the admissions office, personnel who will devote full time to transfer applicants and the total transfer process.
12. each college or university that enrolls 300 or more transfer students yearly, establish an "Office of Transfer Affairs". This office should be the resource center for all matters pertaining to the transfer articulation process including admissions, credit evaluation, communication and recruitment programs, inter-institutional curriculum articulation, and liaison with the financial aid, housing, counseling and placement offices. Additional major responsibilities should be to provide feedback information to sending institutions, to conduct follow-up studies and other research projects involving transfers, and to keep its own faculty and administration abreast of the transfer students' trends and patterns.

APPENDIX A

Participating Institutions

| <u>Private Sector</u>                 | <u>Number of Applications</u> |
|---------------------------------------|-------------------------------|
| American International College        | 68                            |
| Amherst College                       | 249                           |
| Anna Maria College                    | 24                            |
| Assumption College                    | 31                            |
| Atlantic Union College                | 20                            |
| Babson College                        | 63                            |
| Bentley College                       | 104                           |
| Boston College                        | 983                           |
| Boston University                     | 1889                          |
| Brandeis University                   | 532                           |
| College of Our Lady of the Elms       | 19                            |
| College of the Holy Cross             | 68                            |
| Curry College                         | 81                            |
| Eastern Nazarene College              | 19                            |
| Emerson College                       | 24                            |
| Emmanuel College                      | 24                            |
| Harvard University                    | 576                           |
| Lesley College                        | 73                            |
| Massachusetts Institute of Technology | 163                           |
| Mount Holyoke College                 | 171                           |
| Newton College                        | 15                            |
| Nichols College                       | 34                            |
| Northeastern University               | 571                           |
| Radcliffe College                     | 409                           |
| Regis College                         | 11                            |
| Smith College                         | 121                           |

|                                 |           |
|---------------------------------|-----------|
| Springfield College             | 162       |
| Stonehill College               | 42        |
| Suffolk University              | 338       |
| Tufts University                | 772       |
| Wellesley College               | 28        |
| Western New England College     | 108       |
| Williams College                | 198       |
| Worcester Polytechnic Institute | <u>51</u> |
| Sub-total 34 institutions       | 8041      |

State College System

Number of Applications

|                              |            |
|------------------------------|------------|
| Boston State College         | 798        |
| Bridgewater State College    | 631        |
| Fitchburg State College      | 505        |
| Framingham State College     | 545        |
| Lowell State College         | 361        |
| Massachusetts College of Art | 209        |
| North Adams State College    | 326        |
| Salem State College          | 983        |
| Westfield State College      | 406        |
| Worcester State College      | <u>267</u> |
| Sub-total 10 institutions    | 5031       |

University of Massachusetts  
System

Number of Applications

|                                     |             |
|-------------------------------------|-------------|
| University of Massachusetts/Amherst | 3861        |
| University of Massachusetts/Boston  | <u>1421</u> |
| Sub-total 2 institutions            | 5282        |

| <u>Other Four-Year Publics</u>        | <u>Number of Applications</u> |
|---------------------------------------|-------------------------------|
| Lowell Technological Institute        | 266                           |
| Southeastern Massachusetts University | <u>1124</u>                   |
| Sub-total 2 institutions              | 1390                          |
| Grand-total 48 institutions           | 19,744                        |

In order to plan more effectively for adequate spaces and services for you and future transfers, it is imperative to obtain certain information. This information, which is provided on this form, is to be filled out with a #2 lead pencil (Do not use any kind of pen). Please respond to each question on the sheet in the space provided. If there is more than one correct answer, you may check all that apply. This information will be used to help you plan for your admission to the college. Information on this sheet will be used by the college for admission. You must return this form with your application for admission.

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| <p><b>APPLY TO:</b></p> <p>1. <input type="checkbox"/> COLLEGE</p> <p>2. <input type="checkbox"/> UNIVERSITY</p> <p>3. <input type="checkbox"/> BOTH</p>       |  | <p><b>APPLY TO:</b></p> <p>4. <input type="checkbox"/> COLLEGE</p> <p>5. <input type="checkbox"/> UNIVERSITY</p> <p>6. <input type="checkbox"/> BOTH</p>       |  | <p><b>APPLY TO:</b></p> <p>7. <input type="checkbox"/> COLLEGE</p> <p>8. <input type="checkbox"/> UNIVERSITY</p> <p>9. <input type="checkbox"/> BOTH</p>       |  | <p><b>APPLY TO:</b></p> <p>10. <input type="checkbox"/> COLLEGE</p> <p>11. <input type="checkbox"/> UNIVERSITY</p> <p>12. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>13. <input type="checkbox"/> COLLEGE</p> <p>14. <input type="checkbox"/> UNIVERSITY</p> <p>15. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>16. <input type="checkbox"/> COLLEGE</p> <p>17. <input type="checkbox"/> UNIVERSITY</p> <p>18. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY 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<p>37. <input type="checkbox"/> COLLEGE</p> <p>38. <input type="checkbox"/> UNIVERSITY</p> <p>39. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>40. <input type="checkbox"/> COLLEGE</p> <p>41. <input type="checkbox"/> UNIVERSITY</p> <p>42. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>43. <input type="checkbox"/> COLLEGE</p> <p>44. <input type="checkbox"/> UNIVERSITY</p> <p>45. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>46. <input type="checkbox"/> COLLEGE</p> <p>47. <input type="checkbox"/> UNIVERSITY</p> <p>48. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>49. <input type="checkbox"/> COLLEGE</p> <p>50. <input type="checkbox"/> UNIVERSITY</p> <p>51. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>52. <input type="checkbox"/> COLLEGE</p> <p>53. <input type="checkbox"/> UNIVERSITY</p> <p>54. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>55. <input 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type="checkbox"/> COLLEGE</p> <p>74. <input type="checkbox"/> UNIVERSITY</p> <p>75. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>76. <input type="checkbox"/> COLLEGE</p> <p>77. <input type="checkbox"/> UNIVERSITY</p> <p>78. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>79. <input type="checkbox"/> COLLEGE</p> <p>80. <input type="checkbox"/> UNIVERSITY</p> <p>81. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>82. <input type="checkbox"/> COLLEGE</p> <p>83. <input type="checkbox"/> UNIVERSITY</p> <p>84. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>85. <input type="checkbox"/> COLLEGE</p> <p>86. <input type="checkbox"/> UNIVERSITY</p> <p>87. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>88. <input type="checkbox"/> COLLEGE</p> <p>89. <input type="checkbox"/> UNIVERSITY</p> <p>90. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>91. <input type="checkbox"/> COLLEGE</p> <p>92. <input type="checkbox"/> UNIVERSITY</p> <p>93. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>94. <input type="checkbox"/> COLLEGE</p> <p>95. <input type="checkbox"/> UNIVERSITY</p> <p>96. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>97. <input type="checkbox"/> COLLEGE</p> <p>98. <input type="checkbox"/> UNIVERSITY</p> <p>99. <input type="checkbox"/> BOTH</p>    |  | <p><b>APPLY TO:</b></p> <p>100. <input type="checkbox"/> COLLEGE</p> <p>101. <input type="checkbox"/> UNIVERSITY</p> <p>102. <input type="checkbox"/> BOTH</p> |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  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