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## ABSTRACT

The promise of learning via technology is undermined when students are required to repeat certain courses or enroll in a single university in order to meet degree requirements. It is important that transfer principles be recognized and adopted first on the state level, but state systems of higher education can no longer work in isolation if the full potential of distance learning is to be realized. Because distance learning is independent of physical "place," and is not contained by state boundaries, the same principles should be adopted regionally and, eventually, nationally. It is time for the consideration of regional and national transfer policies, including major field requirements and residency requirements. States seeking to increase access and better serve students should consider designating one or two institutions to act as "degree completers" for the state. Degree-completing institutions would provide an important service to distance learning students by taking various course credits and integrating them into a meaningful, coherent degree. As a credit aggregator, the institution would better use its own resources, grow enrollments, and receive greater full-time-equivalent credit. In addition, as more adult learners demand "just in time learning," the traditional structure of courses will no longer suffice. Mechanisms need to be developed to translate various forms of modularized education and competency-based certifications into "credit equivalencies." The report contains 11 recommendations for policy that should be adopted by the Southern Regional Education Board and its member states to bring about consensus on the elements of degree programs. Two appendixes list some state-level approaches and some virtual campuses and distance learning consortia. (SLD)

# Distance Learning and the Transfer of Academic Credit

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# Distance Learning and the Transfer of Academic Credit

*June, 2002*

*A report by the Distance Learning Policy Laboratory  
Subcommittee on Student Credit Transfer*

A Report and Recommendations in a Series on  
Distance Learning Policy Issues

## About the Southern Regional Education Board Distance Learning Policy Laboratory

At its June, 1999, meeting, the Southern Regional Education Board approved the establishment of the SREB Distance Learning Policy Laboratory. Building upon the work of the Educational Technology Cooperative and the *Electronic Campus*, the Policy Laboratory seeks to reduce or eliminate existing or potential policy barriers to distance learning activities in three broad areas: *access*, *quality*, and *cost*. The Policy Laboratory's main objectives are:

- Assessing educational policy issues that are identified as barriers;
- Establishing policy baselines of current practices, procedures and strategies;
- Assisting states and institutions as they develop ways to use technology to improve quality, expand access, and reduce costs;
- Establishing trial or pilot efforts with State Partners to test new distance learning approaches or strategies;
- Promoting state-level policy changes via existing SREB organizational arrangements and agreements;
- Developing and testing agreements among institutions and states;
- Utilizing the regional platform to serve as a clearinghouse for states and institutions to discuss policy issues and concerns; and
- Measuring the implementation of policy changes in the SREB states and widely disseminating the results.

The SREB Distance Learning Policy Laboratory is supported in part by a grant from the United States Department of Education Fund for the Improvement of Postsecondary Education's (FIPSE) Learning Anytime, Anywhere Partnerships (LAAP) program. The contents of this report were developed under the grant but do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government. Additional support has been provided by a grant from the Stranahan Foundation of Toledo, Ohio.



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# The Distance Learning Policy Laboratory Student Credit Subcommittee

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*Sandra Robertson*, The University of Arkansas at Little Rock  
*Carole Schultz*, Virginia Community College System

*David Sumler*, Subcommittee Co-Chair, Maryland Higher Education Commission  
*Bruce Chaloux*, Subcommittee Co-Chair, SREB Distance Learning Policy Laboratory  
*Alice Anne Bailey*, SREB Distance Learning Policy Laboratory

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## Executive Summary

Distance learning increases access to higher education by making it possible for students to fit education into work and family schedules and by providing a greater programmatic choice of courses. Distance learning allows “multiple-institution students” to simultaneously enroll in more than one institution in order to achieve their particular learning goals in a more timely manner. Each institution involved, however, typically maintains a different set of general education, prerequisite, academic major, and institutional requirements.

The growth of distance learning, like any major technological innovation, changes the very nature of education—how it is administered, delivered, supported, and monitored. As larger numbers of students take advantage of the benefits of “anytime/anywhere learning,” more students will encounter difficulties in credit transfer. While transfer disagreements between institutions have existed for many years, the distance learning environment aggravates preexisting transfer problems because of the numerous institutions that can be involved in the education of a single student. Disagreements over credit transfer and degree requirements mean higher costs and more time for students to reach their education goals, whether they are courses, certificates, or degrees. Rather than increasing the availability and flexibility of higher education, the promise of learning via technology is undermined when students are required to repeat certain courses or enroll in a single university in order to meet degree requirements.

While it is important that transfer principles be recognized and adopted first on the state level, state systems of higher education can no longer work in isolation if the full potential of distance learning is to be realized. Because distance learning is independent of physical “place” and is not contained by state boundaries, the same principles should be adopted regionally and, eventually, nationally. Just as state systems have adopted statewide policies on articulation and transfer, it is time for the consideration of regional and/or national transfer policies, including major field requirements and residency requirements. The needs of and interests of the learner—not the institution—should be paramount.

We are an increasingly mobile society, and it is in the best interest of both the student and the institution to accommodate movement across states and among different institutions. Students should have the option to change programs and take courses that meet their educational needs, whether the courses are offered by one or several institutions. States seeking to increase access and better serve students should consider designating one or two institutions to act as “degree completers” for the state. Degree-completing institutions would provide an important service to distance learning students by taking various course credits and integrating them into a meaningful, coherent degree. As a credit aggregator, the institution would better utilize its own resources, grow enrollments, and receive greater FTE credit.

In addition, as more adult learners demand “just in time learning,” the traditional structure of two- and four-year degree programs composed of semester-long courses will no longer

suffice. Mechanisms need to be developed to translate various forms of modularized education and competency-based certifications into “credit equivalencies.”

In order to facilitate the transfer of credits earned from multiple institutions in multiple states, there must be a consensus among institutions in different states on the elements of degree programs. To foster development of this consensus, it is recommended that SREB, its member states, and SREB’s *Electronic Campus* adopt the following policies to facilitate articulation and transfer of academic credits. SREB should seek to establish formal state commitments, through a voluntary multi-state compact or other appropriate instrument, to the following policies and practices.

### Subcommittee Recommendations

1. States should develop policy statements outlining the responsibilities of students and institutions in the transfer process and clearly communicate these policies to all parties. Information about degree requirements and transfer policies should be featured predominantly and clearly described on institution web sites.
2. A transfer coordinator should be identified at every institution to specifically advise distance learning students. Coordinators should have sufficient authority to resolve transfer issues for students in an expeditious manner.
3. States should establish common methods for calculating the number and percentage of students who are simultaneously enrolled or who migrate from institution to institution on an annual basis and report their findings to the SREB Data Exchange. SREB should use this data to evaluate the effectiveness of transfer policies over time.
4. States should identify one or more highly visible institutions or consortia to act as “degree completers” to aid students by forming the various credits earned from multiple institutions into a complete degree program. Degree-completing institutions should accept lower-division general education credits of letter grades “C” or higher from any regionally accredited institution in the region as credit towards the general education requirements.
5. SREB should appoint a Regional Transfer and Articulation Committee (RTAC), with membership from all SREB states, to follow trends in student transfer activity, including regional policies, compacts, and agreements, and offer advice concerning questions, issues, or disputes among states and institutions. Initially, the RTAC should be appointed for a three-year period.

6. SREB should encourage and support activities that bring together community college, technical college, and four-year faculty from various disciplines to discuss and agree upon the content and core curricula that associate and baccalaureate programs should contain, as well as the skill competencies that students should be able to display as a result of course or program completion.
7. SREB should utilize its existing compact agreements to establish a voluntary, mutually reciprocal interstate credit-transfer agreement that would ensure that students earning an Associate of Arts or Associate of Science degree is fully transferable to any public four-year institution in the compact if: 1) sufficient credits are earned from any accredited community or junior college and 2) the student has maintained the appropriate minimum grade point average. General education credits earned in a regionally accredited AA or AS program should be accepted *as a block of credits* without a course-by-course review.
8. All SREB states should participate in the development of an “electronic regional transfer crosswalk,” which would allow students to pre-determine the graduation requirements and potential transferability of courses from one public institution to another public institution in any participating state. This “crosswalk” should take the form of a database, accessible through the *Electronic Campus* portal, and should describe the transferability of courses from one accredited institution in the region to any other institution in the region.
9. SREB should initiate a discussion among higher education leaders and accrediting bodies about the purpose and relevance of residency requirements in distance learning degree programs. These discussions should yield a recommended standard on the percentage of degree credits that must be earned at the degree-granting institution, when they should be earned relative to degree completion, and the percentage that may be earned from any other institution(s).
10. SREB should convene the regional accrediting bodies serving in SREB states to discuss the implications of these recommendations for their policies and practices.
11. SREB should facilitate discussions between the several national and regional accrediting commissions and the United States Department of Education about the implications of these recommendations for national educational policy.

## *The Promise of Technology in Education*

Technological advancements in the late 20th century have had a dramatic impact by increasing globalization and changing the nature of work. The automation of manual labor jobs and movement of production facilities to countries that can sustain lower wages have shifted U.S. industry from a production- to a service-based system. U.S. workers are now required to utilize technology to collect, process, and manipulate information. In the new “knowledge economy,” better educated individuals have a greater opportunity to garner secure jobs that provide opportunity for advancement, high wages, and health and retirement benefits. Without access to higher education, citizens will be left behind—locked out of the high-growth careers and forced to enter into low-paying, manual labor positions that offer little stability or opportunity for advancement. In fact, employees without a college degree have experienced steady decreases in income over the past thirty years at the same time inflation continues to rise, while those with a degree have experienced a steep growth in income level.<sup>1</sup> Access to higher education is perhaps more important now than it has ever been.

While technology has, in part, driven the transition to a knowledge-based system of commerce, technological advancements also hold promise in closing existing skills gaps to meet knowledge needs. Technology-mediated distance learning can be an invaluable vehicle to bring education to non-traditional students and underserved populations. Technology provides easy and flexible access to postsecondary offerings; because it is neither time- nor place-dependent, distance learning can provide educational access to isolated rural regions and convenience to parents and working adults. It also allows learners to select needed courses from more than one university, which in turn provides students with a greater choice of academic disciplines and allows them to meet graduation and degree requirements in a more timely manner. Thus, distance learning can be an effective tool for raising the education level and number of degree-earners in the SREB region.

Great strides have been made in the South in utilizing technology to extend education to underserved populations and to provide it in a more flexible manner. For example, SREB’s *Electronic Campus*, an “electronic marketplace” of courses, programs, and services, now includes more than 7,000 credit courses and 250 degree programs from about 325 accredited colleges and universities in 16 SREB states. Similarly, state initiatives are emerging and developing, from “system” efforts such as the Florida Community College Distance Learning Consortium and the Mississippi Virtual Community College, to broader statewide efforts such as South Carolina’s Partnership for Distance Learning and the Kentucky Virtual University. Coupled with the development of statewide “virtual libraries” in the majority of SREB states,<sup>2</sup> the South is working to achieve the idea of “anytime, anyplace” education.

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<sup>1</sup> Atkinson, R. D., Cort, R.H., & Ward, J. M. (1999). The new state economy index: Benchmarking economic transformation in the states. Progressive Policy Institute. See <http://www.ppionline.org>

<sup>2</sup> For example, the Kentucky Virtual Library and Georgia Library Learning Online (GALILEO) provide a web interface to hundreds of databases indexing thousands of periodicals and scholarly journals among interconnected libraries across

These student-oriented programs have been tremendously successful. Between 1994 and 1998, student enrollment in distance learning approximately doubled from 750,000 to 1.3 million students (U. S. Department of Education, December, 1999, which is the most recent national distance learning data reported by the Department). The current numbers may be significantly larger, as the number of institutions offering distance learning and the number of available courses have grown exponentially in the past four years. According to the International Data Corporation<sup>3</sup> (IDC), about 2 million students were enrolled in online courses in 2001, and the U.S. Distance Learning Association projects that number to grow to 5 million by 2006. Further, the number of colleges and universities engaged in online learning continues to increase: IDC's eBusiness Trends reported that approximately 47 percent of U.S. colleges offered some form of distance learning during 2000, and that figure is expected to reach almost 90 percent by the end of 2004.<sup>4</sup>

A recent survey by the Distance Learning Policy Laboratory<sup>5</sup> found that institutions are succeeding in using technology to bring higher education to non-traditional populations. For example, most survey respondents classified themselves in either the 36-45 (33.1%) or 25-35 (32.5%) age range. Furthermore, when asked whether they would have enrolled in higher education if distance learning were not available, a significant number of students (39.4%) responded that they would not have enrolled otherwise. And while most students classify themselves as "suburban" (41.5%), there is a significant number of distance-learning students in the "rural" region (38.6%).

Yet the growth of distance learning has not been a straightforward or uncomplicated process. Like any technological innovation, distance learning changes the very nature of education—how it is administered, delivered, supported, and monitored. This change has challenged many age-old academic traditions and business practices that do not apply to the new technology-mediated environment. Decision-makers struggle with integrating the new learning environment into traditional academic policies and procedures. Issues are arising that current policies either do not address or actually work to stifle. Thus, some policies and practices can actually impede distance learning rather than support it.

One new phenomenon is the "multiple-institution student." We are accustomed to thinking of students in higher education as "belonging" to one college or another, which means they have gone through an official admissions process and have been assigned a class standing and a major field. The assumption is that a student will matriculate to the same institution for as long as it takes to fulfill that institution's graduation requirements. However, national data

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the state through a common "gateway." Since they use web-based technology, the libraries can be accessed from any computer with Internet capability.

<sup>3</sup> Boggs, & Webber, S. (2000). Distance learning in higher education: Market forecast and analysis, 1999-2004. International Data Corporation. Doc #23539. See [www.idc.com](http://www.idc.com)

<sup>4</sup> Boggs, & Webber, S. (2000).

<sup>5</sup> An online survey was placed on the *Electronic Campus* web site and linked to web sites of affiliated institutions. Data on the format and availability of services was collected between October, 2001 and February, 2002. N of student respondents = 378.. To view the instrument, see [www.electronicampus.org](http://www.electronicampus.org)

does not bear this out. Student transfer among institutions has become common, so common that the majority of today's undergraduate students attend more than one college or university during their academic career.<sup>6</sup> Students are increasingly showing patterns of dropping in and out of four-year colleges and universities, taking courses at both two-year and four-year institutions simultaneously, and transferring back and forth between the two.<sup>7</sup>

Distance learning, because it can occur independent of physical location, adds a new dimension to the “multiple-institution student” issue—simultaneous enrollment in multiple institutions. Through distance learning, a student can now enroll in multiple institutions and state systems in order to meet particular learning and schedule needs. In fact, the rise of online learning makes it possible for students to enroll in higher education without a “home” institution. But students typically encounter an array of different institutional policies for general education requirements, prerequisites for similar courses, requirements in the major field of study, and earning a minimum number of credits at that institution to earn the degree. This latter requirement, often referred to as a “residency” requirement, further reduces credit transferability and course choice. Regional accrediting bodies historically have required that institutions have a residency requirement (typically 25% of the required number of credits for any particular degree), but this appears to be changing. Further, institutions and faculty may require that as much as 75% of a program of study take place at their campus or that a certain amount of hours be taken at their campus in the junior and senior year. Institutions have, and should retain, the fundamental right to grant degrees based on their unique missions. Yet differing degree requirements, repeating courses, and the inability to transfer credits all significantly impede student access to higher education. Student access greatly depends on transition within a higher education system that is as seamless as possible.

To respond to the increasing number of distance learners, then, different institutions will have to agree on how to award and apply varying credits in order for multiple-institution students to attain degrees in a reasonable timeframe without having to repeat courses. At the same time, institutions face a competing goal in assuring that students complete a coherent program of study with adequate exposure to all essential topic areas of an academic field. Policies are needed that are student-centered, allowing students to easily move from one institution to another with as little complication as possible, yet are also firmly grounded in quality assurance mechanisms.

Disagreements over credit transfer and degree requirements mean higher costs and more time for students to complete their education. Rather than increasing the availability and flexibility of higher education, the promise of learning via technology is undermined when students are required to repeat certain courses or enroll in a single university in order to meet

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<sup>6</sup> Council for Higher Education Accreditation Committee on Transfer and the Public Interest (2000). *A Statement to the Community: Transfer and the Public Interest*. Washington, D.C.: Council for Higher Education Accreditation.

<sup>7</sup> Coley, R. J. (2000). *The American community college turns 100: A look at its students, programs, and prospects*. *Educational Testing Service*.

degree requirements. To respond to the increasing number of distance learners, institutions will have to agree on how to award and apply varying credits to accommodate multiple institution students. Greater trust and a culture of reciprocity need to be established among different institutions and across state lines. States should establish policies and practices that encourage institutions to work together to form credit transfer agreements that are as seamless, appropriate, and supportive of distance learning as possible.

### *Traditional Issues of Transferability*

Institutions follow a tradition of autonomy in making transfer decisions. Each higher education entity has typically established its own criteria for the transfer of credit, as well as for curricula and graduation requirements. This practice allows institutions to set standards specific to their own unique missions, which is one of the main strengths of American higher education.

But as the number of students enrolled in higher education increased rapidly in the 1950s and 1960s, state legislatures became concerned that students studying at one public institution could not transfer credits to another public institution in the same state. The problem was exacerbated by an influx of students choosing to begin their studies at community and junior colleges. A growing number of students with two-year degrees began to discover that they could not transfer their lower division credits to public senior (four-year) institutions in the same state.

Because state subsidies pay one-third to one-half of tuition costs, having to re-take courses a second time is financially burdensome to taxpayers, students, and, if financial aid is needed, the federal government. Therefore, during the 1980s and 1990s, a number of states adopted statewide transfer and articulation policies that have improved the ability of students to transfer credits from one public institution to another. These policies are commendable and are presented in Appendix A.

For example:

- Florida has adopted a common course numbering system so there can be no doubt English 101 at one public institution is the same as English 101 at another public institution.
- Maryland has adopted regulations on the number of general education credits that may be required for various degrees at public institutions and has required that the credits transfer as a block from one public institution to another.
- Oklahoma has defined common general education requirements for all degrees, and transfer of general education coursework is facilitated through the state's transfer matrix.

## Community, Junior, and Technical College Articulation

Community and technical colleges are an important gateway to higher education, lifelong learning, and baccalaureate degrees, particularly for low- and middle-income students, minority populations, and independent adult learners. Two-year institutions have an established tradition of providing educational opportunity to underserved populations who cannot afford tuition, can only attend classes part-time after work hours, or who find their education frequently interrupted by competing demands.

About one-half of all first-time students begin their studies in community and technical colleges, and enrollment at these institutions is increasing faster than at four-year colleges in most SREB states.<sup>8</sup> More than half of first-time freshmen in Florida, Mississippi, and Texas begin their studies at community and technical colleges.<sup>9</sup> The online environment is no exception. Approximately 45% of the *Electronic Campus* course offerings are provided by two-year institutions.

Many community colleges are currently experiencing rapid growth in their enrollments—some as much as 50%. Students enroll in community colleges for a number of reasons. The population surge among the 18-22 year-old student cohort has filled many four-year programs to capacity, causing many students to begin their study at the two-year level. Technological advancements and changing job roles mean that college and technical degrees are increasingly required; many more people are seeking college degrees than in years previous. Furthermore, due to the recent economic downturn and the need for lifelong learning, many professionals with four-year degrees are returning to community colleges for career growth and skill development. (Approximately 8-12% of all community college students already hold a four-year degree.) Students also seek short-term training, such as for welfare to work programs.

Online courses are also fueling the enrollment growth. At San Antonio College, for example, online enrollment has grown by 47% over the past year.<sup>10</sup> With the growth of distance learning, more and more students will seek to further their two-year degrees by enrolling in four-year programs offered in online formats. The recent survey of students by the Distance Learning Policy Laboratory found that a significant number of students report enrolling in distance learning programs in order to complete degrees that were begun but never finished. The survey also found that distance learning was the optimal solution to degree completion for mothers who interrupted their studies to raise a family and for working adults who could not afford to attend school full time.

Despite their invaluable role in increasing postsecondary access, community, technical, and junior colleges face barriers to meeting public needs, particularly in the area of student

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<sup>8</sup> Marks, J. (2001). *Fact Book on Higher Education 2000/2001*. Southern Regional Education Board. Atlanta, Georgia.

<sup>9</sup> Marks, J. (2001).

<sup>10</sup> Evelyn, J. (2001, October 19). Many community colleges report a boom in their enrollments. *The Chronicle of Higher Education*, 48.

transfer to four-year programs. Students at two-year institutions are more likely to be “at risk” and less likely to meet their education goals than are students who begin their study at four-year institutions.<sup>11</sup> While 22% of students entering two-year schools report seeking an associate degree or less, 42% report they have an educational goal of a bachelor’s degree, and 37% report seeking a graduate or professional degree. This shows that the majority of two-year students—79%—plan to pursue a bachelor’s degree or higher. However, only 25-40% of community college students who plan to attain at least a bachelor’s degree eventually transfer to a four-year institution.<sup>12</sup> Research shows that the difference in achievement is only partially accounted for by student characteristics.<sup>13</sup>

Once students do transfer to four-year schools, they succeed academically and have an equal probability of attaining a four-year degree as students who begin their studies at a four-year school. Thus, the problem seems to occur *prior* to actual transfer and may reflect the inability to easily transfer credits from two-year to four-year institutions.

Students often discover that, while four-year colleges may grant credit for certain courses taken at community and technical institutions, the credit may not be applicable to the requirements for a degree. When students must take additional core curricula or prerequisite courses, what started as a four-year program may actually become a five- or six-year program.

Graduates of accredited associate-level technical colleges face special problems in having their credits accepted. In some states, faculty teaching general education courses at technical colleges are not required to hold the same academic credentials, in terms of graduate-level degrees, as faculty teaching similar courses at community colleges and senior institutions. Senior institutions cannot accept course credits from such technical schools, as their standards require a faculty member to hold at least one degree beyond the students under his/her tutelage. Because a single credential standard is not upheld, many students graduating with technical degrees must begin their college careers over again if they want their credits recognized, to attain a degree, or to enroll in courses beyond the technical level. Therefore, higher education leaders need to work with the three regional accrediting bodies in the SREB region to develop common standards of quality. The minimum faculty credential for general education courses (as opposed to courses with a technical or vocational content) should be a Master’s degree in the field being taught.

Often associate-level students change their degree plans along the way but do not clearly understand, at the outset, that some courses may transfer to baccalaureate degrees, while others may not. Two or four years of study does not always equate to an academic degree. If students do not enroll in required courses or decide to change majors, additional courses will be required. Therefore, colleges and universities need to inform students of their

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<sup>11</sup> U.S. Department of Education, National Center for Education Statistics, 1995-1996 National Postsecondary Student Aid Survey

<sup>12</sup> Dougherty, K. J. (1991). The community college at the crossroads: The need for structural reform. *Harvard Educational Review*, 61 (3); Baker, T.L., & Valez, W. (1996). Access to opportunity in postsecondary education in the United States: A review. *Sociology of Education*.

<sup>13</sup> Dougherty, K. J. (1991).

responsibilities in the change process and provide the resources needed to make informed decisions. A transfer coordinator should be identified on each postsecondary campus to advise transfer students as they enter and leave institutions. In addition, states should develop policy statements outlining the responsibilities of students and institutions in the transfer process and clearly communicate these expectations to students.

Another issue that creates a barrier to the educational progress of technical college graduates is the absence of technical baccalaureate programs. Whereas an Associate of Arts (AA) or Associate of Science (AS) degree will directly transfer to a variety of majors at senior institutions, an Associate of Applied Science (AAS) or similar technical degree generally does not follow an articulated path for transfer. Recently, several states have addressed this problem with the development of generic baccalaureate degree programs, such as the Bachelor of Professional Studies and the Bachelor of Technology degrees. These are often “inverted degrees,” in that students first concentrate their study within a specialty field then take general education courses during the junior and senior years at a four-year institution. More technical baccalaureate degrees are needed in an online format to meet the needs of distance learning students.

Some states have gained accreditation for these programs, while others have encountered resistance from the regional accrediting body. For example, the University System of Georgia approved a Bachelor of Applied Science degree designed for students who have completed an Associate of Applied Science program. Credits in applied courses were to be accepted as “block” credit, and the student would then complete his/her degree by taking general education courses as well as additional upper division courses in the major field. However, the program was not accredited because the lower-division credits did not represent collegiate coursework relevant to the degree, with the course content, faculty credentials, and level of instruction equivalent to the institution's own undergraduate degree programs. The accrediting agency noted that each course in a degree program must be evaluated relative to the level of instruction and faculty qualifications, not as block credit.

Other programs in Tennessee and Maryland, for example, have been approved and encountered no problem with the regional accrediting body. This may be attributed to the different personnel comprising different review teams who, without strict guidelines, must interpret the aspects of each degree program based on their own experience. Therefore, due to differing standards upheld by the accrediting bodies, it is recommended that SREB convene the three regional accrediting agencies serving in SREB states to discuss the issues and implications of inverted degrees and other similar programs.

## *Transfer Initiatives for the Technology Age*

A number of initiatives have been launched across the nation to take advantage of the potential of distance learning and of information technology not only to facilitate the transfer of credit but also to increase access to higher education and offer new possibilities for personal advancement.

The potential mobility of distance learning students from institution to institution on a course-by-course basis makes critical the ability to transfer credits, accumulate credits toward a degree, and have an electronic record of academic achievements. The military services have long recognized the need for full transfer of all earned credits. Since military personnel are constantly transferred from base to base and institution to institution, the military services have required colleges and universities participating in the Servicemembers Opportunity College (SOC) program to give full credit for courses offered by other regionally accredited institutions in the SOC program. Agreements among all higher education institutions should follow such a student-centered model.

Generic Degree Programs. As described above, several states have addressed the problem experienced by graduates of technical AAS programs in transferring credits to a baccalaureate program by creating statewide programs designed specifically for these students. These programs allow the student who has specialized in a technical field at the associate level to take a broad general education curriculum at the senior institution. An example is Maryland's Bachelor of Technology degree. Similar programs exist in Arkansas, which offers the Bachelor of Professional Studies, and in Tennessee, which offers the Online Regents' Degree.

Similar initiatives are articulated "2+2" online baccalaureate programs in which the student may complete the first two years of study online from a community college and the last two years (or the upper division major courses) online from a senior institution. Problems of transfer are avoided because of the prior agreement on transferability. Florida State University's online 2+2 Distance Learning Initiative enables anyone with an AA degree or higher from a Florida state institution to earn a bachelor's degree without moving to Tallahassee. Graduates of FSU degree programs delivered via distance learning earn the same course credits and degrees as students who complete equivalent courses and programs on campus. Currently four undergraduate programs are available for online learning, including Computer Science, Information Studies, Interdisciplinary Social Science, and Nursing. However, as noted above, institutions that wish to develop such programs may encounter difficulties in gaining accreditation by certain accrediting agencies.

## Emerging Issues in Transferability

Distance learning creates a new marketplace that is student-centered rather than institution-centered. While most 18-year-old high school graduates will continue to seek the traditional campus experience, a growing number of adult students—fully employed and responsible for

their families—are seeking a distance learning solution to meet lifelong learning needs. Institutions reaching out to this new market will move toward serving these students on regional, national, and international bases. Reconstruction of the marketplace is evident by the emergence of national and international institutions such as the University of Phoenix and the University of Maryland University College. Competition for the distance learner is based on content and convenience rather than on physical facilities or campus-based services. Those who succeed in meeting students' needs in a flexible and timely manner while maintaining quality offerings will increase student enrollment. The structure of the higher education curriculum is being re-shaped by practices that have been encouraged and accelerated by online education, including the increased frequency of credit transfer. However, certain challenges still remain.

Outcomes-Based Assessment. In order to better facilitate credit transfer between institutions, equivalency in the level of instruction and student achievement at each college or university needs to be established. Because courses with the same title can contain varying content areas and levels of academic rigor, disagreements may still arise among institutions concerning the level of student learning and expression of ability that took place within the same numbered course. A new standard is needed that eliminates individual bias and assures that student knowledge can be easily measured and fairly compared across all institutions. This problem can be addressed by focusing on an objective set of specific criteria, defined as the behavioral outcomes that are expected in terms of what the student should know and the level of skill he or she should be able to demonstrate upon course completion. By focusing on observable skill, a more objective, quantifiable measurement system can be established that has the same meaning to all raters.

Establishment of an outcomes-based approach to student assessment will require a major transition within higher education. Rather than comparing a student's performance to that of other students or to each professor's own defined standard, an outcomes approach will require higher education faculty to define and use a common criterion-referenced rating scale.<sup>14</sup> Specifically, common course content, measurement scales, and clear definitions of performance at each level on the scales will need to be developed and agreed upon within each academic field. In addition, fair use of a common evaluation standard will require rater training and the demonstration of acceptable levels of inter-rater reliability among faculty across different institutions before comparisons can be drawn.

Outcomes-based assessment is receiving growing support. The regional accrediting bodies have steadily moved toward incorporating this concept in their standards, and state systems are beginning to define common content and outcomes for each course of the same number. For example, the Texas state legislature recently mandated that its higher education

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<sup>14</sup> For example, in quantifying human performance, psychometricians typically convene "subject matter experts" to discuss, define, and agree to the specific knowledge and skill level required to succeed in a given role. Detailed task statements are typically developed (i.e. the student can isolate a given chemical element from a compound or can explain how a given historical event impacted the political climate of its time). Raters must also be well trained in using the scale prior to its implementation.

coordinating board work with institutional representatives to “develop a recommended core curriculum of at least 42 semester credit hours, *including a statement of the content, component areas, and objectives of the core curriculum.*”<sup>15</sup> Presently, “modular education” and “competency-based education” are most common in non-credit, technical training environments. As adult learners become more demanding of “just in time learning,” the traditional structure of two- and four-year degree programs composed of semester-long courses will no longer suffice. As individuals take advantage of condensed courses for skills training, the transferability of such learning into the traditional framework of semester-hour credits becomes more and more problematic. Therefore, mechanisms need to be developed to translate various forms of modularized education and competency-based certifications into “credit equivalencies” such as the American Council of Education’s assessments of credit equivalencies for military training.

Nationally Accredited, Proprietary, and Alternative Delivery Institutions. Another growing credit transfer challenge facing students and frustrating institutions is credit earned at career and technical schools, particularly those in the proprietary sector. Many of these institutions seek accreditation from recognized national accrediting bodies in order to assure that their students are eligible for federal financial aid. While national accreditation may qualify the student for federal aid, credits earned by students at these institutions, whose popularity has increased along with enrollments during the 1990s, are typically not fully recognized by regionally accredited institutions. As battle lines are being drawn between institutions, students are placed squarely in the middle of the debate. Nationally accredited institutions argue that since they have met federal requirements, a bias exists among regionally accredited institutions. On the other hand, regionally accredited institutions argue that the determination of academic requirements, including the transfer of credit, has historically been and remains their right.

Whatever the circumstances, there is little doubt that students ultimately are negatively affected by the lack of any articulation agreement or process for ensuring credit transfer. The Council for Higher Education Accreditation has urged colleges to base decisions on more than the accreditation status of any institution,<sup>16</sup> but there seems to be little movement towards adopting such a policy. Some efforts, however, hold promise for resolving this issue. In Florida, the statewide Articulation Coordinating Committee has established procedures that permit nationally accredited institutions to designate selected courses for inclusion in the state’s Common Course Numbering system. This designation assures the student that credits will transfer as part of Florida’s broader statewide articulation agreement. While the process for nationally-accredited institutions is a cumbersome one, it does assure students enrolling in the “approved” courses that credits earned will transfer and be recognized by other participating Florida colleges and universities.

The League For Innovation in the Community College, an international association dedicated to supporting the growth and improvement of community colleges, has developed

<sup>15</sup> See the “Core Curriculum and Field of Study Curricula” at <http://www.thecb.state.tx.us/CTC/ip/default.htm>

<sup>16</sup> Council for Higher Education Accreditation Committee on Transfer and the Public Interest (2000).

a set of guidelines for creating transfer agreements among its more than 700 participating institutions and distance learning providers that offer four-year degrees. The agreements would provide online access to 2+2 baccalaureate degrees and allow students to transfer more easily lower-division credits earned from community colleges to online degree programs offered by four-year colleges and universities. The League recently announced a series of articulation agreements to facilitate transfer among its member institutions and selected four-year colleges and universities with two institutions that serve a growing number of students through online and other non-campus based learning: the University of Phoenix and Western Governors University. The agreements will permit transferring students to enter as upper division students and, in some instances, earn an inverted 2+2 degree. Agreements with other four-year institutions are under discussion.

Another effort that addresses credit transfer is a FIPSE-funded project of the Association of American Colleges and Universities. Working with three states (Georgia, Maryland and Utah), the project is designed to develop state-level solutions to transfer problems, to better define degree requirements, and to create cross-institutional advising strategies.

Finally, the American Academy for Liberal Education, a voluntary national accrediting association that serves traditional institutions with a strong liberal learning component, has launched a new initiative focusing on distance learning. Also supported by a FIPSE “Learning Anytime, Anywhere Partnership” grant, the pilot project is designed to identify and verify quality and coherence in general education delivered in distance learning. If successful, this effort will help strengthen the acceptability of general education credits earned in an online format for all students and institutions.

These initiatives illustrate a growing concern for student achievement as well as the need for policies that ensure the time and money invested by students in the emerging e-learning market are rewarded by broader acceptance and transfer of credit they have earned and deserve.

### *Regional Solutions*

While state-level efforts to assure credit transfer within state systems have made great progress in decreasing costs and meeting student needs, articulation agreements within each state are state-specific. Each state has adopted varying general education requirements, as well as different technical program transfer agreements, that may or may not be compatible with one another. And these efforts to facilitate articulation and transfer within a state will undoubtedly pose barriers when the transfer of credit is across state lines. If the potential of anytime/anywhere education is to be realized, steps must be taken now at regional and national levels to overcome obstacles and smooth progress toward graduation. The needs and interests of the learner—not the institution—should be paramount. The solutions described below should be pursued on a regional level to meet student needs and increase access to higher education.

One of SREB's main goals is to foster collaboration on a regional basis in order to improve education. In this fashion, states should work together in a culture of mutual trust and respect for one another's quality assurance mechanisms to establish a regional compact on credit transfer. Reciprocity in free-trade of academic credit across state lines can be a win-win situation for all, providing positive returns for states, institutions, and students alike. For example, SREB's Academic Common Market program has provided, for over 25 years, opportunities for students in one SREB state to undertake study in selected programs in another SREB state at in-state tuition rates. This program allows underutilized "seats" in programs and courses to be "filled" to capacity, benefiting students and institutions alike. Just like the successful Academic Common Market program, regional cooperation makes education a regional resource, creating a win-win situation that can benefit students, institutions, and states.

Transfer of credit across state lines allows institutions to expand "markets" for courses and programs that can increase revenues and increase operating efficiency. The cooperative recognition of student credit can also utilize available capacity more efficiently, which also can increase revenues and reduce expensive duplication of courses.

The recognition of credit across state lines would establish distance learning as a regional economic development resource and continue the long tradition of SREB states to share educational resources. It is therefore recommended that states enter into a regional credit transfer compact, agreeing to mutually respect and accept the credits earned at any regionally accredited institution in one another's state.

Interlinked Databases and Regional Utilities. Several states have developed large databases which provide potential transfer students with an electronic "crosswalk" of course transfer scenarios from institution to institution. The student is able to enter courses already taken into the database, and the crosswalk indicates which institutions in the state will accept credits from those courses, the amount of credit hours that will be granted, and the equivalent courses at a receiving college. Model systems are Florida's FACTS database and Maryland's ARTSYS, which allow students to search all participating colleges for a particular program and determine the best match with the student's prior academic record. These statewide efforts should be linked together to create a regional crosswalk of credit recognition across state lines.

The Southern Regional Education Board's *Electronic Campus* and the University System of Georgia are developing a comprehensive academic/administrative software initiative that establishes seamless links among the institutions and states that participate in the *Electronic Campus*. This project has developed protocols and standards for an "open architecture" infrastructure at the regional level which will permit a student or administrator to access and store information on courses, individual students, and programs from any participating institution. Following are the possible applications such a system would support:

- A *learning bank*<sup>TM</sup>—a regional electronic repository for student academic records for both credit and non-credit experiences, industry certifications, and other records of learning and accomplishment;
- A *learning passport*<sup>TM</sup>—this pre-verified student record would expedite the registration and enrollment of qualified students in courses at any participating institution; and
- A *learning inventory*<sup>TM</sup>—an online credit and degree audit evaluation and comparison system to provide students with tools to assess alternative learning options.

This electronic infrastructure would allow students to complete one admissions application for all participating institutions and have it delivered electronically to any participating college or university in the region.

Similar comprehensive software packages are being implemented. One example is *America's Career Kit*, which includes a job bank, career information, links to public service offices, and the Learning Exchange Consortium, an electronic network that connects users to career development, education, training, and employment resources. (See <http://www.eworkforce.org/careerkit/>). The Exchange provides a searchable database of profiles on courses, seminars/workshops, degree or certificate granting programs; a database of training and education service providers, developers, and web-based training tools; and databases on special training and education resources unique to a particular industry or profession.

Electronic Data Exchange. Common technology platforms and database standards make data exchange easier, thus improving the process of credit recognition and transfer. Yet as each state solves the problem to its own satisfaction, data exchange across independent systems will require a technology that works between different kinds of native formats. For example, the banking industry has developed a seamless system of data exchange that allows individual banks in different states to share information and exchange money when a person withdraws cash from an ATM. A similar national system should be developed for higher education.

XML (extensible markup language) is an enabling technology that takes data in its native format and transforms it to a common syntax that can be used by other systems that use different data formats. This is a promising tool that may be fundamental to establishing a regional or national data exchange.

Other initiatives are underway that utilize technological advancements to increase administrative efficiency and better serve students. The Postsecondary Electronic Standards Council, for example, has developed several projects that support and promote data sharing efforts among higher education institutions. These projects encourage adoption of national

data standards for administrative systems and are developing the necessary infrastructure for such an exchange to take place. Pilot and demonstration projects include an electronic data interchange to html compiler, which translates electronic data transaction sets to a more flexible html representation, and the Colorado PEPPER project, which demonstrates how electronic data interchange can accommodate student financial transactions such as financial aid origination and payment cycle.

Common underlying standards or protocols also are emerging such as SPEEDE, sponsored by the American Association of Collegiate Registrars and Admissions Officers. Common protocols are an important element to credit transfer because the ability to share transcripts and other important student records across all institutions will expedite the broad implementation of any related academic policies.

Virtual Universities. A number of states have addressed the problems of transfer and articulation while at the same time expanding access through the development of virtual universities or distance learning consortia (see Appendix B). Digital universities often require all institutions in a state resolve distance learning and information technology issues, such as admissions and registration, record keeping, and transfer and articulation. Virtual universities need to continue this effort and work together on a regional level to expand student access and opportunities for credit transfer.

### Recommendations of the Credit Subcommittee

The Credit Issues Subcommittee, having reviewed the status of transfer and articulation in the SREB states and the impact of distance learning and information technology on the evolution of postsecondary education, has arrived at several recommendations. Some of the subcommittee's recommendations are aimed at state governments and statewide coordinating and governing boards. In general, these recommendations are intended to overcome traditional transfer and articulation problems. In fact, the subcommittee has found that most states already have adopted some of these actions. Taken together, these recommendations provide a comprehensive approach to transfer and articulation at the state level.

If the total focus of action is at the state level, however, inconsistent or even conflicting solutions may be adopted by different states. As discussed above, the rapid expansion of distance learning has vastly increased the number of students taking courses online from "out-of-state" institutions. In effect, state boundaries are irrelevant to the Internet and to students taking courses online from institutions in several states. Therefore, a regional and, eventually, a national approach to the emerging issues of transfer of credits are needed. The Credit Issues Subcommittee recommends that the Southern Regional Education Board—either through the *Electronic Campus* or through an extension of the Distance Learning Policy Laboratory—assume a leadership role in developing and implementing regional and national policy.

Key to the recommendations for regional action is the creation by SREB of a Regional Transfer and Articulation Committee (RTAC), appointed initially for three years. The purpose of the RTAC will be to advise SREB and to monitor progress in implementing the following recommendations.

### Subcommittee Recommendations

1. States should develop policy statements outlining the responsibilities of students and institutions in the transfer process and clearly communicate these policies to all parties. Information about degree requirements and transfer policies should be featured predominantly and clearly described on institution web sites.
2. A transfer coordinator should be identified at every institution to specifically advise distance learning students. Coordinators should have sufficient authority to resolve transfer issues for students in an expeditious manner.
3. States should establish common methods for calculating the number and percentage of students who are simultaneously enrolled or who migrate from institution to institution on an annual basis and report their findings to the SREB Data Exchange. SREB should use this data to evaluate the effectiveness of transfer policies over time.
4. States should identify one or more highly visible institutions or consortia to act as “degree completers” to aid students by forming the various credits earned from multiple institutions into a complete degree program. Degree-completing institutions should accept lower-division general education credits of letter grades “C” or higher from any regionally accredited institution in the region as credit towards the general education requirements.
5. SREB should appoint a Regional Transfer and Articulation Committee (RTAC), with membership from all SREB states, to follow trends in student transfer activity, including regional policies, compacts, and agreements, and offer advice concerning questions, issues, or disputes among states and institutions. Initially, the RTAC should be appointed for a three-year period.
6. SREB should encourage and support activities that bring together community college, technical college, and four-year faculty from various disciplines to discuss and agree upon the content and core curricula that associate and baccalaureate programs should contain, as well as the skill competencies that students should be able to display as a result of course or program completion.

7. SREB should utilize its existing compact agreements to establish a voluntary, mutually reciprocal interstate credit-transfer agreement that would ensure that students earning an Associate of Arts or Associate of Science degree is fully transferable to any public four-year institution in the compact if: 1) sufficient credits are earned from any accredited community or junior college and 2) the student has maintained the appropriate minimum grade point average. General education credits earned in a regionally accredited AA or AS program should be accepted *as a block of credits* without a course-by-course review.
8. All SREB states should participate in the development of an “electronic regional transfer crosswalk,” which would allow students to pre-determine the graduation requirements and potential transferability of courses from one public institution to another public institution in any participating state. This “crosswalk” should take the form of a database, accessible through the *Electronic Campus* portal, and should describe the transferability of courses from one accredited institution in the region to any other institution in the region.
9. SREB should initiate a discussion among higher education leaders and accrediting bodies about the purpose and relevance of residency requirements in distance learning degree programs. These discussions should yield a recommended standard on the percentage of degree credits that must be earned at the degree-granting institution, when they should be earned relative to degree completion, and the percentage that may be earned from any other institution(s).
10. SREB should convene the regional accrediting bodies serving in SREB states to discuss the implications of these recommendations for their policies and practices.
11. SREB should facilitate discussions between the several national and regional accrediting commissions and the United States Department of Education about the implications of these recommendations for national educational policy.

State-level Solutions

The following table displays the current status of SREB states on eight variables/initiatives, which can impact student transfer. These initiatives, particularly when they are combined, can add significantly to a statewide policy that promotes ease of transferability of credit.

Ideally, a state postsecondary system would allow students to move through the system as if it were a single institution. Students would have the option to change programs and take courses that meet their educational needs, whether or not the courses are offered by one or several institutions. Transfer of credit would occur with as little confusion, time, and cost as possible. Successful policies would allow students to move freely from institution to institution without losing credits or having to repeat courses already taken.

Well thought-out transfer policies and practices can increase the number and percentage of students who complete two- and four-year degrees. When all public colleges and universities in the state agree on core curriculum requirements that should be completed before junior-level courses in the major, the transfer process is more efficient and predictable. Practices and policies now in place in some states that have succeeded in helping students transfer and earn degrees include the following:

- *Common general education requirements:* All public colleges and universities accept the core curricula taken at any public institution in a state.
- *Junior status* is awarded to students who earn associate degrees, without any additional course requirements by four-year institutions.
- *Electronic reports* are provided to show how credits will be recognized at any public college in a state. These reports let students know, in advance of enrollment, how their courses will be accepted by institutions to which they may transfer.
- *Statewide transfer committees* evaluate the effectiveness of current policies and make recommendations on how the process might be improved.
- *Transfer coordinators* advise students on transferring in and out of community, technical, and four-year colleges.
- *Specific and general articulation agreements* outline the inter-institutional agreements on credit transfer from one program at one institution into one program at another institution (for example, how an AA in Business Administration at one community college transfers to a Bachelor's in Business Administration at one four-year institution). General articulation agreements contain statewide agreements on how certain types of programs at community and junior colleges will be integrated with their counterparts at four-year campuses (for example, statewide agreements on the components of a Bachelor in Technology program or how associate nursing degrees will articulate with baccalaureate nursing program).

State-level Transfer Policies and Practices

	<u>AL</u>	<u>AR</u>	<u>DE</u>	<u>FL</u>	<u>GA</u>	<u>KY</u>	<u>LA</u>	<u>MD</u>	<u>MS</u>	<u>NC</u>	<u>OK</u>	<u>SC</u>	<u>TN</u>	<u>TX</u>	<u>VA</u>	<u>WV</u>
A common "core curriculum" for public community and technical and four-year colleges		X			X			X	X		X		X			X
Common course numbering system				X										X		
Common course syllabi and content				X												
A common academic calendar for community and technical and four-year institutions				X	X								X			
Transfer student guidelines	X		X	X		X	X	X		X	X		X		X	
A common transcript format			X	X						X				X		
Staff assigned to the student transfer process at both two- and four-year institutions			X	X	X	X	X	X	X	X		X	X	X	X	
A statewide committee on the transferability of credits from community and technical and four-year institutions	X	X		X	X	X		X	X	X	X	X	X	X	X	X

## Appendix B

### State Virtual Campuses and Distance Learning Consortia in the SREB Region

The following virtual campuses and distance learning consortia have been established in the SREB region:

Alabama Distance Learning Consortium  
<http://www.alalearn.com>

ACCESS Arkansas  
<http://www.access-ar.org/index.html>

Delaware Valley Distance Learning Consortium  
<http://why.org/dvdlc/dvdlcindex.html>

Florida Community College Distance Learning Consortium  
<http://www.distancelearn.org/>

Florida Virtual Campus  
<http://www.floridavirtualcampus.org/>

Georgia Learning Online for Business and Education (G.L.O.B.E.)  
<http://www.georgiaglobe.org>

Georgia Virtual Technical College  
<http://www.gvtc.org>

Kentucky Virtual University  
<http://www.kyvu.org>

Louisiana Board of Regents Electronic Campus (BOREC)  
<http://epscor.phys.lsu.edu/lasrec/student.htm>

MarylandOnline  
<http://www.marylandonline.org>

Mississippi Virtual Community College  
<http://www.msvcc.org>

University of North Carolina System  
<http://www.northcarolina.edu/students/>

North Carolina Virtual Learning Community  
[http://www.ncccs.cc.nc.us/distance\\_learning](http://www.ncccs.cc.nc.us/distance_learning)

Online College of Oklahoma  
<http://www.okcollegeonline.org/>

South Carolina Partnership for Distance Learning  
<http://www.sc-partnership.org/index.html>

Tennessee Board of Regents' Regents Online Degree Programs (RODP)  
<http://www.tn.regentsdegrees.org/>

Texas Distance Education  
<http://www.texasdistanceeducation.com>

UT Telecampus  
<http://www.telecampus.utsystem.edu/>

Virtual College of Texas  
<http://www.tacc.org/virtual.html>

Electronic Campus of Virginia  
<http://www.vacec.bev.net>



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