



38 Million Reasons to Rethink Transfer Credit

Introduction

“Six Steps to Attracting Returning Students”

We are going to end there rather than begin there.

Why?

Because a strategy needs a foundation. So, let's explore:

1. **The Opportunity:** Why is this the right time to re-focus efforts on returning undergrads?
2. **What They Think:** What do these students think of higher ed? Will re-enrollment take convincing?
3. **What Is Important to Them:** What will drive the enrollment decisions of these students?
4. **Why They Are Returning:** How does all of this result in increasing enrollment?
5. **Why Focus on Transfer Credit?** Why must the acceptance of transfer credit be the core of your strategy?

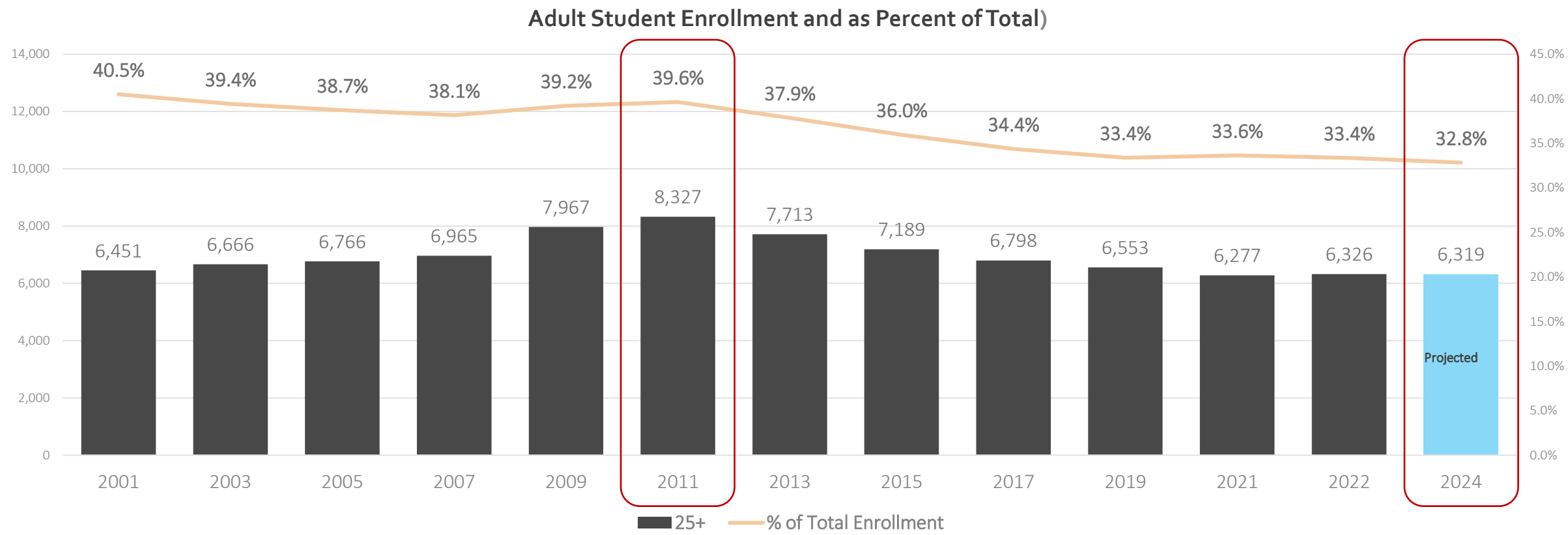
38 Million Reasons

The opportunity

Why is it the right time to (re)focus enrollment growth efforts on the “some college, no degree”/adult undergraduate population?

1

Adult enrollment has been in decline for a decade.

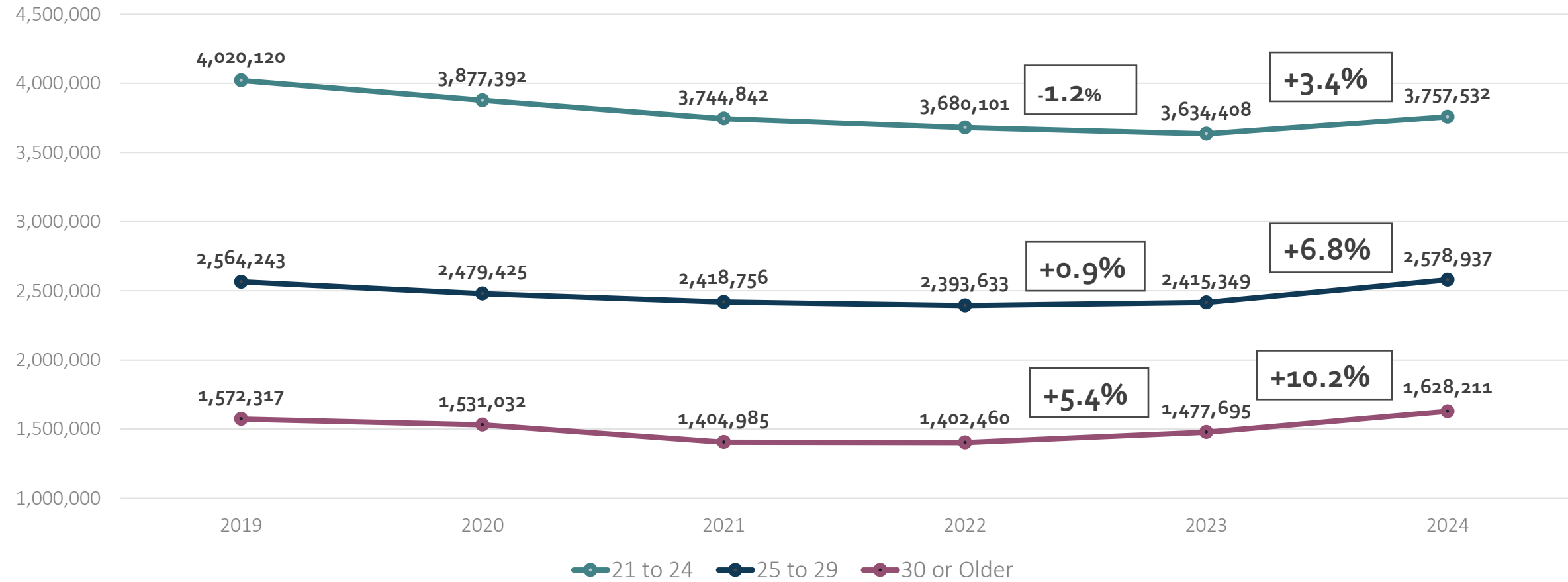


Note: Enrollment numbers are in millions

Source: Digest of Education Statistics 2022. Table [303.40](#). Total fall enrollment in degree granting postsecondary institutions.... NCES. Retrieved in December 2024.

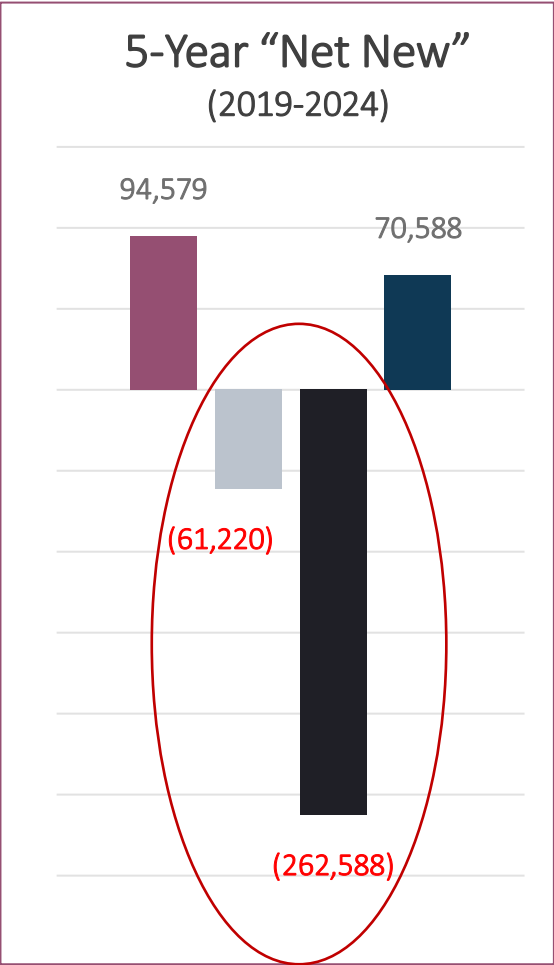
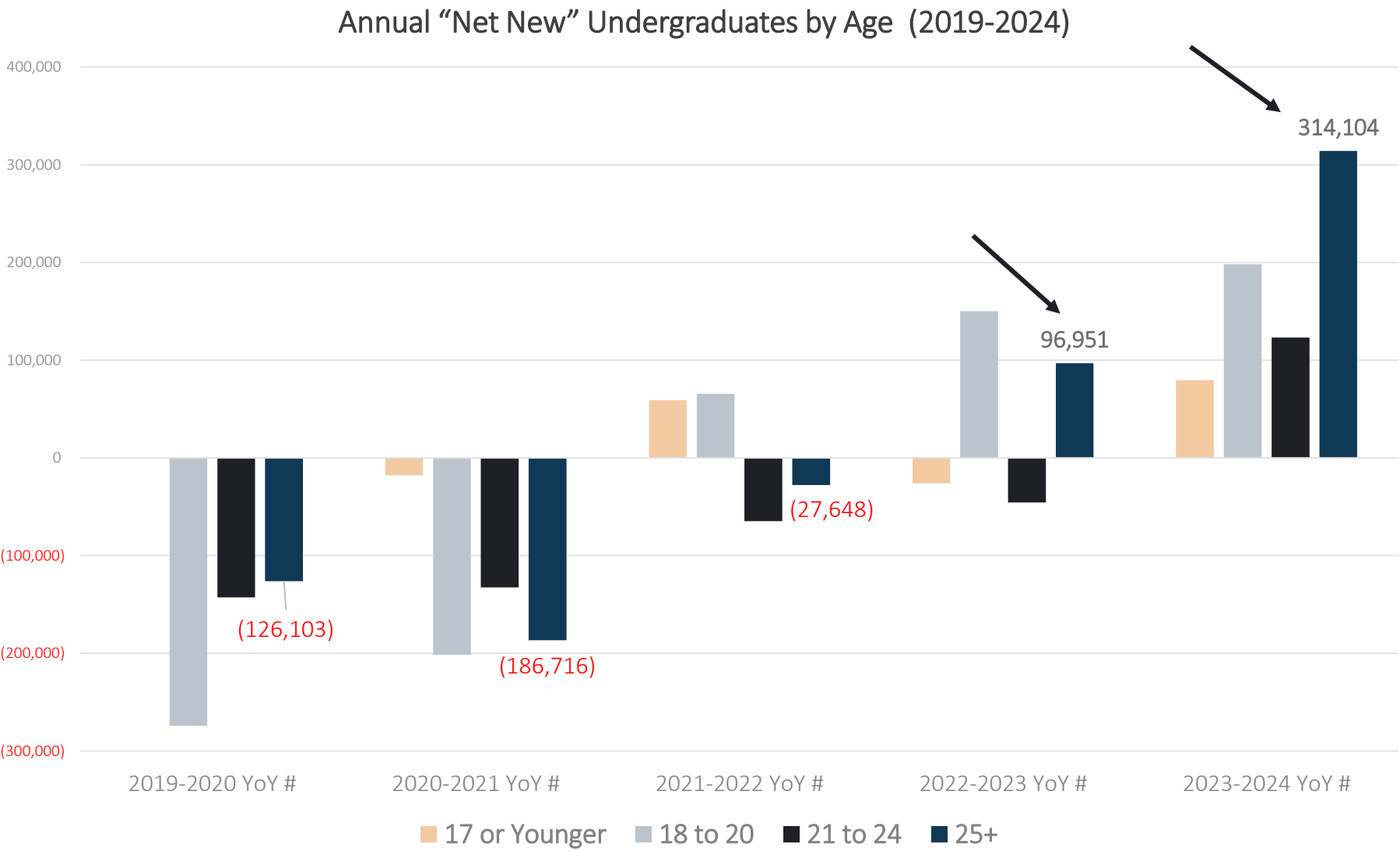
Adult students are returning in large numbers

Fall ADULT Undergraduate Enrollment by Age (2019-2024)



Source: [CTEE Fall 2024](#). National Student Clearinghouse. January 2025.

The numbers are astounding...



Source: [CTEE Fall 2024](#). National Student Clearinghouse. January 2025.

38 Million Reasons

What do they think about higher ed?

Are they dissatisfied with past (and present) experiences? Where are negative perceptions coming from?

2

American Confidence in Higher Ed

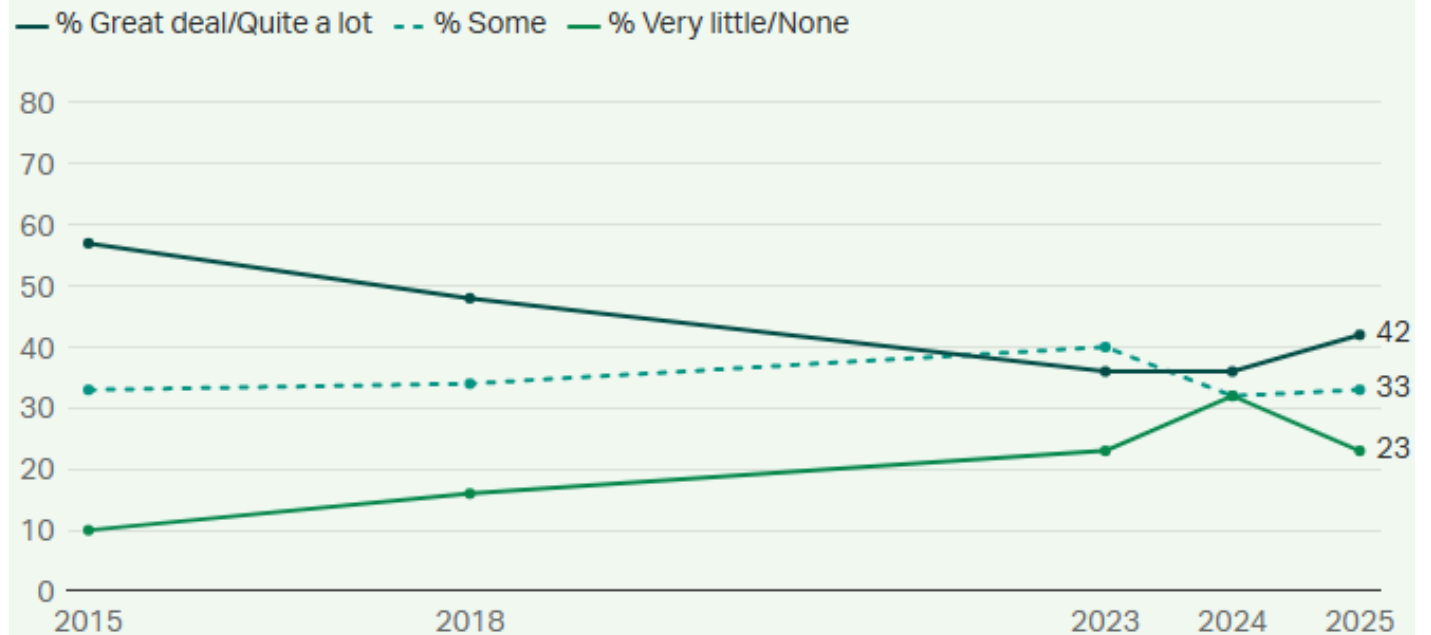
We all have seen this in the news.

After a decade of decline, American's confidence in higher education ticked up in 2025 according to Lumina/Gallup's annual education survey.

Could this be a reason for adult undergraduates – some college/no credential students – to begin to return to the classroom?

Confidence in U.S. Higher Education

Please tell me how much confidence you, yourself, have in higher education — a great deal, quite a lot, some or very little?



"None" is a volunteered response. No opinion percentages are not shown.

[Get the data](#) • [Download image](#)

GALLUP

Source: Lumina Foundation-Gallup [2025 State of Higher Education Study](#).

Students Trust Their OWN Institution

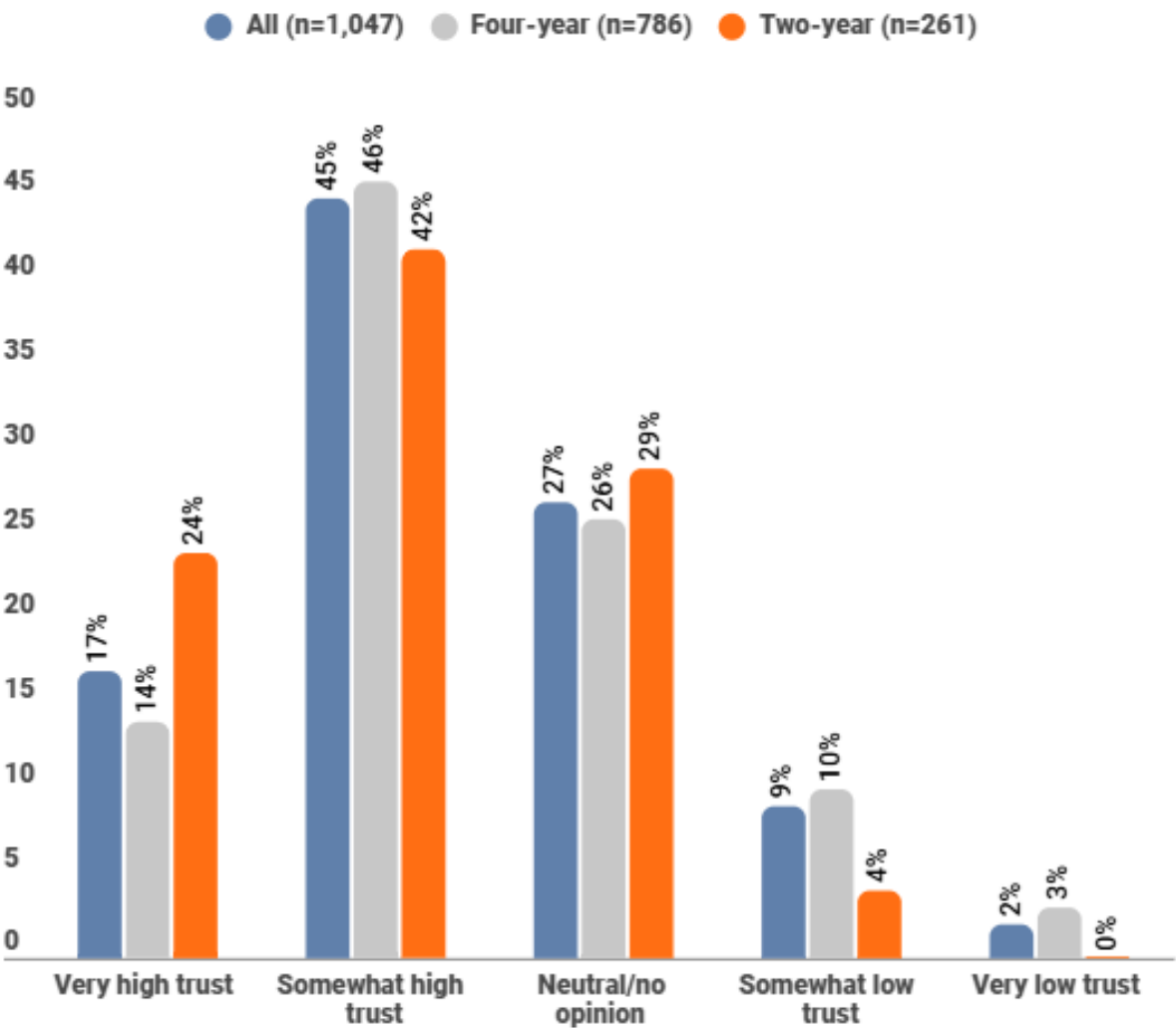
Students rate their level of trust in their college of choice.

Community college students trust their institutions even more than 4-year students. This sets the scene for positive transfer experiences – if the 4-year can deliver the same levels of service.

Students 25+ are more likely than younger peers to have very high trust (29% v. 14% respectively) as are Black and Hispanic students.*

These data are an important point of differentiation from recent Gallup/Lumina studies of ALL Americans. Students IN the system have significantly higher trust.

**See link to full report for full information on these insights.*



Source: Student Voice flash survey on trust, July 2025 • n=1,047 • Inside Higher Ed x Generation Lab. Question: Rate your level of trust in your college or university. Think of trust as the firm belief in the reliability and strength of your institution.

Students Trust the Sector Grows

Students rate their level of trust in the sector since enrolling.

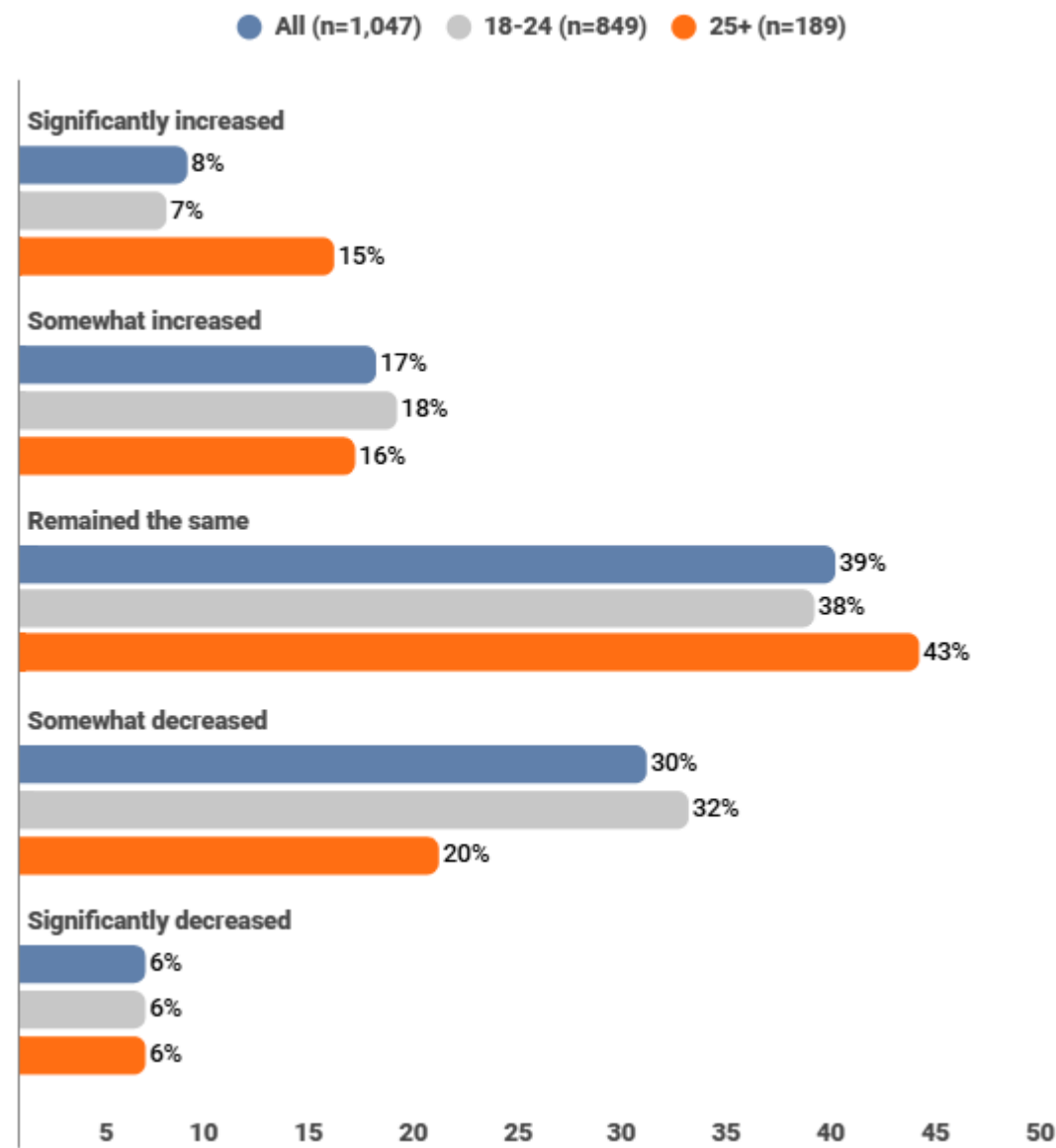
While 25% of all students indicate growing levels of trust in higher ed while enrolled, 36% indicate that their trust diminished. We will see what is driving that diminished trust soon.

31% of students 25+ indicate increased confidence in higher ed, while only 26% registered a decrease in confidence.*

It is actually Gen Z students who are the most skeptical of higher education as a sector and are driving the decreased trust numbers.*

**See link to full report for full information on these insights.*

Source: [2025-26 Student Voice Survey](#), Inside Higher Education, August 2025.



Source: Student Voice flash survey on trust, July 2025 • n=1,047 • Inside Higher Ed x Generation Lab. **Question:** How has your trust in higher education—as a sector, not just your college—changed since beginning college? **Note:** Chart omits 9 respondents under 18.

Why Students Think Trust is eroding.

Students continue to be acutely concerned about cost (47%) and value (24%), distantly followed by both ideological issues (8%) and diversity issues (5%).

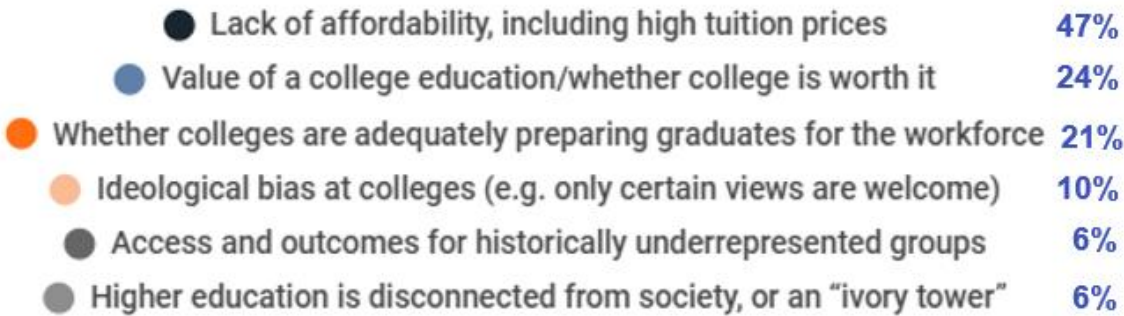
Men are more concerned about cost and value issues than are women.

No notable differences in attitudes among students 15+.

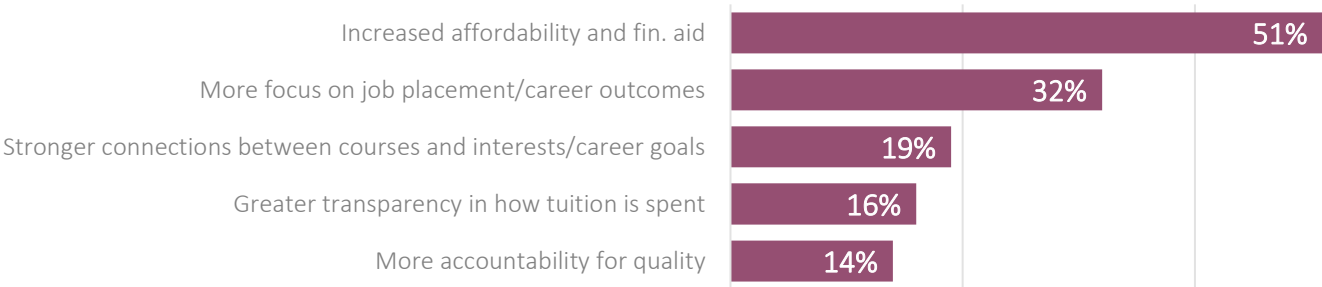
Meanwhile, the general U.S. population has become more concerned with ideological issues *and is less concerned about costs.*

This does not reflect the attitudes of the college-going population.

Which is contributing most to declining public confidence in higher education?



Which would most improve your trust in higher education?



Reasons Americans Are Not Confident in Higher Education, 2024-2025

	2024	2025
	%	%
Political agendas	28	38
Wrong focus/Don't teach right things	35	32
Cost/Expenses	35	24

Source: [2025-26 Student Voice Survey](#), Inside Higher Education, August 2025.

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What is important to them?

Why did they leave? What are the most important factors for re-enrolling? What isn't important?

3

They have always been career and cost driven.

Motivation for Initially Enrolling	Motivations	Primary Motivation
To start a new career to earn more money	60%	36%
To start a new career more aligned with my interests	40%	24%
It was the next step after high school or technical school	30%	15%

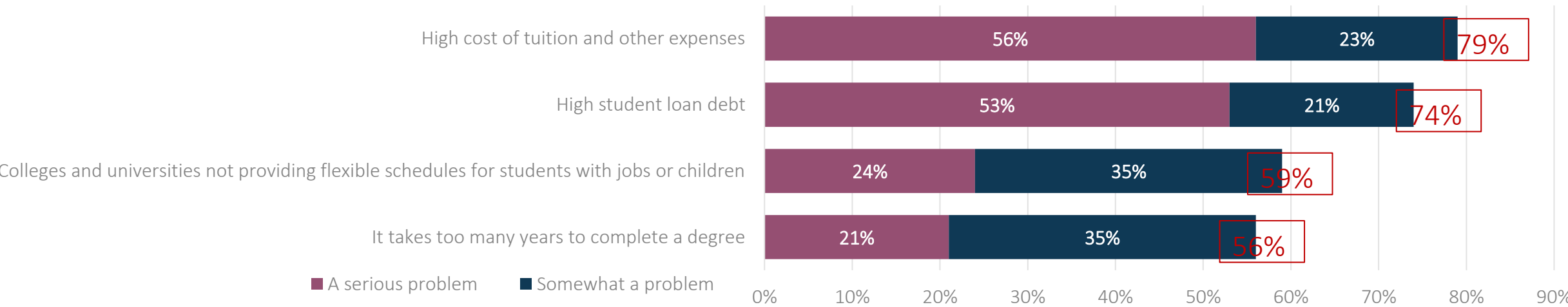
Reasons for Stop-Out	Reasons for Stopping Out	Primary Reason for Stopping Out
Cost	41%	32%
Lack of flexibility in the program	19%	5%
Inability to use federal financial aid	15%	10%
Program length	14%	1%

Source: Education Reengagement. DegreeSight/EducationDynamics. 2024.



They rate high cost, student debt, above flexibility.

Figure 16: Percent of respondents who think that the following are problematic:



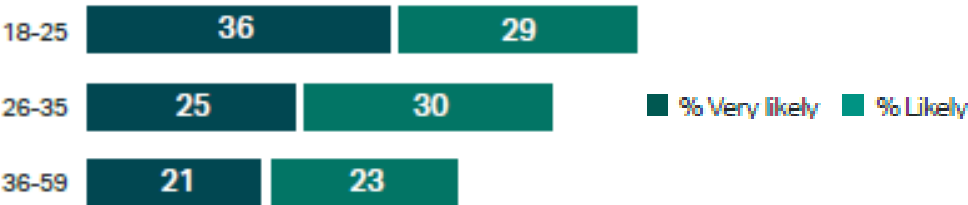
Source: [Beyond Transfer: Insights From a Survey of American Adults](#). Public Agenda. February 2025.

Critical target audience market intelligence

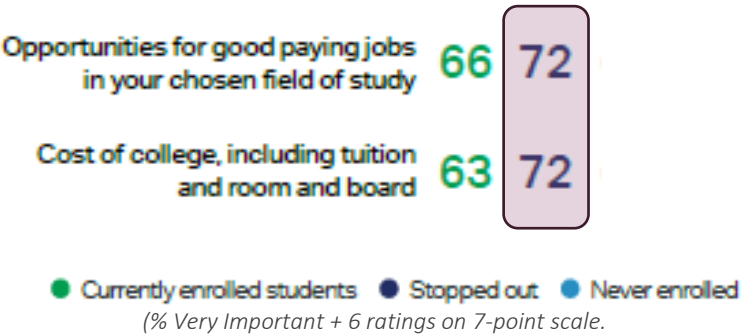
1. 63% of stopped out students are either likely or very likely to reenroll in the next 5 years.



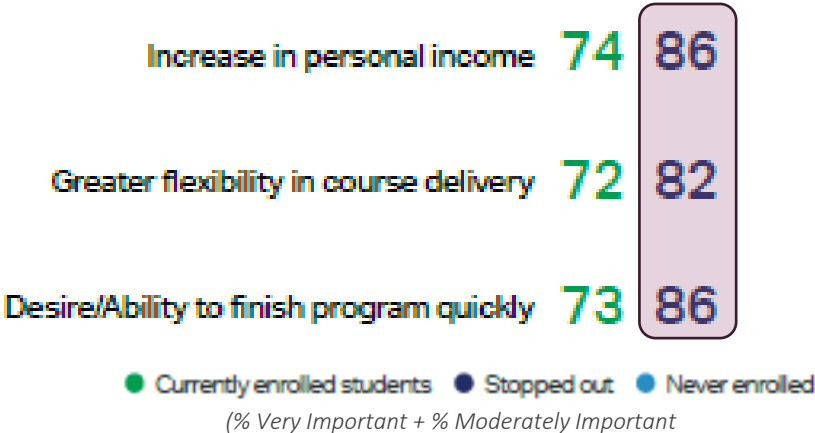
2. Stopped out students are younger than they were in the past – 61% of those are under 35.



3. Stopped out students are more likely that currently enrolled students to prioritize career prospects and the cost of the degree.



4. Increasing income, finishing quickly, and having flexible course delivery are the most important factors in stopped out student enrollment decisions – and more so than currently enrolled.



5. Primary reasons for stopping out have shifted from cost factors to more human issues.

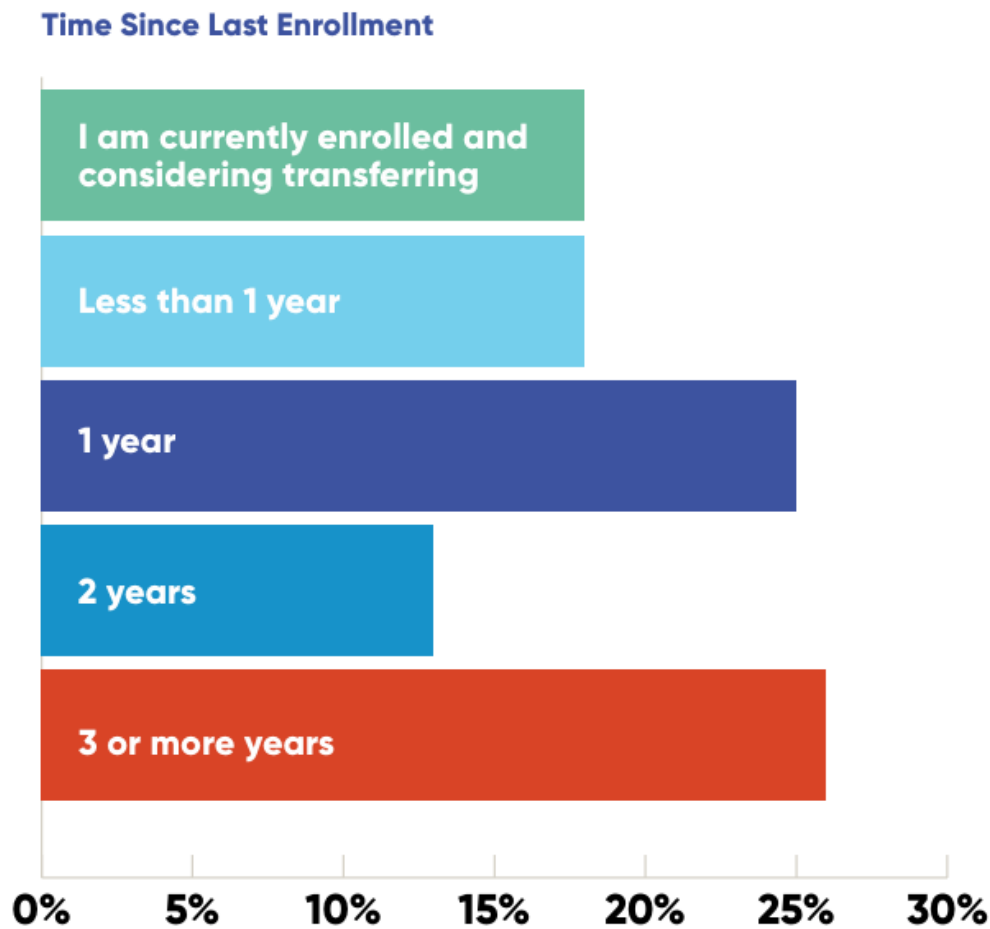
(% Selected)



*Source: [The State of Higher Education 2024](#). Gallup & Lumina Foundation. 2024.

They are returning earlier than ever.

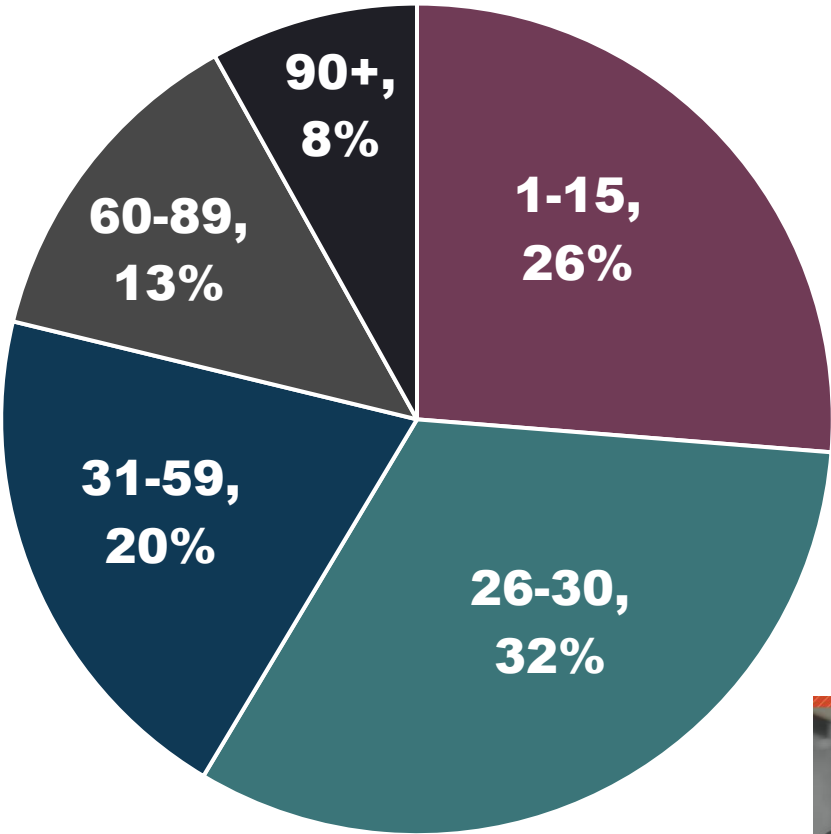
They are realizing that they really DO need a degree/credential.



Source: Education Reengagement. DegreeSight/EducationDynamics. 2024.

There is Almost No “Typical” Student

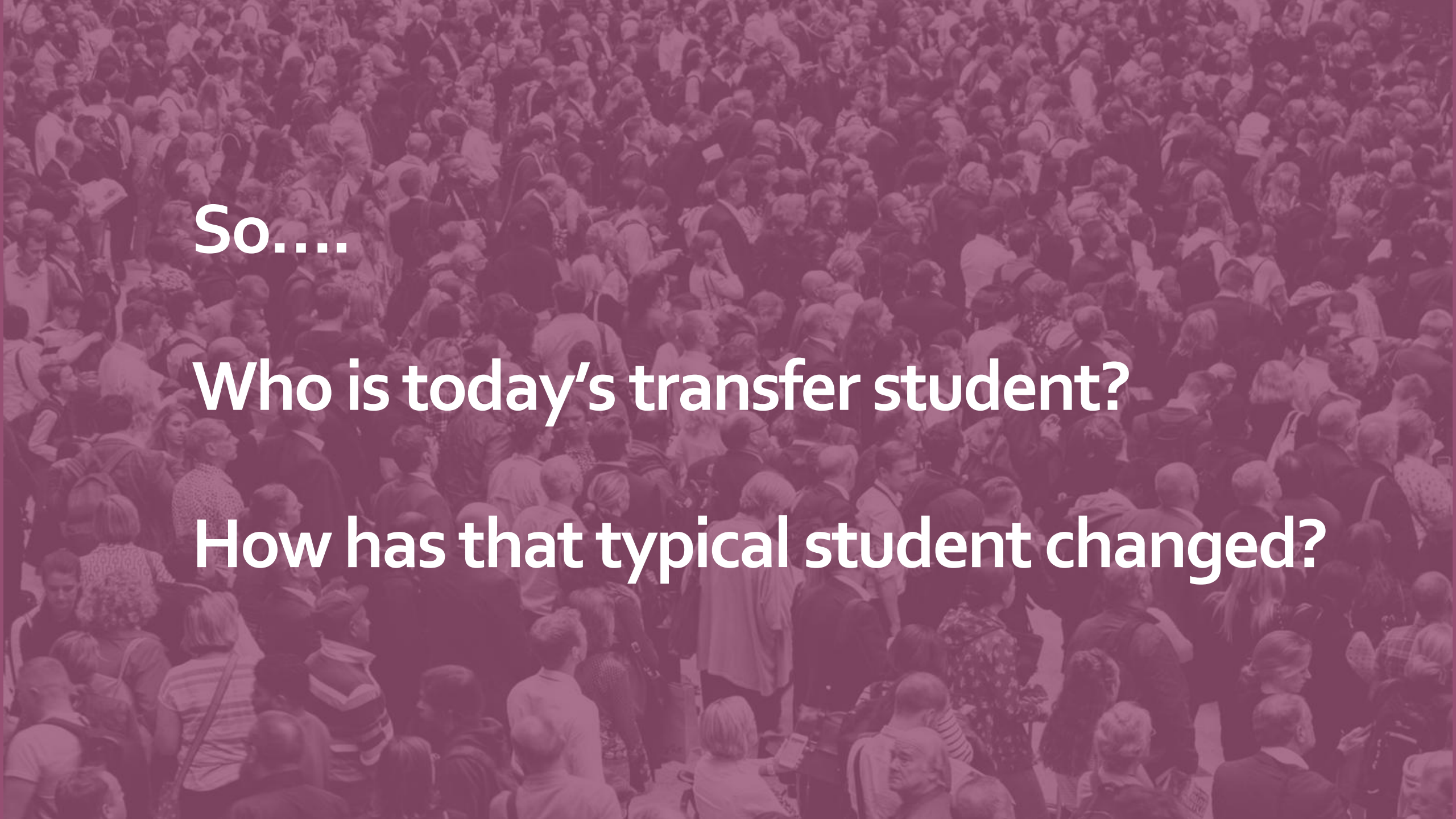
Total Previous Credit



What does all this “add up” to?

Why are adult undergraduates returning to the study?

1. They are realizing that their next career move really does need a credential, after hearing that it may not.
2. They are realizing this sooner than ever before (hence the lower average age.)
3. They are realizing that there are now vast numbers of programs that offer flexible and convenient formats (this means online.)
4. They became comfortable with doing nearly every life activity online during the pandemic.
5. They had good experiences at their community colleges (and 4-year colleges) and expect that they can have similar experiences again.
6. They are concerned about cost but have been less likely to stop out because of cost than at any time in recent memory.



So....

Who is today's transfer student?

How has that typical student changed?

38 Million Reasons

Why focus on transfer credit acceptance?

Why must institutions focus their greatest attention on refining, adjusting, and improving their transfer credit acceptance policies, practices, and systems?

4

They need to know how much will transfer ASAP.

They can't afford to retake courses they have already taken.

67%

Percent who say knowing # of credits that will transfer – prior to applying – is VERY IMPORTANT.

48%

Percent who will not consider a program for which they don't know transfer credit policies.

55%

Percent who say that they will enroll in the program that gives them more credit.

86%

Percent who say that it is VERY IMPORTANT that all of their previous credit is accepted.

Difficult transfer processes begins a relationship with frustration and annoyance.

60%

Percent who found the process of trying to transfer credits difficult. (Figure 5)

26%

Percent who took a course believing it would transfer but then not accepted. (Figure 7)

20%

Percent who had to repeat the same course already taken (one or more). (Figure 7)

35%

Percent who had no challenges/frustrations when trying to transfer credits (Figure 7)

Policies are discouraging and confusing students before they even enroll.

32% Satisfied

25% Frustrated

27% Grateful

23% Overwhelmed

24% Motivated

18% Confused

(Figure 8: Percent of respondents who tried to transfer credit who say the process made them feel)

Losing credits is a serious problem, and students support tough measures to solve it.

61%

Percent of students who think losing credits is a serious/somewhat a problem (students who never tried).

66%

Percent of students who think losing credits is a serious/somewhat a problem (students who recently tried).

Requiring colleges, universities and community colleges to provide students with free, easy access to their transcripts, credentials and degrees	82%
Requiring colleges, universities and community colleges to create public databases that make it easy for prospective students to understand which credits will transfer between schools	81%
Requiring colleges, universities and community colleges to quickly tell students who want to transfer how many of their credits will be accepted so students have time to register for the classes they need	81%
Requiring colleges, universities and community colleges to let students take tests or create a portfolio so they can receive credit for skills or knowledge they already have.	78%
Mandating that if students pay for a course at one college, university or community college they should not have to pay to take it again at another college	73%

(Figure 12: Percent of respondents who strongly or somewhat support each of the following to make credit transfer easier)

A sobering reality.

Percent of respondents who strongly or somewhat agree that colleges and universities care more about making money than about educating students (Figure 16)

61%

**No Higher
Education
Experience**

69%

**Higher Ed
Experience, but
never tried to
transfer**

74%

**Higher Ed
Experience and
tried to
transfer**

Six Steps to Success

- ✓ Ensure generous transfer credit policies
- ✓ Offer discounts, reduced tuition, and other financial support
- ✓ Offer credit for life/work experience
- ✓ Offer career preparatory programs in an online format
- ✓ Offer programs in a fully online, or partially online format that minimizes time on campus.
- ✓ Have age-appropriate support services in place

Data Sources



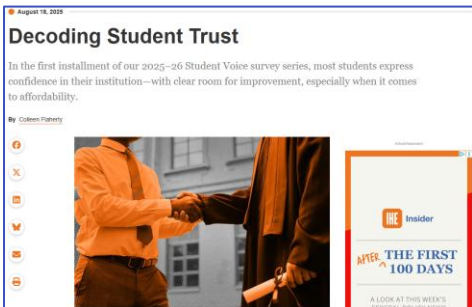
This report, jointly published by DegreeSight and EducationDynamics, presents findings from a September 2024 survey of 602 student respondents from across the nation, sourced using a national research panel and surveyed via an online survey. To enter the survey, respondents must be currently enrolled but thinking about transferring to a new program or have stopped out of a program and have plans to transfer or are considering reenrolling in a new program. They also must have earned at least one academic credit in their previous or current program. All respondents were ages 18 and older. They were incentivized for their participation. The sample was comprised of two different groups: “Transfer students” and “some college, no credential” (SCNC).

Link to report: <https://insights.educationdynamics.com/rs/183-YME-928/images/EDDY-Education-Reengagement-Report-2024.pdf>



This report is based on a survey of 3,077 by Public Agenda with the intention of surfacing attitudes and experiences related to the transfer of postsecondary credit, the outcomes of those efforts, public support for or opposition to policies and practices intended to improve transfer, and Americans’ confidence and skepticism about the value of higher education. Thirty-nine percent of that sample had experience in transferring credit while a greater proportion have enrolled in higher education, but had not attempted transfer. This indicates a sample of approximately 1,200 individuals providing the data of greatest interest presented in this webinar.

Link to report: <https://publicagenda.org/resource/beyond-transfer/findings/>



The data presented in this webinar is derived from survey data produced by Inside Higher Education and Generation Lab and is the first installment of its 2025-26 Student Voices survey series. The data were published in an IHE story on August 18, 2025 and will culminate in a report later in the year. Some 1,047 students from 166 two- and four-year public and private nonprofit institutions responded to this survey

Link to report: <https://publicagenda.org/resource/beyond-transfer/findings/>