

STRANDED CREDIT AND THE BC TRANSFER SYSTEM

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- What is “stranded credit”?
- What do we know about it?
- How does stranded credit relate to transfer credit?
- Is stranded credit a problem in the BC post-secondary system?
- How can BC institutions and students avoid stranded credit?

Defining “stranded credit”

- Student has acquired credit that is transcribed
- Student has an outstanding debt to the institution where they acquired the credit
- Institution places hold on student’s account and will not release transcript until debt is paid
- Without transcript, student cannot document their credits

What do we know about stranded credit?

- Involves contractual relationship between student and institution, and “ownership” of credits or transcripts
- Negative and potentially severe impact on students’ future opportunities
- May disproportionately affect specific demographic groups
- Students use different strategies to address the effects of stranded credit
- Withholding transcripts recently banned in several US states

How does stranded credit relate to transfer credit?

- Official transcript required to assess & award transfer credit
- Inability to transfer credit = “lost” credit and limited opportunities to continue studies elsewhere

Is stranded credit a problem in the BC post-secondary system?

- BCCAT study currently underway
- Two components:
 - Review of policies at BC Transfer System member institutions
 - Survey of registrars at those institutions
- Policy review on conditions around account holds
- Survey questions on practices around issuing official transcripts, account holds, and unpaid student debts
- 28/39 institutions participated in the survey

Is stranded credit a problem in the BC post-secondary system?

Preliminary results:

- All institutions have transcript holds; guidelines vary
- Between 5% and 10% of student accounts have holds on them
- Holds at most institutions mean that official transcripts will not be issued
- Almost all institutions require official transcripts for transfer credit
- Institutions are generally proactive in assisting students experiencing financial difficulties
- Stranded credit is not seen as a big problem

How can BC institutions and students avoid stranded credit?

- Allow case-by-case flexibility
- Consider alternatives to withholding official transcripts if students incur debts
- Identify and assist students “at risk” before they incur significant debt
- Use on-campus and off-campus resources to help students resolve their debts

Thank you!

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