



Using the Loss-Momentum Model

To Explore The Effects of Student-Institution Interactions in The BC Transfer System

*Prepared by Dr. Fiona A.E. McQuarrie, Special Projects Officer, BCCAT.
September 2026*

BCCAT

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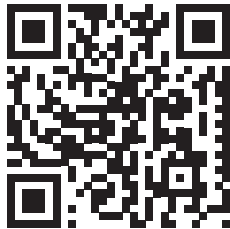
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EXECUTIVE SUMMARY

The loss-momentum model examines transfer-related interactions between students and institutions and explores whether these interactions impede or support students' academic progress. This study applies the model to the process of requesting and using transfer credit in BC, to identify events and points during the process where students' progress may be affected.

Data for the project were collected from institutional websites and through surveys distributed to articulation committee chairs and institutional transfer credit contacts. The website data indicated descriptions that were clearly intended to establish realistic expectations about the process; however, there was also a wide range of amounts and types of information about the transfer credit process. The survey data indicated that students generally understand how the transfer credit process works; however, they may not understand specific steps in the process. Students also appear to get information on transfer credit from different sources, not all of which may be reliable.

The recommendations from the project are:

1. BC Transfer System member institutions should identify every potential point of student-institution interaction during the transfer credit process – including interactions before the student formally enrolls – and ensure that accurate information on transfer credit is available at every point.
2. BC Transfer System member institutions should review the information on transfer credit on their websites, and ensure that each step in the process is identified and is described as fully as possible.
3. BC Transfer System member institutions should explore where their students, both incoming and current, obtain information on transfer credit, and consider strategies to improve the accuracy of information from those sources.



This study applies the model to the process of requesting and using transfer credit in BC, to identify events and points during the process where students' progress may be affected.

INTRODUCTION

The BC Transfer System (BCTS) continually evolves to meet the needs of its users and participants. Its users include students, both current and prospective, that interact with the system through the BC Transfer Guide (BCTG) and through requesting transfer credit at their current institution. Its participants include faculty members, staff, and administrators at BCTS member institutions, whose work is supported by the online Transfer Credit System (TCS) that connects institutions and facilitates transfer credit requests. “[P]articipants in the transfer and articulation system work together to facilitate student mobility, support system quality, recognize equivalent learning, and promote the portability and applicability of credit” (BCCAT, 2025).

As administrators of the BCTS, BCCAT is responsible for identifying trends in the BC post-secondary system and adjusting the BCTS in response..

BCCAT also strives to be aware of, and respond to, barriers that may inhibit or discourage students' acquisition or use of transfer credit.

As administrators of the BCTS, BCCAT is responsible for identifying trends in the BC post-secondary system and adjusting the BCTS in response. For example, when BC's international student enrolments increased, BCCAT expanded the BCTG listings to include equivalencies that member institutions had established for courses and programs at institutions outside Canada. The scope of the transfer guide listings has also expanded beyond course-to-course agreements to include block transfer and degree partnership agreements between BCTS member and non-member institutions. Changes such as these ensure the transfer guide continues to be relevant and useful.

BCCAT also strives to be aware of, and respond to, barriers that may inhibit or discourage students' acquisition or use of transfer credit. BCCAT does not control transfer-related policies or procedures at member institutions, but institutional membership in the BCTS requires a member institution to follow practices that support student mobility. For example, BCTS member institutions are expected to “have an institutional transfer credit system procedure in place” and “have a process in place to ensure that articulation agreements are current and comprehensive” (BCCAT, 2017, p. 10).

An extensive body of research has explored barriers to students' acquisition and use of transfer credit. Some of this research focuses on systemic barriers to transfer. These are barriers related to the structure or operation of the transfer credit agreements that students use. Other research looks at barriers to transfer commonly experienced by students in specific demographic groups, such as first-generation students, racialized students, and economically disadvantaged students.

A recent stream of research has used a “loss-momentum” framework to better understand the origins and effects of systemic barriers to transfer. The framework focuses on interactions between students and institutions, and the impact of those interactions on students' transfer-related experiences. While this framework focuses on barriers that may affect more than one student, it also acknowledges that a specific barrier to transfer may affect individual students in different ways.

This report uses the loss-momentum framework to explore the process of acquiring and using transfer credit in the BCTS, and to identify points in the process where students may experience loss or momentum. Understanding the process through this lens will assist institutions and individuals involved with transfer credit in BC's post-secondary system to identify and address potential barriers in the processes they are part of.

THE LOSS-MOMENTUM FRAMEWORK

The loss-momentum framework (Nahlik, Hudson, & Nelson, 2024) was initially developed as part of an investigation of the relatively low student transfer rates between American community colleges and universities. US research has indicated that 80% of community college students intend to complete a bachelor's degree, but only 33% transfer to a four-year university, and only 16% complete a bachelor's degree within six years of their first community college enrollment (Community College Research Center, 2025).

The framework focuses on the effects of interactions between students and institutions. "Interactions" are defined as "specific points at which students interact with their institutions" (Nahlik, Hudson, & Nelson, 2024, p. 425). These include interactions such as academic advising appointments, discussions with instructors, requesting transcripts, or seeking transfer information online. The framework categorizes the outcomes of these interactions either as "loss" - a pause or delay in a student's academic progress - or "momentum" - forward movement in a student's academic progress.

The framework also categorizes interactions by when they occur in the relationship between students and institutions. The Nahlik et al study focused on four stages of the student-institution relationship: "entry" (enrollment and initial coursework), "progress" (enrollment in a major and completion of the majority of coursework), "completion" (of a credential), and "transition" (to a four-year institution). Other research using the framework (e.g. Achieving the Dream, 2016) has added a beginning stage of "connection" (interest in an institution, and application for admission) and has expanded the scope of "transition" to include entering the workforce.

Nahlik et al acknowledge "the effects of student-level factors that also relate to educational progress and degree completion" (Nahlik, Hudson, & Nelson, 2024, p. 425). They recognize that a student's individual characteristics and experiences may affect how the student interacts with institutions and with transfer credit agreements, but they suggest that the loss-momentum framework can identify systemic barriers that potentially affect all students. They also suggest that focusing on institutions' actions around transfer, as well as individual students' experiences, will assist in "creating a transfer receptive culture and...both sending and receiving institutions establish[ing] programs and policies (beyond financial aid) to support...vertical transfer" ((Nahlik, Hudson, & Nelson, 2024, p. 425).

A concept related to the loss-momentum framework is "transfer capital". The concept builds on discussions of other intangible benefits such as human capital: the knowledge and skills that an individual acquires informally and through education, and which may compensate for deficiencies related to an individual's personal circumstances (OECD, 2026). Similarly, transfer capital is acquired through a student's experiences with transfer credit and with transfer credit systems (Silver, 2025); it can also be acquired through general academic experience and through other resources - such as parents or family members with post-secondary experience - that help students learn, for example, how pre-requisites work and how transfer credit can be applied toward program or credential completion. Some research has indicated that structured transfer agreements with clearly defined pathways and access to student advising, at both sending and receiving institutions, may be especially beneficial for students with less transfer capital. These resources may compensate for deficiencies in students' knowledge of or experience with transfer (Silver, 2025).

THE LOSS-MOMENTUM FRAMEWORK & THE BC TRANSFER CREDIT SYSTEM

The BCTS has many features similar to transfer credit systems in other jurisdictions. However, there are also important differences that should be considered when applying the loss-momentum framework to transfer credit in the context of BC's post-secondary education system.

For example, much of the US research using the framework focuses on so-called vertical transfer, from two-year institutions (usually community colleges) to four-year institutions (usually universities and colleges that award undergraduate degrees). Vertical transfer is the most common type of student transfer in the US (National Student Clearinghouse Research Center, 2025). Transfer in the BC post-secondary system includes vertical transfer, but also includes transfer to and from every type of institution, with and without the student completing a credential at the sending institution (Student Transitions Project, 2025). Transfer in BC also includes post-credential transfer across disciplines and types of institutions, such as a student with a completed bachelor's degree transferring to a college or institution to acquire a post-degree credential in a different subject area (Cowin and James, 2019).

An overview of the potential applicability of the loss-momentum framework to the BC post-secondary transfer credit system is presented in **Table 1**.

Table 1: The Loss-Momentum Framework in the BC Post-Secondary System

Stage	Examples of Activity	Examples of Loss	Examples of Momentum
Connection	Student becomes aware of opportunity to acquire or use transfer credit	Student acquires inaccurate or incomplete information that creates misunderstandings of the process	Student acquires reliable information which then contributes to development of their transfer capital
Entry	Student applies to acquire or use transfer credit	Incomplete application and/or misunderstanding of requirements delays processing of request	Realistic expectations and/or complete and accurate application facilitates processing of request
Progress	Transfer credit request is evaluated	Missing information, no clear equivalency, and/or lack of qualified evaluator delays processing of request	Sufficient relevant information, clear equivalency, and/or timely availability of qualified evaluators facilitates processing of request
Completion	Decision on transfer credit request is made	Request denied, or awarded credit not meeting expectations, may motivate student to adjust academic plans or to appeal decision	Approval of request and/or requested credit received allows student to proceed as planned
Transition	Student acquires transfer credit and/or completes credential and/or continues in another program	Transfer credit may facilitate credential completion but may not fulfill admission or prerequisite requirements for subsequent programs	Defined transfer pathways such as block transfer agreements facilitate students' access to further educational opportunities

DATA COLLECTION

The loss-momentum framework focuses on understanding the impact of specific transfer-related events on students' academic progress. A full exploration of the framework's relevance to students' acquisition and use of transfer credit would require tracking the progress of specific students across time, observing specific instances of student interactions with institutions, and/or interviewing students and institutional representatives about their perceptions of the impact of specific events.

None of these methods of data collection are feasible within the scope of this project. However, collecting data relevant to situations where students are likely to interact with institutions may provide some insights into where students may experience loss or momentum in relation to transfer credit.

The data collection for this project consisted of two parts:

- A review of institutional websites' posted information about transfer credit, with particular attention to information intended to avoid common problems; and,
- Surveys of articulation committee leaders and institutional transfer credit contacts, to collect information on their perceptions of where loss or momentum might occur.

Another data source that was considered but ultimately not included was survey data from students. Students are the "other half" of the institution-student interaction, and as such their perspectives on whether interactions generate loss or momentum is important to understanding the usefulness of the loss-momentum model. However, the intent of this report is to encourage institutions to look at their transfer-related interactions with students, and to help them identify conditions on the institution's side of these interactions that might affect the outcomes experienced by students.

Additionally, several recent BCCAT research projects have attempted to incorporate data collected from students. The researchers have experienced considerable difficulty in reaching the desired student demographic, or have received very low numbers of survey responses. Given that reality, and the amount of time that would be needed to collect enough student data for that data to be considered reliable, the researcher decided to focus on data from institutions rather than from students.

Website Review

The researcher visited the website of each of the 40 BCTS member institutions to review the most easily accessible information about transfer credit on the site. To identify this information, the researcher Googled "[name of institution] transfer credit" and clicked on the first link to the institution's website that was displayed in the search results. While every institutional website offered at least some information on transferring credit into the institution and on transferring credit out of the institution, this exploration focused on transferring credit into the institution, as this process is the primary focus of the loss-momentum framework. The sites that were visited are listed in **Appendix A**.

The search strategy was intended to replicate the information-gathering process of a student who might be aware that transfer credit existed but was not sure how it worked, or how or where to apply for it. The search results could have been affected by algorithms or other factors specific to the search or the searcher; the results also might not have directed the searcher to where the institution would like them to go to find the relevant information. But this strategy provides a means of identifying where a student might be looking for transfer information, especially if they do not know where else to look on the institution's website.

At each of the sites visited, the researcher looked for:

- An explanation of how students could request transfer credit
- Language that established expectations for students around the transfer credit process
- Any descriptions of criteria used to assess transfer credit requests
- Any information on restrictions to receiving or using transfer credit (e.g. minimum grade requirement for course credit to be transferrable; maximum amounts of transfer credit applicable to a credential)
- Links to other sources of information about the institution's own transfer credit practices (e.g. links to policies and/or procedures; institutional Prior Learning and Recognition [PLAR] procedures)
- Links to external sources of relevant information (e.g. BC Transfer Guide)

Several key points emerged from the collected data.

First, in generally describing the transfer credit process, nearly every institutional site used indefinite wording such as "may transfer", "can help you transfer", "may be considered" or "may be eligible". These descriptions are clearly intended to reinforce that transfer credit is not guaranteed when a transfer credit request is made, and that not every type of course is eligible for transfer credit. Nearly every site also provided a general timeline for the process, including notifications of times when a request might take longer than usual to process.

Second, there was considerable variation in where descriptions of the transfer credit process were located on the sites. Some institutions outlined the process on the site itself; others outlined it only on the form that students submit to initiate a transfer credit request. While including the information on the form has the advantage of it being easily accessible for a student using the form, it also requires the student to find and open the form to see the description, even if they are not yet ready to use the form.

Third, there was also considerable variation in the level of detail describing the processes. Every site listed the basic sequence of steps in the institution's transfer credit process, but not all sites provided details that might be helpful to students trying to navigate the transfer credit process. For example, not every site defined the features of a "detailed course outline" to accompany the request, or referenced policies that might affect the outcome of a transfer credit request, such as residency requirements. Most sites also did not specify the criteria that would be used to evaluate a transfer credit request. This is understandable in that each transfer credit request is unique, and thus the relevancy of specific evaluation criteria may vary depending on the request. However, the lack of any criteria may be a problem for students in deciding what information to include in their request.

Finally, BCCAT recently made a BC Transfer Guide widget available to BCTS member institutions. This widget can be installed on an institution's website, and users can use it to search transfer agreements directly from the BCTG, rather than having to make a separate visit to the BCTG site. Less than a third of the sites surveyed (11/40) had installed the widget on their websites, or had posted a direct link to the BCTG. While not all transfer agreements are eligible to be listed on the BCTG, providing easy access to, or direction to, the BCTG may be helpful to students who are unfamiliar with the BC transfer credit process, or who are not aware of the opportunity to research existing transfer agreements on the BCTG.

Surveys

Methodology

In January 2026, a survey link was distributed via email to the chairs, co-chairs and other leaders of BCCAT's 66 articulation committees. Another survey link was emailed to BCCAT's Transfer Credit Contacts (TCCs) at the 40 BCTS member institutions. The TCCs at each institution are staff members designated as the institution's official contact for BCCAT.

The questions on the survey were designed to explore situations in which the student interacts with the institution around transfer-related issues. These might include direct contact with a specific individual or office, or indirect contact with sources of information made available by the institution, such as websites or policy documents.

The two surveys were hosted on SimpleSurvey and responses were collected through that site. Both surveys included questions about the number of student transfer credit requests that are declined, the reasons for declining the requests, the extent of students' knowledge of the BC Transfer System, where students get information about transfer credit in BC, and what actions students take if their requests are declined.

The surveys were substantially similar in content, with adjustments to the wording of each survey to reflect the areas of responsibility of the respondent group. The survey for articulation committee representatives is presented in **Appendix B**, and the survey for TCCs is presented in **Appendix C**.

Ninety-five articulation committee leaders were invited to complete the survey; 25 respondents completed or partially completed the survey, for a response rate of 26%. Ninety-six TCCs were invited to complete the survey; 35 respondents completed or partially completed the survey, for a response rate of 36%. The number of invitations is more than the number of articulation committees and BCTS member institutions, because BCCAT's mailing lists for these two groups have multiple recipients for some committees and institutions. To protect respondent privacy, the surveys did not collect any data that could directly identify respondents; however, cross-comparison of separate pieces of data indicated that there were no multiple responses from any institution or articulation committee. Data from incomplete responses were included in the analysis, which resulted in some questions having different numbers of respondents than other questions.

The results of the data analysis will be presented together when TCCs and articulation committee leaders were asked an identical or very similar question, and separately for questions that were presented to only one group of respondents.

Respondent Demographics

The articulation committee chairs that responded to the survey were from committees representing subjects in the natural sciences (four respondents), adult basic education (four), social sciences (three), arts (two), trades/vocational (two), "other" (two), and technology, engineering, and humanities (one each). The number of programs represented on each committee ranged from one to 31, with three respondents each reporting representation of 15 and 20 programs on their committees.

The TCC respondents represented 11 public colleges, six teaching-intensive universities, four private universities, three private colleges, one Indigenous-controlled institution, and two out-of-province institutions. Fourteen respondents were from institutions in the Lower Mainland/Southwest region of BC, five were from the Thompson-Okanagan-Kootenay region, four were from the Vancouver Island-Coast region, and two each were from the Cariboo-North region and outside BC.

RESULTS

The first set of questions asked respondents to provide the average percentage of student transfer credit requests per year that resulted in no credit being awarded, or that were returned to the student with requests for clarification or more information. An additional question asked respondents to identify the types of information that were requested when requests were returned. Articulation committee chairs often act as evaluators at their institution for transfer credit requests in their academic discipline or subject area, and TCCs are usually responsible for processing transfer credit requests and recording the outcomes of the requests. **Tables 2, 3, and 4** present the responses to these questions.

Table 2: Percentage of Transfer Credit Requests by Students Resulting in No Credit

Percentage of Requests Resulting in No Credit	Number of Articulation Committee Respondents Choosing This Amount	Number of TCC Respondents Choosing This Amount
0	8	3
1	0	5
2	1	1
3	1	3
4	0	1
5	5	4
6	0	1
7	0	1
9	0	1
10	5	5
15	0	3
18	0	1
20	2	1
25	0	1
50	2	0

Percentage of Requests Resulting in No Credit	Number of Articulation Committee Respondents Choosing This Amount	Number of TCC Respondents Choosing This Amount
60	0	1
75	0	1
95	1	0

AC respondent n = 22; TCC respondent n = 20

Table 3: Percentage of Transfer Credit Requests Returned to Student for Clarification or Additional Information

Percentage of Requests Returned for Clarification or Additional Information	Number of Articulation Committee Respondents Choosing This Amount	Number of TCC Respondents Choosing This Amount
0	10	2
1	0	3
2	2	2
3	0	2
4	0	0
5	4	5
10	1	4
15	1	2
20	3	6
25	1	1
30	1	4
50	1	1
60	0	1
90	0	1

AC respondent n = 24; TCC respondent n = 22

Table 4: Reasons for Returning Requests for Clarification or Additional Information

	Number of Articulation Committee Respondents Choosing This Reason	Number of TCC Respondents Choosing This Reason
More information needed on course content	21	26
More information needed about the institution where the course was taken	7	3
More information on assigned textbooks or readings	7	16
More information on evaluation components or learning outcomes	3	3
Course level is not clear	3	0
More information on instructor qualifications	2	5

AC respondent n = 23; TCC respondent n = 29

The TCC respondents reported slightly higher percentages of requests being returned for additional information, but this may be attributable to TCCs usually being responsible for facilitating all transfer credit requests at their institutions. Articulation committee respondents may only be aware of the characteristics of requests that they or their colleagues have returned.

The next set of questions asked respondents to describe how well they thought students understood the transfer process in BC, whether international or domestic students had different levels of understanding, and what specific parts of the transfer system students did not understand. Twenty-three TCC respondents and 23 articulation committee respondents answered this question. Eighty percent of both groups of respondents felt that students understood the transfer system “moderately well”. More TCC respondents than articulation committee respondents felt that domestic students understood the system better than international students, but in both groups of respondents, the majority perceived no difference in understanding between domestic and international students.

The identification of the parts of the transfer system that students did not understand are presented in **Table 5**. Respondents to this question could identify as many items as they felt were relevant.

Table 5: Parts of the Transfer System that Students Do Not Understand

	Articulation Committee Respondents Choosing This Item	TCC Respondents Choosing This Item
How requests are evaluated	11	14
The differences between types of transferable courses	11	17
How requests are processed	10	17
The applicability of transfer credit	9	14
The types of courses that are eligible for transfer	8	15
The types of transfer credit that can be assigned	8	16
The meaning of equivalency	8	11
The assessment of the sending institution	7	11
Other	1	9

AC respondent n = 22; TCC respondent n = 32

Generally, the TCC respondents identified more areas that students did not understand than did the articulation committee respondents. As with the previous set of results, this may be because of the TCCs being involved with the entire transfer credit process, and articulation committee members mostly being familiar with the evaluation part of the process. The TCC respondents also identified more “other” areas than the articulation committee respondents. These areas included “why triangulation is not automatic”, how transfer credit is recorded on transcripts, different grading scales at different institutions, and processing time for transfer credit requests.

The next set of questions asked the respondents which sources they thought that students got information about transfer from, and which of these sources they thought were most and least accurate. The responses are presented in **Table 6** and **7**.

Table 6: Students' Sources of Transfer Credit Information

	Articulation Committee Respondents Choosing This Item	TCC Respondents Choosing This Item
Academic advisors	21	24
BC Transfer Guide website	12	19
Institutional websites	11	23
Program/department heads	10	12
Registrar's office staff	9	21
Faculty members	8	13
Other students	7	15
Informal online sources (e.g. Reddit, group chats)	6	2
Program/department administrative staff	5	8
Not sure/don't know	5	7
Friends	3	8
Other institutional sources	2	5
Family members	2	3
Online influencers (e.g. Instagram and TikTok accounts about post-secondary education)	1	1
BCCAT YouTube videos	0	1
Other	0	2

AC respondent n = 21; TCC respondent n = 33

Two of the TCC respondents noted that international students may also get transfer information from education agents facilitating enrollments in Canadian post-secondary institutions.

Table 7: Most and Least Accurate Sources of Transfer Credit Information

	Articulation Committee Respondents	TCC Respondents
Most Accurate		
BC Transfer Guide	9	11
Academic advisors	8	9
Program/department chairs	3	1
Registrar's office staff	2	10
Institutional website	0	5
Least Accurate		
Friends	5	11
Informal online sources	5	4
Institutional websites	5	0
Other students	2	7
Family	2	4

AC respondent n = 21; TCC respondent n = 27

The most notable discrepancies in ratings were for institutional websites. No articulation committee respondents rated institutional websites as the most accurate source of information, and no TCC respondents rated these websites as the least accurate source of information. Comments from articulation committee respondents who identified these sites as not providing accurate information indicated that the information on the sites was not regularly updated, or that keeping the information up to date was a challenge. For example, at some institutions individual departments or programs have to go through other parts of their institution to change or correct the information about them on the institution's website.

Both groups of respondents rated the BC Transfer Guide as the most accurate source of information, and friends as the least accurate source of information.

The final question asked respondents what students generally do if their transfer credit request is denied. As with previous questions, respondents could choose as many items as were relevant. The responses are presented in **Table 8**.

A significant number of respondents in both groups chose "not sure/don't know", but the most commonly reported action was "nothing". More TCC respondents than articulation committee respondents chose "appeal the decision" as a potential action, but this may be because TCCs would likely be involved in processing appeals. Thus, they would be aware of how often that process was used. The situations mentioned by respondents from both groups for "it depends" included the student requesting a pre-requisite override from the instructor or department; whether the denial affected the student's planned timeline for graduation; and the student not enrolling in their chosen program.

Table 8: Frequency of Student Responses to Denials of Transfer Credit

	Number of Articulation Committee Respondents Choosing This Item	Number of TCC Respondents Choosing This Item
Not sure/don't know	11	6
Nothing	8	12
Appeal the decision	6	11
Move to another post-secondary institution	3	3
It depends	3	5
Use a different process (e.g. PLAR, challenge credit) to acquire credit	2	9
Change majors or concentrations within their current program	1	1
Temporarily drop out	1	1
Change their program	0	3
Permanently drop out	0	2

AC respondent n = 21; TCC respondent n = 25

The questionnaire also gave respondents the opportunity to provide comments on any of the situations referenced in the survey questions. The themes addressed in these open-ended responses included:

- The challenges posed by informal transfer arrangements between institutions or programs (e.g. a receiving institution routinely granting pre-requisite overrides for incoming transfer students) and the efficiency that would result from formalizing these agreements.
- The importance of registrarial staff and advisors being clear to students that not all courses are transferable and that not all courses will receive transfer credit.
- Frustration with faculty members and advisors encouraging students to request assigned transfer credit when that may not be feasible for the course in question.
- The difficulties faced by some students, particularly international students, in providing sufficient detail about a course to support an informed evaluation of a transfer credit request.
- Students not understanding policies or practices around stale-dated credit (e.g. the institution not granting credit for courses taken outside a specified time limit), and around end dates to transfer agreements (usually specified when a sending or receiving course has changed and the previous version of the course is no longer equivalent).

DISCUSSION

The loss-momentum model provides a valuable framework for understanding the effects of specific transfer-related events on students' academic progress. Its focus on students' transfer-related interactions with institutions emphasizes the impact of those interactions, even when these may seem trivial events in the student's full academic journey. It also highlights the importance of understanding those impacts along with understanding broader patterns of transfer credit acquisition and use.

As mentioned, this research did not include observations or other methods of data collection that would have supported in-depth or longitudinal analysis of the impacts of specific student-institution interactions. Nonetheless, the data that were collected indicate three key points around these interactions that may result in students experiencing either loss or momentum in their academic progress.

The first is the importance of accurate information. Students acquire information about transfer from both formal and informal sources, during all the stages outlined in the loss-momentum model. Institutions cannot directly control the quality of information from external or informal sources, but consistent and accurate information from all institutional sources assists students in avoiding losses and acquiring momentum. Having accurate information also helps students build transfer capital that may be useful to them in other institutional interactions. Students having accurate information may also improve the overall quality of informal information, if they in turn provide accurate information to their own friends or family members.

A related finding is that institutional staff other than registrarial staff and advisors are sources of transfer credit information for students. This further emphasizes the importance of consistent information across all institutional sources, and of institutions being aware of all potential points of interaction with students around transfer credit. Students may experience losses if they receive conflicting or inaccurate information from different sources within the institution.

The second is that students are generally perceived to have a reasonable understanding of BC's transfer system. Nonetheless, there are specific steps in the transfer credit process that they may not fully understand, such as how transfer credit requests are evaluated. This finding relates to one of the findings of the review of institutional websites: specifically, that there is a great deal of variation on institutional websites in the amount of detail about transfer credit processes. Each transfer credit request is unique and thus the relevant evaluation criteria may vary between requests; this poses a challenge to institutions in providing a generalized description of evaluation criteria. However, if no criteria are publicly posted, this may result in losses because students may not understand what information is important to include in their transfer credit applications.

Finally, students who unsuccessfully apply for transfer credit generally accept the denial - with the caveat that many survey respondents did not know what actions students might take in that situation. A denial could result in loss, if the student was planning to use the requested credit for a pre-requisite or toward credential completion; however, it could result in momentum if the denial motivated students to create a more realistic or more feasible academic plan. Further in-depth data collection could investigate situations such as these.

RECOMMENDATIONS

1. BC Transfer System member institutions should identify all the potential points of student-institution interaction during the transfer credit process – including interactions before the student formally enrolls – and ensure that accurate information on transfer credit is available for all those interactions. This should include identifying all staff positions that provide students with information on transfer credit, regardless of the positions' formal responsibilities, and exploring ways to ensure that updated information is efficiently communicated to them.
2. BC Transfer System member institutions should review the information on transfer credit on their websites, and ensure that each step in the process is as fully described as possible. Institutions should ensure that descriptions include enough detail for users, particularly those unfamiliar with the transfer credit process, to understand how each step is facilitated or administered. This review could also include an assessment of how these sites are updated, to ensure that information can be updated as needed and that updates are completed in a timely matter.
3. BC Transfer System member institutions should explore where their students, both incoming and current, obtain information on transfer credit, and consider strategies to improve the accuracy of information from those sources.

REFERENCES

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APPENDIX A: Institutional Websites

Acsenda School of Management

<https://acsenda.com/transfer-credit/>

Alexander College

<https://alexandercollege.ca/registration/articulation-and-transfer-credit/>

Athabasca University

<https://www.athabascau.ca/registrar/forms/tcas/transfer.cgi>

BC Institute of Technology

<https://www.bcit.ca/admission/entrance-requirements/transfer-credit/>

Camosun College

<https://camosun.ca/registration-records/student-records/transfer-credit>

Capilano University

<https://www.capilanou.ca/admissions/apply-to-capu/transfer-credit/>

Coast Mountain College

<https://coastmountaincollege.ca/admissions/requirements/transfer-credits>

College of New Caledonia

<https://cnc.bc.ca/admissions/transfer>

College of the Rockies

<https://cotr.bc.ca/enrolment-services/registration-and-admissions/transfer/>

Columbia College

<https://www.columbiacollege.ca/programs/university-transfer/>

Coquitlam College

<https://www.coquitlamcollege.com/programs-courses/university-transfer-program/transfer-credit/>

Corpus Christi College

<https://corpuschristi.ca/wp-content/uploads/2021/10/TRANSFER-CREDIT-REQUEST-FORMFillable.pdf>

Douglas College

<https://www.douglascollege.ca/future-students/admission-information/transfer-credit>

Fairleigh Dickinson University

<https://www.fdu.edu/campuses/vancouver-campus/admissions/undergraduate-admissions/advanced-placement/>

Fraser International College

<https://www.fraseric.ca/wp-content/uploads/2024/05/transfer-credit-form.pdf>

Justice Institute of BC

<https://www.jibc.ca/policy/transfer-credit>

Kwantlen Polytechnic University

<https://www.kpu.ca/transfercredit>

Langara College

<https://langara.ca/student-services/enrolment-services/student-records/transfer-credit>

LaSalle College

<https://dam.lcieducation.com/LaSalle-Vancouver/PDF/Policies+files/LCV-Transfer-of-Credit-Policy.pdf>

Nicola Valley Institute of Technology

<https://www.nvit.ca/wp-content/uploads/2024/09/Application-for-Transfer-Credit.pdf>

North Island College

<https://www.nic.bc.ca/admissions/transfer/index.html>

Northern Lights College

<https://www.nlc.bc.ca/applying-transfer-credits-plar/>

Okanagan College

<https://www.okanagan.bc.ca/office-of-the-registrar/transfer-credit>

Royal Roads University

<https://www.royalroads.ca/transfer-credit>

Selkirk College

<https://selkirk.ca/apply-register/apply/transfer-credits>

Simon Fraser University

<https://www.sfu.ca/students/admission/admission-requirements/transfer-credit.html>

Trinity Western University

<https://www.twu.ca/academics/office-registrar/transfer-credit>

Thompson Rivers University

<https://www.tru.ca/future/admissions/undergrad/transfer-credit.html>

Thompson Rivers University-Open Learning

<https://www.tru.ca/distance/transfer-options/transfer.html>

University of BC (Vancouver)

<https://students.ubc.ca/enrolment/registration/transfer-credits/>

University of BC (Okanagan)

<https://students.ok.ubc.ca/academic-success/degree-planning/transfer-credits/>

University Canada West

<https://www.ucanwest.ca/admissions/transfer-credits>

University of the Fraser Valley

<https://www.ufv.ca/admissions/transfer-between-institutions/>

University of Northern BC

<https://www.unbc.ca/registrar/pathways>

University of Victoria

<https://www.uvic.ca/undergraduate/admissions/transfer-credit/index.php>

Vancouver Community College

<https://www.vcc.ca/applying/registration-services/student-records/transfer-credit/>

Vancouver Island University

<https://www.viu.ca/students/transfer-students/transfer-credit-process-and-definitions>

Western Community College

<https://wcc.ca/wp-content/uploads/2024/12/Degree-Transfer-Credit-Policy-Degree-Policies-1.pdf>

Yukon University

<https://www.yukonu.ca/current-students/transfer-credit>

Yorkville University

<https://www.yorkvilleu.ca/articulation-partners/>

APPENDIX B: Survey Questions for Articulation Committee Chairs

The BC Council on Admissions and Transfer (BCCAT) is currently conducting a research study on interactions between students and post-secondary institutions, related to students' acquisition and use of transfer credit. The purpose of the study is to gain a better understanding of these interactions, and how they may affect students' academic progress.

This survey is part of the data collection for the study. You have been asked to complete this survey because of your experience with transfer credit in your academic discipline, and within your articulation committee. Your participation in this survey would be very much appreciated.

The survey should take approximately 10 minutes to complete. Please be sure to click the "submit" button on the last page for your responses to be recorded. We would like to receive your responses by Monday, February 9.

All data will be anonymized in the report on the study, so that no individual respondent, institution, or articulation committee will be identifiable.

BCCAT is using the SimpleSurvey tool for this survey. SimpleSurvey's Privacy Policy describes the data that the tool collects. Your personal information is collected under the authority of section 26(c) and (e) of the Freedom of Information and Protection of Privacy Act (FIPPA). Questions about the collection of this information may be directed to Dr. Anna Tikina, Director, Research and Admissions, BCCAT (atikina@bccat.ca).

If you have questions about this survey or the study, please contact Dr. Fiona McQuarrie, Acting Director, Transfer and Articulation, BCCAT (fmcquarrie@bccat.ca).

Thank you for your participation!

In these questions, "articulation requests" refers to articulation requests initiated by students (i.e. not to articulation requests initiated by other post-secondary institutions or programs).

1. Approximately what percentage of articulation requests that you evaluate each year result in no credit being awarded?
2. Approximately what percentage of articulation requests that you evaluate each year do you return with a request for additional information or clarification?
3. For the requests that are returned, what type of information is usually missing or insufficient? Please choose all that apply.

- ☐ Information about the course content
[e.g. request includes a calendar description or course summary rather than a detailed course outline]
 - ☐ Information about the program that includes the course
 - ☐ Information about the institution where the course was taken
 - ☐ Information about the course resources (e.g. required textbook, required readings)
 - ☐ Information about the level of the course (e.g. first year, second year)
 - ☐ Information about the qualifications of the course instructor
 - ☐ Information about the qualifications of the course designer or creator
 - ☐ Other (please describe)
4. In general, how well do you think students understand the transfer credit process in BC?
- ☐ Very well
 - ☐ Moderately well
 - ☐ Not well
5. In your experience, what parts of the transfer credit process do students not understand? Please choose all that apply.
- ☐ How transfer credit requests are processed at your institution
 - ☐ How transfer credit requests are evaluated at your institution
 - ☐ The types of courses that may be eligible for transfer credit
 - ☐ The types of transfer credit that can be assigned to a transferable course
 - ☐ The applicability of transfer credit to program or credential completion
 - ☐ The meaning of course equivalency
 - ☐ The difference between different types of credit courses (e.g. academic, trades/vocational, developmental, continuing education) and how these may affect outcomes of transfer credit requests
 - ☐ The assessment of the legitimacy or credibility of the institution where the course was taken
 - ☐ Other (please describe)
6. In your experience, do domestic students and international students have different levels of understanding of the BC Transfer System?
- ☐ International students understand the system better than domestic students
 - ☐ Domestic students understand the system better than international students
 - ☐ There is no difference

7. Where do students in your subject/program area usually get their information about transfer credit? Please choose all that apply.

- ☐ Institutional websites
- ☐ Other institutional sources (e.g. printed information, videos)
- ☐ Registrar's office staff
- ☐ Academic advisors
- ☐ Program/department heads
- ☐ Program/department administrative staff
- ☐ Faculty members
- ☐ Other students
- ☐ Friends
- ☐ Family members
- ☐ Informal online sources (e.g. Reddit, group chats)
- ☐ Online influencers (e.g. Instagram and TikTok accounts about post-secondary education)
- ☐ BC Transfer Guide website
- ☐ BCCAT videos on YouTube
- ☐ Not sure/don't know
- ☐ Other (please describe)

8. Of the information sources you identified, which do you think provides the most accurate information?

9. Of the information sources you identified, which do you think provides the least accurate information?

10. If a student requests transfer credit and does not receive it, what do they generally do? Please choose all that apply.

- ☐ Appeal the decision not to award credit
- ☐ Use a different process (e.g. PLAR, course challenge) to acquire the credit
- ☐ Change majors or concentrations within their current program
- ☐ Change their program
- ☐ Move to another post-secondary institution
- ☐ Temporarily drop out
- ☐ Permanently drop out

- ☐ Nothing
- ☐ Not sure/don't know
- ☐ It depends (please describe)
- ☐ Other (please describe)

11. If you have additional comments or information about students' experiences in acquiring or using transfer credit, please provide them here.

The information from the next two questions will only be used to categorize survey responses. No individual institution or respondent will be identifiable in the report.

12. Which of these categories includes the subject/academic discipline of your articulation committee?

- ☐ Adult Basic Education/English as an Additional Language
- ☐ Arts
- ☐ Business
- ☐ Engineering
- ☐ Humanities
- ☐ Social sciences
- ☐ Natural sciences
- ☐ Technology
- ☐ Trades/vocational
- ☐ Other

13. Approximately how many institutions or programs are represented on your articulation committee?

Thank you for your participation!

Please be sure to click the "Submit" button below, to ensure that your responses are recorded.

APPENDIX C: Survey Questions for Transfer Credit Contacts (TCCs)

The BC Council on Admissions and Transfer (BCCAT) is currently conducting a research study on interactions between students and post-secondary institutions, related to students' acquisition and use of transfer credit. The purpose of the study is to gain a better understanding of these interactions, and how they may affect students' academic progress.

This survey is part of the data collection for the study. You have been asked to complete this survey because of your experience with administering transfer credit processes. Your participation in this survey would be very much appreciated.

The survey should take approximately 10 minutes to complete. Please be sure to click the "submit" button on the last page for your responses to be recorded. We would like to receive your responses by Monday, February 9.

If another staff member would be a more appropriate participant in this survey, please feel free to forward the survey link to them.

All data will be anonymized in the report on the study, so that no individual respondent or institution will be identifiable.

BCCAT is using the SimpleSurvey tool for this survey. SimpleSurvey's Privacy Policy describes the data that the tool collects. Your personal information is collected under the authority of section 26(c) and (e) of the Freedom of Information and Protection of Privacy Act (FIPPA). Questions about the collection of this information may be directed to Dr. Anna Tikina, Director, Research and Admissions, BCCAT (atikina@bccat.ca).

If you have questions about this survey or the study, please contact Dr. Fiona McQuarrie, Acting Director, Transfer and Articulation, BCCAT (fmcquarrie@bccat.ca).

Thank you for your participation!

In these questions, "articulation requests" refers to articulation requests initiated by students (i.e. not to articulation requests initiated by other post-secondary institutions or programs).

1. Approximately what percentage of articulation requests from students each year result in no credit being awarded?
2. Approximately what percentage of articulation requests from students each year are returned by the evaluator with a request for additional information or clarification?

3. For the requests that are returned, what type of information is usually missing or insufficient? Please choose all that apply.

- ☐ Information about the course content [e.g. request includes a calendar description or course summary rather than a detailed course outline]
- ☐ Information about the program that includes the course
- ☐ Information about the institution where the course was taken
- ☐ Information about the course resources (e.g. required textbook, required readings)
- ☐ Information about the level of the course (e.g. first year, second year)
- ☐ Information about the qualifications of the course instructor
- ☐ Information about the qualifications of the course designer or creator
- ☐ Other (please describe)

4. In general, how well do you think students understand the transfer credit process in BC?

- ☐ Very well
- ☐ Moderately well
- ☐ Not well

5. In your experience, what parts of the transfer system do students not understand? Please choose all that apply.

- ☐ How transfer credit requests are processed at your institution
- ☐ How transfer credit requests are evaluated at your institution
- ☐ The types of courses that may be eligible for transfer credit
- ☐ The types of transfer credit that can be assigned to a transferable course
- ☐ The applicability of transfer credit to program or credential completion
- ☐ The meaning of course equivalency
- ☐ The difference between different types of credit courses (e.g. academic, trades/vocational, developmental, continuing education) and how these may affect outcomes of transfer credit requests
- ☐ The assessment of the legitimacy or credibility of the institution where the course was taken
- ☐ Other (please describe)

6. In your experience, do domestic students and international students have different levels of understanding of the BC Transfer System?

- ☐ International students understand the system better than domestic students
- ☐ Domestic students understand the system better than international students
- ☐ There is no difference

7. Where do students at your institution usually get their information about transfer credit? Please choose all that apply.

- ☐ Institutional websites
- ☐ Other institutional sources (e.g. printed information, videos)
- ☐ Registrar's office staff
- ☐ Academic advisors
- ☐ Program/department heads
- ☐ Program/department administrative staff
- ☐ Faculty members
- ☐ Other students
- ☐ Friends
- ☐ Family members
- ☐ Informal online sources (e.g. Reddit, group chats)
- ☐ Online influencers (e.g. Instagram and TikTok accounts about post-secondary education)
- ☐ BC Transfer Guide website
- ☐ BCCAT videos on YouTube
- ☐ Not sure/Don't know
- ☐ Other (please describe)

8. Of the information sources you identified, which do you think provides the most accurate information?

9. Of the information sources you identified, which do you think provides the least accurate information?

10. If a student requests transfer credit and does not receive it, what do they generally do? Please choose all that apply.

- ☐ Appeal the decision not to award credit
- ☐ Use a different process (e.g. PLAR, course challenge) to acquire the credit
- ☐ Change majors or concentrations within their current program
- ☐ Change their program
- ☐ Move to another post-secondary institution
- ☐ Temporarily drop out
- ☐ Permanently drop out
- ☐ Nothing
- ☐ Not sure/Don't know

- ☐ It depends (please describe)
- ☐ Other (please describe)

11. If you have additional comments or information about students' experiences in acquiring or using transfer credit, please provide them here.

The information from the next two questions will only be used to categorize survey responses. No individual institution or respondent will be identifiable in the report.

12. What type of post-secondary institution do you work at?

- ☐ Public research-intensive university
- ☐ Public teaching-intensive university
- ☐ Public college
- ☐ Public institute
- ☐ Private university
- ☐ Private college
- ☐ Aboriginal-controlled post-secondary institute

13. Where is your institution located?

- ☐ Mainland-Southwest
- ☐ Thompson-Okanagan-Kootenay
- ☐ Vancouver Island-Coast
- ☐ Cariboo-North
- ☐ Outside BC

Thank you for your participation!

Please be sure to click the "Submit" button below, to ensure that your responses are recorded.

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