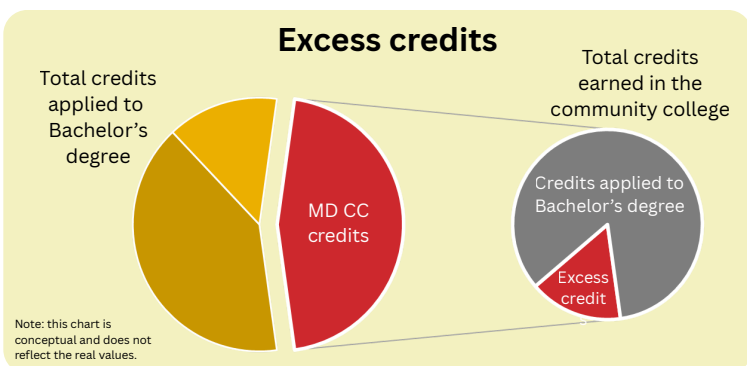
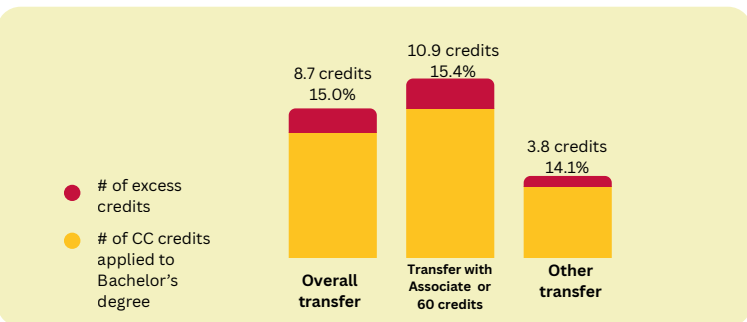


Losing credits during transfer is a big issue that can slow down students' progress. Research shows credit loss happens when community college credits don't transfer or don't count toward a four-year degree. It's hard to measure because there's not always clear data on which credits actually count. This brief looks at 'excess credits'—extra credits earned at Maryland community colleges that don't end up counting toward a bachelor's degree—as a way to estimate credit loss. The goal is to create a starting point for tracking Maryland's progress in reducing this problem. For the complete findings, please see the full report at: <https://mhec.maryland.gov/publications/Documents/Research/PolicyReports/MHECPolicyBriefVol6.pdf>



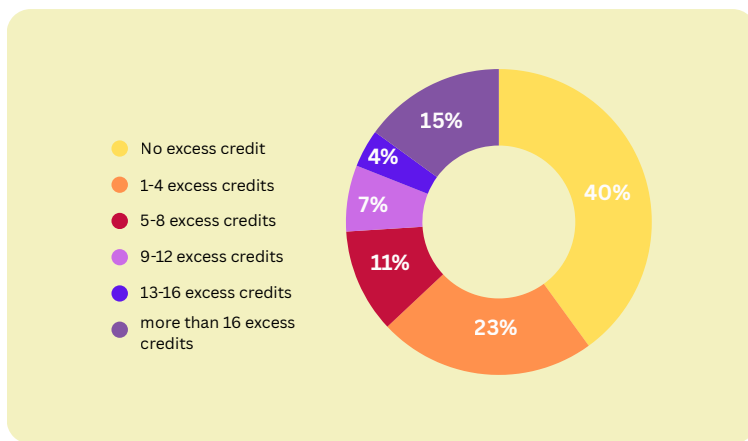
### Finding 1:

**Excess credits are a problem facing many Maryland transfer students. Overall, transfer students had about 9 excess credits, roughly the equivalent of three community college classes.**



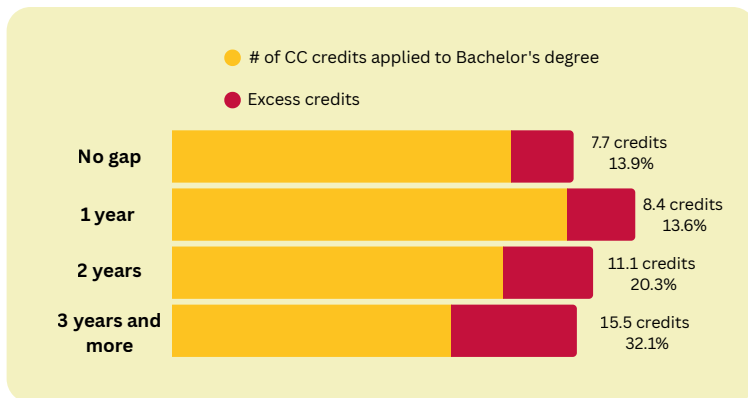
### Finding 2:

**While many transfer students in Maryland have little to no excess credit—with nearly all of their community college coursework applying toward their bachelor's degrees—others lose a substantial share, with more than half of their credits failing to apply.**



### Finding 3:

**Maryland Students who earned more than 60 community college credits and those with long gaps between their community college and four-year enrollments had the most excess credits.**



### What Else Can Maryland Do?

- To strengthen transfer pathways, more work must be done to understand and address credit loss. This analysis finds that excess credits are widespread. The data also reveal disparities by race: Black transfer students were more likely than their white peers to accrue excess credits. These patterns point to potential structural inequities and inefficiencies in the transfer process. Further analysis is needed to identify the drivers of excess credit accumulation and to assess its impact on student outcomes.
- Efforts to streamline and accelerate the transfer process may improve credit applicability for Maryland students. The analysis found that students who had gap years before transfer faced a higher risk of losing credits, as older coursework may no longer align with four-year program requirements or be accepted under institutional policies. These findings highlight the importance of timely transfer and suggest that policies supporting early advising, clear transfer pathways, and credit portability could reduce credit loss and improve degree efficiency.
- Direct measures of credit loss are essential for improving transfer success. While excess credits offer some insight into the issue of credit loss, they provide only a partial picture as they can only be tracked for students who successfully complete Bachelor's degrees. To fully understand the size of the problem of credit loss, and to see how credit loss may impact transfer student outcomes, it is crucial to collect student-level data on denied and accepted transfer courses.