Successful and harmonious articulation depends upon:

- Firm agreement that the needs of the student should be a primary concern in developing articulation procedures, while maintaining the integrity of educational programs;
- Establishment of clear and equitable policies to assure optimum accessibility for transfer students with minimal loss of credits and minimal duplication of course content;
- Mechanisms for evaluation and resolving difficulties students may encounter in moving from one school to another;
- Free and continuous communications among institutions;
- Mutual respect for institutions and their missions;
- Adaptability, within a context of understanding that changes affect not only the institution making changes but also the students and institutions impacted by the changes;
- Free exchange of data among institutions;
- Timely exchange of information relative to students’ progress.

The intended principal benefactor is the student, whose uninterrupted progress toward a degree - based on successful academic performance - is best served by the open exchange of current information about programs, and is best protected by a clear transfer policy pertaining to the public segments of higher education in Maryland.

The State’s interests are similarly served through such a policy, which results in the optimal use of its higher education resources by reducing the costly duplication that results in the needless waste of the valuable time and effort of Maryland students, faculty, and administration.

In more specific ways this document’s purpose is to:

- Define broad areas of agreement among the public two-year and four-year institutions of higher education pertaining to facilitating the transfer of students within these segments;
- Provide a mechanism for continuous evaluation of programs, policies, procedures, and relationships affecting transfer of students;
- Provide such revisions as are needed to promote the academic success and general well-being of the transfer student;
- Provide a system of appeals beginning on the campus level to resolve difficulties that students experience in transfer.

While policies and procedures can be established which facilitate the transfer of students, it is the responsibility of the student, as the principal in the process, to know and follow the procedures defined.

Title 13B Maryland Higher Education Commission
Subtitle 06 General Education and Transfer
Chapter 01 Public Institutions of Higher Education Authority: Education Article, Section 11-201 to 11-206, Annotated Code of Maryland

.01 Scope and Applicability.
This chapter applies only to public institutions of higher education.

.02 Definitions.
A. In this chapter, the following terms have the meanings indicated.
B. Terms defined.
   1. “A.A. degree” means the Associate of Arts degree.
   2. “A.A.S. degree” means the Associate of Applied Sciences degree.
3. "A.A.T. degree" means the Associate of Arts in Teaching degree.
4. "A.F.A. degree" means the Associate of Fine Arts degree.
5. "Arts" means courses that examine aesthetics and the development of the aesthetic form and explore the relationship between theory and practice. Courses in this area may include fine arts, performing and studio arts, appreciation of the arts, and history of the arts.
6. "A.S. degree" means the Associate of Sciences degree.
7. "A.S.E. degree" means the Associate of Science in Engineering degree.
8. "Associate's degree" includes any of the following:
   a. A.A. degree;
   b. A.S. degree;
   c. A.A.S. degree;
   d. A.A.T. degree;
   e. A.F.A. degree; and
   f. A.S.E. degree.
9. "Biological and physical sciences" means courses that examine living systems and the physical universe. They introduce students to the variety of methods used to collect, interpret, and apply scientific data, and to an understanding of the relationship between scientific theory and application.
10. "Cumulative grade point average" means the average of grades received for completed coursework at all institutions attended.
11. "English composition courses" means courses that provide students with communication knowledge and skills appropriate to various writing situations, including intellectual inquiry and academic research.
12. "General education" means the foundation of the higher education curriculum providing a coherent intellectual experience for all students.
13. "General education program" means a program that is designed to:
   a. Introduce undergraduates to the fundamental knowledge, skills, and values that are essential to the study of academic disciplines;
   b. Encourage the pursuit of life-long learning; and
   c. Foster the development of educated members of the community and the world.
14. "Humanities" means courses that examine the values and cultural heritage that establish the framework for inquiry into the meaning of life.
15. "Mathematics" means courses that provide students with numerical, analytical, statistical, and problem-solving skills.
16. "Native student" means a student whose initial college enrollment was at a given institution of higher education and who has not transferred to another institution of higher education since that initial enrollment.
17. "Parallel program" means the program of study or courses at one institution of higher education which has comparable objectives as those at another higher education institution, for example, a transfer program in psychology in a community college is definable as a parallel program to a baccalaureate psychology program at a 4-year institution of higher education.
18. "Receiving institution" means the institution of higher education at which a transfer student currently desires to enroll.
19. "Recommended transfer program" means a planned program of courses, both general education and courses in the major, taken at a community college, which is applicable to a baccalaureate program at a receiving institution, and ordinarily the first half of the baccalaureate degree.
20. "Reverse transfer" means a process whereby credits that a student earns at any public senior higher education institution in the State toward a bachelor's degree are transferable to any community college in the State for credit toward an associate's degree.
21. "Sending institution" means the institution of higher education of most recent previous enrollment by a transfer student at which transferable academic credit was earned.
22. "Social and behavioral sciences" means courses that are concerned with the examination of society and the relationships among individuals within a society.
23. "Transfer student" means a student entering an institution for the first time having successfully completed a minimum of 12 semester hours at another institution which is applicable for credit at the institution the student is entering.

02-1 Admission of Transfer Students to Public Institutions.
A. Admission to Institutions.
1. Subject to §B of this regulation, a student attending a public institution who has completed an associate's degree or who has completed 60 or more semester hours of credit, may not be denied direct transfer to another public institution if the student attained a cumulative grade point average of at least 2.0 on a 4.0 scale or its equivalent at the sending institution, except as provided in §A(4) of this regulation.
2. Subject to §B of this regulation, a student attending a public institution who has not completed an associate's degree or who has completed fewer than 60 semester hours of credit, is eligible to transfer to a public institution regardless of the number of credit hours earned if the student:
   a. Satisfied the admission criteria of the receiving public institution as a high school senior; and
   b. Attained at least a cumulative grade point average of 2.0 on a 4.0 scale or its equivalent at the sending institution.
3. Subject to §B of this regulation, a student attending a public institution who did not satisfy the admission criteria of a receiving public institution as a high school senior, but who has earned sufficient credits at a public institution to be classified by the receiving public institution as a sophomore, shall meet the stated admission criteria developed and published by the receiving public institution for transfer.
4. If the number of students seeking admission exceeds the number that can be accommodated at a receiving public institution, admission decisions shall be:
   a. Based on criteria developed and published by the receiving public institution on the institution's website; and
   b. Made to provide fair and equal treatment for native and transfer students.
B. Admission to Programs.
1. A receiving public institution may require additional program admission requirements to some programs if the standards and criteria for admission to the program:
   a. Are developed and published by the receiving public institution; and
b. Maintain fair and equal treatment for native and transfer students.

2. Courses taken at a public institution as part of a recommended transfer program leading toward a baccalaureate degree shall be applicable to related programs at a receiving public institution granting the baccalaureate degree.

C. Receiving Institution Program Responsibility.

1. The faculty of a receiving public institution is responsible for development and determination of the program requirements in major fields of study for a baccalaureate degree, including courses in the major field of study taken in the lower division.

2. A receiving public institution may set program requirements in major fields of study which simultaneously fulfill general education requirements.

3. A receiving public institution, in developing lower division course work, shall exchange information with other public institutions to facilitate the transfer of credits into its programs.

4. A receiving public institution shall ensure that any changes to program standards and criteria for admission and the transfer of credits maintain the fair and equal treatment of native and transfer students, and are communicated in a timely manner.

.03 General Education Requirements for Public Institutions.

A. While public institutions have the autonomy to design their general education program to meet their unique needs and mission, that program shall conform to the definitions and common standards in this chapter, and incorporate the general education knowledge and skills required by the Middle States Commission on Higher Education Standards for Accreditation. No later than August 1, 2017, a public institution shall satisfy the general education requirement by:

1. Requiring each program leading to the A.A. or A.S. degree to include not less than 28 and not more than 36 semester hours, and each baccalaureate degree program to include not less than 38 and not more than 46 semester hours of required core courses, with the core requiring, at a minimum, course work in each of the following five areas:
   a. Arts and humanities,
   b. Social and behavioral sciences,
   c. Biological and physical sciences,
   d. Mathematics, and
   e. English composition; or

2. Conforming with COMAR 13B.02.02.16D (2)(b)-(c).

B. Each core course used to satisfy the distribution requirements of §A(1) of this regulation shall carry at least 3 semester hours.

C. General education programs of public institutions shall require at least:

1. Two courses in arts and humanities;
2. Two courses in social and behavioral sciences;
3. Two science courses, at least one of which shall be a laboratory course;
4. One course in mathematics, having performance expectations demonstrating a level of mathematical maturity beyond the Maryland College and Career Ready Standards in Mathematics (including problem-solving skills, and mathematical concepts and techniques that can be applied in the student's program of study); and
5. One course in English composition, completed with a grade of C- or better.

D. Institution-Specific Requirements.

1. In addition to the five required areas in §A of this regulation, a public institution may include up to 8 semester hours in course work outside the five areas. These courses may be integrated into other general education courses or may be presented as separate courses. Examples include, but are not limited to, Health, Diversity, and Computer Literacy.

2. Public institutions may not include the courses in this section in a general education program unless they provide academic content and rigor equivalent to the areas in §A(1) of this regulation.

E. General education programs leading to the A.A.S. degree shall include at least 18 semester hours from the same course list designated by the sending institution for the A.A. and A.S. degrees. The A.A.S. degree shall include at least one 3-semester-hour course from each of the five areas listed in §A(1) of this regulation.

F. A course in a discipline listed in more than one of the areas of general education may be applied only to one area of general education.

G. A public institution may allow a speech communication or foreign language course to be part of the arts and humanities category.

H. Composition and literature courses may be placed in the arts and humanities area if literature is included as part of the content of the course.

I. Public institutions may not include physical education skills courses as part of the general education requirements.

J. General education courses shall reflect current scholarship in the discipline and provide reference to theoretical frameworks and methods of inquiry appropriate to academic disciplines.

K. Courses that are theoretical may include applications, but all applications courses shall include theoretical components if they are to be included as meeting general education requirements.

L. Notwithstanding §A(1) of this regulation, a public 4-year institution may require 48 semester hours of required core courses if courses upon which the institution's curriculum is based carry 4 semester hours.

M. Public institutions shall develop systems to ensure that courses approved for inclusion on the list of general education courses are designed and assessed to comply with the requirements of this chapter.

.04 Transfer of Education Program Credit.

A. Transfer of Credit to Another Public Institution.

1. Credit earned at any public institution in the State is transferable to any other public institution if the:
   a. Credit is from a college or university parallel course or program;
   b. Grades in the block of courses transferred average 2.0 or higher; and
   c. Acceptance of the credit is consistent with the policies of the receiving institution governing native students following the same program.

2. If a native student's "D" grade in a specific course is acceptable in a program, then a "D" earned by a transfer student in the same course at a sending institution is also acceptable in the program. Conversely, if a native student is required to earn a grade of "C" or better in a required course, the transfer student shall also be required to earn a grade of "C" or better to meet the same requirement.

B. Credit Earned in or Transferred From a Community College.

1. Except as provided in §B(5) of this regulation, at least 60 credits but not more than 70 credits of general education, elective, and
A community college and a public senior higher education institution:

1. To be transferable, a credit shall have been earned in accordance with the student's degree plan.
2. Courses taken at a public institution as part of a recommended transfer program leading toward a baccalaureate degree shall be applicable to related programs at the receiving public institution granting the degree if successfully completed in accordance with the receiving institution's policies governing native students in the same program.
3. Students earning an A.A.S. or A.F.A. degree shall have their credits evaluated in a manner that maximizes the transfer of articulated and elective credit.
4. A community college and a public senior higher education institution may provide in an articulation agreement for the transfer of credits in addition to credits transferred under §B(1) of this regulation.

C. Nontraditional Credit.
1. The assignment of credit for AP, CLEP, or other nationally recognized standardized examination scores presented by transfer students is determined according to the same standards that apply to native students in the receiving institution, and the assignment shall be consistent with the State minimum requirements.
2. Transfer of credit from the following areas shall be consistent with COMAR 13B.02.02. and shall be evaluated by the receiving institution on a course-by-course basis according to the same standards that apply to native students at the receiving institution:
   a. Technical courses from career programs;
   b. Course credit awarded through articulation agreements with other segments or agencies, which should be developed in collaboration with all public institutions, including course credit awarded by articulation with Maryland public secondary schools;
   c. Credit awarded for clinical practice or cooperative education experiences;
   d. Credit awarded for life and work experiences; and
   e. Credit awarded for training, coursework, or education through the military.
3. The basis for the awarding of the credit shall be indicated on the student's transcript by the receiving institution.
4. The receiving institution shall inform a transfer student of the procedures for validation of course work for which there is no clear equivalency. Examples of validation procedures include ACE recommendations, portfolio assessment, credit through challenge, examinations, and satisfactory completion of the next course in sequence in the academic area.
5. The receiving baccalaureate degree-granting institution shall use validation procedures when a transferring student successfully completes a course at the lower-division level that the receiving institution offers at the upper-division level. The validated credits earned for the course shall be substituted for the upper-division course.

D. Program Articulation.
1. Recommended transfer programs shall be developed through collaboration between the sending and receiving institutions.

A recommended transfer program represents an agreement between the two institutions that allows students aspiring to the baccalaureate degree to plan for seamless transfer. These programs constitute freshman/sophomore level course work to be taken at the community college in fulfillment of the receiving institution's lower division course work requirement.

2. Recommended transfer programs in effect at the time that this regulation takes effect, which conform to this chapter, may be retained.

E. Reverse Transfer of Credit
1. Subject to §E(2) of this regulation, a community college shall accept for reverse transfer any credits that an individual earned at a public senior institution up to 45 credits. Credits in excess of 45 credits may be accepted in accordance with the community college’s policy.
2. To be eligible for the transfer of credit under §E(1) of this regulation, a student shall have completed at least 15 credits at the community college to which the credits are transferred.
3. Community colleges and public senior institutions shall develop a process to identify students eligible for reverse transfer at no cost to the student.

F. Transfer of General Education Credit
1. A student transferring to one public institution from another public institution shall receive general education credit for work completed at the student's sending institution as provided by this chapter.
2. A completed general education program shall transfer without further review or approval by the receiving institution and without the need for a course-by-course match.
3. Courses that are defined as general education by one institution shall transfer as general education even if the receiving institution does not have that specific course or has not designated that course as general education.
4. A Maryland community college shall accept 28-36 credits of general education as specified in Regulation .03(C) of this chapter as completion of the general education requirements at the community college, without further review or the need for a course-by-course match.
5. The receiving institution shall give lower-division general education credits to a transferring student who has taken any part of the lower-division general education credits described in Regulation .03 of this chapter at a public institution for any general education courses successfully completed at the sending institution.
6. Except as provided in Regulation .03M of this chapter, a receiving institution may not require a transfer student who has completed the requisite number of general education credits at any public college or university to take, as a condition of graduation, more than 10-18 additional semester hours of general education and specific courses required of all students at the receiving institution, with the total number not to exceed 46 semester hours. This provision does not relieve students of the obligation to complete specific academic program requirements or course prerequisites required by a receiving institution.
7. Each public institution shall designate on or with the student transcript those courses that have met its general education requirements, as well as indicate whether the student has completed the general education program.
8. Associate's Degrees.
a. While there may be variance in the numbers of hours of general education required for associate’s degrees at a given institution, the courses identified as meeting general education requirements for all degrees shall come from the same general education course list and exclude technical or career courses.

b. A student possessing an associate’s degree who transfers into a receiving institution with fewer than the total number of general education credits designated by the receiving institution shall complete the difference in credits according to the distribution as designated by the receiving institution. Except as provided in Regulation .03M of this chapter, the total general education credits for baccalaureate degree-granting public receiving institutions may not exceed 46 credits.

9. Student Responsibilities. A student is held:
   a. Accountable for the loss of credits that:
      1. Result from changes in the student’s selection of the major program of study;
      2. Were earned for remedial course work; or
      3. Exceed the total course credits accepted in transfer as allowed by this chapter; and
   b. Responsible for meeting all requirements of the academic program of the receiving institution.

.05 Academic Success and General Well-Being of Transfer Students.

A. Sending Institutions.
   1. Community colleges shall encourage their students to complete the associate degree in a recommended transfer program that includes both general education courses and courses applicable toward the program at the receiving institution.
   2. Community college students are encouraged to choose as early as possible the institution and program into which they expect to transfer.
   3. The sending institution shall:
      a. Provide to community college students information about the specific transferability of courses and programs to 4-year colleges;
      b. Transmit information about transfer students who are capable of honors work or independent study to the receiving institution; and
      c. Promptly supply the receiving institution with all the required documents if the student has met all financial and other obligations of the sending institution for transfer.

B. Receiving Institutions.
   1. Admission requirements and curriculum prerequisites shall be stated explicitly in institutional publications.
   2. A receiving institution shall admit transfer students from newly established public colleges that are functioning with the approval of the Maryland Higher Education Commission on the same basis as applicants from regionally accredited colleges.
   3. A receiving institution shall evaluate the transcript or transcripts of a degree-seeking transfer student as expeditiously as possible, and notify the student of the results within 20 working days of the receipt of all official transcripts. The receiving institution shall inform a student of the courses that are acceptable for transfer credit and the courses that are applicable to the student’s intended program of study.
   4. A transfer student shall be provided the same opportunity as a native student to pursue the program and degree requirements that were in effect at the time that the student enrolled at the sending institution provided they have been continuously enrolled and otherwise meet the same requirements of the native student.

.06 Programmatic Currency.

A. Maryland public institutions shall collaborate to develop and provide to students current and accurate information on transferable programs and courses.

B. Upon approval of new baccalaureate programs, recommended transfer programs shall be developed with each community college.

C. When considering curricular changes, institutions shall notify each other of the proposed changes that might affect transfer students. An appropriate mechanism shall be created to ensure that both 2-year and 4-year public colleges provide input or comments to the institution proposing the change. Sufficient lead time shall be provided to effect the change with minimum disruption.

Transfer students are not required to repeat equivalent course work successfully completed at a community college.

.07 Transfer Mediation Committee.

A. Sending and receiving institutions that disagree on the transferability of general education courses as defined by this chapter shall submit their disagreements to the Secretary, who shall appoint a Transfer Mediation Committee to adjudicate the disagreement. Members appointed to the Transfer Mediation Committee shall be representative of the public 4-year colleges and universities and the community colleges.

B. The Transfer Mediation Committee shall address general education issues at the course or curricular level, not individual student cases. As appropriate, the Committee shall consult with faculty on curricular issues.

C. The findings of the Transfer Mediation Committee are considered binding on both parties.

.08 Appeal Process.

A. Notice of Denial of Transfer Credit by a Receiving Institution.
   1. Except as provided in §A(2) of this regulation, a receiving institution shall inform a transfer student in writing of the denial of transfer credit not later than mid-semester of the transfer student’s first semester, if all official transcripts have been received at least 15 working days before mid-semester.
   2. If transcripts are submitted after 15 working days before mid-semester of a student’s first semester, the receiving institution shall inform the student of credit denied within 20 working days of receipt of the official transcript.
   3. A receiving institution shall include in the notice of denial of transfer credit:
      a. A statement of the student’s right to appeal; and
      b. A notification that the appeal process is available in the institution’s catalog.

4. The statement of the student’s right to appeal the denial shall include notice of the time limitations in §8B of this regulation.

B. A student believing that the receiving institution has denied the student transfer credits in violation of this chapter may initiate an appeal by contacting the receiving institution’s transfer coordinator or other responsible official of the receiving institution within 20 working days of receiving notice of the denial of credit.

C. Response by Receiving Institution.
1. A receiving institution shall:
   a. Establish expeditious and simplified procedures governing the appeal of a denial of transfer of credit; and
   b. Respond to a student’s appeal within 10 working days.

2. An institution may either grant or deny an appeal. The institution’s reasons for denying the appeal shall be consistent with this chapter and conveyed to the student in written form.

3. Unless a student appeals to the sending institution, the written decision in §C(2) of this regulation constitutes the receiving institution’s final decision and is not subject to appeal.

D. Appeal to Sending Institution.
1. If a student has been denied transfer credit after an appeal to the receiving institution, the student may request the sending institution to intercede on the student’s behalf by contacting the transfer coordinator of the sending institution.
2. A student shall make an appeal to the sending institution within 10 working days of having received the decision of the receiving institution.

E. Consultation Between Sending and Receiving Institutions.
1. Representatives of the two institutions shall have 15 working days to resolve the issues involved in an appeal.
2. As a result of a consultation in this section, the receiving institution may affirm, modify, or reverse its earlier decision.
3. The receiving institution shall inform a student in writing of the result of the consultation.
4. The decision arising out of a consultation constitutes the final decision of the receiving institution and is not subject to appeal.

.09 Periodic Review.
1. Report by Receiving Institution.
   1. A receiving institution shall report annually the progress of students who transfer from 2-year and 4-year institutions within the State to each community college and to the Secretary of the Maryland Higher Education Commission.
   2. An annual report shall include ongoing reports on the subsequent academic success of enrolled transfer students, including graduation rates, by major subject areas.
   3. A receiving institution shall include in the reports comparable information on the progress of native students.

2. Transfer Coordinator. A public institution of higher education shall designate a transfer coordinator, who serves as a resource person to transfer students at either the sending or receiving campus. The transfer coordinator is responsible for overseeing the application of the policies and procedures outlined in this chapter and interpreting transfer policies to the individual student and to the institution.
3. The Maryland Higher Education Commission shall establish a permanent Student Transfer Advisory Committee that meets regularly to review transfer issues and recommend policy changes as needed. The Student Transfer Advisory Committee shall address issues of interpretation and implementation of this chapter.