A short time ago I was again asked to provide some information about the transfer of credits between colleges and universities. I responded by indicating that I had written a brief essay on this very subject for the *MJI Academic Catalog and Student Handbook*. I then went on to inform the inquiring group of the contents of my essay.

Upon hearing about how often I have these conversations with various interested parties, the MJI Newsletter editor suggested that more members of the MJI community might want to read the essay than might come across it in our rather comprehensive student catalog. So here it is. I hope it helps clarify some of the issues surrounding this important matter for all those concerned with the transfer of credits. If after reading the essay you still have some questions, please feel free to contact the MJI Administrative Staff. They will be delighted to further discuss these issues with you.

**An Important Note about Transferring Credits**

Students request the issuance of their MJI transcripts for a variety of reasons. For some students, the transcript request is predicated on a need to transfer from MJI to another school, mid program. Students considering transferring from MJI to another college or university before completing their MJI academic programs should carefully evaluate how such a transfer might affect their earned MJI credits and those credits *MJI accepted* as transfer credits from other institutions.

Colleges and universities will generally accept *degreed* students from accredited institutions such as MJI for graduate and professional study, *as long as the students meet* other entrance requirements (e.g., sufficiently high undergraduate GPAs, relevant undergraduate coursework, qualifying scores on entrance examinations, strong reference letters, successful interviews, etc.). Indeed, MJI graduates have gone on to earn advanced degrees in Computer Sciences, Business, Law, Social Work, Education and other professional fields.

Unfortunately, when students transfer from one school to another *before completing* a program or degree, there is a high probability that not all credits will transfer from the first school (also known as the “sending school”) to the second or “receiving school”. There are a number of reasons for this. Only some of the more common ones are described below:

1. Many post secondary schools, including MJI, have residency requirements that must be met before they will issue a degree. At MJI we require a minimum of 45
in-residency credits in order to earn a MJI bachelor degree (or thirty credits for active-duty members of the U.S. military). Some schools require the same number, while many others require 60 or even more in-residency credits. Thus, a student transferring from one school to another with a large number of completed credits will find that some are lost because of the residency requirements at the new “receiving” school. (Members of the U.S. military should not lose any relevant credits if transferring to another SOC college or university.)

2. Transferring students may change majors or academic programs when enrolling at a new (receiving) school. This too carries a risk of credit loss. Often, some or even all credits earned for a specific major or program at the sending school are not applicable for a second major or program. When this happens, credits can be lost.

3. Every school has its own policies about credits earned in such programs as: study abroad; life experience; internships; and CLEP examinations, to name but a few. As is described elsewhere in this catalog, MJI has its own set of policies regarding such programs. The policies that different schools have about these credits are not always in agreement. This is especially true for credits awarded for studies completed abroad. Although MJI as the first receiving school may have accepted some of these international credits for transfer, departing MJI students may find that other subsequent receiving schools they wish to transfer into do not accept such “foreign” credits and they are lost in the transfer process.

4. Course descriptions for similarly titled courses are generally not identical. Typically they are close enough so that they are transferable. However, occasionally similarly titled courses have descriptions different enough so that a particular course at a sending school may not be an acceptable substitution for a similarly titled course at a receiving school. The course has to be “repeated” by the transferring student. Credit awarded for the initial course may be counted as free electives or entirely discounted by the new “receiving” school. MJI maintains such a policy as well and not all courses taken elsewhere are accepted as MJI course equivalents when students transfer to MJI (please see MJI credit transfer policy in Admissions Qualifications section at the beginning of this MJI Catalog and Student Handbook reissued every year for details).

5. Some receiving schools will only accept transfer course credits when a B grade or better has been earned for courses completed at the sending school.

There are many other reasons why transferring students may lose credits and no list of such reasons can be exhaustive about why any particular
destination or receiving school might refuse to accept some sending school credits for transfer.

Although MJI strives to retain all its students until graduation, we do recognize that life’s vicissitudes can lead to a student’s need to change schools before completing a MJI program. Students with plans to leave MJI for another college or program are encouraged to schedule a personal counseling session so that MJI may be able to ease their transition to the new school. Transferring MJI students are also very strongly urged to carefully examine any available written requirements and confer with an admissions counselor at the new school to which they wish to transfer. This should be done very early in the student’s decision-making process regarding transferring out of MJI. It is entirely the transferring student’s responsibility to be informed of the requirements at the destination school.

MJI can make no guarantee that all credits appearing on a student’s MJI transcript will be acceptable to a new school. The only way any school can assure that all authorized credits earned by a student will be counted towards a degree is for the student to complete the program in which the credits were earned.