

Credit Transfer for Open/Online Graduate Programs: Annex 2 United States

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Table of Contents

3.2	United States.....	1
3.2.1	Penn State University	2
3.2.2	University of Central Florida	6
3.2.3	University of Maryland University College.....	8

3.2 United States

For each country that follows we provide a pen-picture of its university sector and then a short summary of its approach to graduate programmes. We start with the US.

US universities

Wikipedia states that:

Higher education, also referred to as post-secondary education, third stage, third level, or tertiary education occurs most commonly at one of the 4,726 Title IV degree-granting institutions, either colleges or universities in the country.¹ These may be public universities, private universities, liberal arts colleges, community colleges, or for-profit colleges.

Title IV is the US federal government’s main aid programme to students.² (Note that there are a few universities who do not seek Title IV aid for their students.)

Master’s programmes

A Master’s degree in the US may be earned through a series of courses or a combination of courses and a research thesis or project. For example, a typical MSc degree in computer science, information technology or related areas will have approximately 30 (US) credits. These 30 credits may include 15 credits of required core courses, 6 of which may be the research thesis or final project,³ and 15 credits of elective courses. Electives are courses the student may choose on their own, generally within related topic areas and at a designated level.

A note on “credits”

US educators use a variety of formulas to calculate, record, and interpret the amount of earned academic or training credits that students accumulate en route to earning certificates, diplomas, degrees, and other qualifications. In most cases, the earned credits are identified by the term *credit hours* or *credit units*.

¹ 3,026 4-year institutions and 1,700 2-year institutions – see https://nces.ed.gov/programs/digest/d12/tables/dt12_005.asp

² See e.g. <https://studentaid.ed.gov/sa/types>

³ that is, one fifth of the programme – a much smaller fraction than the one third typical in the UK

Several important points need to be understood about credit:

- Credits are a convenient numerical way to assess tuition and fee charges and determine student status.
- Credit hours or units represent a mathematical summarization of all work completed, and are not the same as the actual instructional hours.
- US institutions use credit formulas to record all types of academic work, not just taught courses. A US doctoral student's academic record, for example, will contain credits earned for independent research, often expressed as if the student had been enrolled in classes, even though the actual work was independent research.

Most US higher education institutions operate on an academic year divided into two equal semesters of 15-16 weeks' duration, with a winter break of 2-3 weeks and a summer session of 10-12 weeks, plus additional shorter breaks. The actual amount of academic work that goes into a single semester credit hour is often calculated as follows:

- One lecture (taught) or seminar (discussion) credit hour represents 1 hour per week of scheduled class/seminar time and 2 hours of student preparation time. Most lecture and seminar courses are awarded 3 credit hours. Over an entire semester, this formula represents at least 45 hours of class time and 90 hours of student preparation.
- One laboratory credit hour represents 1 hour per week of lecture or discussion time plus 1-2 hours per week of scheduled supervised or independent laboratory work, and 2 hours of student preparation time. Most laboratory courses are awarded up to 4 credit hours. This calculation represents at least 45 hours of class time, between 45 and 90 hours of laboratory time, and 90 hours of student preparation per semester.
- One practice credit hour (supervised clinical rounds, visual or performing art studio, supervised student teaching, field work, etc.) represents 3-4 hours per week of supervised and /or independent practice. This in turn represents between 45 and 60 hours of work per semester. Blocks of 3 practice credit hours, which equate to a studio or practice course, represent between 135 and 180 total hours of academic work per semester.
- One independent study (thesis or dissertation research) hour is calculated similarly to practice credit hours.
- Internship or apprenticeship credit hours are determined by negotiation between the supervising faculty and the work supervisor at the cooperating site, both of whom must judge and certify different aspects of the student's work. The credit formula is similar to that for practice credit.

Thus a master's degree program requiring at least 33 credit hours and including a research thesis or project could represent over 4,000 actual hours of supervised and unsupervised (independent research) study.

3.2.1 Penn State University

Wikipedia reports as follows:⁴

⁴ https://en.wikipedia.org/wiki/Pennsylvania_State_University

The Pennsylvania State University (commonly referred to as Penn State or PSU) is a public, land-grant, research-intensive university with campuses and facilities throughout Pennsylvania. Founded in 1855, the university has a stated threefold mission of teaching, research, and public service. Its instructional mission includes undergraduate, graduate, professional and continuing education offered through resident instruction and online delivery.

Its University Park campus, the flagship campus, lies within the Borough of State College and College Township. It has two law schools, Penn State Law, on the school's University Park campus, and Dickinson Law, located in Carlisle, 90 miles south of State College. The College of Medicine is located in Hershey. Penn State has another 19 commonwealth campuses and 5 special-mission campuses located across the state. Penn State has been labelled one of the "Public Ivies," a publicly funded university considered as providing a quality of education comparable to those of the Ivy League.

Annual enrollment at the University Park campus totals more than 46,800 graduate and undergraduate students, making it one of the largest universities in the United States.... The university's total enrollment in 2015–16 was approximately 97,500 across its 24 campuses and online through its World Campus.

The university offers more than 160 majors among all its campuses...

Penn State World Campus

Wikipedia reports:⁵

Penn State World Campus⁶ or "Penn State Online" is the online campus of The Pennsylvania State University. Launched in 1998, the World Campus grew out of the University's long and distinguished history in distance education that began in 1892. The mission of the World Campus is to extend Penn State's undergraduate and graduate degree and certificate programs to learners who cannot attend another Penn State campus because of geography or life factors. The World Campus currently offers more than 120 online undergraduate and graduate degree and certificate programs in partnership with Penn State academic units, with additional programs being added to the curriculum on a continuing basis.

The World Campus offers 46 full Master's programmes as follows below and on next page:⁷

Accounting: Master's Degree	Applied Demography: Master of Professional Studies
Applied Statistics: Master's Degree	Art Education: Master of Professional Studies
Business Administration – MBA: Master's Degree	Community and Economic Development: Master of Professional Studies
Curriculum and Instruction: Master of Education	Data Analytics: Master of Professional Studies
Data Analytics – Business Analytics Option: Master of Professional Studies	Earth Sciences: Master of Education
Educational Leadership: Master of Education	Electrical Engineering: Master of Engineering
Engineering Management: Master's Degree	Enterprise Architecture: Master of Professional Studies

⁵ https://en.wikipedia.org/wiki/Penn_State_World_Campus

⁶ <http://www.worldcampus.psu.edu/>

⁷ <http://www.worldcampus.psu.edu/degrees-and-certificates/directory/graduate/master>

Credit Transfer for Open/Online Graduate Programs: Annex 2 United States

Finance: Master of Finance	Geodesign: Master of Professional Studies
Geographic Information Systems – GIS: Master’s Degree	Health Policy and Administration: Master of Health Administration
Higher Education: Master of Education	Homeland Security Base Program: Master of Professional Studies in Homeland Security
Homeland Security – Agricultural Biosecurity and Food Defense Option: Master of Professional Studies in Homeland Security	Homeland Security – Geospatial Intelligence Option: Master of Professional Studies in Homeland Security
Homeland Security – Information Security and Forensics Option: Master of Professional Studies in Homeland Security	Homeland Security – Public Health Preparedness Option: Master of Professional Studies in Homeland Security
Human Resources and Employment Relations: Master of Professional Studies	Information Sciences – Cybersecurity and Information Assurance: Master of Professional Studies
Learning, Design, and Technology: Master of Education	Lifelong Learning and Adult Education: Master of Education
Mechanical Engineering: Master of Science	Nuclear Engineering: Master of Engineering
Nursing: Master of Science in Nursing	Nutritional Sciences: Master of Professional Studies
Organization Development and Change: Master of Professional Studies	Project Management: Master’s Degree
Psychology of Leadership: Master of Professional Studies	Public Administration: Master of Public Administration
Renewable Energy and Sustainability Systems – Bioenergy Option: Master of Professional Studies	Renewable Energy and Sustainability Systems – Solar Energy Option: Master of Professional Studies
Renewable Energy and Sustainability Systems – Sustainability Management and Policy Option: Master of Professional Studies	Renewable Energy and Sustainability Systems – Wind Energy Option: Master of Professional Studies
Renewable Energy and Sustainability Systems Base Program: Master of Professional Studies	Software Engineering: Master’s Degree
Special Education: Master of Education	Supply Chain Management: Master of Professional Studies
Systems Engineering: Master of Engineering	Turfgrass Management: Master of Professional Studies

There are also 54 graduate certificates: these have not been considered as in our view they are not long enough to admit of a PLAR approach.

Credit values

The Online MBA has 48 credits, including 39 core credits and 9 credits of course work on a specialisation.⁸ Many other Master’s programmes have 30 credits, such as:

- Master of Professional Studies in Data Analytics⁹
- Master of Education in Lifelong Learning and Adult Education¹⁰
- Master of Project Management.¹¹

Transfer credit

The World Campus has a comprehensive policy on transfer credit but at graduate level the decisions are largely devolved to departments. It is useful first to understand the undergraduate transfer credit rules:¹²

⁸ <http://www.worldcampus.psu.edu/degrees-and-certificates/penn-state-online-mba-degree-program/overview>

⁹ <http://www.worldcampus.psu.edu/degrees-and-certificates/data-analytics-base/overview>

¹⁰ <http://www.worldcampus.psu.edu/degrees-and-certificates/adult-education-masters/overview>

¹¹ <http://www.worldcampus.psu.edu/degrees-and-certificates/project-management-masters/overview>

¹² <http://www.worldcampus.psu.edu/admissions/transfer-students>

Prospective undergraduate students may transfer credit from college-level work done *at a regionally accredited institution*.

There is no limit to the number of credits that you may transfer into Penn State; however, it is likely that not all of your transferred credit may count toward your intended degree program.

The academic department in which you enroll will have the final say on what credit can be accepted toward your degree.

Additionally, you must earn a minimum number of credits from Penn State to earn your degree through World Campus:

To earn an associate's degree, 18 of the last 30 credits [60%] that you take to earn your degree must be from Penn State.

To earn a bachelor's degree, 36 of the last 60 credits [60%] that you take to earn your degree must be from Penn State.

For a course to qualify for credit:

the course grade you earned must be equivalent to a grade of A, B, or C (2.0) at Penn State

there must be an equivalent course at Penn State

the transferred course credits must be useful to your program of study

The actual letter grade received will not be transferred – only the credit – so your Penn State grade-point average (GPA) will not be affected. Transferred credit is not recorded on your transcript until after you have completed at least one 3-credit course at Penn State. Your GPA will be calculated starting from the completion of your first World Campus course.

At graduate level the rules are more restrictive:¹³

Transfer of graduate credit is on a case-by-case basis by the respective department to which you are applying. To be considered:

- courses you wish to transfer must appear on a **graduate-level transcript** from a **regionally accredited institution**¹⁴
- credits must have been earned with a “B” or higher grade **and not have been used to complete a graduate degree at any university**
- **credits appearing as undergraduate level on your transcript cannot be transferred to a Penn State graduate degree program**

¹³ <http://www.worldcampus.psu.edu/admissions/transfer-students> again

¹⁴ In other words, accredited by one of the six Regional Accreditation Associations (as listed in <http://www.nj.gov/education/educators/license/usaccred.htm>); in the US there are also national accreditation bodies, which are commonly regarded as of lesser status – see e.g. <http://blog.tesu.edu/national-vs-regional-accreditation-why-does-it-matter>

- you will need to submit official copies of your academic transcripts to the academic department hosting the degree program to which you are applying for admission

A maximum number of credits may be accepted into a new graduate degree program at Penn State depending on the source. A maximum of:

- 10 credits from graduate coursework completed *at an external institution* may be transferred into a degree program
- 15 credits from non-degree graduate coursework completed **at Penn State** may be applied toward a degree program

Approval to apply any credit toward a graduate degree program must be granted by the student’s academic adviser and the Penn State Graduate School.

For a typical master’s (30 credits), these limits in percentage terms are 33% (1/3) and 50% (1/2); for the MBA they are lower (20% and 31%).

3.2.2 University of Central Florida

Wikipedia reports that:¹⁵

The University of Central Florida, or UCF, is an American metropolitan public research university in Orlando, Florida. It is the largest university in the United States by undergraduate enrollment, as well as the largest by total enrollment.... enrollment today amounts to some 60,821 students from 140 countries and all 50 states and Washington, D.C.

The majority of the student population is located on the university’s main campus just 13 miles (21 km) east-northeast of downtown Orlando, and 55 miles (89 km) southwest of Daytona Beach. The university offers over 200 degrees through thirteen colleges and twelve satellite campuses in Central Florida.

Online learning graduate programmes

UCF offers more than 80 online degrees and certificates taught by the same faculty as the on-campus classes.¹⁶ These include 25 online master’s:

Aerospace Engineering M.S.A.E.	Applied Learning and Instruction M.A.
Career and Technical Education, M.A.	Criminal Justice M.S.
Digital Forensics M.S.	Educational Leadership, M.A.
Engineering Management M.S.E.M.	English – Technical Communication, M.A.
Exceptional Student Education, M.Ed.	Executive Health Services Administration, M.S.
Forensic Science, M.S.	Health Care Informatics, P.S.M.
Healthcare Systems Engineering, M.S.	Hospitality and Tourism Management, M.S.
Industrial Engineering M.S.	Industrial Engineering M.S.I.E.

¹⁵ https://en.wikipedia.org/wiki/University_of_Central_Florida

¹⁶ <https://www.ucf.edu/online/>

Instructional Design and Technology M.A.	Master of Public Administration
Master of Social Work Online MSW	Materials Science and Engineering M.S.M.S.E.
Mechanical Engineering M.S.M.E.	Nonprofit Management, M.N.M.
Nursing, M.S.N.	Public Administration and Criminal Justice Dual Degree MPA/MS
Research Administration, M.R.A.	

UCF has transfer admissions but they are restricted to undergraduate programmes.¹⁷

Some of the graduate programmes do not seem to have assigned credit values, but most do. Here are a few examples, chosen so as not to overlap too much with ones chosen elsewhere in this report. Further details are said to be in the Graduate Catalog but this is apparently not available to external enquiries.¹⁸

- The Hospitality and Tourism Management MS program requires a minimum of 33 credit hours. 18 credit hours are required core courses with the remaining 15 credit hours to be selected from a range of electives. You can complete your degree either fully online or face-to-face, or customize it through a mix of both to fit your schedule and budget.¹⁹
- The Master of Public Administration (MPA) program consists of 42 credit hours. Each student completes a core of nine courses (27 credit hours), an advanced curriculum of four electives (12 credit hours), and a capstone experience equivalent to one course (3 credit hours). The MPA degree is accredited by the Network of Schools of Public Policy, Affairs and Administration (NASPAA)...²⁰ Not all elective options or program prerequisites may be offered online.
- The Master of Research Administration (MRA) program requires a minimum of 36 credit hours. Required courses take 27 credit hours and three Additional Program Requirements take 9 credit hours overall.²¹

Some programmes have a more complex structure and requirements:

The Materials Science and Engineering MSMSE program offers both thesis and non-thesis options with each requiring a minimum of 30 credit hours beyond the bachelor's degree. In general, the program includes 12-15 credit hours of required courses with the remaining courses being electives except for at least 6 credit hours of thesis work for students in the thesis option.

The thesis option is primarily for those students who can devote a full-time effort to completing an independent research project that leads to a thesis. A student pursuing the thesis option may not register for thesis credit hours until an advisory

¹⁷ <https://www.ucf.edu/online/admissions/undergraduate-admissions/>

¹⁸ "Access to www.graduatecatalog.ucf.edu was denied"

¹⁹ <https://www.ucf.edu/online/degree/hospitality-and-tourism-management-m-s/>

²⁰ <https://www.ucf.edu/online/degree/master-public-administration/>

²¹ <https://www.ucf.edu/online/degree/research-administration-m-r-a/>

committee has been appointed and the committee has reviewed the program of study and the proposed thesis topic.

The non-thesis option is primarily designed for part-time and online students and requires 30 credit hours of course work. In addition, students pursuing the non-thesis option are required to take EML 6085 Research Methods in MAE or EMA 6918 Directed Research as part of their 30-credit-hour course requirement to demonstrate their ability to perform independently in research conditions....

All programs of study must consist of at least 24 credit hours of required and elective courses, exclusive of thesis and research....

A student with an undergraduate degree outside of the materials science and engineering discipline is required to satisfy an articulation program and may have to take additional prerequisite courses.

3.2.3 University of Maryland University College

Wikipedia reports that:²²

The University of Maryland University College (UMUC) is an American public not-for-profit university located in Maryland in the United States. UMUC offers classes and programs on campus in its Academic Center in Largo, and at satellite campuses across the Baltimore-Washington Metropolitan Area, throughout Maryland, as well as in Europe, the Middle East, and Asia.

UMUC serves over 90,000 students worldwide **and is one of the largest distance learning institutions in the world**. UMUC is open to all applicants with a 100 percent acceptance rate *for undergraduate programs*. [our italics]

The university offers 120 academic programs in instructor-led and online classes, including bachelor, master's, and doctoral degrees as well as undergraduate and graduate certificates.

UMUC is a member of the University System of Maryland, which includes eleven separate public universities in Maryland....

The Graduate School offers 18 master's degree programs, 38 graduate certificates, and a Doctor of Management. Most graduate programs are available in both classroom and online formats. Several master's degrees are available in an accelerated Executive format.

Online learning graduate programmes

UMUC have in fact 43 master's degrees including specialisations.²³ The admissions process appears not to have any transfer credit or PLAR aspects:²⁴

Applicants for graduate certificate and master's degree programs must complete and submit an application for admission along with a non-refundable application fee

²² https://en.wikipedia.org/wiki/University_of_Maryland_University_College

²³ <http://www.umuc.edu/academic-programs/masters-degrees/>

²⁴ <http://www.umuc.edu/admissions/admission-requirements/graduate-admissions.cfm>

and an official transcript indicating **completion of at least a bachelor's degree from a regionally accredited degree-granting university or college.**

However there is a Transfer Credit process with some applicability to graduate programmes:²⁵

If you've taken courses at an approved four-year college or university and earned a C or 2.0 GPA or better, you could be able to apply these credits toward an associate's (for military and veteran students) or **bachelor's degree.**

You can transfer up to 45 credits toward an associate's or up to 90 credits toward a bachelor's from approved four-year colleges or universities or from other combined sources (including credit by examination, military education and training, or other fast paths to credit).

We also accept up to 9 credits toward undergraduate certificates, **up to 3 credits toward graduate certificates, and up to 6 credits toward select master's degrees.**

Yet it appears that PLAR and Credit Challenge do not apply to graduate programmes:²⁶

Academic credit may be earned for any UMUC **undergraduate** course for which a suitable examination can be prepared and administered.

Some "select" examples

- The Master of Science in Accounting and Financial Management consists of 36 credit hours. There are nine 3-credit core courses, two 3-credit specialisation courses (chosen from a range of options) and a 3-credit capstone. Yet **transfer credits are not accepted.** Furthermore students must have completed 15 credits of undergraduate accounting courses with a grade of C or better in each course.²⁷
- On the other hand the Master of Science in learning design and technology, another 36-credit programme, *accepts up to 6 transfer credits.* However, this programme has a different structure, with six 6-credit courses to be taken in a specific order and no capstone.²⁸
- Many programmes do accept up to 6 transfer credits but the differences are not clear. For example Cybersecurity Technology accepts them²⁹ but Data Analytics³⁰ does not, yet both programmes have a capstone.
- Even some shorter programmes like the MA in Teaching (30 credits) accept 6 transfer credits.³¹

²⁵ <http://www.umuc.edu/transfers-and-credits/transfer-credits/credit-from-colleges.cfm>

²⁶ <http://www.umuc.edu/current-students/degree-requirements/prior-learning/course-challenge/index.cfm>

²⁷ <http://www.umuc.edu/academic-programs/masters-degrees/accounting-and-financial-management.cfm>

²⁸ <http://www.umuc.edu/academic-programs/masters-degrees/learning-design-technology-ms.cfm>

²⁹ <http://www.umuc.edu/academic-programs/masters-degrees/cybersecurity-technology-ms.cfm>

³⁰ <http://www.umuc.edu/academic-programs/masters-degrees/data-analytics.cfm>

³¹ <http://www.umuc.edu/academic-programs/masters-degrees/teaching.cfm>