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Reverse credit transfer: Associate degree attainment in the State of Iowa

EricNeil Merten
Iowa State University

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Reverse credit transfer: Associate degree attainment in the State of Iowa

by

Eric N. Merten

A dissertation submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

Major: Education (Educational Leadership)

Program of Study Committee:
Lorenzo D. Baber, Major Professor
Larry H. Ebbers
Janice N. Friedel
Linda Hagedorn
Steven K. Mickelson

The student author, whose presentation of the scholarship herein was approved by the program of study committee, is solely responsible for the content of this dissertation. The Graduate College will ensure this dissertation is globally accessible and will not permit alterations after a degree is conferred.

Iowa State University
Ames, Iowa
2017

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ACKNOWLEDGMENTS

It is with deep gratitude that I thank the individuals who assisted me along this long road to achieve this important milestone in my life. My educational journey began in a very unique way to say the least. I am a first-generation, nontraditional college student who had absolutely no aspirations to pursue a career in higher education. After barely graduating from high school, I began working as an auto mechanic. I always knew that I wanted more, but I had no idea that college was in my future. After losing my mother to cancer at a young age, I had actually little aspirations about my future life and education. I lacked motivation to better myself and I was content living my daily life. It took me five years of working to finally realize that I needed to give college a try. I strongly believe that my mother provided the push and gave me the strength to enroll in my first community college course—arithmetic. With a grateful heart, I want to say thank you, mom! Your little boy is getting a Ph.D.

I would especially like to acknowledge my mentor and friend, Laura Doering, who has helped shape me into the student and professional I am today. Working with Laura for many years at Iowa State University and witnessing her supervision in action has enabled me to witness firsthand true leadership in higher education. Laura has also provided me with vast amounts of knowledge and professional development opportunities. These opportunities gave me the drive to move up in administrative leadership and pursue the Ph.D.

I have also had the opportunity to know and learn from Dr. Larry Ebbers. I got to know Dr. Ebbers during my graduate work, and he impressed me with his knowledge and connections. I swear, he knows everybody. After I completed the master’s degree, I was sure that I would not go any further in my education, but Dr. Ebbers kept on me to pursue the Ph.D. It was not until a coffee meeting with him at Stomping Grounds coffeehouse when I
decided I would “give it a shot”. I was incredibly nervous and doubted myself at first, but Dr. Ebbers encouraged me to hang in there. I’m glad he persisted and I listened. I know it took me awhile to get going, but I want to say thank you, Dr. Ebbers, for believing in me and helping me grow as a professional.

I am exceedingly grateful to my major professor, Dr. Lorenzo Baber. I am exceptionally fortunate he invited me to be his student and assisted me through this process. I have learned so much through our many conversations and numerous drafts. Through the process, I have grown as a student and thrived by learning to push myself to become a researcher. Dr. Baber, I have learned so much from your leadership and I have gotten more and more impressed with my writing with each draft. Thank you!

I also want to thank the individuals who allowed me to interview them for my study. It was great to learn from your experiences, and I truly appreciate that you were willing to assist me with my research. Since we all know that the higher education profession is a small world, I look forward to working with you again.

Most importantly, I want to thank my wife, Shari. I know that this past year has been extremely challenging for us, and I am most grateful for your encouragement, especially sticking with me through the tough times. Even when I was diagnosed with bipolar depression and I was ready to give up, you encouraged me to see the light at the end of the tunnel. This degree is yours, too. You are not only my rock but also my best friend. I love you!
For nearly a decade, productivity within U.S. colleges and universities has been at the forefront of policy makers, politicians, business leaders, and researchers regarding the placement of college graduates when compared to other nations. Reports and data have pointed to a college completion crisis in the United States. According to the Lumina Foundation for Education, more than 22% of the adult population in the United States have attended college but did not complete a degree. In order to meet the growing demands for college completers and the nation’s workforce, community colleges must be a significant part in the national college completion agenda. A program that is becoming more popular in higher education is reverse credit transfer. The reverse credit transfer pathway enables community college students to retroactively receive a college credential after transfer to a four-year university once they earn the college-level credits necessary for an associate degree. In 2012, the State of Iowa implemented the Reverse Transfer Credit Program. Since its inception, 1,972 students have opted-in to participate in reverse credit transfer; nevertheless, to-date, only 162 associate degrees have been conferred. Research for this study was conducted as a qualitative case study to understand the challenges the State of Iowa’s Reverse Credit Transfer Program has faced since its implementation. Findings indicated that students could benefit from this program by earning a better living wage and gaining the confidence to complete the bachelor degree. To keep the program running efficiently it is important to strive and improve the program where necessary while keeping the stakeholders informed of the progress. By continuing to monitor the underpinnings of the program, the state can enhance the program to achieve the potential that was originally intended for reverse credit transfer.
CHAPTER 1. INTRODUCTION

Background of the Study

For nearly a decade, productivity within U.S. colleges and universities has been at the forefront of policy makers, politicians, business leaders, and researchers regarding the placement of college graduates when compared to other nations. Reports have indicated the U.S. ranks sixth among nations in the percentage of 25- to 64-year-old adults who possess an associate degree or higher (Handel, 2013; Price & Tovar, 2014). The National Center for Higher Education Management Systems has forecasted that the United States will fall 16 million degrees short of the number of college graduates necessary to match leading nations and meet the workforce needs of 2025 unless there is a significant increase in degree attainment patterns (Price & Tovar, 2014).

Reports and data have been pointing to a college completion crisis in the United States. To meet the growing demand for a highly skilled workforce by 2025, the United States must produce at least 25.1% more associate degree and 19.6% more bachelor degree graduates over the current production levels (Handel, 2013). According to the Lumina Foundation for Education, more than 22% of the adult population in the United States have attended college but did not complete a degree. During a 2009 address to a joint session of Congress, President Obama proposed the National Completion Agenda and challenged the U.S. as a nation to attain the highest number of college graduates in the world by 2020 (Chin-Newman & Shaw, 2013; Pelham et al., 2015). One of the agenda’s recommendations impacts community colleges by increasing the completion rates of students earning a community college certificate or associate degree by 50% by 2020 (Pelham et al., 2015).
There are several higher education organizations that want to impact the college completion agenda and increase the number of degree completers. The Lumina Foundation seeks to increase the attainment rates so that 60% of adults 25-64 years of age have a college credential by 2025. In addition, the Bill and Melinda Gates Foundation aims to double the numbers of youth, 16-26 years of age, from low-income families who obtain a college credential. Another six national higher education organizations have joined the college completion initiative, including Phi Theta Kappa Honor Society, American Association of Community Colleges, Association of Community College Trustees, League for Innovation in the Community College, National Institute for Staff and Organizational Development, and Center for Community College Student Engagement, with the goal to produce an additional five million postsecondary certificates and associate degrees by 2020 (Price & Tovar, 2014).

Attainment of a college degree will impact our nation's workforce by positively affecting the financial earnings for those people who attain a degree. Regarding a person's working lifetime, it pays to have a four-year college degree. On average, attainment of a bachelor's degree is worth $2.8 million over a person’s lifetime. Employment projections suggest that by 2018, 63% of new and replacement jobs will require some postsecondary education (Price & Tovar, 2014). In conclusion, employers need a highly skilled workforce with college credentials, and college credentials yield higher earnings for people who have attended college and attained their degree.

Student completion rates and pathways towards degree attainment have always been a major outcome of higher education. A program that is becoming more popular in higher education and the completion agenda is reverse transfer. In the past, reverse transfer was defined as students who began their college career at a four-year college or university and
then transferred to a community college. The new reverse transfer provides an optional pathway for community college students to retroactively receive their associate degree after they have earned credits at the four-year institution. The ability to acquire an associate degree is necessary as many transfer students do not complete a bachelor’s degree (Taylor, 2013).

**Reverse Credit Transfer Programs**

Credit When It is Due (CWID) is a grant initiative funded by The Bill & Melinda Gates Foundation that supports the implementation of reverse transfer programs across multiple states (Bragg & Taylor, 2015; Kauppila & Taylor, 2016). CWID is designed to foster partnerships between community colleges and universities that lead to the ability of transfer students to earn an associate degree while pursuing a bachelor’s degree once the requirements for the associate degree have been met (Bragg & Taylor, 2015).

CWID eligibility for participation in reverse transfer varies (transcript exchange and student notification). Within these variances, Kauppila and Taylor (2016) indicated three common criteria at the state level determine whether transfer students are eligible for reverse transfer: (1) residency requirement at the community college; (2) the cumulative number of college-level credits; and (3) no associate degree attainment (2016). Since June 2015, CWID states with policies allowing or requiring reverse transfer procedures include Arkansas, Colorado, Florida, Hawaii, Maryland, Michigan, Minnesota, Missouri, New York, North Carolina, Ohio, and Oregon (Bragg & Taylor, 2015).

In 2011, the State of Iowa implemented the Reverse Credit Transfer Program (“Board of Regents,” 2011). Reverse credit transfer is a partnership developed by the Board of Regents and Iowa’s public universities in collaboration with Iowa’s community colleges to
facilitate the transfer of credits back to one of Iowa’s community colleges to provide an opportunity for students to attain a degree, diploma or certification.

Currently, through the Reverse Credit Transfer Program, community college students have the ability to opt-in during the transfer application process with the university they are applying to attend. Once in the program, the University will send a student’s transcript to the student’s indicated community college free-of-charge for the first three terms of enrollment. The community college decides on whether a degree or other credential will be granted. Any credential will be awarded in the semester/year all final requirements are met.

A total of 1,972 transfer students have participated in the state’s reverse credit transfer program, with 162 reverse transfer associate degrees awarded. Based on the number of participants between the three Regent universities, 49 students have received their bachelor’s degree after completion of the associate’s degree through reverse transfer. Of the total number of participants, 449 received the bachelors without earning an associate degree.

In this research study, I conducted a policy analysis on the State of Iowa’s Reverse Credit Transfer Program. A qualitative approach to the research for this study was conducted through a single case study to understand the challenges the State of Iowa has faced since the implementation of their reverse credit transfer program. Two objectives of the study were established to help inform stakeholders: (1) gain a critical understanding of the national impact of reverse transfer students; and (2) research current state trends of reverse transfer credit programs in the following areas: (a) student identification; (b) student consent; (c) transcript exchange; (d) degree audit; (e) advising; and (f) student awareness.
Statement of the Problem

To meet the demands of President Obama’s initiative and the demands to increase the United States’ workforce, community colleges must be a significant part of the national strategy when it comes to the college completion agenda. Community colleges will have a critical role in the national agenda to improve the number and percentage of adults with postsecondary credentials (Price & Tovar, 2014).

The comprehensive community college provides quality education by preparing students for transfer to four-year institutions, providing career/technical education for entry into the workforce, establishing noncredit programs ranging from English as a Second Language to GED completion, providing workforce development and skills training, and offering community enrichment programs and cultural activities. Without the community college system, millions of individuals would not be able to access the education they need to advance their schooling or enter the workplace.

According to the 2014, *National Collegiate Retention and Persistence to Degree Rates* report (American College Testing, 2014), the national first-to-second year retention rate for public community colleges is 55%. Furthermore, among the student population who are attending community colleges, retention rates are lower among African Americans, Latino, American Indian/Alaskan Natives, and East Asians than their White and Asian counterparts. Students from wealthy college-educated families have higher graduation and degree completion rates than low-income students and those who are first-generation (Price & Tovar, 2014; Tinto, 2012). Tinto (2012) noted that students who graduate high school with a grade point average greater than 3.25 out of 4.00 have higher retention and completion rates.
Research has indicated that completion of an associate degree has an impact not only on students’ college completion but also on their lifetime financial earning potential. Studies have indicated that the completion of an associate degree: (1) fosters a sense of self-efficacy, which may assist in students returning to a four-year college or university; (2) is related to a timely completion of a bachelor's degree; and (3) higher employment levels and salary rates (Friedel & Wilson, 2015).

A study by the National Student Clearinghouse (NSC) revealed that, since 1993, thirty-one million students who were enrolled at a U.S. post-secondary institution for at least one term left without earning a college credential. Among these students, 21 million are referred to as multiple enrollees, having completed two or more terms of enrollment. Roughly 4 million had at least two full academic years’ of enrollment. The NSC refers to this group of students as potential completers (Handel, 2013).

Data analyzed by the NSC revealed that 45% of students who completed a bachelor’s degree at the end of the 2011-2012 academic year were previously enrolled in a community college (Handel, 2013). Many of these students transfer without receiving an associate degree from the community college and may run the risk of not completing their bachelor degree. In some cases, it does benefit students to transfer before completing the associate degree to stay on track to graduate with their bachelor degree in a reasonable timeframe.

Acceptance of an associate degree and curriculum requirements at four-year colleges and universities may lead to students leaving the community college before earning a degree. Having the potential to earn an associate degree after transferring to a four-year college or university will not only aid in the college completion agenda but also and, more importantly, enable students to earn a college degree. Everett (2015) indicated that only 46% of students
who enter a community college with a specific goal of earning a credential or transferring to a four-year university actually complete that goal or are still enrolled six years later. As the United States is looking to increase the number of college graduates, states are beginning to analyze their higher education policies and considering processes that can improve the number of postsecondary degree attainment for transfer students.

**Purpose of the Study**

Credit enrollment for the academic year (AY) 2015-16 within Iowa's community colleges was 135,567 students, a 2.2% decline from AY 2014-15. This enrollment decline continues along the trend that began in 2012. Since 2012, Iowa’s community colleges have experienced a median decline of 2.9% each year. Of the community colleges, 9 of the 15 saw a decrease in enrollment. The largest enrollment population was part-time students who accounted for 59.6% of the total fall enrollment, compared to approximately 40.4% of fulltime students. College parallel programs, which prepare students to transfer to a four-year college or university, accounted for the largest student population of 99,612 (73.5%) students. Associate of Arts degrees awarded during the fiscal year 2014 accounted for 5,385 (28.3%) of the total credit student awards. Of the 16,354 students from the 2014 cohort, 4,263 (26.1%) of Iowa community college students transferred to a four-year institution; however, 2,129 (53.3%) of these transfer students transferred without earning an award (Iowa Department of Education, 2017).

Iowa community college students have the ability to opt-in to the reverse transfer agreement during the transfer application process with Iowa State University, the University of Iowa, or the University of Northern Iowa. Once in the program, the university will send the student's transcript to the indicated community college free-of-charge for the first three
terms of enrollment. The receiving community college will evaluate the credits and decide to award the degree. Despite the program’s intent, the Iowa’s reverse transfer program does not seem to be delivering the outcomes that it was initially designed to do for students or the community colleges as the number of completers or low. For example, since 2012, 1,972 students have opted-in to participate in reverse credit transfer, but to-date, only 162 reverse transfer associate degrees have been conferred (Doering, 2015).

**Significance**

Research has indicated that completion of an associate degree has an impact not only on students’ college completion but also on their lifetime financial earning potential (Friedel & Wilson, 2014). Acceptance of an associate degree and curriculum requirements at four-year colleges and universities may lead to students leaving the community college before earning a degree. Having the potential to earn an associate degree after transferring to a four-year college or university will not only aid in the college completion agenda but also, and more importantly, enable students to earn a college degree.

In 1973, only 28% of U.S. jobs required an education beyond a high school diploma. Almost two out of three jobs in the nation are projected to require at least some postsecondary education or training by 2025 (Fandel & Hoelscher, 2017). Further research surrounding Iowa’s Reverse Credit Transfer Program is of particular importance when looking towards the educational credentials that will be required for Iowa’s future workforce (“Board of Regents,” 2011). Sixty-eight percent of all Iowa jobs are expected to require postsecondary education and training beyond high school. Nationally, this positions Iowa 18 among the states and three percentage points above the national average (Fandel & Hoelscher, 2017). The Reverse Credit Transfer Program supports Governor Reynolds’
“Future Ready Iowa” initiative, which has called for 70% of Iowa’s workforce to have education or training beyond high school by 2025.

Statewide studies have focused on the implementation and student eligibility of reverse transfer (Friedel & Wilson, 2014; Robinson, 2015). However, reverse transfer is a relatively new program and, because of its newness, there has been a minimal amount of research conducted on the implementation and effectiveness of this program.

Iowa’s three public universities enroll a large number of Iowa community college transfers every fall who have not yet earned an associate degree. During FY 2014/15, 2,652 students transferred to one of Iowa’s three Regent universities. Out of the total number of transfers, 1,239 transferred without earning a degree. In fact, 374 students transferred having earned 61 plus community college credits and 365 transferred with 46-60 community college credits—all with no degree attainment.

Research Questions

This research study was framed by the following research questions:

1. What factors led to the development of the reverse credit transfer program?
2. What are the current program’s challenges since the implementation?
3. How can the State of Iowa enhance the current reverse transfer credit program?

Research Design

To gain a better understanding of the implementation of the Reverse Credit Transfer Program in Iowa, qualitative data were collected and analyzed from key administrators and policymakers across the State of Iowa. The methodological framework for this study was conducted as a single case (within-site) study. Qualitative case study research is an empirical
inquiry that investigates a real-life phenomenon within its context. The approach is an intensive, holistic description and analysis of a single instance, phenomenon, or social unit, in which the principal investigator explores a real-life bounded system over time (Creswell, 2013; Merriam, 1998; Yin, 2014). Multiple sources of information such as interviews, observations, and documents and artifacts are collected to provide a rich, thick description of the incident or entity being investigated (Creswell, 2013; Merriam, 1998; Yin, 2014).

The State of Iowa’s community colleges and Regent universities are within the bounded system that was researched in this study. The participants for this research study were selected using a purposeful sampling method. Participants for this study included administrators and policymakers from Iowa’s community colleges and Regent universities. Individuals participating in this study were selected based on the following criteria: (1) are involved in the development and implementation of the Reverse Credit Transfer Program and (2) currently working with the Reverse Credit Transfer Program. Subsequent snowball sampling was also be utilized to identify additional individuals who fit the criteria (Creswell, 2013; Merriam, 2016; Patton, 2015; Yin, 2014). Data collection methods for this research study included semi-structured interviews, and document and artifact collection. This methodological framework enabled me to delve further into how reverse transfer was conducted from the initial discussions on the creation of the program, its implementation process, and how the program is currently working.

Prior to conducting the study, the research design was submitted and approved by the Institutional Review Board (IRB) at Iowa State University. A copy of the approval memo is provided in Appendix A.
Theoretical Framework

Diffusion of Innovations theory was the lens through which reverse transfer credit policies were explored (Greenhalgh, Macfarlane, Bate, & Kyriakidou, 2004; Rodgers, 2003). Everett Rodgers first developed the Diffusion of Innovations theory in the area of rural sociology. This theory is relevant to this study as Iowa is predominantly a rural state.

The Diffusion of Innovations model explores how a new idea is communicated throughout an organization and how communication channels and social systems have an influence on the implementation of a new innovation (Rodgers, 2003). “In this concept, innovations were defined as ideas or practices perceived as new by practitioners” (Greenhalgh et al., 2010, p. 589). Rodgers (2003) defined diffusion as “….the process by which an innovation is communicated through certain channels over time among the members of a social system. It is a special type of communication, in that the messages are concerned with new ideas” (p. 5). The innovation-decision process is the process in which the decision-making unit gains knowledge of an innovation and evaluates the new idea and “…decides whether or not to incorporate the innovation into ongoing practice” (Rodgers, 2003, p. 168). The newness and the uncertainty associated with the new innovation is a “…distinctive aspect of innovation decision making” when compared to other types of decision making (Rodgers, 2003, p. 168). Rodgers (2003) described communication as a two-way process of convergence in which participants create and share information to reach a mutual understanding.

There are some instances where the communication channels may not be fully utilized. “Effective communication occurs when two or more individuals are homophilous” and share common meanings and are “alike in personal and social characteristics” (Rodgers,
2003, p. 19). Rodgers explained that “…the nature of diffusion demands that at least some degree of heterophily be present” among the participants involved in the communication process (p.19). College personal such as administration, academic advisers, and registrars have a relevant role once a policy such as reverse transfer is implemented. The Diffusion of Innovations theory assumes all the stakeholders involved in the new program may adopt or reject the innovation. There is a chance that the decision to implement the new program must be made at the administrative level and this decision may not allow all the stakeholders to participate in the decision-making process (Rodgers, 2003).

The following four main elements of the Diffusion of Innovations theory – (1) innovation, (2) communication channels, (3) time, and (4) the social system – are identifiable in every diffusion research study and in every diffusion campaign or program, and serve as the framework to better understand the reverse transfer policies throughout this study (Rodgers, 2003; Greenhalgh et al., 2010). “An innovation is an idea, practice, or object that is perceived as new by an individual or another unit of adoption” (Rodgers, 2003, p. 12).

A new policy such as reverse transfer is a complex phenomenon, and there are many facets of an organization and different communication channels that may be impacted once a reverse transfer policy is implemented. The Diffusion of Innovations model was intended to address the challenges within Iowa’s current reverse transfer credit program with the State of Iowa's higher education leaders, stakeholders, and policymakers.

**Limitations**

The study was conducted with the following limitations. Logistical problems occurred in the interview structure with a few of the interviewees’ schedules and the researcher’s schedule, minimizing our ability to meet three times. Some of the individuals
were interviewed once over a 90-minute timeframe, while others were interviewed three times over 90 minutes. In addition, based on schedules, two individuals who were directly involved in the implementation process were not able to be interviewed. Therefore, the sample may not represent all the viewpoints about reverse credit transfer.

**Definition of Terms**

The following terms were defined for use in this study:

*Academic Year:* Accounts for students enrolled from the fall term through the summer term.

*College Parallel Programs:* Community college transfer degree tracks that prepare students to transfer to a four-year college or university.

*Multiple Enrollees:* Students who had two or more terms of post-secondary enrollment.

*Reverse Credit Transfer Program (RCTP):* An optional pathway for community college students to retroactively receive their associate degree after they have earned credits at the four-year institution.

*Potential Completers:* Students who had at least two academic years of postsecondary enrollment.

*Reverse Transfer:* Students who begin their college career at a four-year college or university and transfer to a community college.

**Summary**

This chapter outlined the college completion agenda and the impact an associate degree can have on students’ futures. It also provided an overview of the importance a program such as reverse credit transfer can have when looking towards the educational credentials that will be required for Iowa's future workforce. Chapter 2 will provide a literature review on community college enrollment and reverse credit transfer studies.
CHAPTER 2. LITERATURE REVIEW

This study was conducted as a qualitative case study to understand the challenges the State of Iowa’s Reverse Credit Transfer Program has faced since its implementation. Literature for this study was obtained through the use of academic search engines—Google Scholar and EBSCO. Peer-reviewed articles, book chapters, and policy briefs were used to gather information on the topics of community college students and reverse transfer programs. The review of literature is divided into multiple sections. First, I examined the college completion agenda and how the lack of degree holders will impact the nation’s workforce. Then I focused on both national and Iowa community colleges and how these institutions can help students prepare towards a four-year degree. While reviewing community colleges, I studied enrollment, student demographics, and transfer and graduation rates. Finally, I reviewed studies that had been completed for transfer students and their academic success to determine what factors may lead to their departure after they matriculate to a four-year college or university. To help aid in the research process, the following keywords—community college students, transfer students, student departure, degree attainment, and reverse credit transfer programs—were used to research peer-reviewed studies related to reverse credit transfer programs.

History of Community Colleges

The American community college dates back from the early 20th century. Many special forces contributed to rising of community colleges such as the need for workers trained to operate the nation's expanding industries, the lengthened period of adolescence, and the drive for social equality (Cohen & Brawer, 2008). The overarching reason for the growth of community colleges was that an increasing number of demands was being placed
on schools at every level. From their beginnings until the 1940s, community colleges were known mostly as junior colleges including “…university branch campuses offering lower-division work either on the parent campus or in separate facilities; state junior colleges supported state funds and controlled by state boards, college-level courses provided by secondary schools; and local colleges formed by groups acting without legal authority” (Cohen & Brawer, p. 3). In 1947, President Truman’s Commission on Higher Education argued that it was time to make education available through the fourteenth grade the same way high school was available to students. In 1970, the Carnegie Commission on Higher Education made community college the focus for universal access to higher education (Dowd, 2003). During the second annual meeting of the American Association of Junior Colleges, in 1922, Bogue stated that a junior college was defined as “…an institution offering two years of instruction of strictly collegiate grade” (as cited in Cohen & Brawer, 2008, p. 4).

The various functions of the comprehensive community college mission are noted in each state’s legislation and include these primary components: academic transfer preparation to four-year institutions, vocational-technical education, general education, noncredit community outreach, continuing education, developmental education, and community service (Cohen & Brawer, 2008; Dowd, 2003). Hollinshead wrote that “…the junior college should be a community college meeting community needs” (as cited in Cohen & Brawer, 2008, p. 22). Cohen and Brawer (2008) defined the “…community college as an institution regionally accredited to award the associate in arts or the associate in science as its highest degree” (p. 5).

To college leaders, the growth in student population has been the most impressive feature of community colleges. Low tuition charges and open admissions were key policies
which contributed to the expanded access (Dowd, 2003). By the late 1970s, 40% of all first-time-in-college, full-time first-year students were enrolled at two-year institutions (Cohen & Brawer, 2008). “Enrollment increased from just over five hundred thousand in 1960 to more than two million by 1970, four million by 1980, nearly 5.5 million by the end of the 1990s, and over six million by 2005” (Cohen & Brawer, p. 43). Community college degree-credit enrollment quadrupled between 1965 and 1980, which accounted for 36% of all students. By 1998, more than 43% of all undergraduates were enrolled in community colleges (Dowd, 2003). During the 1960s, the increase in enrollment was attributed to a large number of the eighteen-to twenty-four-year-old student population due to World War II baby boom, and a similar phenomenon was similar in the 2000s (Cohen & Brawer, 2008).

Iowa’s community college system

The State of Iowa’s community college system is comprised of 15 comprehensive institutions that provide several educational opportunities and services to their students and the surrounding community. As of 1965, Iowa had 16 junior colleges that operated with an enrollment of 9,110. The primary focus of these institutions was offering the first two years of a baccalaureate degree. Because of the state’s growing education and training needs and increased demand for postsecondary education from veterans, “baby boomers” reaching college age, and the availability of federal funds, the state legislature passed the Merged Area Schools Act in 1965. This legislation shaped the state’s fifteen community college system.

The fifteen community colleges have an “open door” policy, which means that nearly everyone who applies for admission may be accepted. Each of the 15 community colleges offers students comprehensive programs including Arts and Science, College Transfer courses, Career and Technical Education programs, training and retraining programs for the
workforce of Iowa’s businesses and industries, and a variety of adult education and non-credit courses for residents of each community. According to the Iowa Department of Education, Section 260C.1 of the *Iowa Code* identifies the following as services that must be a part of the community college’s mission: (1) the first two years of college work, including pre-professional education; (2) vocational and technical training; (3) programs for in-service training and retraining of workers; (3) programs for high school completion for students of post-high school age; (4) programs for all students of high school age who may best serve themselves by enrolling in vocational and technical training while also enrolled in a local high school, public or private; (5) programs for students of high school age that provide advanced college placement courses not taught at a student's high school while the student is also enrolled in the high school; (6) student personnel services; (7) community services; (8) vocational education for persons who have academic, socioeconomic, or other handicaps that prevent success in regular vocational education programs; (9) training, retraining, and all necessary preparation for productive employment of all citizens; (10) vocational and technical training for persons who are not enrolled in a high school and who have not completed high school; (11) developmental education for individuals who are academically or personally unprepared to succeed in their program of study (Varner, pp. 109-110).

**Community college enrollment**

To meet the demands to increase the United States’ workforce, community colleges will play a critical role in the *National Completion Agenda* to improve the number of adults with postsecondary credentials (Price & Tovar, 2014). Since the surge in enrollment in 2008-2009 during the recession, college enrollment has continued to decline. Nationally, community colleges have experienced the smallest enrollment decline over the past four
years than 4-year institutions (Juszkiewicz, 2016). The State of Iowa’s community colleges experienced a 2.2 percent decline from 2015 (Iowa Department of Education, 2017). Everett (2015) indicates, only 46 percent of students who enter a community college with a specific goal of earning a credential or transferring to a four-year university, actually complete that goal or are still enrolled six years later.

National Student Clearinghouse findings highlight the importance community colleges play in helping states meet the ambitious college completion agenda targets set by the Obama administration. States producing over 100,000 four-year degree completers in 2010–2011 were also generally the ones that relied significantly on community colleges to boost those degree completions. Of the seven states producing more than 100,000 bachelor degree graduates, in five states (Arizona, California, Florida, Illinois, and Texas) 50% or more of these graduates began at community colleges.

According to the National Student Clearinghouse, within a single academic year, 8% of all students in higher education attended more than one postsecondary education institution, and over 50% of these students moved between two-and four-year institutions. Furthermore, a significant proportion of students (24%) attended a community college for a single term (Handel, 2013).

Community colleges can be an attractive option for first-year students planning to earn a bachelor's degree. Laanan noted, “America's community colleges enroll approximately 10 million credit- and non-credit-seeking students each year” (as cited in Jacobs, 2004, p. 5). Students attend community colleges for several reasons. According to the Iowa Department of Education, there are four possible outcomes that exist for students enrolling at a community college. Students can: (1) transfer to a four-year college or university before they
graduate with a two-year award; (2) transfer to a four-year college or university after they graduate with a two-year award; (3) graduate with their two-year award; (4) neither transfer or graduate (2013).

Many of these students will decide to transfer to a four-year institution to pursue a bachelor’s degree (Laanan, 2004). Data analyzed by the National Student Clearinghouse indicated that 45% of students who completed a bachelor’s degree at the end of the 2011-2012 academic year were previously enrolled in a community college (Handel, 2013).

In fall 2014, approximately 50% of all undergraduate students in the United States enrolled at community colleges; total headcount enrollment was 12.3 million (American Association of Community Colleges, 2016). “Approximately three-fifths of today’s students are enrolled in vocational programs” (Dowd, 2003, p. 95). Credit enrollment included 7.3 million while noncredit enrollment consisted of 5 million students. Of the total credit enrollment, 62% attended part-time, while 38% were enrolled full-time (American Association of Community Colleges, 2016).

**Completion and graduation rates**

Since its peak in fall 2010, colleges have seen a decline in enrollment. Depending on the cohort, completion rates have remained stagnant or decreased slightly. A priority of the American Association of Community Colleges’ is adding to the official graduation rate (300% normal time) for community college transfer students. The graduation rate for community college transfer students is currently measured at 150% (3-year window) of standard rate by the Department of Education. This change in measurement would more accurately indicate community college student success (Juszkiewicz, 2016).
Juszkiewicz indicated that the overall 6-year completion rate for the fall 2009 cohort who started and completed at a 2-year public institution was 26%. Within the cohort, 3.2% completed at a different 2-year institution and 9% completed at a 4-year institution. From the cohort, which included full-time and part-time students, 38.2% completed a program at their starting institution or a different institution within six years (2016). NSC data indicated that full-time students attending 2-year public institutions had a completion rate at their starting institution of 41.8%. The NSC completion rate increased to 55% when including students who transfer to other institutions.

Using the same methodology, approximately a third (32%) of students nationally began their college career at a public 2-year institution and completed at another institution, the NSC completed a state-level view and found that the completion rate other than the public 2-year institution where the student began was above one-third in 10 states (in order of highest to lowest)—Texas, California, Kansas, South Carolina, Missouri, Iowa, Idaho, Nebraska, Maryland, and Pennsylvania. The national completion rate for students graduating from a 4-year institution after beginning at a public 2-year was 15.1%. In more than five states – Iowa, North Dakota, Virginia, Kansas, and Texas, this rate increased to 20% (Juszkiewicz, 2016).

**Iowa community colleges**

A study conducted by Laanan et al. (2007) during the fiscal years (FY) 2003, 2004, and 2005, revealed that, in Iowa, the Associates in Arts (AA) degree is necessary because it is designed to be the primary degree for students looking to transfer to four-year colleges or universities. This study indicated that a large percentage (67.1%) of all students who earned an associate degree transferred to a four-year institution within three years. The transfer rate
for non-award recipients made up a smaller percentage (15.6%). Despite not earning a degree, these students represented a significant number of total transfers from Iowa community colleges (7,798). The three Iowa Regent universities: University of Iowa, University of Northern Iowa, and Iowa State University enrolled the largest portion of Iowa community college transfer students, with approximately 50% of associate degree recipients and 42% of non-degree recipients within three years. Laanan et al. (2007) stated, “…the highest enrollment of AA award recipients and non-award recipients in FY 2002, FY 2003, and FY 2005 in Regent universities were from Des Moines Area Community College and Kirkwood Community College” (p. 3).

Fall 2015 enrollment at Iowa's community colleges was 93,074 students, a 0.74% decline from fall 2014. Of the community colleges, 9 of the 15 saw a decrease in enrollment. The largest enrollment population was part-time students who accounted for 59.6% of the total fall enrollment, compared to approximately 40.4% of full-time students. College parallel programs, which prepare students to transfer to a four-year college or university, accounted for the largest student population of 64,235 (60.7%) students. Associate of Arts degrees awarded during FY 2014 accounted for 5,385 (28.3%) of the total credit student awards. Of the 2013 cohort, 24.6% of Iowa community college students transferred to a four-year institution; however, 53.3% of these transfer students had not earned their two-year degree before transferring (Iowa Department of Education, 2016).

During the 2013-2014 AY, 795,235 associate degrees were awarded nationally (American Association of Community Colleges, 2016). In 2015, Iowa community colleges awarded 19,225 awards. Despite four years of consecutive decline in student enrollment, Iowa had an increase of 0.9% awards granted from the fiscal year 2014. For the first time in
the history of the MIS (Management Information Systems, 2000), the largest number of awards has received an Associate of Applied Science (AAS), and not Associate of Arts. AAS awards comprised 5,230 (27.2%) of the total credit student awards and AA awards accounted for another 5,135 (26.7%) granted during the fiscal year 2015. Associate of Science awards decreased from 6.8 percent in 2014, to 5.5% in 2015. Certificates increased from 15.7 percent to a record-high 18.2% between the same years, reaching a record high 3,470; diplomas decreased to 18.5% of all awards for a total of 3,553. Associate of General Studies degrees increased 61.4%, while Associate of Applied Arts degrees dropped 60.2%.

Nationwide, Iowa ranks 8th in the number of associate degrees per Full-Time Equivalent (18.6 percent) and is higher than the national 14.0 percent average. During the previous year, the State of Iowa ranked 14th (Iowa Department of Education, 2016).

**Transfer Students**

As community colleges continue to enroll a large number of potential transfers, it is important for two- and four-year institutions to understand the complexity of transfer students’ needs. Institutions must realize that students transfer with varied backgrounds, social challenges, experiences, and academic portfolios.

A large number of students transfer from a community college to a four-year institution every year. With this transition, some transfers will face various challenges academically, psychologically, and socially. “Many students who transfer from community colleges to four-year institutions have trouble adjusting to the rigorous academic standards and are often faced with numerous other challenges upon enrolling in four-year institutions” (Laanan, 2001, p. 5). Over the years, studies have found that transfer students’ grades were lower than upper-division students who entered the university as freshmen. Research findings
conducted by Hills (1965) from 1928 through 1964 have three key findings regarding the success of junior college transfer students:

(1) Transfer students should expect to suffer an appreciable drop in grades in the first semester after transfer, (2) transfer students’ grades tend to improve in direct relation to their length of schooling, and (3) native students as a group are shown to perform better than the transfer students. Hills concluded that the transfer student who plans to earn a baccalaureate degree should be warned of the probability of suffering a potentially severe transfer shock. Furthermore, students will most likely encounter greater difficulty than native students and can expect to take longer to graduate. (Laanan, 2001, p. 7)

Along with the challenges transfer students will face academically, they will also experience obstacles both psychologically and socially upon their arrival to a four-year institution. A study conducted by Chin-Newman and Shaw (2013), evaluated three focus groups with a total of 14 former community college students who recently transferred to a regional four-year public university. The goal of the study was to have the focus groups share their perspective on the difficulties of transferring to a four-year college.

Findings from the study can be categorized into two different stages—before acceptance by the four-year university, and after acceptance. The biggest area of concern for transfer students was the academic counseling they received at the community college level. Transfer students were often frustrated that the courses they took at the community college were not required for their field of study at the four-year university or the courses did not transfer at all. This lead to frustration to an already stressful situation.

Many participants were concerned during the application process that they would not be admitted and, if they were admitted, would they academically succeed at a four-year university. This was especially a concern with older students who were returning to college after many years to work and raise children. Students were also concerned about the stigma in academic rigor between the community college and four-year universities. Were
community colleges preparing students for the upper-division classes that will be required at the four-year universities? The study also indicated that, along with the application process and academic rigor, students were also concerned with deciding on a field of study. “The amount of information available about factors such as tuition, financial aid, geographic location, and programs of study for potential universities can seem overwhelming for transfer students” (Chin-Newman & Shaw, 2013, p. 16).

Once students have been admitted to the university, they must transition to the pace and culture of the new institution. If the information is not readily available, processes such as navigating the university, enrolling in classes, setting up their university email, and learning management systems (such as Blackboard) can be a very chaotic and confusing time for transfer students in the adjustment process. Students felt that transfer orientation programs were, for the most part, helpful; however, some students had mixed feelings about how beneficial the program was for them. Some students indicated that the orientation program made them feel comfortable. Some were hoping the program included more resources (Chin-Newman & Shaw, 2013). The study revealed that greatest consensus among all three focus groups was the amount of time it took to learn how their transfer credits would transfer to the four-year universities and learn about the remaining courses they would need to complete before they graduate. “The amount of time it took to receive the results of this general education evaluation was extremely burdensome and stressful” (Chin-Newman & Shaw, 2013, p. 18-19).

**Transfer shock**

Transfer students face many academic and social challenges that can make the transfer process overwhelming. As community colleges try to prepare their students to
continue their education at four-year colleges and universities, it is possible that these students may face additional situations once they transfer to four-year institutions. These hurdles can complicate the transfer transition and, in some instances, discourage students so much that they transfer to a smaller four-year institution or eventually drop out (Chin-Newman & Shaw, 2013).

A significant hurdle that many students must overcome within the transfer process is “transfer shock”. The term transfer shock is used to describe a temporary fall in GPA performance after transferring to a four-year college or university (Chin-Newman & Shaw, 2013; Hills, 1965; Laanan, 2001). Transfer shock is often caused by a combination of academic and social factors and sometimes contributes to the student's failure to earn a bachelor's degree (Rhine et al., 2000). A 1965 study conducted by Hills on transfer students from 1928 through 1964 (as cited by Rhine et al., 2000) concluded that transfer students should expect a GPA decline of at least .30 to .50 during their first semester after transferring. Cejda et al. (1998) reported failure rates of 18% and 22% after the first semester at a four-year college or university, and when compared to continuing native students, transfer students were more likely to be placed on academic probation based on their GPAs after the first semester.

The examination of transfer shock contains opposing views, but this phenomenon has been researched and reported in many studies (e.g., Cejda, 1997; Cejda et al., 1998; Flaga, 2006; Laanan, 2004; Rhine et al., 2000). In fact, “several studies have found that students who transferred with upper division status (defined as completion of the AA degree or at least 60 credits) experienced a lesser degree of transfer shock than did lower division transfers” (Cejda et al., 1998, p.2). Cejda et al. (1998) also reported findings that upper-
division transfer students graduated at a significantly higher rate than lower division transfers.

With a large number of transfer shock studies conducted over the years, only a few studies have reported “transfer ecstasy” occurrences. Laanan described transfer ecstasy as an increase in GPA after transfer (Jacobs, 2004). “Reasons for the variance in transfer GPAs are unknown, though one can assume that the institutional policies and campus climate of both institutions will affect the integration of transfer students” (Jacobs, 2004, p.5).

Studies have shown that transfer shock is more than just an academic issue. Some studies indicate that social integration is a huge factor in experiencing transfer shock. In the fall of 1994, Colorado State University (CSU) compared the academic performance of students who entered as new freshmen (native students) to those who transferred from community colleges. The intent of the internal comparisons of these two groups of students was to evaluate the academic performance at the end of the Fall 1994 semester. This internal study showed that native students academically out-performed the community college transfer students. Because of this, CSU decided to use this same Fall 1994 cohort group of community college transfer students to determine their perceptions. CSU found that all the transfer students in the cohort experienced a campus cultural shock after their first semester at CSU. Some of the students found CSU to be what they expected, while others were scared in the larger classes. The students were accustomed to the personal attention that they received from their community colleges, and the large university made them feel more like a number. The study also indicated that many of the students found the social life and extra-curricular activities (clubs and organizations) at CSU to be different from the community college and, at times, distracting. Several students believed the increased social activity
affected their grades and that club activity was stressed too much by the university (Davies & Dickmann, 1998).

The 2002 National Survey of Student Engagement (NSSE) indicated that transfer students are less engaged in learning activities. The report elaborated that senior transfer students performed at the same academic level as non-transfer students, but the transfer students were less involved in other areas. Specifically, the NSSE noted lack of involvement in four of five benchmarks: active and collaborative learning, student-faculty interaction, enriching educational experiences, and a supportive campus environment. For example, 60% of native students reported collaborating with classmates outside of class to work on an assignment, while only 51% of transfer students reported engaging in this activity. Additionally, 49% of native students had discussed career plans with a professor or advisor, yet only 36% of transfer students had done so (Jacobs, 2004).

Several studies have been conducted explaining a decline in students’ GPA after the first semester of transfer to a four-year institution. A large number of these studies have gathered data on the general population without focusing on how transfers performed academically within discipline-based groups or how transfers can prepare themselves before they transfer.

Cejda (1997) investigated how the transfer shock phenomenon affected discipline-based groups. Participants included 100 students transferring from a community college to Benedictine College over an eight-semester period. The results of the study revealed that students majoring in education, fine arts and humanities, and social sciences experienced transfer ecstasy and had mean GPA increases of 0.024, 0.268, and 0.041. Transfer shock was found with students majoring in mathematics and sciences with a mean GPA decline of
0.246. Business majors experienced a mean GPA decline of 0.342. The outcomes of Cejda’s study illustrates that not all students experience transfer shock; it also uncovered the fact that reporting on how transfer shock affects a general population does not accurately reflect how transfers academically perform within their majors.

A qualitative research study conducted by Flaga (2006) asked the following questions to study how a group of community college transfers proceeded through their first year at Michigan State University (MSU):

1. What is the nature of transition for community college transfer students during their first semester at a large four-year university?
2. How do transfer students’ experiences change between their first and second semester at the four-year university? (p. 5)

During the study, students reflected and compared their time at the community college to their time at MSU. Flaga explained that the students’ stories “…led to the development of the five dimensions of transition: Learning Resources, Connecting, Familiarity, Negotiating, and Integrating” (p. 5). Students that participated in the study offered suggestions to future transfer students. These proposals included: having contact with the four-year university, involved in campus visits, developing a professional relationship with an academic advisor, gaining an understanding of course equivalency information, and getting involved on campus (Flaga).

**Stages of student departure**

Nontraditional students including older, part-time, and commuters experience an environmental press while attending a college that differs from their traditional age, full-time, residential counterparts. “For these nontraditional students, the environmental press includes (a) less interaction in the college environment with peers or faculty members and less
interaction through extracurricular activities and the use of campus services, (b) class-related activities very similar to traditional students, and (c) much greater interaction with the noncollegiate, external environment” (Bean and Metzner, 1985, pp. 489-490).

Tinto (1988) described the similarities between Arnold Van Gennep’s study of the rites of membership in tribal societies to the stages of accession that students must pass to complete their college degree. The three stages of passage described by Van Gennep’s Rites of Passage include separation, transition, and incorporation. These three distinct stages play a significant role with new students during their college careers. As students’ progress through their college careers, they will move from membership in one group to membership in another. The passage between the groups can have an impact on student departure.

The first stage of the college career for students is separation, which “requires students to disassociate themselves, in varying degrees, from membership in the past communities, most typically those associated with the local high school and place of residence” (Tinto, 1998, p. 443). This stage can be somewhat stressful for all students as some are moving away from their community for the first time. For students, college life can be different from their life within the local community and their family that it may be hard to adjust. Essentially, staying in college depends on students becoming leavers from their former communities.

Students who remain at home while attending college may not experience the same adjustment process and stressors as those students who leave, but they may face a different challenge of integrating themselves into the social and intellectual life of the college. Students who choose to stay at home may find college less rewarding and may expose themselves to potential external risks such as an unsupportive family or peer group who
opposes participation in higher education. This challenge may require students to reject the values of the family or peers to pursue the values and membership to the college.

The transition is the second stage of the college career. According to Tinto (1988), “transition is a period of passage between the old and the new, between associations of the past and hoped for partnership with communities of the present” (p. 444). New students transitioning to college have begun the process of separating themselves from the past, but they have yet to acquire the behavior appropriate to integrate themselves into the new college communities. The transition stage tends to neither bound students strongly to the past, nor tie them directly to the future.

The transition stage can pose serious problems for students that can lead to the eventual withdrawal from college very early in the academic year, especially without the appropriate assistance needed during this stage. Most students can cope with the problems of adjusting to a social and intellectual life of the college, but there are many students who find the stresses, even minimal stress, that comes from being a college student difficult. Some students are unwilling to cope with the stress during the transition, and it is the student's response to the conditions of the college that finally leads to the decision to stay or leave.

In a “typical” institution, Tinto (1988) explained that students of minority backgrounds, low socioeconomic status, older adults, and students from small rural communities, are more likely to experience transition problems than other students. Along with these groups, students who reside at home during college may limit the time the time they spend on campus and, therefore, may have a consequence on their learning of relevant norms and behavior patterns that are required country make the full transition into college.
The third stage of the college career is incorporation. After passing through the separation and transition stages, students now are faced with the problem of finding and adopting the norms appropriate to the new college setting. They also must now establish competent membership in the social and intellectual communities of the college.

Although short-lived, orientation programs are becoming increasingly popular forms of introducing students to the college life. Along with orientation programs, extended contact is needed to provide students with other opportunities to help establish and maintain constant contact with others across the institution. This extended contact can reside in programs such as fraternities, sororities, student dormitory associations, student unions, frequent faculty and visiting scholar series, extracurricular programs, and intramural athletics.

Despite their efforts, not all new students make integrative contacts by themselves. Without assistance from the institution, many students may be unable to establish competent social and intellectual membership within the college community, which may lead to an eventual departure from the institution (Tinto, 1988).

Bean (2005) described the nine themes that affect college student retention as: the student’s background, financial security, grades and academic performance, social factors, bureaucratic factors, the external environment, psychological and attitudinal factors, institutional fit and commitment, and intentions. Within these nine themes, there are certain substantially different factors that will affect different student groups differently but, overall, these factors are assumed to be similar for all groups. Braxton, Hirschy, and McClendon (2004) conducted an evaluation of Tinto’s model and found a strong correlation between social integration and retention. Bean (2005) argued that the general example of social inclusion may have no specific relationship to the student's decision to leave college.
Bean (2005) noted that the variable is an important indicator in determining what student demographic is more poised to leave college. For non-traditional, commuter, and part-time students the variable is less valuable, unlike their 18-to-24-year-old full-time residential counterparts. This is based on the probability that this student population might intend to return to college, but there may be environmental factors, family responsibilities, financial obligations, and job responsibilities that may prohibit their return. This group of students, which illustrates the community college population, varies in age, educational experiences, academic intentions, and obligations outside of school. The intention of this student population is of little value to the understanding of the retention process as it is an empty variable because it does not fully explain why students depart.

Regarding traditional student attrition, Tinto (1988) relied heavily on socialization or social processes such as friendship support. The attrition process for nontraditional students relies on a different theoretical perspective since a defining characteristic of nontraditional students is the lack of social integration into an institution (Bean & Metzner, 1985).

Nontraditional students, as defined by Bean and Metzner (1985):

…can be from any part of the country; from rural or urban settings; wealthy or poor; black, white, or Hispanic; 18 years old or older; not employed, working full- or part-time, or retired; male or female; with or without dependents; married, single, or divorced; and enrolled for vocational or avocational reasons in a single course or in a degree or certificate program. (p. 488)

There are three distinct characteristics that differentiate nontraditional students from traditional college going students. Nontraditional students usually commute to class and do not live on campus. This can have an impact and influence on the socialization of the traditional student. Bean and Metzner noted that nontraditional (commuting) students are less likely to progress through the vectors of self-development than traditional students because
they lack adequate contact with students and faculty. “They will not become socialized to the values of their student peers or faculty members because their net climate of socializing agents remains largely what it has been” (p. 488-489). Secondly, traditional students are different from nontraditional students concerning age, “Older students, who have already developed self-control and values typically identified with maturity, are less susceptible to socialization than their traditional counterparts” (Bean & Metzner, p. 488).

The third characteristic associated with nontraditional students is that they tend to attend college on a part-time basis. Attending part-time reduces the time for student-to-student and student-to-faculty interaction, and therefore the socializing may influence college attendance:

The difference between traditional and nontraditional is a matter of extent; traditional and nontraditional students cannot be easily classified into simple dichotomous categories. These two groups of students can be differentiated by age, residence, and full-or part-time attendance, not to mention ethnicity, gender, or socioeconomic status, which might have differentiated traditional and nontraditional students a century ago. (Bean & Metzner, 1985, p. 488)

**New reverse transfer studies**

There are four different types of transfer students: (1) vertical transfers: students who start their college career at the community college and then transfer to a four-year college or university; (2) lateral transfers: students who transfer from a community college to another community college or from a four-year institution to a different four-year institution; (3) multiple transfers: students who transfer multiple times from institution to institution; and (4) reverse transfers: students who begin their college career at a four-year college or university and then transfer to a community college (Jacobs, 2004).
Today, reverse transfer has taken on a new meaning and evolved to include students who transfer from a two-year college to a four-year college or university. The new reverse transfer student can retroactively receive their associate’s degree after they have earned credits at the four-year institution (Friedel & Wilson, 2014). According to Friedel and Wilson, “This new pattern has emerged as community colleges seek ways to support a large number of students that leave and enroll at four-year colleges before completing their associate degree” (p. 70). The creation of formal reverse transfer programs is a way community colleges can partner with universities to improve degree completion.

Reverse transfer policies involve authorization from the community college to award the degree provided the student meets the requirements. Credit When It’s Due (CWID) is a grant initiative funded by The Bill & Melinda Gates Foundation that supports the implementation of reverse transfer programs across multiple states (Bragg & Taylor, 2015; Kauppila & Taylor, 2016). CWID is designed to foster partnerships between community colleges and universities that lead to transfer students earning an associate degree while pursuing a bachelor’s degree once the requirements for the associate degree have been met (Bragg & Taylor, 2015). According to Bragg and Taylor (2015), CWID states with policies allowing or requiring reverse transfer procedures as of June 2015 include: Arkansas, Colorado, Florida, Hawaii, Maryland, Michigan, Minnesota, Missouri, New York, North Carolina, Ohio, and Oregon.

CWID states’ eligibility for participation in reverse transfer vary (transcript exchange and student notification), but within these variances, Kauppila and Taylor (2015) indicated three common criteria at the state-level that determines transfer students’ eligibility for
reverse transfer: (1) residency requirement at the community college; (2) the cumulative number of college-level credits; and (3) no associate degree attainment (2016).

There have been several studies conducted on the implementation of a variety of policies within higher education. There are numerous themes related to the contributions to policy implementation. These topics include strong leadership; a collaborative process; strategic planning; and moral obligations (Robinson, 2015). It is these themes that can lead to a successful policy such as reverse transfer.

Robinson (2015) conducted a study on the State of Hawaii and its implementation of reverse transfer. The State of Hawaii was highlighted by the Lumina Foundation as a model other states should look at when implementing a reverse transfer policy. An implementation team of 21 members, 9 of the 10 representing the University of Hawaii institutions as well as the Hawaii community college system. “Public higher education in Hawaii is provided at ten campuses and many more education and training centers under the umbrella of the University of Hawaii System” (Robinson, p. 546).

The primary need for the State of Hawaii to begin implementation of a reverse transfer policy was due to the state's low graduation rates. National data has indicated that Hawaii ranks 42 in three-year graduation rates for associate degrees and 45 in six-year graduation rates for bachelor degrees. The state also had a significant number of students transferring from the community college to a university without earning an associate degree. The state’s low graduation rates and transfer patterns were both catalysts for the introduction of the policy (Robinson, 2015).

Robinson (2015) noted that there were three main elements that influenced the introduction of the reverse transfer policy. The first is the hiring of a new Vice Chancellor for
Academic Affairs whose previous institution had experience with reverse transfer. The second is related to technical developments within the student information system, and the introduction of a system called STAR, which was funded by a grant from Educause. The STAR system intends to allow students to track their degree progress. Robinson stated, “…once fully implemented and populated with all the institutional degree requirements; the system could also be used to check for the fulfillment of degree requirements across institutions” (p. 548). The third and final element that influenced the reverse transfer policy was the introduction of an automatic admission policy between the University of Hawaii universities and the Hawaii community colleges (Robinson).

According to Robinson (2015), during the initial implementation of the reverse transfer policy, approximately 800 eligible students were identified, and 30 degrees were awarded to students in the spring of 2012; 60 degrees the following summer; and an anticipated 90 degrees in the fall. Along with the number of degrees awarded for the implementation of the policy, student response has also been positive. “As of December 2012, no students have yet chosen to opt-out from receiving the degree, and one participant noted that students had expressed gratitude for the acknowledgment of their work” (Robinson, p. 549).

To complete the reverse transfer process, universities are required to share students’ academic transcripts with the partnering community college. This exchange of student data allows the community college to examine the credit earned at the four-year institution, which may result in the earning of an associate degree.
According to Bragg and Taylor (2015), the methods in which student transcripts are exchanged between institutions can vary but can be categorized in three primary ways: (a) fully electronic, (b) partially electronic, and (c) manual. According to Bragg and Taylor:

Fully electronic is the most efficient method because it enables systems and institutions to send and receive fully electronic records most easily and expeditiously. That is, the university transmits transcripts or transcript data directly to the community college or via a third party application (developed internally or by a private vendor) that serves as a platform for community colleges to electronically access and process transcript data. (p. 7)

The authors added that Arkansas, Florida, Hawaii, Minnesota, and Ohio are examples of states that use this fully electronic method.

**Conclusion**

The transfer process can be a complicated journey for community college students. The literature review outlined many different obstacles that can lead to transfer shock and possible departure from the four-year college or university. Ways that four-year institutions and community colleges can partner to help decrease the shock that some students may face after they transfer were also discussed.

As revealed in the literature review, having the potential to earn an associate degree after transferring to a four-year college or university will not only help meet the demands to increase the United States’ workforce and play a critical role in the *National Completion Agenda*, but most importantly, it will allow students to earn a college degree (Friedel & Wilson, 2014; Robinson, 2015).

Based on the literature, there has been a focus on the implementation of reverse transfer credit policies across the United States. There is currently a lack of research regarding the challenges involved in implementation. Because of the gap in the research,
further study must be conducted to illustrate the challenges colleges may face after reverse transfer has been implemented. Further research can help enhance the program's effectiveness. Results and findings from the current study could potentially provide the State of Iowa with actionable answers that support future improvements to the current reverse transfer policy.
CHAPTER 3. METHODOLOGY

The State of Iowa is comprised of 15 community colleges and 3 public universities. Of the 2013 cohort, less than one fourth (24.6%) of Iowa community college students transferred to a four-year institution; however, more than half (53.3%) of these transfer students had not earned their two-year degree before transferring (Iowa Department of Education, 2016). In 2012, the State of Iowa implemented the Reverse Transfer Credit Program. The Board of Regents and Iowa’s public universities developed this partnership with collaboration from Iowa’s community colleges.

Iowa community college students have the ability to opt-in to the reverse transfer agreement during the transfer application process with the university they are applying to attend. Once in the program, the university will send the student’s transcript to the indicated community college free-of-charge for the first three terms of enrollment. The receiving community college will evaluate the credits and decide to award the degree. Despite the program’s intent, the state’s reverse credit transfer program does not seem to be delivering the outcomes that it was initially designed to do for students. For example, since 2012, 1,972 students have opted-in to participate in reverse credit transfer, but to-date, only 162 associate degrees have been conferred (Doering, 2015).

In the current research study, I conducted a policy analysis on the State of Iowa’s Reverse Credit Transfer Program. A qualitative approach was employed through a single case study to understand the challenges the State of Iowa has faced since the implementation of their Reverse Credit Transfer Program. Data were collected on the following criteria: residency requirements, transcript exchange, student notification, and associate degrees awarded. The methodology described to carry out the study is described in this chapter.
Method

There are many paradigms that go into the creation of a program or policy such as reverse credit transfer. To build an understanding and explain the meaning of the reverse credit transfer phenomena, a qualitative methodological approach was conducted. In contrast to quantitative research, which takes apart a phenomenon to examine the variables of the study, qualitative research can reveal how all the parts work together to form a whole (Merriam, 1998). Taylor and Bogdan noted that “…the goal of qualitative research is to make sure the theory fits the data and not vice versa” (p. 8). The key concern in qualitative research is understanding the phenomenon of interest from the participants’ perspective, not the researcher’s (Merriam, 1998). Creswell (2013), stated that “…qualitative research begins with assumptions and the use of interpretive/theoretical frameworks that inform the study of research problems addressing the meaning individuals or groups ascribe to a social or human problem” (p. 44). Qualitative researchers collect multiple forms of data in a natural setting sensitive to the people under study rather than relying on a single data source. The data analysis from interviews, observations, and documents is both inductive and deductive, and themes are established (Creswell, 2013; Merriam, 1998; Stake, 2010; Yin, 2016).

A characteristic of qualitative research is that the researcher in the study is the primary instrument for data collection and the analysis process. The researcher uses fieldwork to gather data by physically going to the individuals, setting, and institution to observe behavior in its natural setting. Using an inductive research approach is also common in qualitative research. Inductive reasoning will allow me to build towards the theoretical underpinnings of my research through the observations, intuitive understandings, and rich description gained in the field (Creswell, 2013; Merriam, 1998; Patton, 2015).
Yin (2016) described five features that go into defining qualitative research. These five features distinguish qualitative research from other forms of social science research. First, qualitative researchers seek to study the meaning of people’s lives within real-world conditions. Social interactions occur with minimal intrusion. People will be able to say what they want to say and will not be limited to responding to researcher’s pre-established survey. Taylor and Bogdan (1998) expanded this feature by stating qualitative research is understanding people from their frames of reference and experiencing reality as they experience it. Thus, “Qualitative researchers empathize and identify with the people they study to understand how those people see things” (Taylor & Bogdan, p. 7).

Second, qualitative research captures the study’s participants’ views and perspectives. “The events and ideas emerging from qualitative research can represent the meanings given to real-world events by the people who live them, not the values, preconceptions, or meanings held by researchers” (Yin, 2016, p. 9).

Third, qualitative research embraces the social, institutional, cultural, and environmental conditions within which participants lives take place, which other social science research methods have difficulty addressing those circumstances. Qualitative researchers tend to collect data in the field where participants experience the issue or problem. Qualitative researchers do not bring individuals into a lab nor do they send out surveys or instruments for participants of the study to complete (Creswell, 2014).

Fourth, qualitative research seeks to explain social behavior and to think through existing or emerging concepts. Fifth, “…qualitative research acknowledges the value of collecting, integrating, and presenting data from a variety of sources of evidence as part of any given study” (Yin, 2016, p. 11).
Using a qualitative approach to the research enabled me to understand the reverse transfer phenomenon from an emic perspective. Qualitative research focuses on the lived or felt experience and is interested in making meaning on how individuals make sense of their world and the experiences they have in the world (Creswell, 2013; Merriam, 1998; Yin, 2016).

**Epistemology: Pragmatism**

The framework for this research study is based on an epistemological philosophical assumption which provides the ability to gain knowledge directly from individual views and the subjective experiences of people (Creswell, 2013). Taking a pragmatic approach enabled me to look at what was learned throughout my research (Creswell, 2013; Patton, 2015; Yin, 2014). Pragmatism focuses on the outcomes, actions, decisions, and consequences of the research (Creswell, 2013; Patton, 2015). This approach is relevant to the knowledge of the state-wide challenges since the implementation of the reverse credit transfer policy. A pragmatic approach is particularly relevant when providing actionable answers to support improvements to the current reverse transfer policy.

**Research Design**

To gain a better understanding surrounding the implementation of the Reverse Credit Transfer Program in Iowa, I collected and analyzed qualitative data from key administrators and policymakers across the State of Iowa. The methodological framework for this study was conducted as a single case (within-site) study. “A qualitative case study is an intensive, holistic description and analysis of a single instance, phenomenon, or social unit” (Merriam, 1988, p. 21). This type of research is an empirical inquiry that investigates a real-life
phenomenon within its context. The case study approach is an intensive, holistic description and analysis of a single instance, phenomenon, or social unit, in which the principal investigator explores a real-life bounded system over time (Creswell, 2013; Merriam, 1998; Yin, 2014). If the phenomenon being studied is not intrinsically bounded, it is not a case (Merriam, 1998). The bounded phenomenon being studied is the State of Iowa’s Reverse Credit Transfer Program. Merriam (1998) added that “…one technique for assessing the boundedness of the topic is to ask how finite the data collection would be, that is whether there is a limit to the number of people involved who could be interviewed or a finite amount of time for observations’ (p. 27). If there is no end to the number of people who could be interviewed or to observations that could be conducted, then the phenomenon is not bounded enough to qualify as a case (Merriam, 1998). The case study approach was conducted since the boundedness of the phenomenon took place from 2011-2017 and the individuals who were interviewed were limited to those who had been involved or were currently involved with the Reverse Credit Transfer Program.

Multiple sources of information such as interviews, observations, and documents and artifacts were collected to provide a rich thick description of the incident or entity being investigated (Creswell, 2013; Merriam, 1998; Yin, 2014). The State of Iowa’s community colleges and Regent universities is the bounded system that was researched in this study.

**Context**

In 2012, the Iowa Board of Regents and Iowa’s Community Colleges announced the Reverse Credit Transfer Program as a new initiative that is designed to provide an opportunity for transfer students to earn the associate degree after transferring to one of Iowa’s Public Universities. The program continues to build on the existing collaborative
initiatives among the institutions to promote the success of Iowa community college transfer students as they matriculate to Iowa’s Public Universities.

The development of the reverse transfer program came in light of Governor Branstad’s Future Ready Iowa initiative calling for 70 percent of Iowans to have education or training beyond high school and the creation of 200,000 new Iowa jobs by 2025 (Fandel & Hoelscher, 2016). To contribute to the Governor’s initiative, Iowa’s Public Universities first initiated the conversation with Iowa’s Community Colleges to partner on the initiative. This partnership allowed the reverse transfer program to be implemented without a mandate by state legislation.

A new university application was created that allowed community college transfer students the option to “opt-in” to the reverse transfer credit program. By opting into the program, the student provides consent to have his or her university transcript sent back to the community college he or she designates on the transfer application. Once the transcript is received, the community college will evaluate the credits earned and determine if the degree requirements are met. To date, having an associate degree is the only stipulation that prevents transfer students from participating in reverse credit transfer. A list of frequently asked questions regarding the program is currently available on the Board of Regents web site, www.regents.iowa.gov and the State of Iowa’s articulation web site (www.transferinIowa.org).

**Data Collection**

**Population sample**

The participants for this research study were selected using a purposeful sampling method. Participants for this study included administrators and policymakers from Iowa’s
community colleges, the Regent universities, Board of Regents office, and the Iowa Department of Education. The population was comprised of six individuals from the RCTP committee who were community college presidents, a community college provost, the Vice President of Enrollment Management at one of the Regent universities, and the Chief Academic Officer within the board office.

Six participants were selected for this study based on their involvement in the RCTP implementation process. Creswell (2013) noted that for case study research, no more than four or five cases should be included in a single study as this number should provide an ample opportunity to identify themes as well as conduct cross-case theme analysis. Saturation for the study was exhausted as the six individuals who participated in the study were the main individuals directly responsible for the implementation of the RCTP within the state. The individuals participating in this study were selected based on the following criteria: (1) were involved in the development and implementation of the Reverse Credit Transfer Program; and (2) currently working with the Reverse Credit Transfer Program. Subsequent snowball sampling was also utilized to identify additional individuals who fit the criteria (Creswell, 2013; Merriam, 2016; Patton, 2015; Yin, 2014).

Methods

Data collection methods for this study included semi-structured interviews, and document and artifact collection (Creswell, 2013; Merriam, 1998; & Yin, 2014). Yin (2016) referred to “collecting” as compiling or accumulating objects related to the research study. Data collected can be about the physical or social environment (e.g., videos of a field setting); invaluable data about things not directly observable (e.g., documentation of an
organization’s policy and procedures); human relationships (e.g., emails); and historical
information (e.g., trends revealed in archival records).

A phenomenological interviewing approach was utilized in this study to gain an
understanding of the variety of meanings from the participants’ lived experience of reverse
credit transfer at their institutions. To gain an understanding of the participants’ lived
experience. Seidman's (2013) model of conducting phenomenological interviews was used as
a framework when structuring the interview process. Seidman (2013) suggested using a
three-interview series when conducting in-depth interviews. A series of three face-to-face
interviews were held in this study, with each interview lasting approximately 90 minutes in
length. The location was mutually agreed upon before each interview.

The first interview was intended to build rapport and examine the participant’s early
lived experiences within higher education. The purpose of the second interview was to
address follow-up questions from the first interview and also delve deeper into their present
lived experience with their institution’s reverse credit transfer policy. Finally, the third
interview enabled the participants to reflect on the meaning of their experience working with
reverse credit transfer since the program was implemented. A focus of the third interview
was to gain knowledge of how the participant visualized the program evolving in the future.

A variety of documents and artifacts were collected and interpreted throughout the
research study: (1) community college and four-year college’s websites; (2) meeting notes
from implementation committees; (3) emails from those personally involved in the
implementation process; (4) press releases; and (5) signed policy agreements. These
documents and artifacts enabled me to delve further into how reverse transfer was conducted
from the initial discussions on the creation of the policy, the implementation process, and how the program is currently working.

**Data Analysis**

As an empirical inquiry, it is important that qualitative analysis provides connections between the researcher’s data and the research questions. The data analysis process begins with the strategy of relying on the theoretical propositions. Yin (2013) indicated that the researcher could strategically start the data analysis process by following the theoretical propositions that led to the case study, which reflected on a set of research questions, reviews of the literature, and new hypotheses.

Data analysis consists of preparing and organizing the data and then reducing the data into themes through the process of coding and condensing the codes. Finally, the researcher represents the data in figures, tables, or a discussion (Creswell, 2013). The first phase in analyzing qualitative data is to compile a database and arranging all the notes in some useful order. The second step of the analysis process is to break down the compiled data and disassembling the data into smaller fragments or pieces. Phase three consists of reassembling the data (Yin, 2016).

Qualitative researchers immerse themselves in the data by reading interview transcripts several times as a whole before breaking it into parts. To deduce the data, researchers write notes and analytic memos in the margins to help in the initial process of exploring the database (Creswell, 2013). “Analytic memos are somewhat comparable to researcher journal entries or blogs” (Saldana, 2016, p. 4).

The next step in the qualitative data analysis process involves describing, classifying, and interpreting the data by forming codes, categories, and themes. “The process of coding
involves aggregating the text or visual data into small categories of information, seeking evidence for the code from different databases being used in a study, and then assigning a label to the code” (Creswell, 2013, p. 184). Saldana (2016) described coding in qualitative research as the critical link between data collection and the participant’s explanation of meaning. During the first cycle of the coding process, the researcher’s codes can range from a single word to a full paragraph, an entire page of text or a stream of moving images. In the second cycle of the coding process, Saldana added that “…the portions coded can be the exact same units, longer passages of text, analytic memos about data, and even a reconfiguration of the codes themselves developed thus far” (p. 4).

Text from interviews was coded in two cycles (Saldana, 2016). The first cycle grouped and summarized segments of the data and assigned In Vivo codes, which apply to action and practitioner research and use terms and concepts from the words of the participant. In Vivo codes “…capture behaviors or processes which will explain to the analyst how the basic problem of the actors is resolved or processed and help preserve participants' meanings of their views and actions in the coding itself” (Saldana, p. 109). Data were also assigned emotion codes to recall the emotions experienced by the participant. “Emotion Coding is appropriate for virtually all qualitative studies, but particularly for those that explore intrapersonal and interpersonal participant experiences and actions, especially in matters of social relationships, reasoning, decision-making, judgement, and risk-taking” (Saldana, p. 125). Value Codes were also assigned to reflect the participants’ values, attitudes, and beliefs (Saldana). Values Coding is appropriate for virtually all qualitative studies, but particularly for intrapersonal and interpersonal participant experiences and actions in case studies (Saldana). The goal during the second coding cycle was to summarize and reorganize the
codes from the first cycle to develop a sense of categorical, thematic, conceptual, and theoretical organization (Saldana). Focused Coding searched for the most frequent or significant codes and then created a hierarchical outline of the categories and subcategories (Saldana).

Bernard (as cited by Saldana, 2016) stated that data analysis is “...the search for patterns in data and for ideas that help explain why those patterns are there in the first place” (p. 9). Coding enables the researcher to organize and group similarly coded data into categories based on the similar characteristics. Once assimilated, these codes and categories become themes that can then reach the theoretical framework of the research study. Themes are broad units of information that consist of multiple aggregated codes to form a common idea (Creswell, 2013). Saldana (2016) indicated that, in some research texts, coding for themes could be misleading since a theme can be an outcome of coding and categorization, but it is not something that is in itself coded. Rossman and Rallis (as cited by Saldana, 2016, p. 16) explained the differences between categories and themes: think of a category as a word or phrase describing some segment of the researcher’s data that is explicit, whereas a theme is a phrase or sentence describing more subtle and tacit processes.

A code is most often a word or short phrase that symbolically assigns a summative, salient, and evocative attribute for a portion of language-based or visual data (Saldana, 2016). “In qualitative data analysis, a code is a researcher-generated construct that symbolizes or translates data and thus attributes interpreted meaning to each datum for later purposes of pattern detection, categorization, assertion or proposition development, theory building, and other analytic processes” (Saldana, p. 4).
The interviews for this research study were digitally recorded and transcribed during the data analysis process. After the transcription was completed, the interviews were reduced and coded through the qualitative data analysis software program, ATLAS.ti. Data from interviews, documents, and artifacts will be coded and categorized into themes connecting threads and patterns. These topics will be developed based on the research questions for the study.

Validity

Ethical considerations

As with all research, qualitative studies need to take into account any ethical issues that might arise during the study. Seidman (2013) suggested, when conducting interviews in case study research, it is important to gain support from participants. For this study, an informed consent document was presented and explained to each participant before the document was signed (see Appendix B for Interview Questions and Consent Form). As a researcher, it is important to build rapport with the participants by discussing the purpose of the study, but also indicating how the data will be used. Credibility is also an important aspect of this study. Three techniques were utilized throughout this study in order to ensure credibility: (1) triangulation (interview and document data sources, a research team was assembled during the course of this study, and different environments were analyzed in the form of various state colleges; (2) member checking (data analysis was reviewed by the participants to establish accuracy); and (3) peer review (a colleague examined the study and addressed questions regarding the methods and research) (Creswell, 2013 & Yin, 2014).

After the data collection process began, my positionality on reverse credit transfer was not presented as this may have led to a reduction of information the participants were
willing to share, especially in my case study research. All data were stored in a locked storage safe and computer file with a password code to protect the data, and pseudonyms were assigned to protect the anonymity of the participants.

**Positionality**

My background as a community college administrator requires an understanding of philosophical theories and paradigms on the development of reverse credit transfer policies. I also chair the Marketing and Communications subgroup for the Reverse Credit Transfer Advisory Group. I have preconceived notions on the program regarding communication and data exchange. As an advocate for reverse transfer in the State of Iowa, I want the program to succeed and, therefore, for this study, I took an objective approach and analyzed only what the data provided me. I realized that my position with the program could sway the results of the study, but I remained ethical and approached the research findings with an open-mind.
CHAPTER 4. FINDINGS

Chapter 4 presents the findings from the research study. The purpose of this study was to examine and gain a better understanding surrounding the implementation of the State of Iowa’s Reverse Transfer Credit Program. The research study was framed by the following research questions:

1. What factors led to the development of the reverse credit transfer program?
2. What are the current program’s challenges since the implementation?
3. How can the State of Iowa enhance the current reverse transfer credit program?

Participant Overview

Six participants from six different institutions were interviewed for this research study. The participants had all been working in higher education for over ten years, while their experience ranged from 4 to 20 years with their current institution. The criteria for the participant selection was based on the participants’ involvement in the implementation process and their current participation in the Reverse Credit Transfer Program. The participants were selected from Iowa community colleges, its Regent universities, and state higher education agencies. Table 1 provides the participants’ pseudonyms and a description of their tenure and professional background. To establish trustworthiness with the participants, member checking was applied to the source material to check for accuracy and palatability.

Table 1. Overview of the participants

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Gender</th>
<th>Institution</th>
<th>Years at institution</th>
<th>Job title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sami Harris</td>
<td>Female</td>
<td>Forest Community College</td>
<td>10</td>
<td>Provost</td>
</tr>
<tr>
<td>Gabby Richardson</td>
<td>Female</td>
<td>Central University</td>
<td>20</td>
<td>Associate Vice President for Enrollment Management</td>
</tr>
<tr>
<td>Noah Rodgers</td>
<td>Male</td>
<td>Lake Community College</td>
<td>14</td>
<td>President</td>
</tr>
<tr>
<td>Zakk Mitchell</td>
<td>Male</td>
<td>Hills Community College</td>
<td>9</td>
<td>President</td>
</tr>
<tr>
<td>Gracie McLean</td>
<td>Female</td>
<td>State Higher Education Agency</td>
<td>4</td>
<td>Chief, Bureau of Community Colleges</td>
</tr>
<tr>
<td>Shari Davis</td>
<td>Female</td>
<td>State Coordinating Office</td>
<td>19</td>
<td>Chief Academic Officer</td>
</tr>
</tbody>
</table>
Participant Descriptions

Case One: Sami Harris

Sami Harris is currently the Provost working at Forest Community College, where she has been for ten years. Ms. Harris co-chairs the Reverse Credit Transfer Advisory Group and has been affiliated with the Reverse Credit Transfer Program since its inception in 2012. She feels that there are currently hot topics in higher education today. In particular, Ms. Harris believes that “…providing access to underrepresented low-income students is critical.” The community her college serves is very diverse, and she feels that providing access points to underrepresented students, Veterans, and LGBTQ is important.

Ms. Harris was a member representing community colleges on the Liaison Advisory Committee on Transfer Students (LACTS) when the first discussions of reverse credit transfer were taking place. She currently co-chairs the Reverse Credit Transfer Advisory Group, which is a working group of individuals from Iowa’s community colleges, the Regent universities, the Board of Regents, and the Iowa Department of Education. The focus of the group is to analyze data and make enhancements to the Reverse Credit Transfer Program. To aid in the enhancement efforts and inform stakeholders, four subgroups were developed; (1) Communication and Marketing; (2) Records Exchange Solution; (3) Assessment and Reporting; and (4) Value of an Associate’s Degree.

Perspectives on reverse credit transfer

Ms. Harris feels that the Reverse Credit Transfer Program is important to students as the program serves as another avenue to college degree completion. Earning the associate degree while attending the university can lead to the confidence needed to complete at the university. The student may look at the reverse credit transfer degree as a milestone in their
life, and it may be just the drive needed to complete since they have already finished the associate degree. This completion can help those students who may be struggling at the university. “If the student has the credential, then it does not matter what happens along the way to a bachelor’s degree, they will have the ability to apply for a better job and earn a higher salary for themselves and their family.” Throughout the interview, she went on to explain that the Reverse Credit Transfer Program will benefit students within the liberal arts programs the most, as these students are more apt to transfer without completing their associate degree.

**Perspectives on college completion**

Reports and data are pointing to a college completion crisis in the United States. To meet the growing demand for a highly skilled workforce by 2025, the United States must produce at least 25.1% more associate degree and 19.6% more bachelor degree graduates over the current production levels (Handel, 2013). According to the Lumina Foundation for Education, more than 22% of the adult population in the United States have attended college but did not complete a degree. During his 2009 address to a joint session of Congress, President Obama proposed the National Completion Agenda and challenged the U.S. as a nation to attain the highest number of college graduates in the world by 2020 (Chin-Newman & Shaw, 2013; Pelham et al., 2015). One of the agenda’s recommendations impacts community colleges by increasing the completion rates of students earning a community college certificate or associate degree by 50% by 2020 (Pelham et al., 2015).

Ms. Harris is a strong advocate for higher education, and she is passionate in students completing their college degree. When describing college completion, she stated “College completion means finishing a credential. A credential could be a certification but more than
likely, it is a diploma or a degree of some sort at the community college level. Certainly, it is the associate's degree, whether that is the AAS or the AA.” When students transfer and progress towards a bachelor’s degree completing that credential is the next step in their higher education journey.

Case Two: Gabby Richardson

Ms. Richardson has worked at Central University for 20 years. She currently began her new position as Associate Vice President for Enrollment Management a month ago. She now oversees the admissions and financial aid departments. Gabby currently chairs the Reverse Credit Transfer Advisory Group for the state. She has overseen the implementation of the Reverse Credit Transfer Program and has been involved in its development since the start of the project. Concerning where the State of Iowa is regarding reverse credit transfer, Ms. Richardson states:

_I do believe that we are more at the forefront than the back end of the reverse credit transfer initiative. Moreover, one of the things we are doing that is different than what you will see in many states, is much like the Admissions Partnership Program (APP). You will see the model exist with one institution and their top feeder. Central University took this statewide, all public two and four years and, it is not just about Central University and Lake Community College. It is about Central University and all fifteen community college districts._

_Perspectives on reverse credit transfer_

During our interview, Ms. Richardson explained that the Reverse Credit Transfer Program is critical to community colleges and the Regents from a completion standpoint. She was also “…very aware of the Governor’s degree completion agenda.” It also provides a partnership that benefits “students are transferring at the right time” who may need to transfer earlier depending on their degree program at the university. Ms. Richardson indicated that
transfer students have a tendency to “swirl in and out” of institutions and being able to obtain a degree through will provide them a credential that they can add to a resume and help them with employment maybe while they are pursuing the bachelor’s degree. The student has earned the credit, and they should get recognition for their achievement.

**Perspectives on college completion**

Ms. Richardson perceived there are two hot topics in higher education today that are affecting the completion agenda. The first topic is the achievement gap. Currently, at Central University, African American and Latino students meet the admission requirements, but they are not completing at the same rate as Caucasian students. Her task at the university is to implement a degree completion playbook that will help address resources for students as well as provide data to illustrate why students are not completing. The second topic focuses on the under accumulation of credit. She indicated that colleges need to gather data on their students and what is the right number of credits to take per semester to help completion rates. Ms. Richardson stated that the national data are compelling in which the number of students who take 12 credits per semester are not completing at the same rate as those students who take 15 credits. She went on to describe how repeated coursework can have an impact and prolong the graduation date for some students. She stated that there is a chance that repeating coursework can lead to an extra semester, which could jeopardize a student financially forcing them to not complete. She did feel that onboarding activities such as orientation courses can help students find and understand the resources that will allow them to be successful in college.

Ms. Richardson alluded to Future Ready Iowa numerous times throughout our interview. Future Ready Iowa is Governor Reynolds initiative to produce 70% of Iowans in
the workforce to have education or training beyond high school by 2025. She is also aware of
the national completion agenda of 70% of the nation’s population to increase the number of
graduates with high-quality degrees, certificates and other credentials by 2025. She is a firm
believer that that reverse credit programs can help both Iowa and the nation contribute to the
completion initiative.

**Case Three: Noah Rodgers**

Mr. Rodgers is currently the President at Lake Community College. He has been
President for over 14 years. President Rodgers was not directly involved in the
implementation process of the Reverse Credit Transfer Program, but he was highly invested
in the program and student success. President Rodgers viewed transfer as an important
process in the role of the comprehensive community college. President Rodgers was one of
the stakeholders with Iowa State University in the development of the Admissions
Partnership Program. The Admissions Partnership Program is a collaborative agreement
between Central University and Iowa’s community colleges designed to increase student
awareness of the transfer process. When discussing his higher education philosophy and the
mission of community colleges, President Rodgers indicated “*it is to create hope.*” We want
to make sure that the individual that comes to us has access to different opportunities, a
strong quality of academic programs, low tuition, and the positive attention and support from
faculty and staff. He reiterated, “*We want to give them hope that if they will just put in a
modest amount of time and effort that we can improve their lives.*”

**Perspectives on reverse credit transfer**

President Rodgers does not foresee programs such as reverse credit transfer having an
impact on Iowa’s workforce, President Rodgers iterated:
I think it will help us on the credential attainment, but for reverse transfer, it already means that a student finishes up at a community college, gets that two-year degree or whatever, but they are already in the four-year degree. Probably they are going to complete the four-year degree whether they get the two-year degree or not." I do not think it is going to help the workforce. I mean, we are going to be able to say we have got more credentialed individuals, but their goal was not to get the two-year degree. Their goal was to get the four-year degree. The two-year degree is just one stop on the journey. I think it is important, for the community colleges, but I do not think there will be a significant impact on the workforce.

President Rodgers went on to stress that programs such as Reverse Credit Transfer are important to transfer students in the light of if something happens in their life and they do not finish their four-year degree; then they have something that is probably in most cases going to make them marketable to employers. Statistically, President Rodgers stressed, students, graduate at a higher rate and with better grades if they finish the two-year degree.

During our interview, we discussed the option of high school dual credit students being allowed to participate in the Reverse Credit Transfer Program. Currently, dual credit students are not authorized to take part in reverse credit transfer if they attend one of the Regent institutions the semester after they graduate from high school. President Rodgers felt that high school dual credit students should be able to participate. He stated, "We have got secondary education students who graduate with a full two-year degree from us by the time they graduate from high school." He considered dual credit students the same as a native college student and, therefore, they should be able to participate.

**Perspectives on college completion**

Throughout our interview, President Rodgers described the importance of students completing their college degree. He perceived that college completion is at some point in time finishing a degree, diploma, or certificate that has some value. He stressed that completing a credential could be strictly “…something a student wants to do vocationally.”
His general definition of completing is having a credential that will make a student marketable and allow them to gain employment at a better pay scale than they have in their current job. President Rodgers stated that completion is "...getting into a training program and finishing, so students leave with a piece of paper that says you have a credential that is transportable and transferable."

**Case Four: Zakk Mitchell**

Mr. Mitchell is currently the President at Hills Community College. He was involved very early on in the state’s RCTP. President Mitchell was part of the Reverse Credit Transfer implementation team. He began to work on reverse credit transfer during his time in Kansas. During our interview, President Mitchell indicated that he was the person on the community college side that pushed the innovation. He described how initiatives such as Future Ready Iowa play a fundamental role in the discussions to implement the program. He also stressed that student retention rates were also a key variable in the debate. President Mitchell worked very closely with Ms. Richardson when first proposing the program to the community colleges. He was the lead strategist on the community college side.

President Mitchell is a product of the community college system. He grew up in a family of educators. His father is currently a president of a community college, and his mother is a former faculty member. He was a reverse credit transfer student as he attended a four-year university and then transferred his courses back to the community college to obtain his associate degree. As he pursued his career, he found that his real passion was in higher education. President Mitchell remembered calling his father and saying, "Dad, I do not think I want to be in business. I think I want to go into higher education." As he pursued higher education, he knew that he wanted to work on the student services side. Both of his parents
worked on the academic side, but he was aware that student services were a better fit for him. He gained experience in student services working for a president during his time as a college student. As he progressed, he worked in admissions and retention.

**Perspectives on reverse credit transfer**

Throughout our interview, President Mitchell discussed how programs such as the Reverse Credit Transfer Program could have a significant impact on the workforce. "Iowa is a large manufacturing state, so reverse transfer can have a considerable impact on the labor force because those students who have a completed degree can enter the workplace." He used the example of a student who transfers to Central University in a science program and completes a couple of semesters and then drops out. If this student were a reverse credit transfer student, he or she would be able to transfer the Central University credits back and, as long as the curriculum is met, he or she can be awarded the associate degree. With that reverse credit transfer degree, he or she can get a job for example at Cargill in one of their science labs and make an excellent salary.

**Perspectives on college completion**

President Mitchell had a different perspective when discussing college completion. President Mitchell feels that funding is a concern across the State of Iowa. He stressed that the decreased funding from the state is problematic. He perceived that the future is performance-based funding and colleges are going to begin receiving funding based on enrollment or success or both. Currently, Iowa is an enrollment-driven state. President Mitchell addressed that, in higher education, policies and mandates begin on both coasts and then works their way to the Midwest. President Mitchell stated that concerning performance-based funding his leadership team is "...preparing for that day when it comes because one
"day it is going to happen here." He was already thinking strategically about how the possible performance-based funding will impact the college's strategic enrollment management plan. He did feel that performance-based funding will force community colleges "...to go away from an open-door policy." There will be students in screened academic programs who will meet the grade and the demands of the program, but it will be challenging for the general student who comes off the street. President Mitchell stressed that this general student population would be challenging because why will colleges want to take the risk on students dropping the college's scores that will ultimately reduce their funding.

**Case Five: Gracie McLean**

Ms. McLean is currently the Chief, Bureau of Community Colleges within the Division of Community Colleges and Workforce Preparation at a state higher education agency. Ms. McLean has been in this position since January 2016. Before her role as the Chief, Bureau of Community Colleges, she was an Education Program Consultant for two years, so she has been at the Iowa Department of Education for three years and eight months. Her job responsibilities include, but are not limited to: adult education and literacy, data collection, management, research, and reporting (Management Information System), communications/marketing for the Community Colleges Division, and The Iowa Skilled Worker and Job Creation Fund programs (PACE, Gap, and Workforce Training and Development). Ms. McLean also serves as a liaison or committee member for the following statewide groups: Accreditation Advisory Committee, LAS/CTE Deans and Directors, Liaison Advisory Committee on Transfer Students (LACTS), Regents Committee on Education Relations, and the Reverse Credit Transfer Advisory Committee.
Ms. McLean knew early on in her higher education career that she wanted to work in the community college system. She knew that becoming an administrator or professor at a university was not part of her career path. Ms. McLean was excited when she discussed her positions that she has had with different community colleges and when discussing the mission of the comprehensive community college. “I just fell in love with the fact that community colleges are open access, and we do things for people that change their lives.” Ms. McLean also described the variance of the student population and the variety of aspects that go into improving students' lives. She was very passionate about her current role and the community college system.

**Perspectives on reverse credit transfer**

Ms. Mclean’s perspective on the Reverse Credit Transfer Program revolves around completion for the community colleges. She indicated that it is really important to the state because it shows that students have a post-secondary credential. Community college students who transferred without earning their associate degree can now complete through reverse credit transfer, which is a win for the community colleges since degree completion is the metric by which the community colleges are measured by the state. It also shows that community colleges serve students’ academic needs. The student may choose to leave before completing their degree, and the community college could not do anything to prevent their departure. Now, with reverse credit transfer, if a student chooses to leave, their courses can get transferred back to the community college who awarded the most credits and count them as completers. Ms. McLean addressed the program as a "...win for the community colleges and a win for the state."
**Perspectives on college completion**

When it comes to degree completion numbers across the state, Ms. McLean feels that presidents and higher-level administrators do not focus on the detail that she does because they are “bigger picture” people. Whereas she sees that one of the main reasons that completion is not happening as well as it should is at the course level. The Regents do not have common courses so Ms. McLean feels that there may be an “elitist mentality.” She reiterates, that there seems to be the mentality that “your course is not good enough for me or if I cannot tell exactly what is in your course, then maybe why should I take it?” McLean describes how the State Florida solved this situation a long time ago by actually having the same courses, meaning the same objectives, the same sequence number, the same class name, at every level, even at the four-year level. Ms. McLean states “so when students take MAC 1105 at Santa Fe Community College there is no question that it will transfer as 1105 to the University of Florida. Ms. McLean does feel that the State of Iowa is getting better, but she thinks that it may take a legislative mandate to progress this issue further.

**Case Six: Shari Davis**

Ms. Davis is recently retired from a state coordinating office where she worked for 19 years. During her tenure, Ms. Davis worked within the Academic and Student Affairs Division where she was responsible for academic and student activities. For the past seven years, Ms. Davis served as the Chief Academic Officer and worked with the Provosts and Vice Presidents of Student Services at the Regent universities on a variety of academic activities.

Ms. Davis viewed education as an opportunity to change people's lives. She is a strong advocate of the partnership between a faculty member and students. As a former
faculty member, her responsibility was to share information in a way that was meaningful for students and gave them the opportunity to gain that knowledge. Ms. Davis did elaborate that students do need to take responsibility for their education: “I do not believe in spoon-feeding or giving the grade; the grade has to be earned.”

**Perspectives on reverse credit transfer**

Ms. Davis currently serves on the Reverse Credit Transfer Advisory Committee where she has been part of the group for the past two years. She was involved in the communication from the very beginning. She was one of the original members who became involved in the project once Central University brought the innovation to the board and community colleges. Along with being part of the Reverse Credit Transfer Advisory Committee, she is also a member of the Records Exchange Solution and Assessment and Reporting subgroups. Objectives for the Records Exchange Solution subgroup include: (1) implementation of the National Student Clearinghouse’s (NSC) Reverse Credit Transfer Records Exchange regarding: (a) overall process; (b) benefits of using the NSC; and (c) feasibility of statewide adoption. Objectives assigned to the Assessment and Reporting subgroup include: (1) creation of an assessment plan including data to measure the program's effectiveness (2) data collection for completion, student success, and program evaluation.

Ms. Davis felt strongly that the Reverse Credit Transfer Program is important for students because it opens a door for a credential. It also represents growth as they communicate the knowledge they gained and the commitment they made to an employer. She stated, “I think reverse transfer can be significant. I think a student is coming in with a resume that says I have completed my associate’s degree, I have achieved this credential, I think would communicate to a potential employer because it shows the body of knowledge
that the student as achieved.” Ms. Davis went on to say that a reverse transfer degree can show an employer that the student has committed and made an effort to complete which is a strong quality to have in the workplace. Ms. Davis indicated, “I think if I were the employer, I certainly would see all of those issues as very positive from the student's standpoint and if I were looking at a potential employee, one who had an associate's degree and one who has not completed a degree. I would look extremely favorably on the student with the completed associate's degree.”

**Perspectives on college completion**

During our interview, I asked Ms. Davis about the completion agenda and what she thinks about when she thinks college completion. Ms. Davis indicated that she perceived completion has different meanings for different people, but for her, “…college completion is a piece of paper. It is a piece of paper that says Bob Smith has completed a program in General Studies, has completed a Wind Turbine program, has completed a Bachelor's in Philosophy, or has completed an Associate's Degree.” She went on to say that, regarding the college completion agenda, nationally an actual credential is what is going to be recognized in the economy and communicates to an employer.

**Thematic Findings**

With qualitative research, the search for meaning is often the search for patterns (Stake, 1995). The researcher will establish patterns by looking for a correspondence between two or more categories (Creswell, 2013). Finding patterns and reassembling data will bring the first cycle and second cycle codes onto “an even higher conceptual plane, whereby themes and theoretical concepts start to emerge (Yin, 2016, p. 202). The themes in this study were selected based on codes presented in the research findings and then compared
with the theoretical framework presented in Chapter 2. The patterns that emerged from the study are presented within three major themes: (1) political landscape; (2) the innovation-decision process; and (3) communication and program enhancement. The underlying patterns provide an overview on the participants' thoughts on the State of Iowa and the Reverse Credit Transfer Program.

Figure 1 illustrates the thematic findings and patterns presented in the research findings. Theme one presents the political landscape surrounding the national completion agenda. The theme also illustrates how the political upheaval in the State of Iowa regarding transfer may have led to the implementation of the Reverse Credit Transfer Program. The next theme, the innovation-decision process, describes the implementation process of the program and why the admissions process and eligibility process was created. The third and final theme discusses the communication channels and how these channels affect staff as well as students. The theme also outlines how the state can enhance the program.

**Figure 1. Thematic findings and patterns**
Theme One: Political Landscape

The political landscape of the state can impact the way policies, and programs are discussed and created within higher education. It takes institutional partners working towards a common goal and cooperation from different entities across the state to implement a program such as reverse credit transfer. This common goal was required since the program is a state-wide initiative and represents the three Regent universities and all fifteen Iowa community colleges.

The State of Iowa has been through legislative mandates regarding transfer over the past decade. One of the mandates that came through the legislator was House File 815 which focused on articulation and transfer between the Regents and the community colleges. Section 260C.14, Code 2009, subsection 32 indicates that the Regent universities enter into a collective statewide articulation agreement which shall provide a seamless transfer of academic credits from a completed associate of arts or associate of science degree program offered by a community college to a baccalaureate degree program offered by an institution of higher education governed by the board. House File 815 also indicates that the Regent universities must promote a greater awareness of articulation related activities, including the articulation website maintained by the board and articulation agreements in which the institutions participate (Iowa Legislature, 2009). The creation of the transfer in Iowa website was developed based on the mandate. With all of the different transfer initiatives taking place across the state, the Reverse Credit Transfer Program seemed like a logical next step in the evolution of transfer pathways across the State of Iowa.

The political landscape across the state was a theme throughout the interviews with the participants. There were three patterns that emerged from the theme. The participants
focused on the state of Iowa’s Future Ready Iowa initiative and the college completion agenda. The conversations then went to explain how the beginning of the discussions to begin the implementation came from the Regent universities. Finally, the participants described how the impact of good partnerships among the Regent universities and the community colleges led to a positive implementation and how the lack of a legislative mandate affected the outcome of the program.

**Pattern One: State response to the completion agenda**

The Reverse Credit Transfer Program supports Governor Reynolds’ “Future Ready Iowa” initiative, which is calling for 70% of Iowa’s workforce to have education or training beyond high school by 2025. In terms of how Ms. Harris, Provost at Forest Community College, feels Iowa is doing across the nation in terms of increasing the number of graduates with high-quality degree, certificates, or other credentials to meet the national goal of 60% by 2025 and 70% within the state, she indicated, “We need the story behind the data that we have today.” Ms. Harris also indicated that the state needs to get to the bottom of the barriers students face when they start their education. “What are the barriers to continuing while they are enrolled?” When the Future Ready Iowa initiative was set, Ms. Harris was not sure the state looked at the education attainment reality at a county by county level. For example, Ms. Harris indicated that she thinks Marshall County encompasses 29% of the population having some post-high school experience, much less a credential. Ms. Harris liked the idea of the conversation, but she did not know if there is much behind the initiative now that is helping colleges and universities assist with meeting the goal.

President Rodgers of Lake Community College currently serves on the Future Ready Iowa Alliance, and he chairs the Credentials working group. He felt that the State of Iowa is
now doing exceptionally well across the nation regarding increasing the number of graduates with high-quality degrees, certificates and other credentials to meet the national goal of 60% by 2025. The Lumina funding that the state received indicates that the state has “...probably 47.3% of our Iowans who have a credential.” He perceived that the state is currently about 58.1% right now. “We have got less than 20 points to pick up. Over the last ten years, we have grown about two percent a year just organically. I think we are doing very well.”

During our interview, I asked Ms. Davis, Chief Academic Officer from the state coordinating office how the state can increase the number of college completers by 2025. When answering this question, she had some concerns which began during the student’s high school years. Ms. Davis indicated that the high school graduation rate in Iowa is among the highest in the nation, so the state is already starting out with young individuals who possess a high school diploma. Ms. Davis stressed that, despite the high graduation rate, there is an area of concern regarding college completion. Her office just completed a study on the number of student participation in postsecondary developmental courses. This is an issue of concern because the students who were included in the study were immediate high school graduates, not non-traditional aged students who had been removed from school for five or more years. Ms. Davis addressed how an intensive curriculum in high school has a positive correlation in college. Ms. Davis was concerned for the immediate high school graduate who needs developmental work their first semester. She indicated that there are a large number of empirical studies that revealed students who do need developmental courses have a small completion rate. This can be because they are not academically prepared for credit-bearing courses and students can exhaust their financial aid while taking developmental courses.
President Mitchell from Hills Community College was part of the Reverse Credit Transfer implementation team. He began to work on reverse credit transfer during his time in Kansas. During our interview, President Mitchell indicated that he was the person on the community college side that pushed the innovation. He described how initiatives such as Future Ready Iowa play a fundamental role in the discussions to implement the program. He also stressed that student retention rates were also a key variable in the debate. President Mitchell indicated during our interview that graduation rates at four-year universities are anywhere from 50 to 60%. That means that a large number of the student population are leaving without earning a credential. He also described how his college would be "...counting degrees differently," but the completion data will look better in IPEDS. President Mitchell sat on the research committee surrounding House File 815, which dealt with transfer and articulation. He indicated that discussions surrounding House File 815 prompted the reverse credit transfer communication between the community colleges and the Regents. Once proposals to implement reverse credit transfer began, President Mitchell indicated, "I think the entire implementation was completed within eight months to a year. There were some good things about it, and there were some bad things about it."

**Pattern Two: Political conversation driven by Regent universities**

When describing conversations between the community colleges and the Regents to begin the process of the Reverse Credit Transfer Program, Ms. Harris, Provost of Forest Community College indicated that the first conversations were "...not community college driven." Central University began the initial conversation. Ms. Harris did conclude that, despite the program being marketed to help students complete their degrees, it may have been more of a political move based on the pressure the Regents were getting from the
legislature at the time. Ms. Harris stated, “If I am honest, I think it is a political move. They had pressure from the state and this is a response.” She felt that the political landscape at the time and the pressure the Regents were getting on different kinds of accountability factors played a key role in the diffusion of this innovation.

Central University began the conversation at the Board of Regents level. Ms. Richardson, Associate Vice President for Enrollment Management, wanted the board to know as a “...point of pride,” so board members are aware that this is potentially something new we are looking at doing to help transfer students. The board was interested in this being state wide. Once Central University proposed the Reverse Credit Transfer Program to the board, conversations began with Eastern University and Western University. Once the innovation was presented to the other two Regent universities, it was clear that participation from the community colleges was required for the full partnership to be developed.

Ms. Harris was a member representing community colleges on the Liaison Advisory Committee on Transfer Students (LACTS) when the first discussions of reverse credit transfer were taking place. When the issue first came up, it was presented generously in terms that this is something the Regents would like to do to help the community colleges with their completion rates. She strongly felt that, because of the political landscape at that time and the pressure the Regents were getting on different kinds of accountability factors, it played a key role in the development of the program. She believed that the individual people who are currently involved are genuine and supportive of the program. They believe in the concept of credentials and completion, but she perceived the pressure and the influence to say, “…okay, we need to be doing this,” was more in response to how can the Regents look good to the state legislature.
Pattern Three: Political partnerships and mandates

Ms. Richardson, Associate Vice President for Enrollment Management from Central University stated that, “We need all the different kinds of educational institutions that Iowa offers. We need the two-year community colleges, the privates, and the universities.” Having partnerships such as the Admissions Partnership Program, articulation agreements and, now, the Reverse Credit Transfer Program are active ways for the public's and community colleges to work together. She thought it helps community colleges from a degree completion standpoint as it is a metric by which their success is measured by the state, so it benefits the community colleges with the legislature. She stated, “If the partnership bodes well with the legislature, it shows that we are not siloed, and we are working on behalf of students and behalf of students getting their degrees in the state.”

Ms. Richardson, Ms. McLean, and Ms. Davis perceived that the momentum the Reverse Credit Transfer Advisory Committee has made in the past year-and-a-half has been positive and may please the legislators if the topic ever becomes addressed in the capital. Ms. McLean, Chief, Bureau of Community Colleges from the state higher education agency described how some legislation conversations go are all determined by the progress that has been made on an issue. Ms. McLean explained the process as “…the capital will bring up an idea and we will say that we already deal with the topic. Once the legislator understands that progress has been happening, they will let us know to carry on, but if we say that we do not have something or we are not working on something, that is when the legislators will say that we need to make a rule.”

During our interview, Ms. McLean and President Mitchell discussed the political landscape surrounding programs such as reverse credit transfer and how a lack of legislative
mandates can impact programs. Currently, the State of Iowa has not placed any terms on the program. Ms. McLean’s response to the absence of the legislative mandate was: "I think the lack of an order is what has dragged the program on, which is what has made it take so long. If the State of Iowa had mandated it, the state would have had to get moving on the program.” The state higher education agency where she works deals with the legislature on several different areas concerning Iowa’s community colleges. Her team has the philosophy that they prepare for when the colleges are ready to implement an innovation. They either hear an idea from the college's communication channels, and it does not gain momentum, or they have an idea they try to be as prepared as possible for when the colleges decide they want to implement the innovation.

Towards the end of our interview, Ms. Davis, Chief Academic Officer from the state coordinating office addressed that she was glad that the program did not start out as a legislative mandate. She explained that there are times when mandates are important, helpful, and necessary. Ms. Davis indicated that, without that mandate, it is more of a "...grassroots effort," which is to recognize not just a problem but a potential solution, and that is what reverse credit transfer is. Ms. Davis indicated that, when Iowa began the implementation, there were not many states adopting reverse credit transfer, so Iowa was an anomaly. “We recognized a problem, but it did not stop there.” In fact, the implementation of the program focused on the solution:

*How can we use this effort to accomplish this other thing? I think the grassroots approach of people coming together, of university people, of community college people coming together and saying, what can we do about this? How can we even change to benefit the student? Yes, it will help the community college, and yes, it will benefit the community overall, but primarily, how will it benefit the student?*
Theme Two: The Innovation-Decision Process

Policy creation and implementation is an extremely complex process that defies the commonly held image of singular purpose and open, effective planning. The policy process functions rationally and is assumed to follow a straightforward model: (1) Problem; (2) Research; (3) Solution; and (4) Implementation (Weaver-Hightower, 2008). Diffusion scholars have realized that a decision-making unit’s decision to implement an innovation is not an instantaneous act, but a process that occurs over time and includes a variety of different actions.

According to Rodgers (2003), the innovation-decision process is the process in which a decision-making unit gains knowledge of an innovation and forms an attitude towards the innovation and decides to adopt or reject the implementation of the new idea. This process consists of a series of choices and actions over time through which the decision-making unit evaluates the innovation and decides whether or not to implement it into ongoing practice. Most diffusion researchers agree that the innovation-decision process contains the following sequential stages in the decision-making process: (1) Knowledge; (2) Persuasion; (3) Decision; (4) Implementation; and (5) Confirmation.

When discussing the innovation of the Reverse Credit Transfer Program, the participants discussed how they felt a moral obligation to help students enter the program and earn their degrees. Ms. Harris, the provost from Forest Community College, mentioned how the college felt obligated to help the students, but they may be stretched thin in the amount of work required to efficiently run the program. Another pattern that was found was how the state worked with the State of Texas to implement the program. There was also conversation
from all the participants on the eligibility requirements and if the state should be an opt-out admission state.

**Pattern One: Student obligations and staff workload**

President Mitchell from Hills Community College and President Rodgers from Lake Community College have always held a student first mentality. President Mitchell’s leadership team is always thinking big picture on how his college can get the student from beginning college to finish their degree. President Mitchell stated, "You have to think about how every decision that you make is going to affect the student. Is it going to help a student or hinder a student?" President Mitchell discussed the appointment of assessment tests, and he explained that the student services side saw the tests as barriers for students while the academic side sees them as necessary to make sure students are enrolled in the best courses. President Mitchell went on to say that “…everything revolves around one individual, and it is the students that you serve.” He indicated that this philosophy is the reason he chose to accept the presidency at his current community college. During his interview, he could tell that the college expressed the student first mentality and that was the driving factor in his decision.

Ms. Davis, Chief Academic Officer from the state coordinating office, agreed with the other participants in the study where the community colleges and universities feel obligated to help students earn their credential through programs such as reverse credit transfer:

*I am going to discount the benefits for the community colleges and Regents, and I am going to put all my emphasis on students. It is important for students because it opens a door for a credential, and the degree represents something that students can communicate to an employer regarding the knowledge that they have gained, the commitment they have made, the overall academic*
endeavor that they are embarked in. I would like to see the Regents or the community colleges act as a conduit. We are the aids, and the assistants to the students in the program as the real focus should be on the student.

Ms. Harris, Provost from Forest Community College, felt that some community colleges may have a hindrance in the amount of work required to run the program properly. At her community college, she had one office associate who handles transcript requests and other student situations. Ms. Harris was optimistic that the amount of work to successfully run the program can be achieved, but it may not be a priority for some community colleges. She perceived a big challenge that community colleges are going to have is the lack of personnel to run the program in its current state properly. She indicated that at her community college, “We have one office associate in the registrar's office who is handling the walk-up traffic, for the most part, for over 2,000 students. That is much work.” She felt it is hard enough to try to make sure that the students’ questions are answered thoroughly about how their transcripts are going to be sent to their transfer institution. A lot of this is also online, but when students are coming in-person to have that conversation and to make sure they know the address of the institution, there is much conversation that needs to take place to help the student properly. She felt it is a lot to ask also to have the reverse credit transfer discussion. She did reiterate that “…it does not mean that we will not give it our best when we get some common language and some thoughts.” It just has not been something that's been systematic for her college.

Pattern Two: Designing the program: Using Texas as a template

Central University and the Iowa community colleges were in their 11th year of the Admissions Partnership Program, which is a collaborative agreement between Central University and Iowa’s community colleges designed to increase student awareness of the
transfer process. Ms. Richardson, Associate Vice President for Enrollment Management from Central University was researching the different national trends surrounding future transfer initiatives. During the interviews, President Mitchell, Ms. Davis, and Ms. McLean informed the researcher that Ms. Richardson was the best person to interview regarding if the state of Iowa modeled and communicated with another state or states during the infancy stages of the program. The States of Hawaii and Texas were at the forefront in the development of the reverse credit transfer program. Ms. Richardson from Central University stated, “Texas was doing it,” and it seemed like the next logical step in the progression of Iowa’s transfer pathways and initiatives. Ms. Richardson indicated that “Central University started the conversation” regarding how conversations developed to implement the reverse credit transfer program in the State of Iowa. Ms. Richardson was researching national trends around reverse credit transfer. After reading a few articles, she began to think that this could potentially be another collaboration that Central University could have with the community colleges. She went on to affirm, “It was just this downstream idea from the Admissions Partnership Program.”

The State of Texas was one of the first states in the nation to implement a Reverse Credit Transfer Program. When Iowa began looking at the admissions process and eligibility criteria, Ms. Richardson discussed that Iowa “...definitely modeled after Texas” during the initial phases of the Reverse Credit Transfer Program. However, “…while we were in implementation of what was going to be a statewide program, the difference is the State of Texas was working with one community college, their largest feeder.”

To remain FERPA compliant, Iowa used the same admission process and transcript exchange that Texas had in place when they began the program. “Texas has students opting
in as well on their transfer application.” Currently, through the Reverse Credit Transfer Program, community college students have the ability to opt-in during the transfer application process with the university they are applying to attend. Ms. Richardson, Associate Vice President for Enrollment Management from Central University indicated that “We mimicked their application. I mean, they permitted us. We may have worded it a little differently, made it a little clearer.” Once in the program, the University will send the student's transcript to the student's indicated community college free-of-charge for the first three terms of enrollment. The community college decides on whether a degree or other credential will be granted. Any credential will be awarded in the semester/year all final requirements are met.

**Pattern Three: Eligibility requirements: Credits needed for admission**

All of the participants perceived that it is important for the Reverse Credit Transfer Advisory Committee to agree on a set number of credits that have to be earned at the community college before admission to the program. As of now, there is no credit limit for admission into the program. This entry requirement has been a point of concern when discussing the community college residency requirements. Ms. McLean, Chief, Bureau of Community Colleges from the state higher education agency is a strong advocate for changing the current admissions criteria that will align better with the community colleges current residency requirements. Ms. McLean stressed that, for students to participate in reverse credit transfer, "...students must have more than half their degree completed."

President Rodgers from Lake Community College also agreed with Ms. McLean that students should have half of their degree completed to be eligible for the program. He thought that the current admission requirements are not very transparent:
What if students complete three credits at Lake Community College, three credits at Forest Community College, and three credits at River Community College? Do they get three associate degrees? I think the eligibility requirements need to be a minimum of 15 credits that equal one reasonable full-time term. In fact, I could easily say that it should be at least a year. Maybe students need to complete at least half of the program at the community college. This would avoid multiple institutions awarding an associate degree.

One concern that Ms. McLean discussed is similar to President Rodgers, which is the fact that students attend multiple institutions. Students may have attended numerous community colleges within the state, and this can be a point of contention when deciding which community college has the right to count the reverse credit transfer student as a completer. Ms. McLean felt that it makes sense that the institution where the student completed the most credits by the awarding body. The National Student Clearinghouse data exchange system that the state is currently working on could help alleviate this concern. Ms. McLean remembered attending a seminar surrounding the National Student Clearinghouse data exchange, and she was under the impression that students’ records would only be sent to one community college and the number of credits earned would be the deciding factor when deciding upon the primary community college.

**Pattern Four: The opt-in vs. opt-out admission debate**

Currently, admission into the Reverse Credit Transfer program is an opt-in option for transfer students. Students now opt-in to the program through the transfer admissions application with the university they are applying to attend. The issue of having the Reverse Credit Transfer program be an opt-out option has been a hot topic with the stakeholders involved, especially with the community college presidents. During our interview, Ms. Richardson, Associate Vice President for Enrollment Management from Central University
stated that "...some community colleges would have liked to see the opt-out model." The final decision has been fully vetted by the attorneys at the Board of Regent's office saying, "No you cannot do that." The reasoning behind this admission decision was based on compliance with the Family Education Rights and Privacy Act (FERPA).

In fact, a group of AAU registrars with the University of Texas, Austin leading the effort are working very diligently to get FERPA changed. Ms. Richardson indicated that “...there is language that we are asking for that will allow an opt-out for reverse credit transfer to be very clearly stated in FERPA." Getting language changed in FERPA is a slow process, but it is a movement that is currently underway as several colleges are landing where we are regarding the opt-out admission process. Currently, the State of Hawaii has an opt-out, and they are conducting the program very successfully, and not getting called on it.

When discussing ways to improve the Reverse Credit Transfer Program, President Rodgers from Lake Community College and President Mitchell from Hills Community College were very insistent that the state needs to make the program an opt-out admissions program. In fact, both Ms. Harris, Provost from Forest Community College and Ms. McLean, Chief, Bureau of Community Colleges from the state higher education agency also agreed that the state should have an opt-out admissions policy. Both Ms. Richardson, Associate Vice President for Enrollment Management from Central University and Ms. Davis, Chief Academic Officer from the state coordinating office confirmed that the topic of opt-out vs. opt-in has been discussed to its fullest extent and as of now, Iowa must remain an opt-in state. Ms. Davis stated:

In all transparency, I am a proponent of opt-in. I think the students have to be made aware of the program, what the program represents, and then they can sign up. Students should understand that they are participating in something that will be of benefit to them. As opposed to just getting a degree where they
can say, what am I supposed to do with this? I am not even aware of what you are talking about it.

One of President Rodgers’ colleagues from the Future Ready Iowa Alliance had spoken to Governor Reynolds about the opt-out option, and she was aware of other states who have the opt-out option. President Rodgers said that "...we need some clarity from the Regents as to why we cannot do opt-out. What the community colleges cannot figure out is if some states can do opt-out, why Iowa cannot adopt the opt-out model." President Rodgers is currently working with the American Association of Community Colleges Trustees on this issue. He stressed that he does not want to violate students' rights, but there has got to be a way to become an opt-out state. President Rodgers perceived that the program will experience significant numbers due to an opt-out model.

President Mitchell from Hills Community College is also a strong advocate for the opt-out model. He stated, "I do not agree with the Regents and how they are addressing FERPA, but there is an opinion out there that I do think will be very difficult to get opt-out going." He went on to discuss that, unfortunately, the program is not seeing the numbers that the stakeholders thought they would see when the program was implemented. President Mitchell indicated that, since the program was implemented in 2012, his institution has only seen roughly 30 completers. They are averaging three to four a year on average.

**Theme Three: Communication and Program Enhancement**

In Chapter 1, diffusion was defined as the process by which an innovation is communicated through certain channels overtime among the members of a social system. These four main elements are present in every diffusion research study (Rodgers, 2003). Once an innovation has been implemented, it is imperative to communicate with the
stakeholders to enhance the program. Programs such as reverse credit transfer should be revisited once implementation has taken place to help ensure the program's effectiveness and efficiency.

Different communication channels will affect the different roles at each stage in the innovation-decision process. According to Rodgers (2003), it can be difficult for individuals to “distinguish between the source of a message and the channel that carries the message. A source is an individual or an institution that originates a message. A channel is the means by which a message gets from the source to the receiver” (p. 204). Interpersonal channels are relatively more important at the persuasion stage in the innovation-decision process and involve face-to-face communication between two or more individuals. Interpersonal channels are effective when dealing with resistance or apathy of an individual during the implementation process. Interpersonal communication channels can provide a two-way exchange of information to secure clarification or additional information about an innovation. Interpersonal communication channels can also persuade a participant to adopt a new idea and change a strongly held attitude (Rodgers, 2003). These reasons are why peer communication is so important when developing an innovation such as reverse credit transfer.

The underlying patterns within this theme focus on the communication needed to adequately run the Reverse Credit Transfer Program. During the infancy stages of the implementation, communication was seen to be mixed among the participants. A few individuals felt the communication process was positive in the beginning, while Ms. Harris felt it lacked regarding structure. Even though the communication was mixed in the beginning, all the participants feel that the communication is better now. It was agreed by all
participants that there needs to be a structured communication plan for students. This theme also outlines ways the state can move the program forward.

**Pattern One: Key communication for program efficiency**

There is a lot of work and communication that goes into the implementation of an innovation such as reverse credit transfer. President Mitchell from Hills Community College felt that, in the beginning, communication was excellent. Everyone involved was on the same page, and they were moving the program along. It seemed that the past few years, the communication has been lacking and he felt that talks need to begin happening again. He indicated that he was too busy to participate on the committee, but he believed firmly that a Vice President of Student Services should represent the community colleges on the Reverse Credit Transfer Advisory Committee.

On the other hand, Ms. Harris, Provost from Forest Community College appreciated the work that the Regents brought before the state, but she felt the implementation of the program lacked regarding structure and communication. Ms. Harris believed that the “...program was set up to be maybe not successful because it takes a lot of time and energy” She indicated that “...the communication was poor” during the initial contact during the implementation phase. Ms. Harris concluded that the group would not get anything regarding meeting notes and materials in a good amount of time after meetings took place, and the materials would be presented. Ms. Harris described it as, “Here is your stuff from the last 18 months.”

Ms. McLean, Chief, Bureau of Community Colleges from the state higher education agency perceived that better communication is needed, but with the start of the Reverse Credit Transfer Advisory Committee, the state is finally moving in the right direction. She
felt that if due dates were placed on different tasks, maybe the communication would improve and tasks would get completed promptly. She indicated that “...maybe it would help and there would be more commitment if the community college presidents made a statement with a date saying this needs to be finished by this date.”

Now that the program is implemented Ms. Davis, Chief Academic Officer from the state coordinating office explained that communication is the key and it needs to improve between the community colleges and Regent universities to keep the program running efficiently:

*We have to work on the communication between the university and the community colleges. We need to get information out on a timely basis. For example, here is a student that could be admissible, so we need to get their name and transcript back to the community college, so they have their information. We need to have a system to share academic records with the academic people or whomever it is that is going to be looking at the student's file. All of this has to be done on a timely basis so that communication is ongoing, the university to the community college and then the community college back to the university. I think all of that effort and the work that might occur in communicating the information with the new National Student Clearinghouse system will help, but I think there is some work that has to be done. It has to be an ongoing effort and not a one-and-done conversation. The communication has to be ongoing because we have got a new batch of students all the time.*

**Pattern Two: Planning communication to students**

Lack of marketing on the community colleges seemed to be a theme throughout the interviews. Currently, there is no structured marketing campaign for students interested in the program. There does appear to be the discussion on how to market the program and when is the correct time to alert students of this opportunity. The community colleges do not want to market the program too early as they want students to stay enrolled in their institution as long as they can. Both the community colleges and the Regents are aware that students will
transfer before they complete their degree. At this time, it is essential to let students know about the Reverse Credit Transfer option. Ms. Davis, Chief Academic Officer from the state coordinating office, felt that "...there are a lot of different angles that I think we could use to get the word out." Community college academic advisors can be at the forefront of this process in alerting students of the program once they are aware of a student’s intention to transfer before the completion of the degree. Awareness can also be conveyed on the registrar level once a transcript request has been completed.

All six participants did discuss marketing as an issue regarding the program that they have seen since reverse credit transfer has been implemented. Despite that lack of marketing, President Mitchell from Hills Community College indicated, "We have a handful of students who take advantage of the program, and I mean only a handful. Even though I have a small number of students, that is more than a limited number of students than we had before we implemented the program. Unfortunately, we are also finding that students who are admitted to the program have already obtained their associate degree." President Mitchell felt that this could be to the lack of marketing of the program. He believes that we need to do a better job of marketing the program to students.

Even with the lack of marketing, President Mitchell was impressed with the Regents initiative during the implementation. "I think within a few months we had a lot of the groundwork and base work completed. I was very impressed with the Regent institutions in the way they worked with the community colleges. Now was it perfect? No. However, we got it done. Maybe we initiated the program a little too fast, but it was working." President Mitchell discussed how Hills Community College had to change some of their policies to accommodate students in the program. To earn a degree, students at Hills Community
College had to complete their final credit hour at the institution. To make reverse credit transfer work, Hills Community College had to modify that rule, so reverse credit transfer students do not need to complete their final credit at Hills Community College to earn the degree. With that said, President Mitchell was solid in his position that there need to be admission requirements to participate in the program. "Do I think a student that took 12 credit hours from my institution should transfer back 50 hours to earn the associate degree? Absolutely no. That is not why the program was set up. It is for those students that only have maybe a semester or a little more left. Now, not all institutions see it the way that I do, but that is what I believe."

Ms. Harris, Provost from Forest Community College stated that Forest Community College “...does not have a structured marketing plan” for the Reverse Credit Transfer Program. The advisors at Forest Community College are aware of the Reverse Credit option, so if a student, tells their advisor that they are transferring early then there is an opportunity to make sure that they can sign-up. She was excited and optimistic with the marketing ideas the Reverse Credit Transfer Advisory Committee is proposing such as at the registrars level where students would be notified of the reverse credit transfer option when they turn in their transcript request, but currently, Forest Community College is “...not doing any of that at this point.”

Ms. McLean, Chief, Bureau of Community Colleges from the state higher education agency and Ms. Harris, Provost from Forest Community College both perceived that the marketing of the Reverse Credit Transfer Program should be strategic and not used as a way to recruit students earlier than they intend. Both Ms. McLean and Ms. Harris did not want to market the program as a transfer option until students ask to have their transcripts sent to one
of the Regent institutions. Ms. McLean would prefer to have the conversation of finishing the credits at the community college and making a completion plan that will help students complete. If students are set on transferring early, Ms. McLean felt that reverse credit transfer needs to be an integral part of the key steps in their advising. Any time students are involved in one of the partnership programs such as the Admissions Partnership Program; students should be aware of the reverse credit transfer option. Ms. McLean felt that this is an easy population to target on finishing their community college degree and then the reverse credit transfer process.

**Pattern Three: Future enhancements: Moving the program forward**

During our interview, we discussed the option of high school dual credit students being allowed to participate in the Reverse Credit Transfer Program. Currently, dual credit students are not authorized to take part in reverse credit transfer if they attend one of the Regent institutions the semester after they graduate from high school. President Rodgers from Lake Community College perceived that high school dual credit students should be able to participate. He stated, *"We have got secondary education students who graduate with a full two-year degree from us by the time they graduate from high school."* He considered dual credit students the same as a native college student and, therefore, they should be able to participate.

President Mitchell from Hills Community College stressed that high school dual credit students should not participate in reverse credit transfer. He wanted his institution to be a credible organization, and he stated that issuing reverse credit transfer degrees would turn his school into a *"diploma mill."* …
I am not going to take a risk to the credibility of this institution just to award a degree. My daughter is not coming here, and she is going to have over 40 credit hours of dual credit coursework before she attends Central University as a freshman. Now do I think she should participate in reverse transfer, no. She will never graduate from this institution unless she fails out at Central University and comes back and starts taking classes here.

President Mitchell not only needed to think about the student situation, but he also needed to think about the ethics of his institution concerning the Board and employers. He felt that his job would be in jeopardy if his Board found out he awarded degrees to dual credit students through reverse transfer. He would also be concerned how employers would view this action. President Mitchell stated, "If a kid walks into a business that graduated from my institution, I want to know that they are going to be a good employee and that they have the skills needed to perform the job." He does not want to receive a call from an employer wondering why the student has not been adequately trained.

Ms. Davis, Chief Academic Officer from the state coordinating office agreed with President Mitchell in that she thought it was a complicated issue but did not feel reverse credit transfer is the best avenue for dual credit students:

I am not sure that students that are undertaking dual credit courses have made a conscious decision about a program of study. I think students in high school that are doing the dual credit are doing it on a case-by-case basis. For example, I know that I have got to take course X, whether it is at the community college or the university and I can take it at my high school, so I am going to do that so I can check off that box. Moreover, I know I can do course B and then check off that box. I think the dual credit landscape is different. Whereas, a community college student that is enrolled in the course of study, has a better-defined landscape than a high school student. To me, the dual credit situation, this is more where transferiniowa.org would come into play. When we developed transferiniowa.org, the initial audience was for community college students. However, as we evolved, as we were developing it, we realized, that this resource could also help dual credit students. I am sure the dual credit conversation can play a role, but I am not sure that we are quite ready for that yet.
Throughout the interview with Ms. Richardson, Associate Vice President for Enrollment Management at Central University, it was discussed that the “Reverse Credit Transfer Advisory committee is slow.” As far as the committee, the people are committed, but it is a big group. Calling everyone together, having the sub-committees do their work, it is a much slower process than it could be. Ms. Richardson was excited about the future of the program. Regarding ways to improve the program, Ms. Richardson addressed that a specific Reverse Credit Transfer Coordinator would be what the state needs to meet the demands of the program. “When I go to summits on reverse credit transfer, schools were showcasing that they had a reverse credit transfer coordinator.” The current Reverse Credit Transfer Advisory Committee does not meet often. The coordinator would work individually with the Iowa community colleges and the Regent universities. This position would be a Regent paid job. The coordinator position would also serve as a contact on different transfer related initiatives across the state and “…pull the state together in a more systematic way.”

Summary

The themes and patterns discussed in this chapter outlined the challenges and tribulations that have faced the State of Iowa's Reverse Credit Transfer Program. Participants discussed their current experiences with the program and their insights before implementation. The current political landscape of the state seemed to be the focus of the implementation of the Reverse Credit Transfer Program. It was heavily discussed how the program could benefit students who have not finished the associate degree while pursuing the four-year degree. The communication during the implementation process seemed to be of some concern to certain individuals, while all the participants agreed that there needs to be better communication regarding marketing to students. This marketing can help increase the
participation rate within the program. There does need to be a focus on attracting the best students to the program. This could be accomplished based on new admission criteria. The opt-in versus opt-out debate was controversial as the representatives from the community colleges are strong advocates for an opt-out model, while the Regent universities are in favor of leaving the program in its current state as opt-in. There was mention that FERPA would be reviewed to change the program to an opt-out model. Chapter 5 provides a synthesis of the findings of the research questions addressed in Chapter 1. Implications for practice and theory based on current empirical research are presented as well as recommendations for future research on program implementation.
CHAPTER 5. DISCUSSION, CONCLUSIONS, AND IMPLICATIONS

The purpose of this study was to examine and gain a better understanding surrounding the implementation of the State of Iowa’s Reverse Credit Transfer Program. The following research questions framed this study:

1. What factors led to the development of the reverse credit transfer program?
2. What are the current program’s challenges since the implementation?
3. How can the State of Iowa enhance the current reverse transfer credit program?

The study explored the State of Iowa’s implementation of the Reverse Credit Transfer Program. Everett Rodger’s Diffusion of Innovations theory is the lens through which I viewed this study. “The innovation-decision process is the process through which an individual passes from gaining initial knowledge of an innovation to forming an attitude toward the innovation, to making a decision to adopt or reject, the implementation of the new idea, and confirmation of this decision” (Rodgers, 2003, p. 168). Most diffusion researchers have arrived at a set of five stages within the innovation-decision process. Stage one is knowledge and occurs when an individual is exposed to an innovation and gains an understanding of its functionality. The next stage is persuasion and occurs when an individual forms a favorable or unfavorable attitude towards the innovation. The third stage is a decision and takes place when an individual engages to choose to adopt or reject the innovation. The fourth stage is implementation and occurs when the individual employs the idea. The final stage is confirmation and takes place when the individual seeks reinforcement on the innovation and may reverse the decision if exposed to conflicting messages about the innovation (Rodgers).
The first chapter introduced reverse credit transfer programs, the college completion agenda, and the impact an associate degree can have on students' futures. Chapter 2 outlined the original theoretical framework based on the literature surrounding college completion. Chapter 3 presented the research methodology for this study. Chapter 4 presented the description of the participants in the sample and summarized the major themes and patterns that emerged from the interview and document data.

Summary of the Findings

Research Question 1: What factors led to the development of the reverse credit transfer program?

The first question in the research study sought to identify the factors that led to the development of the Reverse Credit Transfer Program. The literature points to a college completion crisis in the United States (Blackwell, 2016; Everett, 2015). Both the national college completion agenda and the State of Iowa’s Future Ready Iowa initiative looks to increase the percentage of college completers to enter the workforce by 2025 (Carnevale & Rose, 2011; Everett, 2015; Price & Tovar, 2014). Student completion rates and pathways toward degree attainment have always been a significant outcome of higher education. Programs such as reverse credit transfer are becoming more popular in higher education and can play a significant part for the community colleges’ role in contributing to the completion agenda.

Analyzed in theme one, the college completion agendas are the primary focus for programs such as reverse credit transfer. Currently, the State of Iowa has a large number of community college students who transfer to a four-year university (Iowa Department of Education, 2017). Many of these students will decide to transfer to a four-year institution to
pursue a bachelor’s degree (Laanan, 2004; Handel, 2013). A high percentage of these community college transfers decide to leave the community college before earning their associate degree (Friedel & Wilson, 2014; Laanan et al., 2007). Some of these students find themselves a semester or two away from earning their associate degree. There are certain academic programs that lend themselves to transferring early, and that is where reverse transfer can help students complete the associate degree. The Reverse Credit Transfer Program was institutionalized to help students transfer when they deem the right time while helping them complete the associate degree.

The development of the Reverse Credit Transfer Program helps to aid students in their adjustment to a four-year university. Some students may have academic or social issues that prevent them from adjusting to the surroundings of a four-year college or university (Chin-Newman & Shaw 2013; Hills 1965; Laanan, 2001; Tinto, 1988). Tinto (1988) explored how some students need to separate themselves from their current life and move away to be successful in college.

Tinto (1988) continued to explain that students of minority backgrounds, low socioeconomic status, older adults, and students from small rural communities, are more likely to experience transition problems than other students. The implementation of the Reverse Credit Transfer Program is especially important to students and the State of Iowa is predominantly a rural state and the community colleges serve a large nontraditional aged population. Along with these groups, students who reside at home during college may limit the time they spend on campus, which is a stressor that transfer students may face once they make the transition from the community college to the four-year university. Community colleges are known for being more designed for students who commute and live near
campus. Transfer students, especially those from low socioeconomic and/or first-generation status, may find themselves moving away from their environment for the first time, and therefore may have problems and stressors adjusting to the four-year college environment. Nontraditional aged transfers are exceptionality prone to a variety of college obstacles in which differs from their traditional age counterparts (Bean, 2005). Non-traditional aged college students may continue to attend the university part-time, which reduces the time for student-to-student and student-to-faculty interaction, and therefore the socializing may influence college attendance (Bean & Metzner, 1985). Having the ability to earn a reverse credit transfer degree can positively impact a student’s life if they find that life happens and some obstacle prevents them from finishing the bachelor degree.

Knowledge is the first stage of the innovation-decision process and takes place when an individual gains an awareness and understanding of an innovation’s existence and how it functions (Rodgers, 2003). In the instance of the Reverse Credit Transfer Program, the Regent Universities initiated the awareness-knowledge. Research conducted on an innovation tends to be from individuals that are following their interests and needs. This was one of the outliers in the development of the Reverse Credit Transfer Program. Ms. Richardson previously worked in the transfer admissions office at Central University. She was responsible for researching national trends affecting transfer students and working with the transfer legislation affecting the state. The State of Iowa was more on the forefront in developing the program. Ms. Richardson was interested in implementing the Reverse Credit Transfer Program as a statewide initiative instead of just focusing on Central University’s largest feeder community college. As mentioned in theme one, this interest came from the
political climate affecting the state at the time when transfer issues such as House File 815 drove discussions.

Once the information was gathered and processed, Ms. Richardson was motivated to reduce the uncertainty about the advantages and disadvantages of the innovation by reaching out to the State of Texas (Rodgers, 2003). Outlined in theme two, Texas was one of the first states to begin the Reverse Credit Transfer Program. The literature has revealed several themes related to the contributions to policy implementation. These topics include strong leadership; a collaborative process; strategic planning; and moral obligations (Robinson, 2015). Ms. Richardson brought these themes to the policy implementation. Reverse credit transfer was a relatively new initiative to the nation when the State of Iowa began the knowledge stage of the implementation-decision process, and it is this perceived newness and the uncertainty associated with the program which makes it unique to the state (Rodgers, 2003).

To meet the demands to increase the United States’ workforce, community colleges will play a critical role in the National Completion Agenda to improve the number of adults with postsecondary credentials (Price & Tovar, 2014). During the data analysis process, it was discussed how the State of Iowa’s Future Ready Iowa initiative was a catalyst in the persuasion and decision to implement the program. Currently, the State of Iowa needs to increase the number of graduates with high-quality degrees, certificates, and other credentials to meet the goal of 70% by 2025 and earning a degree through reverse credit transfer provides the state with another avenue to complete this goal. The political landscape of the state seemed to have shifted the decision to create a Reverse Credit Transfer Program in the state. This innovation was not a legislative mandate, but the fact that the program was
becoming a national trend and other states had already implemented reverse credit transfer created an awareness that a potential legislative mandate within the state would eventually be inevitable.

It was surprising to learn during the persuasion stage that the conversation to begin the Reverse Credit Transfer Program began with the Regent universities. Once the Regent universities presented their knowledge of the program to the community colleges, the persuasion and decision stages then led to the development of this new innovation-decision process (Rodgers, 2003). Reverse credit transfer is another logical way community colleges can support a large number of students that leave and enroll at four-year colleges before completing their associate degree (Friedel & Wilson, 2014).

The creation of formal reverse transfer programs provides another path for community colleges to collaborate with universities to improve degree completion. This partnership was one of the driving forces behind the State of Iowa’s decision and implementation stages of the innovation-decision process. As mentioned in Chapter 4, the Admissions Partnership Program, which is a partnership developed in 2006 between Central University and Western University and Iowa’s community colleges, was one of the springboards that began the conversations to develop the Reverse Credit Transfer Program. The state already had the Admissions Partnership Program as a transfer pathway, and reverse credit transfer was another avenue to not only help transfer students complete their degree, but it also helps community colleges with their degree completion with the state.

**Research Question 2: What are the current program’s challenges since the implementation?**

This question sought to uncover the challenges the program is facing since its implementation in 2012. Most change agents hope to speed up the process of adopting
innovations by communicating information more rapidly to create knowledge at an earlier
date. Shortening the innovation-decision period is one of the primary methods of speeding up
the diffusion of an innovation. The speed of process can sometimes lead to challenges in the
implementation of a program. Communication is one of the critical functions in the
innovation-decision period. Interpersonal communication channels involve an exchange
between two or more individuals and are more effective in dealing with resistance or apathy
on the part of an individual. This is a reason why peer communication is essential for later
adopters (Rodgers, 2003).

Communication channels are one of the four main elements in the diffusion-
innovation process and are an essential attribute in policy and program implementation. The
lack of communication and the lack of a student-centered communication plan were both
significant themes discussed at great length during the data collection process. This lack of
communication seems to be a hindrance in both student participation and a collective
understanding of how the program should operate regarding transcript exchange and student
notification regarding the program.

Regarding student participation, currently one of the only systematic ways students
are aware of the program is when they apply for admission as a transfer student to one of the
Regent universities. There is currently a question on the transfer admissions application
where students can opt-in to the program. Currently, the question states:

If you are transferring from an Iowa community college, and you will not
complete your associate degree, diploma or certification prior to entering a
Regent University, you may request that your Regent University transcript for
each of your first three terms be automatically sent to the community college
you designate for completing your degree or other certification. (Note: To be
considered for participation in this program, you must have completed at least
24 transferable semester credits before entering the Regent University. The
sending of your Regent University transcript to the community college does
not guarantee the granting of a degree or other certification. This is subject to the degree and residency requirements of the degree-granting institution. For more information about this program, go to www.transferiniowa.org.

A few community colleges are discussing reverse credit transfer as an option through the academic advising process, but it is not a systematic approach, and it is not universal across all fifteen community colleges. Community college academic advisers are responsible for knowing a significant amount of information on several different four-year colleges, which is why a training session with the advising staff at each community college should have been included in the rollout of this program. This lack of communication surrounding the program is a challenge, as students may not fully understand reverse credit transfer and why it is crucial for them to participate. Students need to know and understand what they are opting into and how earning the associate degree through reverse credit transfer can be a benefit.

There was a discussion about adding a document to outline the benefits of an associate degree on the Transfer in Iowa website, but as of now the document and message are not included on the website.

The sharing of student records is an excellent example of how lack of communication since the implementation has affected how the program is currently operating. It is the Regents’ responsibility to send students’ transcripts back to the community colleges once per term for evaluation. This task falls to the Regents since the data of the participants is captured at the transfer application stage. As mentioned earlier, the program has seen 1,972 transfer students participate, and to-date only 162 reverse transfer associate degrees have been awarded. There may be a high probability that more associate degrees have been awarded, but there is a chance that not all of the data is being captured and communicated back to the Regents once a degree has been conferred. There seems to be a gap in the data.
between the Regents and community colleges. There needs to be metrics in place to assess the efficiency and effectiveness of the Reverse Credit Transfer Program. In order to capture viable reporting data, the following metrics can begin being collected: (1) Percentage of participants awarded associate degrees; (2) Number of viable student participants (due to increasing the number of opportunities to opt in); (3) Number of total reverse credit transfer associate degrees awarded and number by community college; (4) Percentage and number of participants awarded an associate degree while participating in the Reverse Credit Transfer Program; and (5) Of those awarded an associate degree, the percentage and number who subsequently earned a bachelor’s degree can also be captured.

According to the National Student Clearinghouse (2017), 78% of students who transfer from a community college to a four-year institution do so without earning an associate degree, and 80% of all entering community college students who indicate their intention to earn a baccalaureate degree, only 15% of these students do so within six years. The desired outcome of the program is to contribute to college completion goals and increase the number of students with a postsecondary credential. To meet the program’s outcomes, the right students, who will complete the program and earn their associate degree, must enroll in the program. To accomplish this, it is essential to enroll students who have earned a specific number of credits at the community college before transferring. There should be communication with students once they complete a certain number of credits and indicate they want to transfer to a Regent. According to the Higher Learning Commission guidance, typically 15 of the 60 credits for the associate degree can be credits earned at the institution awarding the degree.
A minimum residency requirement of 30 transferable credits hours earned at the Iowa community college should be required for eligibility in Iowa reverse credit transfer. The 30 credit minimum needs to be agreed upon as reported by the Iowa Department of Education (2017). The median number of students are transferring with 37.7 credits. By having a set number of credits required for admission to the program could allow a student to earn the associate degree in approximately three semesters provided all the requirements are met. This would also solve the issue of deciding which community college becomes the degree-granting institution if a student has attended multiple institutions.

The Communication and Marketing group, a subgroup of the Reverse Credit Transfer Advisory Group formed by Ms. Richardson evaluated the option of the Regent universities having the option to automatically place transfer students into reverse credit transfer through an opt-out process. When reviewing the Family Educational Rights and Privacy Act (FERPA), the group deemed it was not in the best interest of the parties involved to proceed with the opt-out process. According to § 99.30 of the FERPA regulations, “under what conditions is prior consent required to disclose information? The parent or eligible student shall provide a signed and dated written consent before an educational agency or institution discloses personally identifiable information from the student’s education records” (p. 12).

Mass media channels are a means of transmitting messages through communication mediums such as television, newspapers, and radio, and are relatively more important at the knowledge stage. Similar to mass media channels, diffusion via the Internet can speed up an innovation’s adoption rate by reaching many people via a one-to-many process (Rodgers, 2003). The Transfer in Iowa website can serve as a mass media channel be transmitting the
message of reverse credit transfer to reach an audience of many students and academic advisors on the Reverse Credit Transfer Program.

**Research Question 3: How can the State of Iowa enhance the current reverse transfer credit program?**

During the implementation stage of the innovation-decision process, it is possible for the individual or decision-making unit to re-invent the program to help address its challenges. “Diffusion scholars now recognize the concept of re-invention, defined as the degree to which an innovation is changed or modified by a user in the process of its adoption and implementation” (Rodgers, 2003, p. 180). The purpose of this research question was to examine ways the state can increase the viability of the program.

Currently, there is no structured communication plan, and this is one of the tasks that has been placed before the Reverse Credit Transfer Advisory Committee formed by Ms. Richardson. This social system has all members cooperate to solve a common problem or reach a mutual goal (Rodgers, 2003). In early 2016, the Reverse Credit Transfer Advisory Group was formed to discuss the State of Iowa’s Reverse Credit Transfer Program. The Reverse Credit Transfer Advisory Group is a working group of individuals from Iowa’s community colleges, the Regent universities, the Board of Regents, and the Iowa Department of Education. The focus of the group is to analyze data and make enhancements to the Reverse Credit Transfer Program. To aid in the enhancement efforts and inform stakeholders, four subgroups have been developed; (1) Communication and Marketing; (2) Records Exchange Solution; (3) Assessment and Reporting; and (4) Value of an Associate’s Degree.

The advisory group assigned two objectives to the Communication and Marketing subgroup. The first objective was to create a marketing plan for promoting student awareness while attracting the right students to the program. The second objective was to
evaluate the current participation and eligibility criteria and recommend changes in the following areas: (1) student identification; (2) student consent (opt-in process); (3) community college residency requirements; and (4) academic advisor training. Objectives for the Records Exchange Solution subgroup include: (a) implementation of the National Student Clearinghouse's (NSC) Reverse Credit Transfer Records Exchange regarding: (b) overall process; (c) benefits of using the NSC; and (d) feasibility of statewide adoption. Objectives assigned to the Assessment and Reporting subgroup include: (1) creation of an assessment plan including data to measure the program's effectiveness; and (2) data collection for completion, student success, and program evaluation.

One of the themes alluded to the fact that communication among the group was not timely during the implementation phase. As mentioned previously, one of the critical stages in the innovation-diffusion process is communication. To move the program forward, it is vital for the group to meet more frequently to discuss the logistics of the program moving forward. With her new duties, it may not be possible for Ms. Richardson to lead the group. An apparent heir needs to be identified and the leadership role transferred to this new individual.

Another theme presented in the data was consistent communication with prospective transfer students to the program. To help ensure that students are aware of the reverse credit transfer process, a marketing and communications campaign can be created and launched to include a variety of touchpoints throughout the different stages of enrollment. Reverse Credit Transfer information should be posted on each of the 15 Iowa community college’s websites to promote and inform potential students and the campus community about the reverse credit transfer initiative. After identifying eligible transfer students, launching an implemented
communication plan can help yield the best response rate. Once the student has opted in, it is imperative to keep him/her engaged in the process. It is essential that the two-year and four-year institutions immediately acknowledge his/her commitment.

The future of the student record exchange and the data collection process does foresee to improve with the implementation of the National Student Clearinghouse (NSC) Reverse Credit Transfer Data Exchange system. Even with the implementation of this new NSC system, there should be communication and training conducted by the community colleges once the system is online. The National Student Clearinghouse Reverse Transfer platform provides an automated solution to electronically transfer course and grade data from a four-year institution to any two-year institution to award associate degrees to eligible transfer students. Since the data is exchanged directly between the host, it is possible to award a degree without sending an official transcript. The decision to award degrees without an official transcript will need to be determined between the Regents and community colleges. Since FERPA has been a conversation of concern when discussing the opt-in admission process, it has been confirmed that this Clearinghouse service in compliance with FERPA and other applicable laws.

To remain FERPA compliant, all students wishing to participate in Iowa reverse credit transfer are required to opt-in to the program. By opting-in, the student agrees to the exchange of transcript information between the two institutions and an automatic declaration of degree candidacy. The Reverse Credit Transfer Advisory Group is considering the following recommended student opt-in points. Transfer students currently opt-in to reverse credit transfer through the universities' transfer applications. Other possible opt-in points at the community colleges include academic advising, partnership programs, e.g., Central
University and the Western University Admissions Partnership Programs, institutional websites, Transfer in Iowa website, and specific transfer cohorts. The universities’ legal department is currently vetting the use of the student portal authentication to determine if this process will be FERPA compliant and allow the sharing of records between the universities and the community colleges. Consultation with the universities’ IT departments is underway to learn about the logistics of this project.

The debate of allowing dual credit high school students to participate in the program was a point of contention during the data collection process. The Regent universities expressed that this student population is unaware of their intended degree program at the university. There could be an argument that incoming first-year students are unsure of their degree program entering college since a large number of students change their degrees multiple time before graduating. Another argument came from President Mitchell from Hills Community College that focused on turning his institution into a "diploma mill." There are individuals such as Ms. McLean from a state higher education agency and President Rodgers from Lake Community College who felt very strongly that as long as dual credit students meet the required credit amount, they should be eligible to participate. This is an argument that needs to be further discussed since community colleges count dual credit students in their enrollment reports and will offer them an associate degree. If this student population is considered college students in the current data and reporting structure, shouldn't they be allowed to participate in reverse credit transfer given that they meet the proposed 30 credit minimum program eligibility requirements that are currently being discussed?

The Community College Presidents group, the Department of Education, the Community College Chief Academic Officers, and the Iowa General Assembly are
stakeholders and have a vested interest in the program. To provide the metrics on the program, a new data reporting structure can come from the Reverse Credit Transfer Advisory Committee. These reporting structures can include an annual report outlining the participant and potential cohort data. This data will keep the stakeholders up-to-date on the program’s efficiency.

The appointment of a reverse credit transfer coordinator can be the resource needed to help enforce these new initiatives. Currently, the State of Missouri has a similar position as well as key individuals who work specifically with reverse credit transfer. These reverse credit transfer coordinators are available to assist students interested in the program as well as other duties related to the program. The State of Missouri did experience a legislative mandate when creating their reverse credit transfer program. The State of Iowa could request the funding for a transfer coordinator to work specifically with the program, but without funding for the position, each of the Regent universities and state's community colleges could appoint a reverse credit transfer coordinator.

**Theoretical Framework**

The Diffusion of Innovations theory is the lens through which this study was conducted. The theory seeks to understand how an innovation such as reverse credit transfer progresses through an organization. The theory also outlines the communication process that the innovation must go through to be successfully implemented. The communication during the reverse credit transfer implementation stage was done in which two or more individuals interacted with similar attributes such as beliefs and education. A distinct problem in the diffusion of innovations is that the participants and change agent are technically more competent than the clients, which can lead to ineffective communication since the two
individuals do not speak the same language (Rodgers, 2003). This knowledge difference could be one of the reasons for the low participation numbers in the program. Since there is currently only one opt-in point through the transfer admissions application, students may not fully understand the program and why it is important to them. A model of the Reverse Credit Transfer Program (RCTP) and the innovation-decision process is illustrated in Figure 2.

![Figure 2. RCTP and the innovation-decision process](image)


The Diffusion of Innovations theory also outlines how during the innovation-decision process knowledge of the innovation passes through the social system, and the organization has the option to adopt or reject the innovation. The social system that worked on the implementation of the program saw the problem of students transferring before completing their degrees and reached a common goal to solve this issue by institutionalizing reverse credit transfer in order to create more degree completers. During the implementation process of the Reverse Credit Transfer Program, the option to adopt or reject the innovation was decided at the administrator level. This means that the individuals who work with the program on a daily basis did not have a voice during the innovation-decision process.

Another area where the Diffusion of Innovation theory was utilized in the reverse credit transfer process is in the amount of time it takes to implement an innovation which is a critical element of the diffusion process. Individuals want to know about the innovation and
how and why it works along with the advantages and disadvantages. The rate of adoption is generally measured by the number of individuals who adopt the innovation during a specific period. This means that the more individuals involved in making an innovation-decision may lead to a slower rate of adoption (Rodgers, 2003). Reverse credit transfer is a unique phenomenon that takes time to institutionalize. This study did not take into account the degree of time in which the program was implemented. It could be construed that the program was institutionalized too quickly without the proper adequate amount of training and knowledge needed to operate the program on a daily basis. Future researchers can examine the time required to implement a program such as reverse credit transfer once the innovation begins at the knowledge stage and reaches the implementation stage.

Finally, the study utilized the theory to look into ways the state can re-invent the program. The reinvention process is the degree to which an innovation is changed or modified by a user during its adoption and implementation. The re-invention process usually occurs during the implementation stage of the innovation-decision process. It can be noted that a higher degree of re-invention can lead to a faster rate of adoption of an innovation. The logic behind this thought process is that innovations that are more flexible and can be reinvented easier can fit a wider range of adopters’ conditions (Rodgers, 2003). This re-invention is currently in progress within the program as the Reverse Credit Transfer Committee is working together with the help of the National Student Clearinghouse to streamline the transcript exchange service between the universities and community colleges. The committee is also evaluating a variety of additional opt-in points for the students’ other than just the transfer admissions application. By continually re-inventing the program, the
state can be sure that reverse credit transfer remains a relevant and viable option for transfer students and the community colleges.

**Implications for Practice**

Based on the data analysis and findings for this study, there are four implications that need consideration. First, earning a degree through reverse credit transfer can have adverse effects on students' futures as they pursue a four-year degree or enter the workforce. There may be students that feel an associate degree may not be valuable since their ultimate goal is to receive the bachelor’s degree. Students need to understand that by completing an associate degree, they will be more marketable to employers by providing a better living wage after completing the degree, or while they are pursuing the bachelor's degree. Earning a reverse credit transfer degree can provide students with a sense of accomplishment while pursuing the bachelor degree since they understand the importance of already completing a degree. This sense of accomplishment can provide students with the confidence needed to complete the bachelor degree. There may be instances where students need to stop out. This stop out could be caused by finances, academic pressures, or family or personal situations. Students never intend on different factors contributing to their dismissal from college, but if life creates situations where they cannot complete the intended bachelor’s degree, they should be happy to have an associate degree to fall back on if times get tough.

The second implication for the study surrounds how reverse credit transfer degrees can help community colleges contribute more to the national completion agenda and the Future Ready Iowa initiative. Community colleges are measured by the number of degrees they award. Reverse credit transfer can contribute to the completion data and enhance their standing with IPEDS. Reverse credit transfer is just one way the State of Iowa's community
colleges completion numbers can look better to the state and the Department of Education. It is incredibly important to have the conversation regarding reverse credit transfer once a student begins to complete 50 percent of their degree. These conversations can happen with the academic advisers and be part of the already transfer conversations that are currently happening. Community colleges can promote reverse transfer as an avenue for students who may begin the transfer process before earning the associate degree. This provides another opportunity for community colleges to serve their students better. It is known that a large number of community college students will transfer before earning the associate degree, as the state sees hundreds of community college students transferring early. For the program to be successful, it is vital for the community colleges to market the program as a transfer option. By marketing the program better at the community college level, the state should begin to see an increase in the number of students participating in the program. This program is designed to help community colleges and their students more than anything. A push should come out of the community colleges.

Next, the Regent institutions can continue their transfer partnerships with the community colleges through reverse credit transfer. They need to be aware that this is a partnership and not use reverse credit transfer as a recruiting tactic. Reverse transfer can be used in specific programs such as engineering where it benefits students to transfer before earning the associate degree. By using reverse transfer as a resource, it will help students transfer at the right time as they pursue their degree. Outside of maintaining a good partnership with the community colleges, it is unclear on what the Regents are hoping to gain from the Reverse Credit Transfer Program. Based on the data analyzed for this study, reverse credit transfer benefits community colleges and their students the most. It seems that the
State of Iowa’s Reverse Credit Transfer Program is more of a Regent driven initiative. The chair of the committee is from a Regent university and a lot of the decisions for the program are being introduced and driven by the Regents. A major implication of this study would be for the Regents to take a step back and assume more of a secondary role while the community colleges appoint a point person to lead the programs efforts. The program should have more leadership from the community colleges to achieve the benchmarks that have been set since the program’s implementation.

Finally, the Reverse Credit Transfer Advisory Committee can continue to evaluate the underpinnings of the program and enhance the program where necessary. Reverse credit transfer is becoming more popular across the nation, and the group can review national trends revolving around the program. The implementation of the National Student Clearinghouse's data exchange is a good example. The group can also gather data on the success of the program to present at the state level. To maintain the efficiency of the program, it is important for more, higher-level community college administrators to have a seat on the committee. A vice president at one of the community colleges could be included in the group and possibly co-chair the committee. A more decision making related path can be taken by having a vice president on the committee or higher-level community college personnel represented. Moving forward it is very important for this group to meet more frequently. Over the past year, the group has met three times. Different tasks have been distributed amongst the different committees within the advisory group. These tasks are still works in progress and have not seen resolution. A recommendation can be made for the group to meet quarterly in order to keep the program moving forward.
Recommendations for Policy

While the research for this study did not focus on a discussion on policy, there are five recommendations for state policy surrounding the enhancement of the Reverse Credit Transfer Program. First, although a cost analysis was not conducted within this study, it is essential to examine the monetary value placed on the implementation of policy. This value can be the cost of physical resources needed as well as the cost of the human effort needed throughout all phases of the program. There needs to be a cost-benefit analysis conducted regarding all of the costs associated with the reverse credit transfer project. Based on the outcome of this analysis and the importance of reverse credit transfer across the state, it could be deemed necessary to allocate funds and resources to support the program. A grant from the Lumina Foundation could also be pursued if funds are not available.

Second, a framework can be created that will allow the institutions across the state to work independently with the program. Based on the findings from this study, there is a variability of colleges working with the Reverse Credit Transfer Program. There are currently fifteen Iowa community colleges and three Regent universities in the State of Iowa. Each one of these institutions is working with the program in their unique way. A few community colleges are communicating with students about the program, while other community colleges see this process as an afterthought. The Regent universities are handling the transcript data exchange differently across the three institutions. The language used on the transfer application is worded differently among the three Regent universities. For the program to run efficiently, it needs to support consistent communication across all fifteen community colleges and the Regents. Time will tell if the National Student Clearinghouse data exchange will be a solution to streamline the transfer of student records. For the time
being, it is vital to creating a communication plan to support and inform the student population about the program. Without a cohesive communication plan, the state may not experience the enrollment numbers they are hoping for in the program. It may be difficult for all the institutions to work cohesively with the program.

Third, the current state in which the program operates regarding opt-in needs to be revisited; however, it would seem that the ability to implement an opt-out model will be difficult since FERPA and reverse credit transfer have been discussed across the nation. According to FERPA regulations, “Except for specific exceptions, a student shall provide a signed and dated written consent before a school may disclose education records” (Hope, 2015, p. 2). There have been a number of questions from college officials regarding whether FERPA’s exceptions to signed consent for education records applies to RCTPs. Unfortunately, they do not as the clause in the FERPA regulations regarding this exception clearly states that the record disclosure applies only within the agency or institution and college officials “…may not use this exception to disclose education records to officials at a different institution” (Hope, p. 2). The exception also does not allow an institution where the student has enrolled to send records back to the formerly enrolled college even if it is for proposes related to the student’s enrollment of transfer (Hope).

Currently, the states of Texas and Hawaii are involved in reverse credit transfer and have an opt-out admissions process. These states are making the program work without jeopardizing students' rights. Work needs to be done on how these states are operating within the confines of FERPA. Other states such as Colorado are notifying students who may be eligible to receive the associate degree. Through Colorado’s Degree Within Reach program, “…students who appear to have enough credit to earn an associate’s degree will be contacted
by their universities. If a student agrees to have his/her credit information sent to their former community college, she/he will either be notified that they will be granted a degree or about how many more credits are still needed” (Colorado Department of Higher Education, 2017). Currently, the State of Iowa is not notifying possible eligible students of the reverse credit transfer opportunity. This is an area that the state can explore to achieve a better participation rate. Again, this is an area where the National Student Clearinghouse can help the program.

Next, the RCTP needs to have sustainable leadership across the regents and community colleges. The program has seen a couple key stakeholders leave the implementation team since the program was implemented in 2011. The chair of the Reverse Credit Transfer Committee has been with the program since the knowledge stage. From our interview, she indicated that she has taken a new position at Central University and may not be able to chair the committee. Since she has provided leadership since the program’s inception, the program could face a decline in productivity with her direct involvement being diminished due to her new job responsibilities. The program needs to appoint an apparent heir to oversee her responsibilities. As of now, that person has not been identified. Without sustained leadership, the program could find itself not being managed to its fullest extent.

Finally, the limitation of an unfunded legislative mandate may have prolonged the completion of the program. There seemed to be aspects of the program that were excluded from the rollout. Two of the areas that were excluded include training of academic advisers and marketing to students. With the legislator behind other transfer initiatives such as House File 815 which focused on transfer and articulation initiatives, it would seem important to have a program such as reverse credit transfer included in the transfer initiatives, especially since it directly correlates to improving the community college’s completion rates.
Unfortunately, the program may not experience sustainability if the community colleges do not come together and indicate a need for the program. There is a need for the community colleges to work together on the program as the RCTP directly impacts their completion rates and helps their students become degree completers. The Regents can work with the program; however, until the community colleges unite and express the need, the program may never become mandated across the state.

**Recommendations for Future Research**

This study provided an insight on the RCTP from an implementation standpoint. The researcher sought answers on the implementation process from the key stakeholders who were involved in the creation of the program. The decision to use members of the implementation team provided an overview of why the program was implemented and set up the way it currently is operating. However, by including individuals who are currently working with the program in the study could have contextually provided a better understanding of the current operational state of the program.

The sample for this study focused on a small select group of individuals who were involved in the implementation process of the RCTP. The focus of the study was to examine the confines of the program and the challenges the program is facing after implementation. For the purpose of answering the research questions, the sample was exhausted by including those individuals who were direct stakeholders in the program implementation and process. Further individuals could have been identified to showcase how the program is currently functioning. Including individuals who are working with the program on a daily basis could have provided a different paradigm and illustrated the current state of the program and may have increased the knowledge surrounding the underpinnings that are affecting it. The RCTP
is a labor-intensive program that requires adequate training for the individuals involved in the
daily operations. The group of individuals that need to receive training on the RCTP include
academic advisers at both the community colleges and Regent universities, transfer credit
evaluators, and registrar staff. Incorporating training will enable all the individuals involved
to maintain the program’s efficiency.

Further research can also be conducted on the community college penalty and how
RCTPs can benefit students. The community college penalty has been a point of contention
with researchers. The amount of time it takes for vertical transfer students to earn a
bachelor’s degree can be explored in greater depth. Research has indicated that students who
begin at community colleges are at a disadvantage when completing a bachelor’s degree
(Sandy, Gonzalez, & Hilmer, 2005). There are several areas of research that support this
hypothesis. First, community college students may be less prepared than their four-year
counterparts. Second, students who begin their college career at a community college may
not complete the bachelor’s degree due to higher opportunity costs, which can increase the
time needed to complete a bachelor’s degree may be longer for community college students’
due to non-transferable courses, or part-time employment among community college
students, or remaining too long at the community college. The opportunity costs of college
increases the time to graduate, in which the longer a student is in college, the higher the
failure rate is to complete (Sandy et al.). The median time for students to complete a
bachelor’s degree is 55 months compared with 63 months for students who were enrolled at a
community college. This length of time to complete can be described as the community
college penalty (Lichtenberger & Dietrich, 2017).
Although the benefits of the Regents and community colleges was a unit of analysis for this study, there were stark differences in responses surrounding why reverse credit transfer is essential to the Regents and community colleges. Further information needs to be collected on the underpinnings surrounding the Regents initiative behind proposing the initiative and what they were trying to gain as the aspect of the program seems to benefit community colleges and their completion rates the most.

The goal of this study was to examine why the State of Iowa implemented the Reverse Credit Transfer. As the data analysis process occurred, it was evident that there was a narrative that still needed to be discussed and collected. Further research surrounding the cost analysis to operate the program can be further explored. There are current representatives from admissions, academic advising, and the registrar working on this program. Based on the hours involved and the number of participants, does the workload and cost to run the program justify the means? Once the National Student Clearinghouse Data Exchange is implemented a cost analysis can examine if the new process has made an impact on the program's labor costs. It could be argued that in its current state, is reverse credit transfer indeed a viable program. For example, if a student not in reverse credit transfer wants his or her records sent back to the community college and meets the residency requirements, would the community college award the degree. This example could be vetted by conducting further research.

The political mandate process was not an inquiry of interest at the beginning of the study. As the data was collected, it was determined that the possibility of a legislative mandate could have progressed the program further along than its current state. To further the research, examining the confines of what constitutes a legislative mandate within the state
would help explain how program and policy implementation comes into practice. Interviewing members of the legislator, the Board of Regents, and Department of Education can provide insight on why the national programs such Reverse Credit Transfer Program has not been a priority especially with the political climate surrounding House File 815 and other transfer initiatives that have been at the forefront of legislative discussion over the past ten years.

Last, further qualitative research designs need to be conducted from the student perspective and why they are deciding to enroll or not enroll in reverse credit transfer. Do students fully understand the program when they opt-in to participate? Focus groups could be conducted on specific cohorts of students, particularly those students enrolled in Arts and Sciences programs at the community colleges since these degrees are designed to transfer.

**Conclusion**

The purpose of this study was to examine and analyze the State of Iowa’s Reverse Credit Transfer Program. The research first identified the reasoning behind the purpose of the program and why it was implemented. The study revealed a multitude of reasons which led to conversations to begin the program. The first was the college completion agenda at both the state and national level. It was then addressed that, to continue the partnership between the Regents and community colleges, reverse transfer was the next logical step. The political landscape also played a major role in the creation of the program. The State of Iowa was experiencing a large amount of pressure from the legislature regarding transfer initiatives. These different initiatives have been outlined in House File 815.

The study also sought to uncover how communication can impact the development of a new innovation. The research process explored how the innovation of the New Reverse
Credit Program was communicated to the stakeholders, college staff, and students. The beginning conversations surrounding the objectives of the program for the most part, was communicated effectively during the initial planning phase. Once the implementation was underway, the communication between the parties involved could have been more implicit. The study also explored how the state can move forward and improve the program.

Reverse credit transfer is a policy that is becoming more popular across the nation that helps to aid in the college completion efforts. Students can benefit from this program in a variety of different ways. To keep the program running efficiently it is important to strive and improve the program where necessary while keeping the stakeholders informed of the progress. By continuing to monitor the underpinnings of the program, the state can enhance the program to achieve the potential that was originally intended for reverse credit transfer.
REFERENCES


APPENDIX A. INSTITUTIONAL REVIEW BOARD (IRB) APPROVAL

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Institutional Review Board
Office for Responsible Research
Vice President for Research
2470 Lincoln Way, Suite 202
Ames, Iowa 50014
515-294-4566

Date: 2/17/2017
To: Eric Merten
4717 NW 8th St. Ankeny, IA 50023
CC: Dr. Lorenzo Baber
2666D Lagomar

From: Office for Responsible Research
Title: The New Reverse Transfer: Degree Attainment and the State of Iowa
IRB ID: 17-012
Approval Date: 2/16/2017
Date for Continuing Review: 2/6/2019
Submission Type: New
Review Type: Full Committee

The project referenced above has received approval from the Institutional Review Board (IRB) at Iowa State University according to the dates shown above. Please refer to the IRB ID number shown above in all correspondence regarding this study.

To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 56), please be sure to:

- Use only the approved study materials in your research, including the recruitment materials and informed consent documents that have the IRB approval stamp.
- Retain signed informed consent documents for 3 years after the close of the study, when documented consent is required.
- Obtain IRB approval prior to implementing any changes to the study by submitting a Modification Form for Non-Exempt Research or Amendment for Personnel Changes form, as necessary.
- Immediately inform the IRB of (1) all serious and/or unexpected adverse experiences involving risks to subjects or others; and (2) any other unanticipated problems involving risks to subjects or others.
- Stop all research activity if IRB approval lapses, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.
- Complete a new continuing review form at least three to four weeks prior to the date for continuing review as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Please be aware that IRB approval means that you have met the requirements of federal regulations and ISU policies governing human subjects research. Approval from other entities may also be needed. For example, access to data from private records (e.g., student, medical, or employment records, etc.) that are protected by FERPA, HIPAA, or other confidentiality policies requires permission from the holders of those records. Similarly, for research conducted in institutions other than ISU (e.g., schools, other colleges or universities, medical facilities, companies, etc.), investigators must obtain permission from the institution(s) as required by their policies. IRB approval in no way implies or guarantees that permission from these other entities will be granted.

Upon completion of the project, please submit a Project Closure Form to the Office for Responsible Research, 202 Kingland, to officially close the project.

Please don’t hesitate to contact us if you have questions or concerns at 515-294-4566 or IRB@iastate.edu.
APPENDIX B. INTERVIEW QUESTIONS AND CONSENT FORM

Interview Questions

Interview 1
Educational Background
Higher Education Philosophy

1. The study that I am going to be conducting and the interview questions that I will be asking are going to be based on your involvement in the Reverse Credit Transfer Program, but first I want to get to know more about you and why higher education is important to you.

2. Can you tell me about your education background?

3. Why did you choose to work in higher education?

4. How do you manage your time?

5. Describe what a typical day looks like for you?

6. What would you consider to be a productive day?

7. What would prevent you from having a productive day?

8. Talk with me about your higher education philosophy.

9. What would you consider hot topics within higher education today?

Interview 2
College Completion
Reverse Transfer
Specific Implementation

4. Exploring the topic of college completion. Tell me what that phrase means to you.

5. How do you feel Iowa is doing across the nation in terms of increasing the number of graduates with high-quality degrees, certificates and other credentials to meet the national goal of 60 percent by 2025?

6. How about the goal of 70 percent of Iowans in the workforce having education or training beyond high school by 2025?

7. Why is the Reverse Credit Transfer Program important to community colleges and the Regents, students, and the state?

8. How can the Reverse Credit Transfer Program make an impact with the college completion agenda?
9. Do you see this as a positive or negative impact? Why?

10. How do you feel programs such as reverse credit transfer can have an impact on Iowa’s workforce?

11. When did the state begin working on the development of the Reverse Credit Transfer Program?

12. What role did Governor Branstad’s and Lt. Governor Reynolds’ “Future Ready Iowa” initiative have in the implementation of reverse transfer?

13. I know the state legislature did not mandate the Reverse Credit Transfer Program in Iowa. How did the lack of this mandate affect the decision to move forward?

14. Did you model other state’s (possible Credit When It’s Due states) Reverse Credit Transfer Programs when developing the State of Iowa’s program?

15. What main elements influenced the introduction of the Reverse Credit Transfer Program?

16. Currently the state allows students to participate in reverse transfer through an opt-in approach. What are your thoughts about the possibility of an opt-out model?

17. Do you feel that the program could increase participation and likely contribute to an increase in awards granted through adoption of the opt-out model?

18. How are you currently marketing this program to students? Is information available through your website, printed materials such as brochures, or other ways your institution notifies students?

19. Do students need to have a certain number of credits completed before they can participate?

20. Please share a list of all your program participation criteria/requirements.

21. Currently, there is no residency requirement for participation. Do you feel a student must have completed a minimum number of credits at the community college before an associate degree can be awarded? If yes, what are your thoughts on number of residency credits required for participation?

22. How many associate degrees have your students received through reverse transfer since the program has been implemented?

23. Are you allowing freshmen who earned college-level credit while in high school to participate?

24. Is there anything you would change to improve the program?
Informed Consent

Title of Study: Reverse transfer: Associate degree attainment in the State of Iowa

Investigator: Eric Merten

Introduction
In 2012, the State of Iowa implemented the Reverse Credit Transfer Program. The Board of Regents and Iowa’s public universities developed this partnership with collaboration from Iowa’s community colleges. The purpose of this case study is to conduct a policy analysis on the State of Iowa’s Reverse Transfer Credit Program.

You are being invited to participate in this research study because you: (1) were involved in the implementation team of the Reverse Credit Transfer Program and (2) are currently working with the program.

Description of Procedures
If you agree to assist in this research study, you will participate in two face-to-face semi-structured interviews and will be audio recorded. The location will be mutually agreed upon prior to each interview.

You will be asked a series of questions relating to the implementation and current state of the Reverse Credit Transfer Program at your institution. Each interview will last approximately 60 minutes. There may be additional follow-up questions based on your responses.

The interviews will all be digitally recorded and transcribed through Rev.com. During the data analysis process, the audio files will be uploaded directly to Rev.com through their iPhone app. Once the transcription is complete, the audio files will be deleted and the interviews will be coded using a Computer Based Qualitative Data Analysis Software program. I will also ask Rev.com to delete the data once I receive the transcriptions.

A variety of documents and artifacts will be collected from the interviewees and interpreted throughout the course of the research study. These items may include: (1) meeting notes from implementation committees; (2) personal emails regarding the implementation process; (3) press releases; and (4) signed policy agreements. Some of documents and artifacts may require you to work with your Freedom of Information staff.

Costs and Compensation
You will not have any costs from participating in this study. You will not be compensated for participating in this study.

Participant Rights
Participating in this study is completely voluntary. You may choose not to take part in the study or to stop participating at any time, for any reason, without penalty or negative consequences. You can skip any questions that you do not wish to answer.
Confidentiality

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy study records for quality assurance and data analysis. These records may contain private information.

When sharing the results from the research study, I will remove identifiable information (i.e., names, position titles, educational background, etc.) from transcripts and replace this information with a pseudonym of your choosing.

Risks of Discomforts

Because this study is a case study of Iowa and I am interviewing you as public figure, I cannot guarantee confidentiality or anonymity. Because I cannot guarantee your confidentiality, there could be some negative consequences if your comments about the program are critical or negative. However, all transcripts will be submitted to you for final approval so you will not be misquoted.

The interview questions I will be asking do not address sensitive topics and therefore, there is no reason to believe that any of responses would result in harm or discomfort. However, based on your answers, there could be potential embarrassment.

Questions

You are encouraged to ask questions at any time during this study. For further information about the study, contact Eric Merten at 515-314-1420 or eric.merten@indianhills.edu or Dr. Lorenzo Baber at 515-294-8374 or ldbaber@iastate.edu.

If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

Consent and Authorization Provisions

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant’s Name (printed) ________________________________________________________________

Participant’s Signature __________________________________________ Date ______________________