### WHAT IS A

# Transfer Affordability Guarantee (TAG)

A Transfer Affordability Guarantee (TAG) is a student-centered and equity-driven partnership between institutions that respects students' investment of time and money into higher education. Institutions that offer a TAG ensure that students can complete a bachelor's degree in a timely manner by supporting them through a mapped pathway, guaranteeing that all credits apply to completion, and clearly defining cost and time-to-degree.







Across the country, higher education students face burdensome barriers to success, particularly Black, Latinx, Indigenous, and underrepresented AAPI students, students from low-income backgrounds, student parents, and more. Using local data to identify equity gaps will help institutions understand which students they can better support through a TAG.

## HURDLES OF THE TRANSFER PROCESS

#### THE FOUR KEY ELEMENTS OF A TAG REMOVE THOSE HURDLES FOR STUDENTS

43% of credits are lost nationwide through the transfer process.<sup>3</sup>



#### ALL CREDITS TRANSFER SEAMLESSLY

A TAG recognizes that today's students do not have time nor money to waste, so ensures that credits are seamlessly transferred from a two-year to a four-year institution to support students on their path to a bachelor's degree.

Loss of transfer credits means taking more classes, which makes costs unclear and creates financial burden for students.



#### PROVIDE SET COST

Recognizing that the increasing costs associated with a postsecondary credential, including non-tuition costs, can be an insurmountable barrier for many students, a TAG provides a set cost that will not change over the course of the student's path toward a degree.

Only 14% of community college students earn a bachelor's degree within 6 years of entry to postsecondary education.4



#### **CLEAR TIME TO DEGREE**

Institutions offering TAGs will offer wraparound student supports to ensure students are able to stay on their pathway and complete their degree in a timely manner.

Research suggests that clear information about college costs can go a long way in keeping students on the college path.



#### DIRECT COMMUNICATION TO STUDENTS

A program is only as good as its implementation. To ensure students, particularly historically marginalized students, enjoy the benefits a TAG can provide, institutions that offer TAGs develop clear, consistent, and direct messaging designed to connect with students and ensure both awareness of and participation in a degree pathway.

Sources: 1. Community College Research Center (2011) and NCES (2012); 2. National Student Clearinghouse Research Center (2017, updated 2021); 3. GAO (2017); 4. National Student Clearinghouse Research Center (2017)

