To ensure you make the most efficient use of your time, effort, and money when transferring to another institution, learn the rights and responsibilities of a transfer student.

**You have the right to:**

- Be treated equitably with “native” (non-transfer) students on the campus where you are transferring.

- An efficient and predictable process that is sensitive to your needs.

- Appeal a denial of transfer credit at the receiving institution and to receive clear instructions on how to file an appeal.

- Opt in to Missouri Reverse Transfer if you have 15 or more credit hours earned at your two-year institution, and have transferred to a qualifying four-year institution, even if you are currently an inactive student.

- CORE 42 — have specific courses transfer one-to-one, and fulfill major and graduation requirements if the courses are part of the CORE 42.

- Completion of the CORE 42 meets all lower-division general education requirements at all institutions.

- Contact the Missouri Department of Higher Education & Workforce Development if you have completed the appeal process at your institution and remain unsatisfied with the final decision.

**Steps for smooth transfer:**

- Learn the admissions requirements of the institution to which you are applying, and work with an admissions counselor.

- Send your final transcript(s) to the receiving institution.

- Learn and comply with the specific requirements for the program of study you’ll be enrolled in at your new school.

- Contact advisors at both your current college and your future college. Check with an advisor at your future college to learn of any changes in degree requirements.

- Select a major that meets your goals. If you change majors, be aware that previously earned credits may not apply toward your new major.

**Transfer Policy:**

- The Committee on Transfer Articulation (COTA) is committed to providing oversight throughout the state on a fair transfer process (6 CSR 10-3.020). Further information on COTA can be found at https://dhewd.mo.gov/cota/.

**Transfer Consideration:**

- Coursework earned at non-regionally accredited institutions may not be accepted at a regionally accredited institution.

**Disclaimer:** These guidelines do not apply to coursework attained outside of the state of Missouri.
The purpose of this document is to answer the most common questions about student transfer; some exceptions apply. For definitive answers, consult your college’s transfer advisors.

**Q: What is CORE 42 and where can I find the courses?**

**A:** CORE 42 is a block of at least 42 credit hours that will transfer as equivalent credit between all public colleges and universities, and participating independent colleges in Missouri. You can use the Course Transfer Tracker on the Journey to College website (journeytocollege.mo.gov) to select general education courses you’ve taken and see how they will transfer to other public colleges and universities in Missouri.

**Q: What is considered a transfer student for the purpose of the CORE 42?**

**A:** A transfer student has earned more than 11 academic credits after high school graduation.

**Q: What is MRT?**

**A:** The Missouri Reverse Transfer (MRT) Program allows students to use credit they have earned at Missouri two- and four-year higher education institutions to qualify for an associate degree. If you have completed at least 15 credit hours at such an institution, you may be eligible to participate in the program. Even students who are not currently attending college may be eligible for an associate degree through MRT.

**Q: How do I appeal a denial of transfer credit at the institutional level? At the state level?**

**A:** Consult your institution’s appeal process listed in the catalog and/or website.

**Q: I completed my CORE 42 requirements. If I transfer to another institution that accepts the CORE 42, will I have to repeat coursework for general education?**

**A:** No. However, additional courses may be required in order to meet overall graduation requirements.

**Q: I completed the CORE 42 education program at my sending institution. Does this qualify me to enter a professional degree program at the receiving institution?**

**A:** Not necessarily. If you are pursuing a professional degree program such as teacher education or nursing, you may be required to complete additional coursework as a condition of admittance to the program.

**Q: I received a “D” grade in one of my courses. Can I transfer credit from that course to my receiving institution?**

**A:** Generally, yes. However, if the receiving institution requires that all native students must repeat courses in which they received a “D” grade, then you will be required to repeat it also. It may also not meet requirements for your major. Check with the receiving institution for a definitive answers.