

THE TRANSFER PIPELINE



Kentucky Council on Postsecondary Education Policy Brief



THE TRANSFER TOOLBOX:

- The General Education Transfer Policy guarantees transferability of general education blocks of coursework between KCTCS and Kentucky's public universities.
- The completer degree allows students with an applied associate (technical) degree to complete a bachelor's degree within approximately the normal hours required.
- Formerly known as the Kentucky Course Applicability System, the redLantern U.select online system (redlanternu.com/) informs advisors and students of what credits will and will not transfer.
- As part of the college access initiative, KnowHow2GOKy, the Council developed a transfer student handbook and Web site (knowhow2goky.org/transfer) to assist in planning.



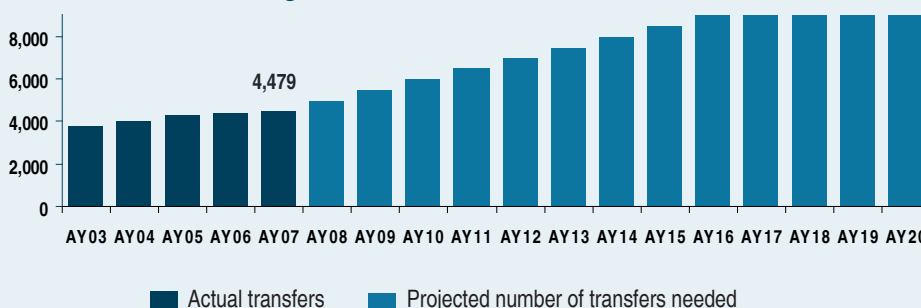
A publication in support of Kentucky's goal to Double the Number of college graduates by 2020

September 2008

Double the Numbers: The Role of Transfer

In October 2007, the Council on Postsecondary Education published *Double the Numbers: Kentucky's Plan to Increase College Graduates*. The plan projects Kentucky will need 800,000 adults with at least a bachelor's degree in the year 2020 to reach the national average in educational attainment, as mandated by the *Kentucky Postsecondary Education Improvement Act of 1997* (HB 1). In 2000, Kentucky had only 402,000 bachelor's degree holders. The plan establishes five essential strategies for ramping up degree production. Transfer is just one of multiple charges Kentucky's postsecondary institutions face to Double the Numbers with limited resources. The transfer strategy requires enrolling more first-time students in the Kentucky Community and Technical College System (KCTCS) and transferring them to a four-year program. Beginning postsecondary education at KCTCS and completing at a Kentucky university is economical for both the state and individuals.

Figure 1: How many transfer students are needed to achieve Kentucky's Double the Numbers goal?



New students at four-year institutions seeking transfer of KCTCS credits by academic year (AY)

The Council's role in facilitating transfer across the Commonwealth involves coordination of the Statewide Transfer Committee, comprised of institutional representatives, and development of policy recommendations driven by research and data analysis. The purpose of this policy brief is to provide a snapshot of current statewide transfer initiatives, transfer data analysis, barriers to transfer, and strategies that will produce the dramatic increases in transfer required to meet the Double the Numbers goal of 11,300 transfers in 2020. It is also intended to spark more informed conversations about transfer success in Kentucky since the analysis of data often raises more questions than it answers.

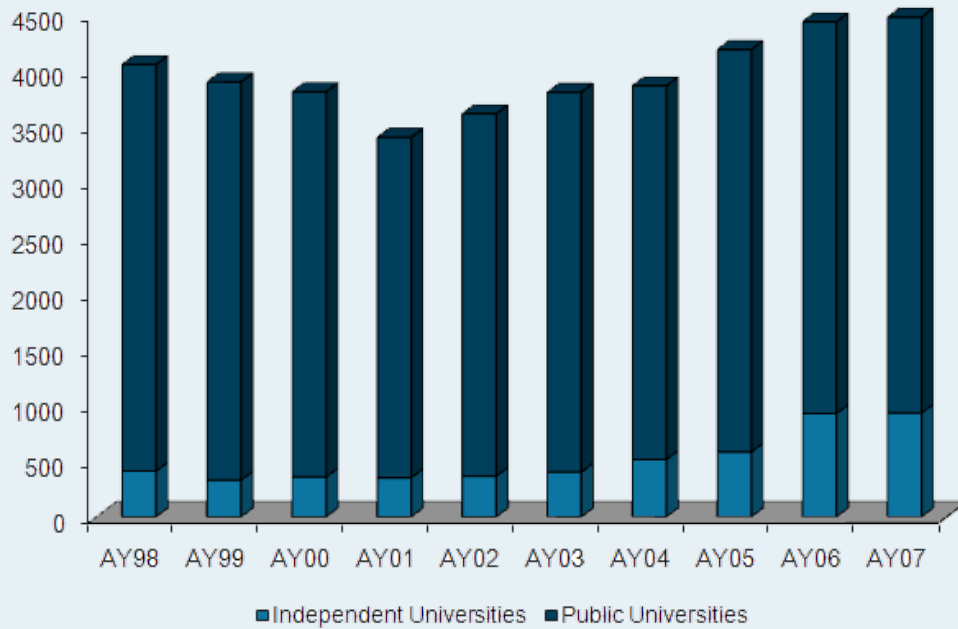
Transfers Are Increasing But Not Fast Enough

Despite a decrease since 2002 in the number of students enrolled in traditional transfer degrees, associate of arts (AA) and associate of science (AS), at KCTCS (Figure 10), nearly 4,500 KCTCS students transferred to one of Kentucky's public or independent institutions in 2006-07 (Figure 1), a 19 percent increase over 2002-03 and an 11 percent increase since 1997-98, the beginning of reform. Since 2002, the number of KCTCS students transferring to a four-year institution has increased an average of 4 percent each year. However, **reaching the Double the Numbers goal for transfers in 2020 will require an annual average increase of more than 10 percent for the next 13 years.**

Who Are Transfer Students?

In this analysis, transfers are defined as full- or part-time students enrolled at KCTCS who transferred in either the fall or spring semester to one of Kentucky's eight public universities or one of the 20 independent four-year institutions that comprise the Association of Independent Kentucky Colleges and Universities (AIKCU). This brief does not capture students who transfer from four-year to four-year institutions, students who transfer from four-year to two-year institutions, and students transferring to proprietary and out of state institutions.

Figure 2: How many students per year have transferred from KCTCS to Kentucky’s public and independent colleges and universities since reform?



Based on transfers from KCTCS to Kentucky’s four-year public and independent colleges and universities.
 *AIKCU data based upon fall enrollments only.

National Policy Perspective on Transfer

The range of issues surrounding transfer in Kentucky are basically the same as transfer issues in other states. In fact, issues related to the experiences of college students who transfer and their ability to transfer academic credits from one postsecondary institution to another have been so tenuous and the resolution of transfer credit evaluation issues so difficult that transfer issues have emerged as part of the national postsecondary educational policy agenda.

In the Final Report of the Secretary of Education’s Commission on the Future of Higher Education (www.ed.gov/about/bdscomm/list/hiedfuture/reports/final-report.pdf), the Commission criticized both national and state policies for the failure to provide the necessary financial support, state and institutional advising support, and flexible credit evaluation policies needed to craft credit transfer systems that allow students to move easily between different kinds of institutions.

Looking Back: 10 Years After Kentucky’s Reform

Kentucky experienced a dip in the number of students transferring from two-year public institutions to Kentucky’s public universities during the reorganization of the community colleges and the technical schools under one governance structure (Figure 2). The number of transfer students from KCTCS to four-year colleges and universities began to rebound in the 2002-03 academic year and has increased over the past five years. Meanwhile, KCTCS transfers to Kentucky’s independent institutions continue to increase (Figure 3). However, due to data available prior to 2006, the exact amount of increase can not be determined.

Transfer Varies Widely Among Institutions

The number of students transferring to each four-year public institution varies widely (Figure 3). The comprehensive four-year public universities experienced some increases in the number of KCTCS transfers over the past half decade. One public research university maintained while the other decreased.

Kentucky’s public universities and KCTCS institutions share the responsibility to facilitate transfer and most have developed targeted programs in recent years to address this issue. While Kentucky State University (KSU) and Northern Kentucky University (NKU) experienced the highest percentage

Figure 3: Where are students transferring?

	AY 03	AY 04	AY 05	AY 06	AY 07	5 Yr % Change
EKU	571	661	701	686	661	15.8%
KSU	25	29	39	39	47	88.0%
MoSU	389	312	396	377	424	9.0%
MuSU	444	419	512	504	485	9.2%
NKU	76	61	77	93	126	65.8%
UK	957	896	815	835	755	-21.1%
UofL	511	549	592	531	520	1.8%
WKU	431	423	474	447	530	23.0%
AIKCU*	402	514	583	926*	931*	

Based on transfers from KCTCS to four-year institutions.

*AIKCU data prior to AY06 based upon fall enrollments only.

increases, Western Kentucky University (WKU) and Eastern Kentucky University (EKU) demonstrate the greatest increases in the number of KCTCS transfers. More than half of KCTCS transfers to WKU currently come from Elizabethtown Community and Technical College (ECTC) and Owensboro Community and Technical College (OCTC) where WKU has a physical presence on the two-year campuses. Similarly, EKU, KSU, and the University of Kentucky (UK) fund four-year institutional transfer advisor positions on Bluegrass Community and Technical College's (BCTC) campus. In addition, NKU and Morehead State University (MoSU) developed joint admission/joint enrollment programs and EKU and UK established guaranteed admission programs, "BCTC Colonels" and "BCTC Blue," respectively. EKU's Transfer Center and the University of Louisville's (UL) ULTRA program support transfer students during the transition process.

The number of students transferring from individual KCTCS colleges also varies significantly across the state (Figure 4). Madisonville Community College achieved dramatic increases in transfer. Madisonville established the Career and Academic Planning Center (CAP), the hub of transfer counseling and information for students. More transfers came from Bluegrass Community and Technical College (1,086) in 2006-07 than from any other KCTCS college. Bluegrass was the largest feeder for four of the state's universities (UK, EKU, KSU, and NKU). Overall, Bluegrass transfers account for nearly one fourth (24.3 percent) of all KCTCS transfers. Strategies these colleges have implemented could be a model for institutions across KCTCS. It is crucial that all two and four year public institutions develop strong collaborative programs to facilitate transfer and employ "Strategies for Facilitating Transfer" (Figure 5).

Figure 4: From where are students transferring?

	AY 03	AY 04	AY 05	AY 06	AY 07	% Change
Ashland CTC	172	165	174	197	198	15.1%
Big Sandy CTC	214	185	272	240	233	8.9%
Bluegrass CTC	941	1,028	1,042	1,158	1,086	15.4%
Bowling Green TC	2	1	8	14	31	1450.0%
Elizabethtown CTC	314	302	336	286	335	6.7%
Gateway CTC	3	0	0	15	34	1033.3%
Hazard CTC	187	196	178	171	178	-4.8%
Henderson CC	66	81	81	80	96	45.5%
Hopkinsville CC	142	132	154	143	166	16.9%
Jefferson CTC	598	669	727	651	646	8.0%
Madisonville CC	38	173	198	201	190	400.0%
Maysville CTC	109	101	133	162	156	43.1%
Owensboro CTC	228	220	237	206	250	9.6%
Somerset CC	317	337	339	419	380	19.9%
Southeast Ky CTC	164	147	151	147	142	-13.4%
West KY CTC	274	280	300	348	357	30.3%

Based on transfers from KCTCS to four-year institutions.

Figure 5: Strategies for Facilitating Transfer

Adapted and modified from BCTC and WKU materials

Promote Bachelor's Degree Attainment

- Encourage utilization of KnowHow2GOKy.org Web site and the Transfer Student Handbook.

Strong Collaboration Among All Institutions

- Four-year institutional funded transfer advisors located full-time on two-year college campus.
- Strong collaborative relationships with advisors, admissions personnel, and faculty at Kentucky institutions, resulting in articulation agreements, transfer-friendly admissions policies, and collaborative support of transfer students.
- Four-year institutional guaranteed admission programs for transfer students.
- Two and four-year institutional transfer centers and programs for transfer students.

Dedicated Transfer Advisors

- Professionals whose entire job responsibilities are geared toward improving the transfer rate of students.
- Focus on individual advising by two- and four-year institutional advisors.
- Advising focused on timely completion of associate degree and preparation for transfer.

Strong Institutional Support

- Strong integrated support from Academic and Student Affairs offices at both two- and four-year institutions.

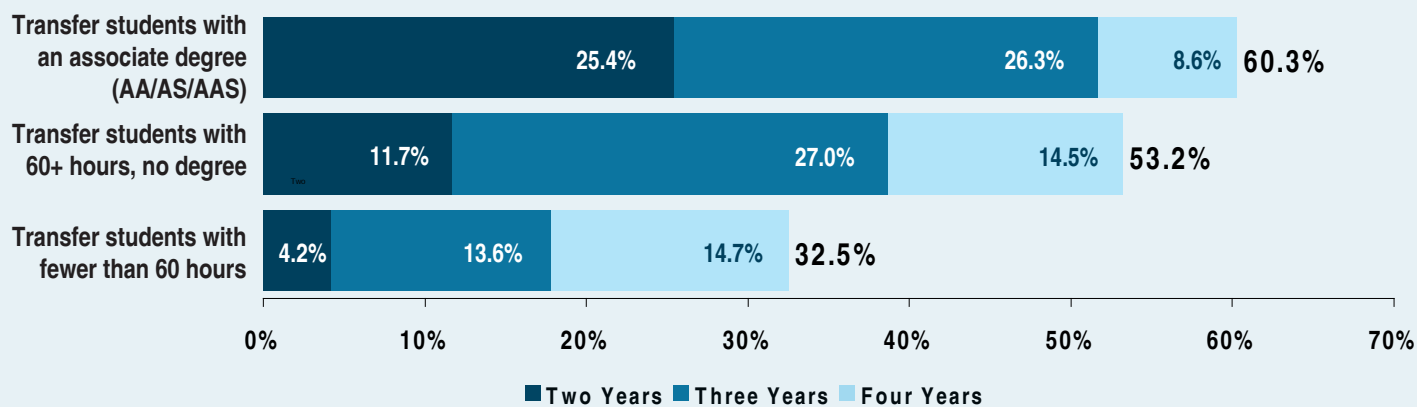
Adequate Funding for Transfer Programs

- State and institutional funding for two- and four-year professional transfer advising positions.
- State and institutional funding for transfer scholarships that provide financial assistance for transfer students.

Effective Evaluation and Assessment

- Ongoing assessment of student satisfaction rate with advising by two- and four-year institutions.
- Focus group studies aimed at evaluating student perceptions of transfer, publications, Web sites, and advising.
- Integration of research identifying successful strategies for program development and evaluation.

Figure 6: How likely are transfer students to earn a bachelor's degree?



Based on academic year 2005-06 student data.

Transfer Students Succeed at Universities

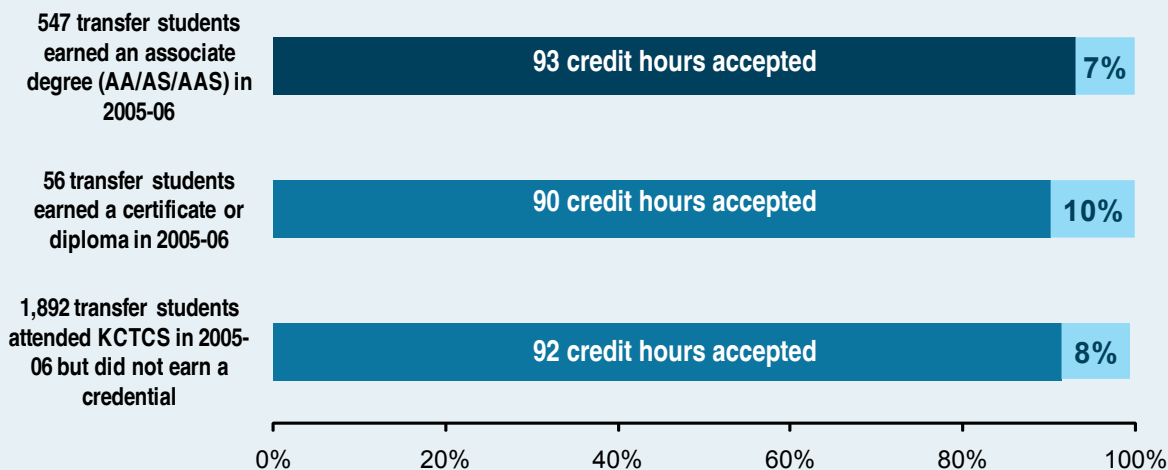
If there is any concern that KCTCS transfer students are not academically prepared for universities and typically do not persist to a degree, the Council's Transfer Feedback Report (cpe.ky.gov/info/retention), published in September 2007, demonstrates that KCTCS students succeed academically after transfer to a Kentucky university. Students who were first-time transfers in fall 2005 earned average grades of 3.08 in their second year at the same Kentucky four-year public institution.

Over half of the students transferring with 60 or more hours earned a bachelor's degree within four years after transfer (Figure 6). Students who complete an associate degree before transferring are most likely to earn a bachelor's degree and to do so more rapidly. A quarter of these students earn a degree within two years, while another quarter take three years.

Most Credits Earned Transfer to Universities

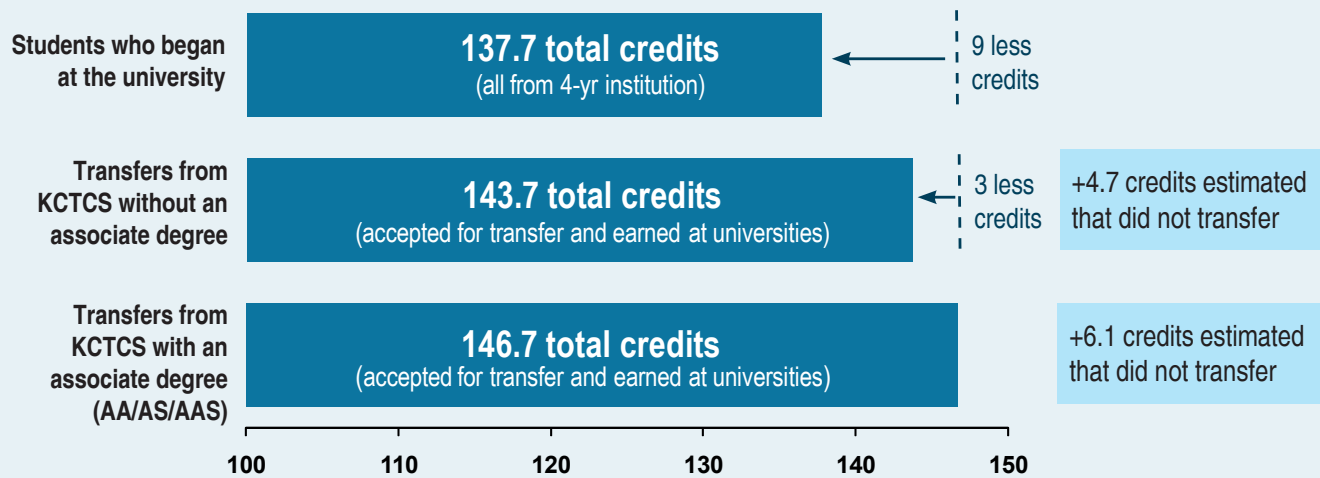
The Council conducted an evaluation of the current state of transfer for students who have attended KCTCS recently and transferred to one of the state universities. Credits earned and accepted as transfer credits within KCTCS through the 2005-06 academic year were recently compared to the number of credits accepted by the state's public universities for students transferring in fall 2006. For the 547 transfer students who earned an associate degree from KCTCS during 2005-06, 75.7 of their 81.3 hours or 93.1 percent of their credits were accepted. For the 56 transfer students who earned a certificate or diploma from KCTCS, on average 60.9 of their 67.5 hours or 90.2 percent were accepted. Out of the 1,892 transfer students who were enrolled at KCTCS in 2005-06 and had not completed a degree or credential of any type, 50.3 of their 55 hours or 91.5 percent of their hours were accepted. Data was missing for 79 associate degree earners, 9 certificate or diploma earners, and 131 of the students who earned no credential prior to transfer. These students were not included in the calculations.

Figure 7: What percentage of KCTCS credit hours were accepted for transfer at public universities in fall 2006?



Based on data for first-time transfers in the 2006-07 academic year.

Figure 8: How many credits do transfer students earn when completing a bachelor's degree at a public university compared to students who began at the university?



Based on bachelor's degree graduates in academic year 2006-07.

Almost all credits earned at KCTCS transfer to the universities. A variety of factors account for the fact that some credits do not. For example, students who change their major or enroll in technical courses (Figure 10) outside the scope of general education transfer frameworks and articulation agreements (cpe.ky.gov/policies/academicinit/transfer/) are more likely to have earned credits that did not fulfill baccalaureate graduation requirements. Also, policies that affect transfer vary among departments and institutions. Some institutions accept courses for transfer with grades of D or higher for general education classes while others require a C grade or higher. Academic departments may also have different or additional minimum grade requirements for program majors. Evaluation of courses related to specific majors is based on departmental review, which creates inconsistencies in transfer decisions. The minimum number of hours that students must take in residence to graduate also varies at each institution. While almost all credits earned are **accepted** by four-year programs, more consistent policies, better advising by both two and four year institutions, and planning on the part of students are needed to ensure that all credits accepted fulfill baccalaureate degree requirements.

Nevertheless, recent data suggest that transfer credits accepted by universities are, for the most part, not only accepted but also advance students toward baccalaureate degrees (Figure 8). For students who earned an associate degree at KCTCS between 2000 and 2006, transferred to a public university in Kentucky, and earned a bachelor's degree during the 2006-07 academic year, those without an associate degree earned only six more college credits and those with an associate degree earned only nine more college credits upon graduation than students who completed all their coursework for the bachelor's degree at the same public university (Figure 8). In addition, it is estimated that on average 4.7 credits earned by KCTCS students who transfer without an associate degree and 6.1 credits earned by KCTCS associate degree holders are not

accepted by the universities. In total, then, KCTCS transfers earn approximately 10-15 more credits on average than students who began at the university (Figure 8). These data reveal that almost all credits earned at the KCTCS transfer to universities. To be sure, some credits are lost and work must continue to improve transferability of credit.

All Students Earn More Credits Than Required

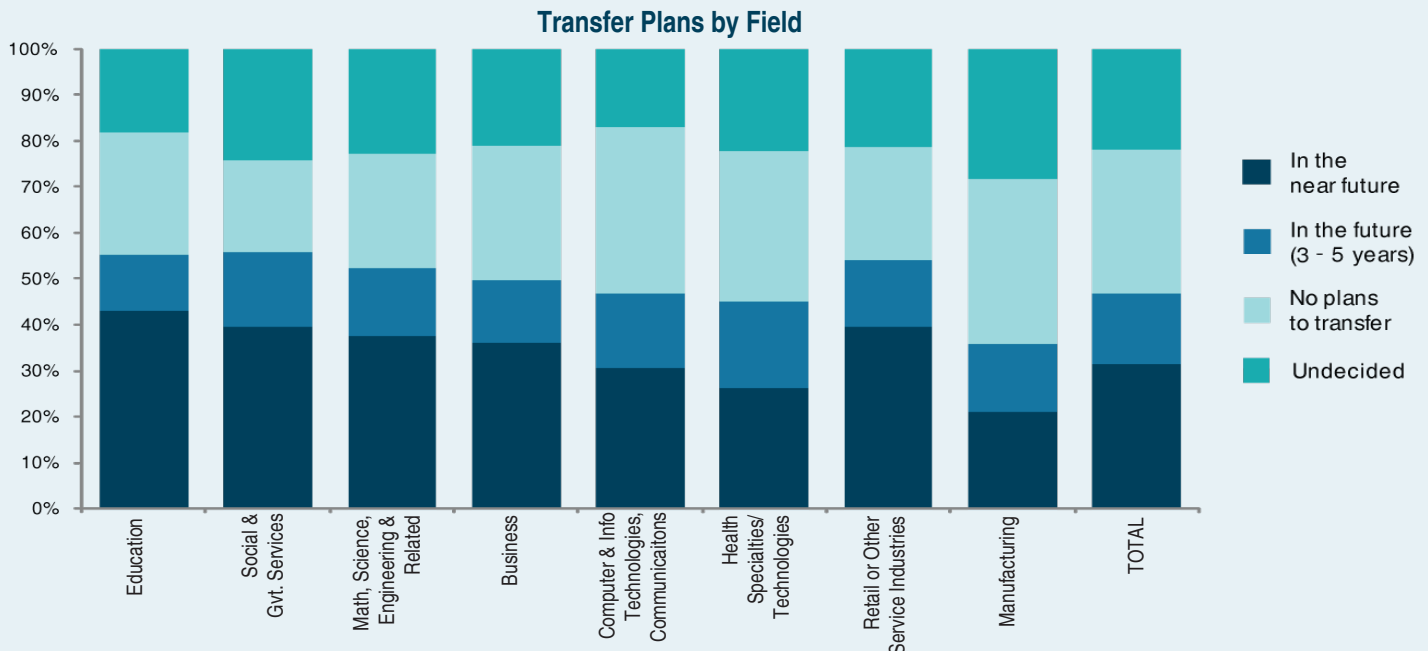
The analysis of credit hours to degree (Figure 8) raises an issue that goes beyond transfer. The data reveal that **all** students included in this analysis are earning significantly more hours than required to obtain their associate and baccalaureate degree. These excess hours add to both the cost and time to degree.

Most of the additional credit hours amassed are earned in obtaining the associate degree. KCTCS associate degree completers during the 2006-07 academic year (including non-transfers) earned on average more than 90 credit hours.

Students completing baccalaureates also accumulated significantly more hours than required (Figure 8). This is true even for students who began at the university. More active advising by all institutions with all students would reduce costs and time to degree. Selecting a major early and talking to advisors from both the two and four year institution often can simplify the transfer process and reduce the number of hours earned to obtain the associate and bachelor's degrees.

These results strongly argue for a comprehensive effort across the postsecondary system to reduce the hours to degree for all students. Capping all associate degrees at 60 hours and baccalaureate degrees at 120 hours with limited exceptions and more intrusive advising should be considered to address this issue. Reduced hours to degree reduces costs for all students and increases the much needed capacity for institutions to meet Double the Numbers targets.

Figure 9: What are the areas of greatest interest for transfer students?



Based on data from the 2004 Transfer Barriers Survey

Major Barriers to Transfer in Kentucky Identified

In 2004, the Council conducted a statewide study of community college students' perceptions of barriers to transfer. Nearly 5,000 KCTCS students were surveyed and focus groups of key postsecondary transfer staff were conducted. Both groups agreed on the primary barriers to transfer.

KCTCS students cite the lack of motivation, inadequate advising, limited financial aid, and lack of accessible academic services as reasons for not pursuing a bachelor's degree. This policy brief examines these and other barriers to transfer and discusses strategies being put in place to overcome them.

Lack of student motivation. Many students' desire for a bachelor's degree is overshadowed by their desire for immediate employment. Seventy percent of KCTCS students surveyed indicated that they did not plan to complete a bachelor's degree or higher. Of the 30 percent who planned to transfer in the near future, results of the survey indicated that the greatest areas of interest were in education, social and government services, STEM fields, business, and service industries (Figure 9).

Inadequate advising. Students lack adequate advising from both two- and four-year institutions about planning and preparing for transfer as well as the transfer process itself. Sixty-seven percent of KCTCS students surveyed indicated that they had received no transfer information or had received it from a source other than a two- or four-year college advisor. Thirty-two percent of KCTCS students undecided about transfer indicated that they planned to complete a bachelor's degree but did not understand the transfer process and how to prepare for transfer.

Limited financial aid. Most state and institutional financial aid programs are geared toward traditional students. Fifty-six percent of KCTCS students surveyed indicated that financial

difficulties were a moderate or major problem with attending college. Forty-two percent of KCTCS students undecided about transfer indicated that scholarships would make transfer more likely.

Lack of accessible academic services. Transfer students cited geographical limitations and program availability as access barriers to bachelor's degree attainment. Thirty-eight percent of KCTCS students surveyed indicated that the times courses were scheduled made going to college more difficult. Thirty-three percent of KCTCS students who were undecided about transferring indicated that traditional course and program delivery were barriers to transfer. Although the majority of KCTCS students are adult learners, only 38 percent of students who transferred in 2006-07 were 25 years of age or older. Nearly three-fourths (73.3 percent) of all transfers in 2006-07 entered four-year institutions as full-time students (cpe.ky.gov/info/retention). More accessible programs should allow more adult students to transfer.

Curricular barriers. The most dramatic growth at KCTCS has been in applied technical programs, designed to meet local business and industry workforce needs (Figure 10). While associate in applied science (AAS) degrees prepare students for immediate employment, many of the technical courses in these programs do not apply towards baccalaureate degree requirements because university course equivalencies do not exist in all fields.

These barriers to transfer in Kentucky must be addressed at the departmental, institutional, and state level to create better pathways for KCTCS students to transfer to Kentucky's four-year institutions and Double the Numbers of baccalaureate degrees in Kentucky by 2020.

How can Kentucky dramatically increase transfer?

Increasing two- to four-year transfer will produce more degrees at a lower cost. The dramatic increases in transfer required in Kentucky's Double the Numbers plan require innovative and aggressive strategies. To date, transfer initiatives largely have focused on improving credit transfer. The data presented here argue that these efforts have been largely successful. However, to more than double the number of transfers annually will require immediate implementation of a new set of strategies grounded in research and in best practices identified in national studies (e.g., *Transition Matters: Community College to Bachelor's Degree*, 2008, ed.gov/about/bdscomm/list/acsfa/transmattfullrpt.pdf) and in the Kentucky data presented here.

Motivate more KCTCS students to attain a bachelor's degree.

A statewide outreach campaign is underway to inform KCTCS students of the long-term financial and personal benefits of attaining a bachelor's degree. KnowHow2GoKY includes a new transfer student handbook in print and online formats (knowhow2goky.org/transfer). Transfer initiatives should target areas where students are most interested in transferring such as business, education, and the STEM disciplines (Figure 9). The Council worked with the institutions to ensure full transferability of credits in business and education through fields of study frameworks. The Council's STEM task force is working towards creating alignment in STEM fields.

Remove financial barriers for part-time and full-time students.

State and institutional aid must be restructured and expanded to increase access to current programs and create new assistance with relocation, housing, childcare expenses, and transportation costs. While all public universities have transfer scholarships, the requirements and amounts vary and the funds available are comparatively small. KCTCS is piloting a statewide transfer

scholarship program. A statewide financial aid program for transfer students is needed.

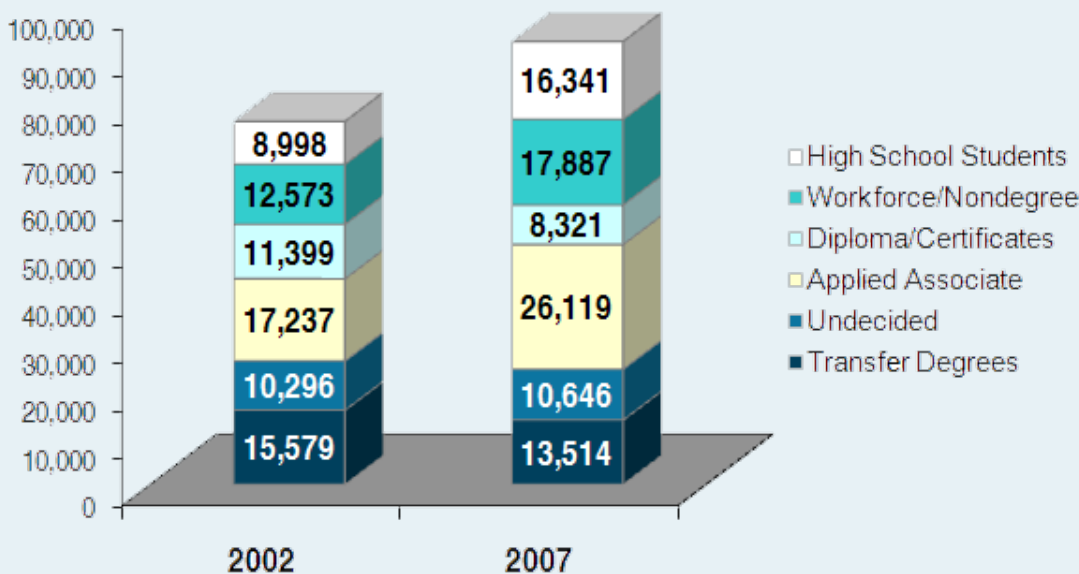
Improve advising services. More intensive advising programs on the part of KCTCS and the four-year institutions are needed to assist students in making decisions early in their academic career. Proper transfer advising is a priority for the Council. The newly created Kentucky Academic Advising Association (www.kacada.org), affiliated with the National Academic Advising Association (nacada.ksu.edu/), will provide a professional network for institutional academic advisors to expand effective transfer advising. An online transfer course equivalency system, redLantern U.select (www.redlanternu.com/), which informs advisors and students of what credits will and will not transfer, is being expanded beyond its current 12,000 student accounts. The Council also has proposed joint admission/joint enrollment policies that allows students to be simultaneously admitted to a university and KCTCS and enroll in courses that count toward both an associate and bachelor's degree. The Kentucky Association of College Registrars and Admissions Officers (KACRAO) is piloting electronic transcript exchange between KCTCS and four-year institutions that will support joint admission/joint enrollment programs.

Create more flexible and convenient modes of learning.

Many transfer students need academic courses and services offered in alternative formats. Online bachelor's degrees provide an alternative learning format for transfers to complete a four-year degree. The Kentucky Virtual Campus offers a comprehensive list of associate degrees (www.kyvc.org/learning/transfer.asp) that transfer completely to online bachelor's degree programs for students who have work and personal obligations.

Figure 10: What is Kentucky's transfer potential?

Two-Year Public Institution Enrollment by Academic Intent



Based on KCTCS student enrollment in academic years 2001-02 and 2006-07.

Figure 11: What specific degree programs meet completer degree criteria?

EKU – Bachelor in General Studies
KSU – Bachelor of Arts in Liberal Studies
MoSU – Bachelor in University Studies
MuSU – Bachelor of Integrated Studies
NKU – Bachelor of Organizational Leadership
UK - Has Not Yet Created a Completer Degree
UofL – Bachelor of Science in Workforce Leadership
WKU – Bachelor of Interdisciplinary Studies

Create more transfer pathways between technical and applied four-year programs.

Significant increases in student enrollment at KCTCS have occurred in high school student dual credit, workforce/nondegree programs, and associate in applied science (AAS) degrees (Figure 10). Kentucky's Applied Associate Degree Transfer Policy (2002) guarantees that the general education courses taken as part of an AAS degree program will transfer and count toward the lower-division general education requirements at public universities. To encourage more students in technical programs to transfer, the Council required all public universities to develop a completer degree in 2004. A completer degree (Figure 11) allows students with any associate degree to complete a bachelor's degree within approximately the normal hours required for a bachelor's degree. In addition, Career Pathway advising guides are being developed in technical fields to identify seamless pathways for students to obtain a bachelor's degree. The Council will work with institutions to increase the number and use of these tools.

Lessons Learned and Next Steps

This brief is intended to create a foundation for further discussion about transfer success in Kentucky. There will always be examples of transfer credit slippage often due to lack of adherence to state transfer policies. However, the real challenge is dramatically increasing the number of transfer students from 4,479 to 11,300 (Figure 1). To do this will require implementation of the bold strategies outlined in this policy brief to address the barriers to transfer surrounding student motivation, advising, financial aid, accessible academic services, curricular barriers, and hours to degree. To reach the state's Double the Numbers goal for transfer, Kentucky postsecondary education must be innovative, coordinated, and aggressive in its implementation of programs and driven by accountability for results.

Improve the understanding and application of the General Education Transfer Policy. The statewide General Education Transfer Policy guarantees that general education coursework will transfer between public postsecondary institutions (knowhow2goky.org/transfer/transfer_policies.php). To be guaranteed junior level standing, KCTCS students are encouraged to complete AA or AS degrees prior to transferring. The universities accept the corresponding general education credits as meeting their institutional lower-division general education

requirements. In 2003-04, the Council conducted an audit of institutional policies to identify and correct discrepancies in institutional implementation of state transfer policies. In addition, the KCTCS began certifying completion of general education requirements for all students leaving the system, ensuring that no student entering the university system loses credit because of variations in application of the general education transfer policy. The Council will establish a Transfer Rights and Responsibilities policy including a state level appeals process for transfer students and conduct annual workshops for key institutional transfer personnel to ensure consistent application of the General Education Transfer Policy at all public institutions.

Be accountable and reward success. The Kentucky Transfer Feedback Report (cpe.ky.gov/info/retention/index.htm) provides annual data critical to evaluating whether or not institutions are meeting the key indicators for transfer improvement in the state accountability system (cpe.ky.gov/planning/). However, in preparing the policy brief it became clear that the Council needs to collect more transfer data. For example, efforts should be made to account for students who transfer to out-of-state and proprietary institutions while continuing to live or work in Kentucky. In addition, the Council will conduct a follow-up survey of students who transferred from KCTCS but have not yet completed a bachelor's degree at a Kentucky public four-year institution. We must not only be accountable but also reward success. The Council requested funding in the 2008-10 biennial budget to reward transfer/degree completion at both KCTCS and the universities. Due to state budget constraints, this request was not granted, but in 2010 funding to focus on rewarding outcomes will again be a priority.

Create an alternative pathway to course based transfer.

Several states have created a competency based system that allows students to acquire credits toward a degree by directly demonstrating required competencies rather than completing courses covering material they have already mastered through training, work, and life experiences. Through standardized credit for prior learning assessments, the Council will work towards development of a competency-based approach to transfer as an alternative to the current course-based system.

The Council on Postsecondary Education is Kentucky's statewide postsecondary education coordinating agency charged with leading the reform efforts envisioned by state policy leaders in the *Kentucky Postsecondary Education Improvement Act of 1997*. For more information on postsecondary education in Kentucky, visit our data portal at <http://cpe.ky.gov/info>.

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