CREDIT TRANSFER POLICY

Prepared by:	Reviewed by:	Approved by:
Janet Chumpitaz Miranda	Janet Chumpitaz Miranda	Julien Georges André Noel
Date: 22/09/2026	Date: 22/09/2026	Date:29/09/2026

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."

1. PURPOSE

The purpose of the transfer credit policy is to ensure that students have the opportunity to advance in their studies without duplicating academic work previously completed at accredited institutions. This policy seeks to guarantee a transparent, objective, and consistent process that values the student's academic background while at the same time preserving the institution's academic quality standards.

2. SCOPE

This policy applies to all students requesting recognition of transfer credits in CFU's academic programs. It covers both the initial preliminary evaluation during the admission process and the official review conducted once the student has been admitted. It also establishes the guidelines to be followed by the faculty responsible for the academic evaluation, ensuring uniformity and fairness in all decisions related to the transfer of credits.

3. REGULATORY FRAMEWORK

- Chapter 6E, Florida Administrative Code (Commission Rules CIE).
- Regulation on Diversity, Equity, and Inclusion (SB 266 - Restriction on Higher Education).
- Student Code of Conduct (Florida Statutes 1006.60 for higher education).
- Florida Statutes - Student and Parental Rights (Section 1002.20).
- Reglamento General de Estudios CFU

4. DEFINITIONS AND TERMS

- Academic units: These are organizational structures within an educational institution that are organized around one or more fields of knowledge, related disciplines, or interdisciplinary subjects. Their members are usually primarily teachers and are governed by a development plan and institutional regulations.
- Academic authorities: these authorities officially represent the academic units, make strategic decisions, and oversee educational policies.
- Levels: these are the organized and progressive stages that a person goes through during their academic training. We have undergraduate and graduate levels.

5. GENERAL POLICY AND GUIDELINES

5.1. General Policy Statement

CFU recognizes the importance of transfer credit to support student mobility and academic progression, while ensuring that all awarded credits meet the institution's academic standards. The university is committed to a fair, consistent, and transparent transfer credit policy that balances flexibility for students with the preservation of academic integrity.

Transfer credit may be granted for courses successfully completed at other accredited institutions of higher education, provided that the course content, credit hours, level, and learning outcomes are determined to be equivalent to those of CFU. Transfer evaluations are based on official documentation submitted by the student, including sealed transcripts and course syllabi, which must meet institutional and accreditation requirements.

All transfer credit decisions are reviewed and validated by qualified academic personnel following established institutional procedures. The rationale for each decision is documented in the student's permanent academic record to ensure accountability and transparency. Students are informed of the outcome in writing and may appeal according to published procedures. CFU also makes clear that the acceptance of CFU transfer credits by other institutions is not guaranteed and remains at the discretion of the receiving institution.

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."

5.2. Specific Guidelines

Transfer credits may be considered from both internal and external sources. Internal transfer credits apply to students who pursue more than one program at the same degree level at the University and seek to apply eligible credits previously earned at the University toward the additional program. External transfer credits apply to students who seek to transfer eligible credits earned at another institution.

The following guidelines apply to both bachelor's and master's degree programs and to internal and external transfer credits, as applicable:

- **Program Credit Limits:** Students may transfer up to 50% of the total credits required to complete their program at CFU; however, in accordance with institutional policy and state regulations, at least 25% of the credits or hours required for the program must be earned through instruction taken directly at CFU.
- **Minimum Grade Requirements:** The courses or credits to be validated must have been passed with a minimum grade equivalent to the CFU grade of:
  C (2.00) or higher for undergraduate programs.
  B (3.00) or higher for graduate programs.
- **Content Similarity Threshold:** Courses or credits must have a degree of similarity in content of at least 75% with respect to the course offered by CFU.
- The university may accept a combination of one or more courses passed at the institution of origin to meet the content equivalence requirement.
- **Documentation Language and Authentication:** In accordance with Florida CIE requirements, supporting documents are requested in English. However, documents issued in Spanish may also be accepted and reviewed in their original language, as the staff member responsible for evaluating these documents is proficient in both English and Spanish. Documents issued in any other language must be duly translated into English. Documents issued outside the United States must also include the appropriate certification from the country of origin and/or a Hague Apostille, when applicable.

5.3. Academic credit definition and time-on-task

Academic credit is the unit of measurement used to represent the amount of academic work required for students to achieve the learning outcomes of each course or scheduled academic activity. It reflects the total time students are expected to devote to a course, including instructional time and independent academic work outside the virtual classroom.

- One (1) academic credit represents 15 hours of instructional time plus 30 hours of independent student work, for a total of 45 hours of academic engagement.
- An instructional hour is defined as 50 minutes of instruction.
- For each instructional hour, students are expected to complete approximately two hours of additional independent academic work, including activities such as forums, assignments, assessments, readings, and review of course materials.
- Therefore, a standard 3-credit course at CFU represents 45 hours of instruction and 90 hours of independent student work, totaling 135 hours of academic engagement per term.

5.4. Request process and required documentation

To request transfer credit, students must submit a formal application to the Admissions Office during the enrollment process or prior to completing their first academic term. The student must provide the following complete documentation for evaluation:

- An official, sealed academic transcript issued directly by the originating institution, bearing official signatures and stamps, provided in English or with a certified English translation and Hague Apostille when applicable.

- Official, validated course syllabi or detailed catalog descriptions for every course requested for transfer, detailing learning outcomes, course topics, credit hours, and instructional methodology.
- Additional official academic records, portfolio materials, or standardized test scores if requested by the academic reviewers to substantiate equivalency.

5.5. Evaluation responsibilities and decision-making authority

The evaluation of transfer credit requests follows a structured administrative and academic workflow:

- Initial Screening: The Admissions Office and Office of Academic Records conduct an initial administrative screening to verify document authenticity, completeness, accreditation of the originating institution, and eligibility thresholds.
- Academic Evaluation: The request is forwarded to the Academic Coordination of the corresponding program and designated qualified academic personnel (Subject Matter Experts with appropriate disciplinary credentials). The academic reviewers analyze course content, syllabi alignment (minimum 75% similarity), credit hours, and academic rigor.
- Decision-Making Authority: The Academic Coordination, in coordination with the Academic Directorate, holds final decision-making authority for approving or denying transfer credit awards based on academic content equivalency.
- Recordkeeping: All validations and evaluation rationales are formally documented, reported, and permanently stored in the institutional database managed by the Office of Academic Records.

5.6. Student notification procedures

Upon completion of the academic review:

- The Academic Coordination Office generates an official Transfer Credit Evaluation Report detailing the evaluated courses, approved/denied credits, and equivalent CFU course requirements fulfilled.
- The report is registered in the student information system and placed in the student's permanent file.
- Student Services / Office of Academic Records officially notifies the student in writing via institutional email within established institutional timelines, providing a copy of the evaluation report.

5.7. Transfer credit appeal process

To ensure a fair, transparent, and equitable process, CFU grants students the right to appeal transfer credit decisions if a request is denied due to incomplete documentation, unestablished equivalency, or administrative determination. The published appeal process is as follows:

- Submission of appeal: The student must submit a formal written appeal to the Academic Directorate within 10 business days of receiving the official transfer credit notification.
- Supporting evidence: The appeal must include detailed justification and additional substantive evidence. In accordance with institutional policy, this evidence is strictly limited to official expanded or more detailed course syllabi and official academic transcripts. Other types of documentation (such as course projects, assignments, textbooks, or personal portfolios) are not accepted for credit validation.
- Secondary review: The Academic Directorate assigns an appeal for secondary review to a qualified academic faculty member who was not involved in the initial evaluation.
- Final Resolution: The Academic Director reviews the secondary evaluation report and issues a final, binding written decision to the student within 10 business days of appeal submission.

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."

5.8. Outgoing transfer credits

Disclosure on Credit Transferability: The decision to accept credits earned at Continental Florida University (CFU) is at the sole discretion of the receiving institution. Institutions to which a student may seek to transfer have full authority to determine which credits, if any, they will accept. CFU is not accredited by an agency recognized by the U.S. Department of Education, which may directly impact the transferability of credits to other institutions. This disclosure is officially published in the Continental Florida University Catalog under the section "Credit Transfer – Outgoing Students".

5.9. Credits equivalence table (reference)

Course validation is the acceptance by CFU of credits obtained by taking a regular course (at CFU or any other university). These credits are therefore counted toward obtaining an academic degree.

The course validation process will be carried out at the student's request, and its approval will depend on the analysis of the content of the course to be validated, as well as its correspondence with the courses in the CFU curriculum. In all cases, validation will be carried out by submitting the official transcript to CFU.

Credit recognition table: Europe, USA, Latin America.

Country / Continent	Credit Denomination	Regular Conversion	Observation	Conversion Examples
Europe	European Credit Transfer System (ECTS)	1 ECTS credit = 0.5 CFU credit 1 CFU credit = 2 ECTS credits	ECTS (European Credit Transfer and Accumulation System): This system quantifies the total student workload required to achieve a learning outcome, including class time and independent study. While the 2:1 (ECTS to US credit) ratio is a common guideline, CFU may have some freedom to convert additional credits. The difference will be measured in function of the total workload vs. contact hours of the course.	6 ECTS credits = 3 CFU credits 4 ECTS credits = 2 CFU credits

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."

Country / Continent	Credit Denomination	Regular Conversion	Observation	Conversion Examples
United States	Semester Credit Hours (SCH)	1 SCH = 1 CFU credit	Semester Credit Hours (SCH): In the US, the most common system is Semester Credit Hours (SCH), also known as academic credits. Workload-Based: One US credit generally represents one hour of in-class time and two hours of outside-of-class work per week over a semester. Total Hours: This means a total of approximately 45 to 50 hours of work (including contact hours and self-study) for each credit. Internal Consistency: Since CFU is already working within the US credit system, there is no need to convert the values. The credits are already in the desired format. The number of US credits earned can be directly applied to academic records and degree requirements.	3 SCH credits = 3 CFU credits
Latin America (Some countries)	Academic Credit (LA)	1 CFU credit = 0.75 credits LA *Each specific case per country is evaluated.	There's no single, universal US to Latin America credit conversion because educational systems differ in how they define credit hours and workloads. However, a general US credit hour typically involves about 15 contact hours and requires about 45-50 total hours of work per semester. You can often find specific conversion guidelines. Some key differences are Contact vs. Independent Study, Grading Scales, and University-Specific Policies.	3 CFU credits = 4 LA credits 2 CFU credits = 3 LA credits

6. APPENDIX

Code	Appendix	Validity
CAT01.SP03	Catalog CFU	1 year

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."

7. VERSION CONTROL

N°	Requested by	Changes Control
1.0	General Academy Direction	Initial Documentation
2.0	General academic direction	Explicitly defined the application process and required documentation, evaluation responsibilities and decision-making authority, written student notification procedures, and a formal appeal process (including the 10-business-day timeline, acceptable evidence, and secondary review). Additionally, the outgoing transfer credit disclosure and detailed the academic credit definition and time-on-task breakdown.

Printing or copying this document results in it becoming an "UNCONTROLLED DOCUMENT."