



Exploring Canadian-American Cross Border Articulation in South Western Ontario

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Table of Contents

ACKNOWLEDGEMENTS	3
EXECUTIVE SUMMARY	3
WHY IS THIS STUDY IMPORTANT?.....	4
ACADEMIC STANDING AND INCREASED OPPORTUNITY	4
FUTURE STUDY.....	6
INTRODUCTION	6
WHY ARE BORDER CITIES DIFFERENT?	7
METHOD.....	7
FOR ALL REGIONS.....	8
FINDINGS.....	9
STUDENT RECRUITMENT OFFICER NOTES.....	9
<i>Colleges are Re-thinking Their Brand.....</i>	<i>10</i>
PROSPECTIVE STUDENTS IN BORDER REGIONS	11
REGIONAL INFORMATION.....	12
<i>Ontario/Michigan Border (Windsor, Sault Ste. Marie, and Sarnia Regions).....</i>	<i>12</i>
PROMOTION IN THE NIAGARA REGION	14
<i>Buffalo State College.....</i>	<i>14</i>
<i>Canisius College.....</i>	<i>15</i>
<i>Medaille College.....</i>	<i>15</i>
WINDSOR, SARNIA, AND SAULT STE. MARIE REGIONS	16
SAULT STE. MARIE REGION	19
WINDSOR REGION.....	19
DETROIT, MICHIGAN REGION	20
<i>Wayne State University.....</i>	<i>20</i>
SAULT STE. MARIE, MICHIGAN REGION	20
<i>Lake Superior State University</i>	<i>20</i>
REQUIREMENTS.....	20
CONCLUSIONS AND RECOMMENDATIONS.....	21
APPENDIX.....	22
NIAGARA REGION	22
WINDSOR REGION.....	25
SAULT STE. MARIE REGION	28
SARNIA REGION	29
EASE OF TRANSFER	31
<i>Niagara Region</i>	<i>31</i>
<i>Windsor Region.....</i>	<i>34</i>
<i>Sarnia Region</i>	<i>35</i>
<i>Sault Ste. Marie Region.....</i>	<i>36</i>

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Executive Summary

In 2011, the College University Consortium Council (CUCC) provided funding to the University of Windsor to explore the competition between United States (US) and Canadian post-secondary degree-granting institutions located in border cities that wished to attract college transfer students. The cities chosen for the exploration included Sault Ste. Marie, Niagara Falls & St. Catherines, Sarnia, and Windsor. The information in this report is based on the online review conducted by Jessica Bukovac and Julie Norman and field notes recorded by Tim Brunet as part of his responsibilities as a University of Windsor Student Recruitment Officer. A three-year diploma in Business Administration (specializing in Accounting) from an Ontario College of Applied Arts and Technology was evaluated for transferability to a four-year business degree program at each of the university-level institutions located in the designated regions. The results of this project were presented at the Pan-Canadian Consortium on Admissions and Transfer Conference in Ottawa in June 2012.

Why is this Study Important?

During the 2011/2012 Ontario college to university recruitment travel season, the first author encountered some Ontario colleges that referenced “2+2” agreements with US universities (two years at college plus two years at university for an honours degree) as a more favourable route to articulation into a degree program than transfer pathways currently available at Ontario universities. There were also a considerable number of US universities at both the St. Clair College and Niagara College fairs, suggesting a heightened US institutional interest in Canadian students. The visits to Lambton College and Sault College where the Student Recruitment Officer met with administrative staff also suggested that there is increasing student interest in US transfer opportunities. Ontario post-secondary institutions in border regions must constantly benchmark the goods and services offered in their cities to be competitive with what is offered in the US. The neighbouring US competition mixed with fluctuating currency creates unique and complex economic systems that can create challenges and/or opportunities for border city institutions.

Academic Standing and Increased Opportunity

An important consideration that emerged during data collection is the academic standing required to gain admission and receive advanced standing. In almost every region, the norm for both Canadian and US universities was a cumulative average of B- (70%) or higher. However, some US universities offered admission and transfer credit to students whose cumulative average was below the B- standard. It behooves administrators, admissions personnel, and recruitment officers to know their US university competitors when competing to attract college transfer students.

Four tables summarize the transfer credit provided by receiving institutions, as a percentage of total credits required for the degree, and the relation between credit transfer and tuition fees. While there was no strong trend for paying more money for more transfer credit, a small number of high-

priced US institutions offer approximately 75% transfer credit as compared to 25% transfer credit at less expensive Ontario institutions. Within the Windsor-Detroit region, US institutions tended to offer more competitive tuition rates for Canadian students as compared to the other border regions reviewed in this project. However, the University of Windsor has the most competitive programs when considering price, proximity, and credit transfer among students whose averages were high enough to receive admission and full transfer credit.

After meeting with a number of post-secondary institution community members and students, the first author concluded that the creation of transfer agreements was too often mired in politically and economically motivated regulations rather than focusing on the academic well being of the students. For example, if a Canadian college administrator obtained a 2+2 (2 years at college followed by two years at university) agreement with a US institution they felt that Canadian institutions should adopt the same metric. When asked about evidence showing that such a model would work in Ontario (or for the students involved) their comments were anecdotal. Ontario students who consider transferring to US institutions need to learn several technical terms/policies to understand the full implications of transferring to a US school. While there are a few testimonials and promotions published online for College of Applied Arts and Technology (CAAT) students transferring to US institutions, there are no easily-found statistics posted online regarding the success of CAAT students transferring to US institutions. Perhaps past and current CAAT transfer students should have the opportunity to aggregate their experiences and recommendations in a public forum. Their information could benefit future college transfer students, institutional administrators/educators, ONTransfer, and advisors from sending institutions. Perhaps some form of automated, online self-advocacy tools could be provided for CAAT students who decide to transfer to degree programs through the ONTransfer website. For example, students could comment on whether or not they felt prepared versus not given enough credit. Students/graduates could also elaborate on their experiences as a prospect, applicant, current student,

and graduate. These online self-advocacy tools could be revised and published annually so that both receiving and sending institutions can be ranked thus giving students more information when choosing where they would like to transfer.

Future Study

The findings suggest that more work needs to be done to assess the strengths/weaknesses of Ontario students transferring into US institutions to complete their degrees. It is evident that analyzing this topic using mediums such as a survey, interview, or focus group, would require significant resources to navigate the research ethics boards on both sides of the border. However, if ONTransfer allowed students to self-report their experiences, recruiters and administrators located within border cities could provide more robust information to prospective students regarding geographically convenient degree transfer opportunities.

Introduction

In 2011, the College University Consortium Council (CUCC), now the Ontario Council on Articulation and Transfer (ONCAT), provided funding to the University of Windsor to explore the cross border transfer agreements between United States (US) and Ontario post-secondary institutions. After initial online review, it was decided to focus on the Sault Ste. Marie, Niagara Falls, Sarnia, and Windsor regions. The project's first author, Tim Brunet, is a Student Recruitment Officer at the University of Windsor. As a lifelong resident of a border city, Mr. Brunet has a high-level awareness of the unique characteristics of border towns. Mr. Brunet has visited all of the Ontario Colleges of Applied Arts and Technology (CAAT) mentioned in this report. The project was conceived after Mr. Brunet visited several colleges and found that a number of administrators implied or indicated explicitly that US institutions had more favourable transfer agreements for CAAT college graduates than Ontario universities in their regions.

Why Are Border Cities Different?

Border cities are challenged by a constant benchmark comparison for shopping, events, law, tourism, health care, and education. According to the Ambassador Bridge Corporation (crossingmadeeasy.com, n.d.) and the Detroit-Windsor Tunnel (Detroit-Windsor Tunnel, n.d.), more than 67,000 vehicles cross the border each day between Windsor and Detroit. In 2007, there were almost two million (1,915,512) vehicles that crossed the border at Sault Ste Marie (International Bridge Administration, n.d.) and almost 14 million (There are 13,730,120) people per year who crossed the Niagara/US border bridges (Niagara Economic Development Corporation, n.d.). While not all vehicles calculated relate to this study, the high volume of people who go to the US for goods, services, and employment create unique economic systems. Our team asked the question: What are the competitive offerings for Ontario CAAT graduates living in Ontario/US border regions? This study does not make assumptions regarding the quality of education on either side of the border. The intention of the online search was to provide a sampling of what may attract CAAT graduates to American post-secondary educational institutions for the purpose of completing a degree.

Method

For three of the four regions studied (all but the Windsor region), a Google Maps search was used to determine which Ontario and US universities and Ontario CAATs were within one hour travel time from the border crossings (see Table 1). For the Windsor region, the authors focused on Ontario and US universities that were present at college/university recruitment fairs at St. Clair College and/or were mentioned during individual visits such as at Sault and Lambton Colleges. Because there is no Canadian university in Sarnia, the University of Windsor was chosen as the Canadian alternative for this region. The University of Windsor also has a collaborative Nursing program and a satellite offering of

the Liberal Arts and Professional Studies program at Lambton College in Sarnia making the link between Lambton College and the University of Windsor stronger than its geographical distance might suggest. Two co-authors used similar search techniques throughout the study. Regular meetings were held throughout the year to verify that the data were collected in a similar fashion. The assistants expressed difficulty in assessing credit transfer agreements and tuition costs based on institutional websites. Because websites tended to be either out-dated or unclear, there may be erroneous information in this report despite the competence of the project assistants. Institutional websites were difficult to navigate and were laden with out-dated information. The malaise caused by online research limited the reliability of the project results. This study was restricted to online research, as we did not have the resources to seek Research Ethics Board clearances from each one of the post-secondary institutions.

For All Regions

Information was compiled about the various aspects of applying to, transferring to, and attending each institution. Sault, St. Clair, Lambton, and Niagara College websites were reviewed to provide a geographical summary of college/university partnerships. The categories included:

- Partnerships within Ontario
- Online partnerships (students would not be displaced with the agreement)
- Canada (outside of Ontario)
- United States
- Australia
- International (other than Australia and the United States)

Table 1 lists the institutions we chose to study in each selected region. In all regions, a 3-year Ontario college diploma in Business Administration (specializing in Accounting) from an Ontario college was evaluated for transferability to a 4-year business degree program at each of the university-level

neighbouring institutions. Business accounting was chosen because it is a high affinity program between all of the institutions included in this project. The choice of a business program with specialization in accounting influenced the results of this research, as the post-graduate professional requirements for accountants differ between the United States and Canada. Because of these differences, Canadian students in this field may not be interested in studying in the United States. However, CAAT business programs within Ontario are more similar than most other programs at colleges because they must meet professional standards for accounting designations.

Table 1

Windsor Region	Sarnia	Sault Ste. Marie	Niagara
<ul style="list-style-type: none"> • Lawrence Technological University (US) • Walsh College (US) • University of Detroit Mercy (US) • Wayne State University (US) • University of Windsor 	<ul style="list-style-type: none"> • Saginaw Valley State University (US) • Sienna Heights University (US) • University of Windsor 	<ul style="list-style-type: none"> • Lake Superior State University (US) • Algoma University 	<ul style="list-style-type: none"> • Buffalo State College (US) • Niagara University (US) • Canisius College (US) • Medaille College (US) • Niagara College • Mohawk College • McMaster University • Wilfrid Laurier University-Brantford • Brock University

Findings

Student Recruitment Officer Notes

The United States credit transfer system is much more robust and larger than the Canadian transfer system. Consider that Canada’s entire population—34,482,779 (Statistics Canada, n.d.)—is smaller than that of the state of California (37,691,912; United States Census Bureau, n.d.). This extreme fluctuation

in population makes for a more robust and complex credit transfer system in the US as compared to the Ontario system. In the US, one could describe the Post Secondary Education System in terms of a few groups: Research Intensive Institutions, Research Extensive Institutions, Private For-Profit Institutions, Private Not-for-Profit Institutions, and Community Colleges (personal communications with US recruitment officer and Dr. Clayton Smith). This is much different than the Ontario system (mostly teaching focused institutions with some “Research Intensive” institutions). Ontario’s education system has been run quite separately (where universities and colleges are concerned) for many years.

Colleges are Re-thinking Their Brand

The Colleges of Applied Art and Technology, whose original mandate was to prepare students for the work-force, have been evolving their brand with the offering of applied degrees. The use of “theory” and “higher education” are also part of the new college brand (www.ontariocolleges.ca). Numerous colleges in Canada have recently been designated as Universities, including Mount Royal in Alberta in 2009 (CBC News, 2009), the Ontario of College Art and Design in Ontario in 2006 (ocadu.ca, n.d.), the University of Guelph-Humber in 2002, and the University of Ontario Institute of Technology created in 2002 (Service Ontario, n.d.). In British Columbia, Premier Gordon Campbell announced in 2008 that five colleges would become universities (Zeisman, 2008). The increasing implementation of Research Ethics Boards across the colleges in the Province of Ontario shows that CAATs are interested in competing for industry and government-funded research on their campuses. Yet another step toward a hybrid form of education is the example of university graduates who can now consider graduate certificates offered by the colleges. This coalescing of the university/college brand is also reflected in increasing pressure for the creation of “at par” transfer agreements, whereby graduates of two-year college diplomas would be credited for two years at the destination university. The first author was told on a recruiting visit to a northern Ontario College, that they would not explore agreements or promote a university unless programs were similar to the 2+2 (two years college, two years university for an Honours degree)

agreements offered by Lake Superior State University (Sault Ste. Marie, Michigan). During an introductory discussion on potential agreements, a professor at another CAAT provided an articulation template with the words “2+2 agreement” in bold print at the top of the page. It would seem that the marketing of agreements within Ontario is leaning increasingly toward the United States differentiation between two-year (community college) and four-year (college or university) post-secondary institutions rather than the current definition of “college” and “university” in Ontario. A number of two-year colleges in British Columbia and Alberta offer university courses. Completing two years of study at a community college and then beginning in year three at a larger institution or university may be commonplace in Michigan, British Columbia, and Alberta. Ontario universities, however, are still struggling to develop such a system. Perhaps the border colleges will hasten this notion of course for course credit transfer in Ontario through their negotiation of agreements with US institutions. According to a recent supplemental report on the Pan-Canadian Survey of Student Mobility, “The largest sources of [transfer] students appear to be those colleges that are closest to the receiving universities” (Heath 2012, 72). Since geography is a strong indicator of where transfer students will study, the negotiation of transfer credit could be more competitive for Ontario universities that reside in border communities where students can commute to US institutions.

Prospective Students in Border Regions

In his visits to recruitment fairs across Ontario, the first author has heard a number of questions and comments from prospective students in a border town when they shop for the best transfer offer.

While the typical pressing question of “How many transfer credits will I get?” is paramount, considering transfer options between US/Ontario institutions creates an avalanche of considerations. Students want very specific transfer credit information because it determines many factors such as:

- Length of time to degree completion
- Course sequencing and ability to connect prerequisite courses in a timely fashion

- Variability in cost with the regular concerns of access to Ontario Student Assistance Program, commercial student loans, annual tuition increases, and fluctuating currency
- Car-pool/Commute – They may be attending with friends who plan to car pool so the transfer process needs to be consistent

These factors become difficult to manage when students compare US institutions with Ontario institutions due to the variations in nomenclature for degree names, credit hours, definition of courses, grading systems, and graduation requirements. The US transfer credit system may also give course-based credit rather than program-based block transfer or degree completion, causing additional challenges in assessing the amount of credit transfer.

Regional Information

Four tables summarize the percentage of transfer credit provided by receiving institutions. Tuition costs were included to assess the ratio between tuition and credit transfer. For example, we wanted to see if US institutions were charging a premium for additional credit transfer. A percentage calculation in the credit transfer analysis was used to avoid the disparate nomenclature between the institutions reviewed in the study. Some differences causing comparison difficulties included variations in credit hours per course, yearlong courses versus semester courses, and variations in number of courses required to graduate. The information collected was based on the co-authors' interpretation of the online materials. Both co-authors experienced frustration in comparing institutions due to the lack of information provided on the websites regarding how the various institutions counted courses, structured credit hours, and listed requirements to graduate. It is reasonable to assume that prospective students may experience the same frustration.

Ontario/Michigan Border (Windsor, Sault Ste. Marie, and Sarnia Regions)

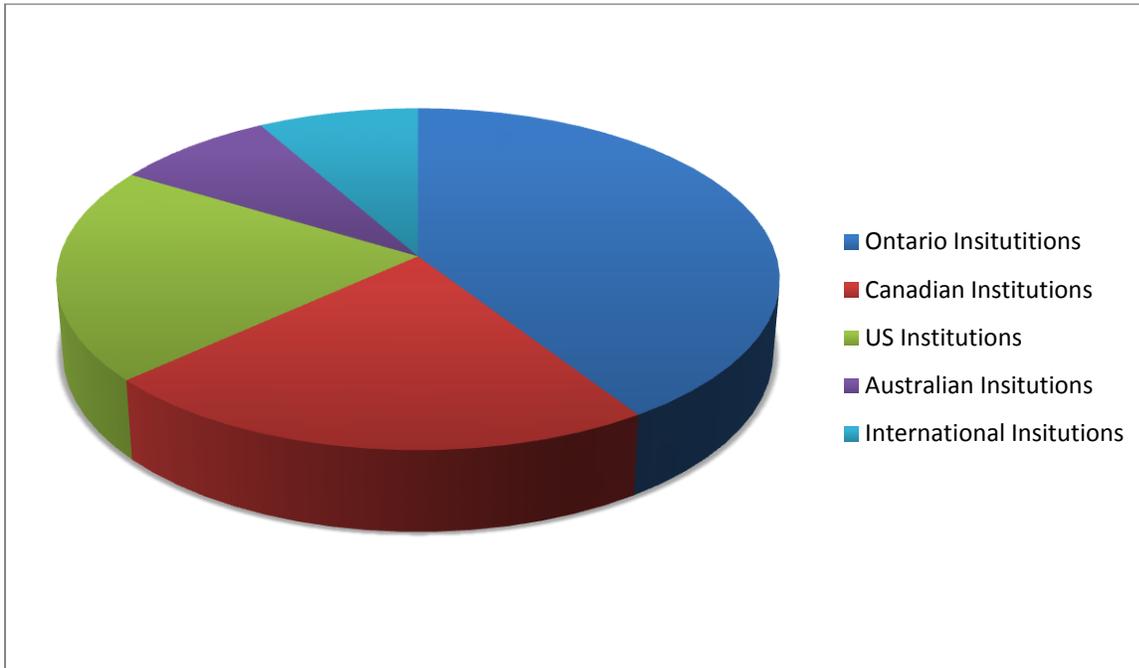
In the Niagara Region (see table 2) the difference in annual tuition and fees between Ontario and New

York institutions for a Canadian student were staggering, although the cost of attending Medaille College is offset by the large amount of advanced standing they advertise online. Originally it had appeared that Wilfrid Laurier University-Brantford offered a much lower tuition, but the fees had to be reassessed because ancillary fees were posted separately from tuition fees. The co-authors were unable to find the required online information for credit transfer at Niagara University (New York). Overall, Niagara College (Ontario) has made most of their articulation agreements with Ontario and Canadian institutions. However, US, Australia and international agreements were also posted.

Table 2 – Niagara Region: Annual tuition costs along with the percentage of transfer credit offered to college transfer students.

Institution	Tuition	Credit Transfer
Brock University	\$7,229.00 CAN/YR	25%
Buffalo State College	\$15,944.00 US/YR	17.5%
Canisius	\$32,030.00 US/YR	25%
Laurier Brantford University	\$7,796.50 CAN/YR	12%
McMaster University	\$9,652.77 CAN/YR	25%
Medaille College	\$22,678.00 US/YR	75%
Niagara University	\$16,225.00 US/YR	Not Available

Table 2.1 – Geographic dispersion of receiving institutions that have agreements with Niagara College



Promotion in the Niagara Region

Buffalo State College

Buffalo State College advertises to Canadian students, although the information provided is not specific to any particular program. The following is an excerpt from the institution’s website (Buffalo State, n.d.):

Buffalo State College is excited about expanding connections with Canadian students. Students from Canada who are interested in receiving a valuable and affordable education in an urban setting should consider applying for admission. Our unique academic programs, diverse student population, exciting opportunities outside the classroom, and dynamic location make Buffalo State an exciting place to learn and grow.

Canisius College

Canisius College has promotional material on its website designed to attract Canadian students who are pursuing a teaching designation. The following is an excerpt (Canisius College, n.d.):

Canisius makes it easy for Canadian students to obtain their teaching certification. We offer:

- *20% Canadian tuition discount*
- *Flexible scheduling, with classes offered during the week or on Saturdays*
- *Fast admission decisions; you'll receive an answer within 10 days*
- *Free application to all Education programs for Canadian students*
- *Select courses are available online*
- *Pre-student teaching seminar & classroom practicum completed at sites in Ontario*
- *Student teaching requirements at two different settings in Ontario*

Thousands of our Canadian graduates have gained certification to teach in Ontario.

<http://www.canisius.edu/canadian/>

Medaille College

Medaille College has promotional website information designed to attract Canadian students to their Master's in Education program. The following is an excerpt (Medaille College):

For more than 60 years, Canadian students have found Medaille College to be a perfect fit. We don't just welcome Canadian students, we cater exclusively to their needs. Students can choose to attend classes on weekdays or weekends, allowing them to maintain their life in Ontario.

Medaille has offered Canadian students a Master's in Education preparation program for the past 25 years. Graduates of this program earn a Master of Science in Education degree and are certified to teach in both New York and Ontario. Our programs include:

Master in Elementary (Primary-Junior/1–6 grade)

Master in Adolescent (Intermediate-Senior/7–12)

Medaille also offers a message board for Canadian Students on MULTIPLY, that “provides students with a place to arrange carpools, buy and sell textbooks, share advice and more.”

Windsor, Sarnia, and Sault Ste. Marie Regions

In general, institutions in Michigan (in the Windsor, Sarnia, and Sault Ste. Marie regions) tended to be similar to Ontario universities with respect to the amount of transfer credit granted for coursework completed at previous institutions. For example, at two institutions that provided information about time to graduation (Wayne State University and Walsh College, both in Detroit, MI), it is suggested that approximately 40% of the coursework that would typically be required for a 4-year degree can be obtained via transfer credit. Similarly, at the University of Windsor, up to 17 courses might be granted transfer credit, effectively granting credit for approximately 42.5% of a 4-year degree program. The University of Windsor also offers a \$500 scholarship for students who register “by way of a University of Windsor articulation agreement with a graduating average of at least B+” (University of Windsor – Transfer Student, n.d.). Students who commute from Sarnia to Windsor through Michigan cross the Canadian US border 4 times round trip. This double border crossing could be an additional cost of more than \$1,200/year if commuting 4 times per week. Virtually all applications to Ontario universities are submitted to the Ontario Universities’ Application Centre (OUAC), and the application process can be expensive. Students must pay a base \$135 fee plus a transfer credit evaluation fee (ranging from \$40–\$100) at each institution they wish to apply (ouac.on.ca – fees). At an Open House event at the University of Windsor, one transfer student reported spending over \$400 in application and evaluation fees to apply at four Ontario universities. This additional cost is a large part of the prospective students’ desire to have specific credit transfer information available beforehand so that they can reduce their application fees by not applying to universities with less competitive transfer

agreements. Perhaps if Ontario institutions did not benefit financially from individual assessment fees, they might have better online information and a more standardized process.

US institutions tended to have higher tuition rates and student fees for Canadian than for US transfer students. Studying at US institutions requires Canadian students to obtain specific paperwork for attendance (i.e., an M1 Visa, ~\$160 USD), and generally pay higher tuition rates than those offered by Canadian universities (i.e., ranging from \$9,064–\$32,500/year). Travel across a Canada-United States border crossing may range from \$6–8 USD round-trip. Assuming a full course load and attendance on campus 4 days/week, this might be \$770/year (Fall and Winter semesters) in tolls. Students need to consider the cost of fuel, additional repairs for their vehicle and the faster depreciation of their vehicle when commuting longer distances. The cost of attending an American institution may be offset somewhat by the scholarships and financial aid offered by these institutions. Institutions such as the University of Detroit Mercy offer scholarships in the amount of \$11,000–16,000 USD. Thus, the amount of these scholarships may make up for the initially higher tuition at the American institutions, and entice Canadian students to attend.

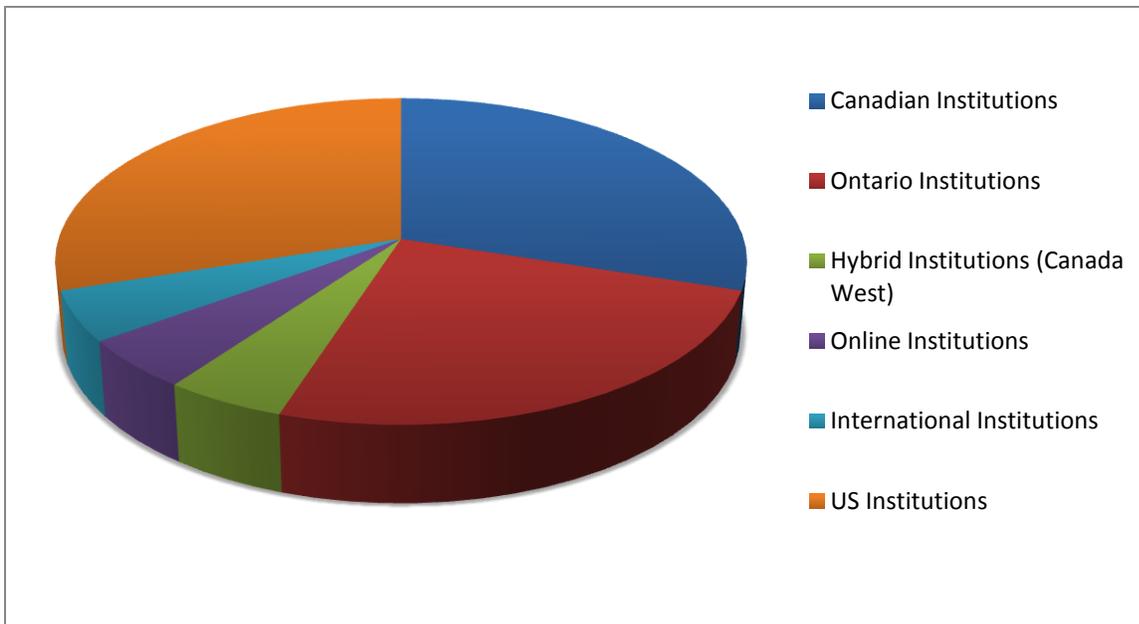
One notable difference between US and Ontario institutions is the amount of information provided to students regarding transfer credit and the transfer evaluation process. In general, American institutions tended to provide more online information for transfer students. This includes transfer agreements that are specific to the student's previous institution, with course-by-course equivalencies laid out for the transfer student to evaluate prior to making a decision about applying to or attending the institution. In contrast, the Canadian universities studied often indicated that "up to ____ transfer credits" can be granted, but did not provide course-by-course equivalencies. Further, both the University of Windsor and Algoma University directed potential transfer students to the Ontario College University Transfer Guide website (ONTransfer.ca), which, although helpful in indicating which institutions offer programs for college transfer students, was somewhat vague concerning how much

transfer credit a student might actually receive in a specific degree program. As the ONTransfer guide becomes more well known, it will be populated by more institutions with more information and will become a more reliable source of more specific credit transfer information.

Table 3 – Sarnia: Annual tuition costs and percentage of transfer credit offered to college transfer students.

Institution	Tuition	Credit Transfer
Saginaw Valley State	\$19,698.90 US/YR	Unknown
Siena Heights University	\$21,152.00 US/YR	75%
University of Windsor	\$8,464.58 US/YR	40%

Table 3.1 Lambton College Agreements by Geography

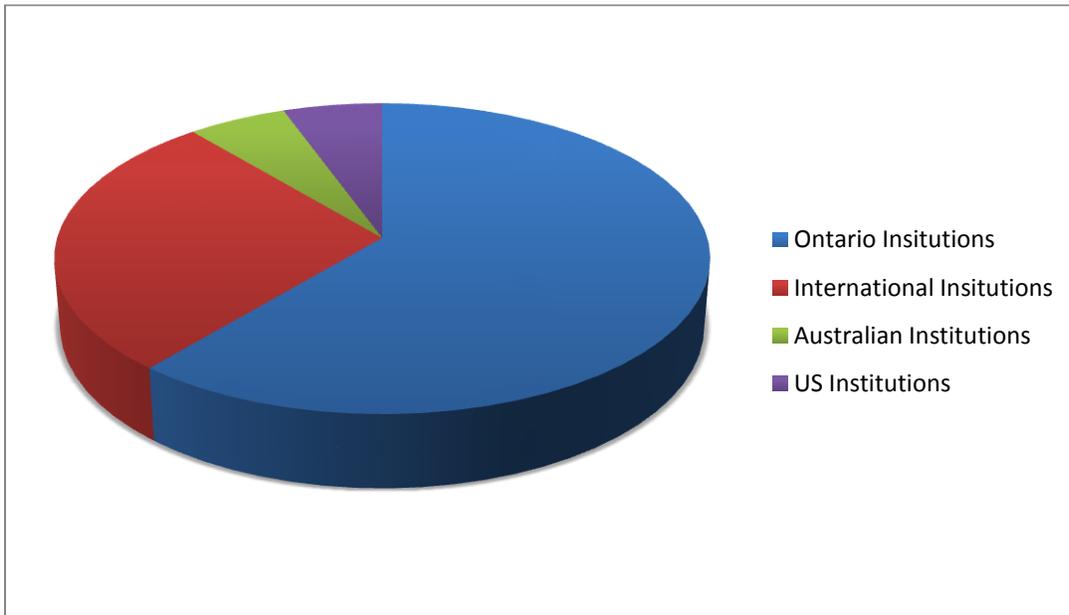


Sault Ste. Marie Region

Table 4 – Sault Ste Marie Regional Institutions: Annual tuition costs and percentage of transfer credit offered to college transfer students.

Institution	Tuition	Credit Transfer
Algoma University	\$6,229.98 CAN/YR	33–50%
Lake Superior State University	\$20,447.50 US/YR	Unknown

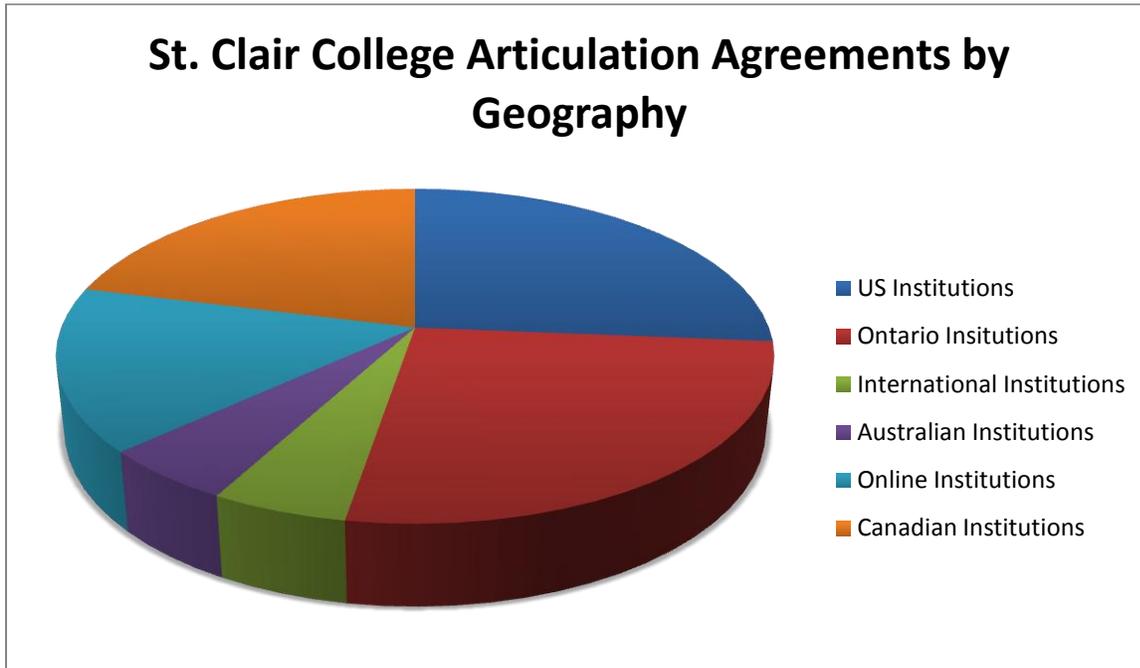
Table 4.1 (Sault College Articulation Agreements)



Windsor Region

Table 5 – Windsor: Annual tuition costs and percentage of transfer credit offered to college transfer students.

Institution	Tuition	Credit Transfer
Lawrence Tech University	\$25,740.00 US/YR	Unknown
University of Detroit Mercy	\$34,530.00 US/YR	Unknown
University of Windsor	\$8,464.58 CAN/YR	40%
Walsh College	\$11,465.00 US/YR	40%
Wayne State University	\$9,678.42 US/YR	40%



Detroit Michigan Region

Wayne State University

Wayne State University offers a “Good Neighbour Policy” where Ontario residents have the non-resident portion of their tuition waived (Wayne State University, n.d.).

Sault Ste. Marie Michigan Region

Lake Superior State University

Lake Superior State University’s transfer guide advertises that 60% of students graduate in 4–5 years, although it is unclear whether this refers specifically to transfer students or to students in general.

Requirements

Ontario border universities tend to require a minimum of a B- GPA (2.7–3.0) while some US institutions give admission and advanced standing to students who achieved a minimum of 2.0 or 2.5.

The variation in entrance/advanced standing requirements may be one reason students would consider a US institution despite higher costs and inconvenient border crossings.

Conclusions and Recommendations

Based on the information gathered in this report, there needs to be more quantitative statistics regarding the success rate and satisfaction rates of students who choose to transfer to US post secondary institutions from CAAT colleges. It was very difficult to gather accurate information via the Internet, which is a common source of information for transfer students. Canadian transfer students considering US/Canadian institutions need to do considerable advance planning and master unfamiliar technical terms/policies to transfer to a US school. Whether attending a US or Canadian institution, students seeking articulation agreements should find an academic entry point where they can be competitive within their cohort and also be challenged in their new program. Past and current college transfer students would benefit from a public forum (perhaps on the ONCAT website) where they could aggregate their experiences and recommendations. Their information could benefit prospective college transfer students, institutional administrators/educators, ONTransfer.ca, and both sending and receiving institutions. Perhaps some form of automated, online self-advocacy tools during the transfer process would allow students to be better placed within receiving institutions. Students' first hand knowledge of negotiating course syllabi, tests, and course readings could provide valuable information to any credit transfer system. The validity of the recommendations could be reviewed and the automated, online self-advocacy tools could be revised as needed. The information provided by students could further offer mentoring tips to students who will be taking similar educational paths.

Appendix

The tables below represent the information provided by the two co-authors and their assessment of institutional websites. We reviewed three areas, including Navigation, Search Optimization, and Identification. Navigation generally refers to the ease with which a student could start on the main institution website and easily identify their path to desired information. Search Optimization indicates how easily they could either Google or use search bars to find the targeted information. Identification is defined as whether or not websites specifically listed or titled websites for Canadian transfer students. There are also comments regarding whether or not websites had specific and visible promotion for college transfer students.

Niagara Region

Institution	Advantages	Disadvantages
Buffalo State College	<p>Navigation: “Apply” menu has a “Transfer student” section with appropriate links to navigate information: (i.e., required grade to transfer, how many transfer credits are given, and articulation agreements with other institutions). Additional information is provided for commuting students and information for living on/off campus. Finding tuition costs was not difficult as there was a link provided identifying fees for In-State and Out-of-State residents (http://www.buffalostate.edu/studentaccounts/x528.xml).</p> <p>Identification: The website provides valuable information for Canadian students such as admission requirements and scholarships available (http://www.buffalostate.edu/admissions/x1395.xml).</p> <p>Official or Promotional Information:</p>	<p>Search Optimization: Had to use the Buffalo State search bar to find information specifically for Canadian students. Used the term “Canadian transfer students”</p>

	Various scholarships are available for Canadian students	
Niagara University	<p>Navigation: “Admissions” menu has a “Transfer Admissions” section (http://www.niagara.edu/credit-placement/#CreditPlacement).</p> <p>Identification: A link was provided identifying scholarships and awards for Transfer Students (http://www.niagara.edu/international-scholarships-and-grants/).</p> <p>Official or Promotional Information: Ontario Teacher Certification provided through Niagara University (http://www.niagara.edu/ontario-teacher-education-faqs/).</p>	<p>Navigation: Transfer information was provided; however, there was a broken link that would have led to more specific information for credit transfer from specific institutions. Another disadvantage included a broken link for tuition and fees which made it difficult to determine how much it would cost for a Canadian student to transfer.</p> <p>Search Optimization: Using the Niagara University search bar to find specific information for Canadian students, it was the 4th option listed that provided information for Canadian students.</p>
Laurier-Brantford	<p>Navigation: “Prospective students” menu has an “Academic info” drop down menu where “admissions-undergrad” provides a section for “transfer and out of province applicants.” Information was provided for admission requirements, transfer credits given, and for additional documents required when applying.</p> <p>Identification: Specific Information is provided for students transferring from an Ontario College or Colleges outside of Ontario (https://www.wlu.ca/page.php?grp_id=2256&p=9615).</p> <p>Search Optimization: Only had to navigate through a few links to find inclusive information for transfer students. Did not have to use Google search or the website’s search bar to find the appropriate webpage for transfer students.</p>	<p>Navigation: No direct link is provided for transfer students. Must search through various links until a transfer student webpage can be found. Difficult to find tuition costs.</p> <p>Official or Promotional Information: Not provided</p>
Canisius College	<p>Navigation: Admissions menu has a “Transfer” link and an “International” link. The International page provides a link for “Canadian student admissions.”</p> <p>General information for transferring and tuition costs was found under a</p>	<p>Search Optimization: No specific information is given for students transferring from a Canadian institution (i.e., course equivalents or transfer credits given). Unable to find any transfer agreements established with Canadian Institutions</p>

	<p>Frequently Asked Questions webpage (http://www.canisius.edu/admissions/transfer_faq.asp).</p> <p>Identification: Specific information is provided for Canadian students such as applying for financial aid, receiving a “Canadian tuition discount,” plus additional programs and services for Canadians.</p> <p>Official or Promotional Information: Highlights how many Canadians attend this institution “250 +” (http://www.canisius.edu/admissions/intstud_canada.asp).</p>	
Medaille College	<p>Navigation: “Admissions & Financial Aid” has a “Canadian Students” link in addition to an “Undergraduate” link with direction to a “transfer students” page. Information includes a “transfer policy” and “articulation agreements.”</p> <p>Identification: Specific information is provided for Canadian students and transfer students.</p> <p>*Highlighted is a Canadian Education Program (http://www.medaille.edu/sage/canadian-education-program).</p> <p>Official or Promotional Information: Advertises promotional material designed to attract Canadian students to their Master’s in Education program. Offers a message board for our Canadian Students on MULTIPLY, which “provides students with a place to arrange carpools, buy and sell textbooks, share advice and more” (http://62172986.multiply.com/)</p>	<p>Navigation: Difficult to obtain information on credit transfer from a Canadian Institution.</p> <p>Search Optimization: Google Search and the website’s main search toolbar yielded negative results for determining credits given to Canadian transfer students.</p>
Brock University	<p>Navigation: Transfer student section provides criteria for “transfer credit,” “subject prerequisites,” and “articulation agreements.”</p> <p>Identification: Specific section of website clearly designed for students transferring from on Ontario college</p>	<p>Navigation: No direct link given for transfer students on main page. Had to use the search tool bar to navigate information for transfer students.</p> <p>Identification: Quotes not available from Transfer students.</p> <p>Official or Promotional Information: Not provided</p> <p>Search Optimization: Had to use Google search “Brock University Transfer Student” to find admission</p>

		and transfer criteria.
McMaster University	<p>Navigation: “Admissions” menu has an “admissions requirement” link which navigates to a page where students can chose their current academic standing (i.e., “College”) and which program they would like to transfer into.</p> <p>Identification: Information is provided for grades required when transferring into a program from college</p>	<p>Navigation: No appropriate link provided for transfer students.</p> <p>Identification: Limited information is provided for Ontario College transfer students.</p> <p>Official or Promotional Information: Not provided</p> <p>Search Optimization: Must refer to specific program web pages to determine course-for-course transferability.</p>

Windsor Region

Institution	Advantages	Disadvantages
Wayne State University	<p>Navigation: “Become a Student” menu has “Transfer Students” and “Canadian Students” sections; both provide information concerning application, transfer credit evaluation, credit equivalency, financial aid, and cost of attending http://admissions.wayne.edu/transfer/index.php</p> <p>Identification: Specific section of website for Canadian students (distinct from international students) http://admissions.wayne.edu/canadian/index.php</p> <p>Official or promotional information: “Good Neighbor Policy” - Ontario students have non-resident portion of tuition waived http://admissions.wayne.edu/canadian/pay.php?from=10646</p> <p>Search Optimization: Using both Google and the Wayne State University website search tool (search term: “Wayne State University transfer student”), the Wayne State University transfer student webpage was the first result</p>	<p>Navigation: Must use transfer database to check equivalency/transferability of each individual course http://transfercredit.wayne.edu/</p>

<p>University of Windsor</p>	<p>Navigation: “Transfer Students” section has informative sections/headings; tuition estimates (and several associated costs); transfer guide with information about credit equivalency, cost of attendance, and campus information were easy to locate http://www.uwindsor.ca/college/ Identification: Use of quotes from current students in transfer guide brochure http://www.uwindsor.ca/college/online-brochure Official or promotional information: Transfer guide contains information designed to attract students to Windsor (i.e., moderate climate, just a few hours from the GTA)</p>	<p>Official or promotional information: Material designed to attract students to Windsor is not specific to college-transfer students; no obvious incentives Search Optimization: Using Google (search term: “University of Windsor transfer student”), the University of Windsor webpage for college-transfer students is the second result; using the University of Windsor website search tool, the college-transfer student webpage does not appear in the first page of results.</p>
<p>Walsh College</p>	<p>Navigation: In the “Future Students” menu, there is an “International Students” and a “Transfer Students” section; the latter provides a list of transfer agreements with transfer guides; transfer guide gives specific course-by-course equivalencies well organized under accurate headings, gives an idea of how many courses will need to be completed at Walsh College (i.e., time to graduation) http://www.walshcollege.edu/transfercollecredit Official or promotional information: PDF transfer guides available for download (informative) Search Optimization: Using Google (search term: “Walsh College transfer student”), the Walsh College webpage for transfer students is the first result; using the Walsh College website search tool, the “Transfer Student” webpage is the first result and the “International Student” webpage is the fifth result.</p>	<p>Identification: No information specific to Canadian students was found; financial information was provided under the “Future Students” menu http://www.walshcollege.edu/?id=1082&sid=1), but no information specific to international students was identified. Official or promotional information: No obvious incentives designed to attract Canadian students were found.</p>
<p>Lawrence Technological University (LTU)</p>	<p>Navigation: Under the “Future Students” menu, the “Transfer Students” section clearly indicates where information about articulation</p>	<p>Navigation: Transfer guide was somewhat vague – course equivalency was somewhat unclear; had to search for “International</p>

	<p>agreements, transfer evaluation process, and scholarship information (specific to transfer students) can be found http://www.ltu.edu/futurestudents/transfer/index.asp? wds=fs Official or promotional information: PDF transfer guides available for download http://www.ltu.edu/futurestudents/transfer/transfer_guides.asp Search Optimization: Using Google (search term: “Lawrence Technological University transfer student”), the LTU webpages for transfer students are among the first four results.</p>	<p>Students” section (not clearly indicated); no information about cost of attendance was found in “Transfer Students” section of website Identification: No information specific to Canadian Students was found on website. Official or promotional information: No obvious incentives designed to attract Canadian students were found. Search Optimization: Using the LTU website search tool, the “Transfer Student” webpage does not appear on the first page of results, although it can be found by clicking on the seventh result (titled “Transfer – For Campus and Student Life”) and clicking on another menu (“Transfer Quicklinks”) on the page that opens.</p>
<p>University of Detroit Mercy (UDM)</p>	<p>Navigation: Under the “Apply” menu, the “Undergraduate and Transfer Students” and “International Students” sections provide information about admission requirements and what to do after being accepted http://www.udmercy.edu/apply/undergrad_students/ http://www.udmercy.edu/apply/international_students/index.htm Search Optimization: Using both Google and the UDM website search tool (search term: “University of Detroit Mercy transfer student”), the UDM transfer student webpage (“Undergraduate and Transfer Students”) is the first result.</p>	<p>Navigation: “Transfer Students” section is difficult to locate and navigate to (the title of this section, “Undergraduate and Transfer Students,” was unusual); most information for transfer students was combined with information for typical undergraduate applicants; no information about cost of attendance was found in the “Apply” menu, or in the “International Students” or “Undergraduate and Transfer Students” sections; little information was found regarding transfer credit evaluation process. Identification: No information specific to Canadian students was found. Official or promotional information: No obvious incentives designed to attract Canadian students were found.</p>

Sault Ste. Marie Region

Institution	Advantages	Disadvantages
Algoma University	<p>Navigation: the “Future Students” section of the Algoma website has a subsection called “Diploma to Degree” that is targeted to college-transfer students; this section provides considerable relevant information about financial aid, scholarships, number of potentially transferable credits, and time to graduation http://www.algomau.ca/future-students/diploma-to-degree</p> <p>Identification: Specific section of website clearly designed for students transferring from on Ontario college</p> <p>Search Optimization: Using Google (search term: “Algoma University transfer student”), the Algoma University webpage for college-transfer students is the second result; using the Algoma University website search tool, two relevant college-transfer student webpages are the third and fourth results.</p>	<p>Navigation: Application information provided is somewhat vague – links redirect to application information for regular students (i.e., http://www.algomau.ca/future-students/how-to-apply); little information provided about transfer credit evaluation process was found</p> <p>Official or promotional information: No information about advantages of Algoma or Sault Ste. Marie or quotes from current students were found; no obvious incentives designed to attract Canadian students were found.</p>
Lake Superior State University (LSSU)	<p>Navigation: Under the “Prospective Students” Menu, the “Transfer Student” (http://www.lssu.edu/admissions/transfer.php) and “Ontario” (http://www.lssu.edu/admissions/canadian.php) sections provide relevant information; the former provides transfer guides, transfer equivalency tool, and FAQ brochure i.e., http://www.lssu.edu/equivalency/guide_index.php</p> <p>Identification: Specific section of website clearly designed for students transferring from Ontario, detailing differences in admission requirements, tuition fees, etc.; transfer guides provided for</p>	<p>Navigation: Course equivalency tool not working (checked on several different days) http://www.lssu.edu/equivalency/</p>

	<p>Canadian college (Sault College)</p> <p>Official or promotional information: Campus tours (including meeting with faculty representatives and complimentary lunch at dining hall) are advertised in transfer brochure.</p> <p>Search Optimization: Using both Google and the LSSU website search tool (search term: “Lake Superior State University transfer student”), the LSSU transfer student webpage is the first result.</p>	
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Sarnia Region

Institution	Advantages	Disadvantages
University of Windsor	<p>Navigation: “Transfer Students” section has informative sections/headings; tuition estimates (and several associated costs); transfer guide with information about credit equivalency, cost of attendance, and campus information were easy to locate http://www.uwindsor.ca/college/</p> <p>Identification: Use of quotes from current students in transfer guide brochure http://www.uwindsor.ca/college/on-line-brochure</p> <p>Official or promotional information: Transfer guide contains information designed to attract students to Windsor (i.e., moderate climate, just a few hours from the GTA)</p>	<p>Official or promotional information: Material designed to attract students to Windsor is not specific to college-transfer students; no obvious incentives</p> <p>Search Optimization: Using Google (search term: “University of Windsor transfer student”), the University of Windsor webpage for college-transfer students is the second result; using the University of Windsor website search tool, the college-transfer student webpage does not appear in the first page of results.</p>
Siena Heights University (SHU)	<p>Navigation: In the “Admissions” menu, there is a “Transfer Students” and “International Students” section; the “Transfer Students” section provides answers to FAQs and a list of transfer agreements; the “Admissions” menu also provides information about tuition and fees</p>	<p>Navigation: Although a list of transfer agreements is provided, and Canadian colleges are included in this list, no transfer guides (i.e., with program-specific information) were found; in the “Tuition and Fees” section of the “Admission” menu, little information was found for international students.</p> <p>Identification: In the list of FAQs, the</p>

	<p>http://www.sienaheights.edu/Admissions/TransferStudents.aspx http://www.sienaheights.edu/Admissions/TuitionFees.aspx Identification: Canada is mentioned in the International Student brochure (as one of the countries represented in the current population of international students); Canadian colleges are included in the list of transfer agreements http://www.sienaheights.edu/Admissions/InternationalStudents.aspx http://www.sienaheights.edu/Admissions/TransferStudents/TransferAgreements.aspx Search Optimization: Using Google (search term: "Siena Heights University transfer student"), the top three results are the SHU webpages for transfer students; using the SHU website search tool, the same three pages appear as the first results.</p>	<p>information about the credit transfer process does not make any reference to Canadian applicants; information seems more suited to non-English-speaking applicants (i.e., referral for credential evaluation) http://www.sienaheights.edu/Admissions/TransferStudents/TransferAdmissionsFAQ.aspx Official or promotional information: No obvious incentives designed to attract Canadian students were found.</p>
<p>Saginaw Valley State University (SVSU)</p>	<p>Navigation: Under the "Apply" menu, the "Transfer" section is easy to find and provides information about transfer equivalencies and how to apply as a transfer student http://www.svsu.edu/main/apply/transfer.html Identification: Canada is listed third in the list of "International Students by Citizenship, 2009-2010" http://www.svsu.edu/apply/international.html Search Optimization: Using Google (search term: "Saginaw Valley State University transfer student"), the SVSU webpage for transfer students is the fourth result; using the SVSU website search tool, the transfer student webpage is the third result.</p>	<p>Navigation: The "Transfer" section provides links for cost of attendance and financial aid that link to these general areas of the website (i.e., information for traditional applicants); once opened, the general financial aid webpage contains a subsection that lists scholarships specific for transfer students http://www.svsu.edu/financialaid/types-of-financial-aid/scholarships.html); in the "How to Apply" information, links are provided separately for "Transfer Students" and for "Canadian - Undergraduate" students (this may suggest to potential applicants that the two are mutually exclusive; http://www.svsu.edu/apply/transfer/how-to-apply.html). Identification: No course equivalencies or transfer guides were found for Canadian colleges. Official or promotional information: No obvious incentives designed to attract Canadian students were found.</p>

Ease of Transfer

The following tables represent individual institutional notes regarding the process of transferring from a Canadian border college to either a Canadian University or a commutable US institution.

Niagara Region

Institution	Advantages	Disadvantages
Brock University	<p>Cost of attending: Least expensive tuition</p> <p>Assessment of transfer credit: Articulation agreements in place.</p> <p>“Applicants who have completed a three-year diploma program with a cumulative average of 70 percent, or an average of 70 percent in the last two semesters of a three-year diploma program, will be considered for admission, and may be awarded up to five** credits”</p> <p>(http://www.brocku.ca/registrar/admissions/admission-criteria/transfers#college). (**Five credits = one full-time year of study.)</p>	<p>Assessment of transfer credit: Information not provided for specific program credit transfer (i.e. Business).</p> <p>Cost of application: Must apply through OUAC; expensive application</p>
Buffalo State College	<p>Assessment of transfer credit: Transfer students into Business must meet the residency requirement of 21 credit hours of upper-level coursework plus have a minimum cumulative GPA of 2.5.</p> <p>Additional transfer credit: (Maximum credits that may be given)</p> <p>4 Year Program — 88 credits</p> <p>2 Year Program — 66 credits</p> <p>Proprietary Institution — 15 credits.</p> <p>If a student has 60 or more transfer credits they should apply to a specific program.</p> <p>Transfer credits are specifically defined based on entering program</p> <p>(http://www.buffalostate.edu/undergradprog.xml).</p> <p>Cost of Attending: Various scholarship opportunities for Canadian students</p> <p>Ease of Commute: ~10–20 minute commute from Niagara plus ~\$6–6.50 in toll round-trip.</p>	<p>Cost of Attending: Expensive tuition</p> <p>Cost of Application: There is a transfer fee of \$50 required to be paid to Buffalo State College.</p>
McMaster University	<p>Cost of Attending: Tuition costs are moderate.</p> <p>Assessment of Transfer Credit: Articulation agreements are in place.</p> <p>Students transferring into Business from a three-year Ontario College diploma must obtain a cumulative GPA of 3.4 on a 4.0 scale</p>	<p>Cost of Application: Must apply through OUAC; expensive application.</p>

	(or equivalent) plus they must have successfully completed three Mathematics courses at the college level. Successful applicants may receive up to 30 units of advanced credit.	
Niagara University	<p>Assessment of Transfer Credit: Transferable courses must be 3+ credits with a letter grade of a C or higher, and courses that are accredited are decided by the Dean.</p> <p><i>There is no requirement for a minimum number of credit hours a student must complete before they can apply for transfer admission.</i></p> <p><i>Articulation agreements are in place with Niagara College into a business administration program. (See Appendix_)</i></p> <p><i>At least 10 courses on the major side of your curriculum must be taken at NU.</i></p> <p>Niagara University offers a transfer cost calculator (http://www.niagara.edu/transfer-cost-calculator/).</p> <p>Cost of Attending: Scholarships are available for transfer and international students.</p> <p>Ease of Commute: ~5–20 minute commute to Niagara plus ~\$6–6.50 in toll round-trip</p>	<p>Assessment of Transfer Credit: Unable to assess credits transferred towards a business program.</p> <p>Cost of Attending: There is a broken link for “Tuition and Fees” for international students.</p> <p>Cost of Application: Not available</p>
Laurier-Brantford	<p>Cost of Attending: Tuition is relatively low.</p> <p>Assessment of Transfer Credit: Based on completion of a 3-year program, students must have a cumulative average of B- or better. A minimum grade of B- must have been attained in any applicable courses for transfer credit consideration.</p>	<p>Assessment of Transfer Credit: No specific information available for course-for-course transfer into business.</p> <p>Cost of Application: Must apply through OUAC; expensive application</p>
Canisius College	<p>Assessment of Transfer Credit: Transfer students will have their application assessed by the registrar.</p> <p>Maximum Transfer: 2 Year College — 20 courses 4 Year College — open*</p> <p>Students transferring from four-year institutions must complete at least 30 credit hours at Canisius, including at least 18 in their major, in order to earn a bachelor’s degree. Grades of C- or better will be considered for credit at Canisius. Grades of D may only be accepted if a student has earned an associate’s degree.</p> <p>Cost of Attending: Scholarships for Canadian students ranging from \$9,000–\$17,000 per</p>	<p>Assessment of Transfer Credit: Course-for-course transfer credit not demonstrated for business.</p> <p>Cost of Attending: Tuition is very high. International students must attend all 4 years to be eligible for scholarships.</p> <p>Cost of Application: Unknown</p>

	<p>academic year.</p> <p>Ease of Commute: ~10–30 minutes to Niagara plus ~\$6–6.50 in toll round-trip.</p>	
Medaille College	<p>Assessment of Transfer Credit: Medaille College has established a <i>Transfer Student Policy</i> (http://www.medaille.edu/transfer/policies). A maximum of 90 credit hours may be transferred toward a baccalaureate degree from other regionally accredited institutions; <i>however, no more than 72 hours may be transferred from two-year colleges.</i> A maximum of 45 credit hours toward an associate degree may be accepted in transfer from other regionally accredited institutions. Only those credits applicable to the degree program entered are accepted. In the area of a student’s major program of study only grades of C or better are transferable. Medaille may accept in transfer up to 12 credit hours of D grades as liberal arts electives or free electives provided that the overall transfer average is at least 2.0.</p> <p>Cost of Attending: Scholarships are available for transfer students.</p> <p>Ease of Commute: ~10–30 minutes to Niagara plus ~\$6–6.50 in toll round-trip</p>	<p>Assessment of Transfer Credit: The only well defined information for Canadian transfers was for the education program (http://www.medaille.edu/sage/canadian-education-program).</p> <p>Cost of Attending: Tuition is high.</p> <p>Cost of Application: Unknown</p>

Based on website rankings and transferability rankings it was found that Buffalo State College and Niagara University made more information available concerning transfer of credit, specifically, transfer of credit from a Canadian Institution. Although Canisius College and Medaille College published information that helped to understand transfer of credit at these institutions, little information was found concerning course equivalencies or transfer of credit from Canadian institutions.

Windsor Region

Institution	Advantages	Disadvantages
University of Windsor ¹	<p>Cost of attending: least expensive tuition</p> <p>Assessment of transfer credit: articulation agreement in place</p>	<p>Assessment of transfer credit: maximum 17 semester courses (43%) granted transfer credit; no guarantee of which courses will be granted credit</p> <p>Cost of application: must apply through OUAC; expensive application</p>
Wayne State University	<p>Assessment of transfer credit/credits given: up to 64 credits transferred; 48 out of the total 122 credits (40%) required for the Business degree identified can be transferred</p> <p>Cost of attending: relatively inexpensive tuition</p> <p>Ease of commute: travel time (~15 minutes)</p>	<p>Cost of application</p>
Walsh College	<p>Assessment of transfer credit/credits given: up to 82 credits transferred; 51 out of the total 127 credits (40%) required for the degree identified can be transferred; articulation agreement in place</p>	<p>Ease of commute: travel time (~30 minutes from Windsor); \$8 in tolls round-trip</p> <p>Cost of attending: expensive tuition</p>
University of Detroit Mercy	<p>Cost of application: free online application</p> <p>Ease of commute: close to Windsor-Detroit border crossing (~15 minutes)</p> <p>Cost of attending: substantial financial aid available (almost 50% of tuition)</p>	<p>Assessment of transfer credit/credits given: no guarantee of transfer credit; credit evaluation occurs after admission; must pay credit evaluation service for transfer credit</p> <p>Cost of attending: most expensive tuition of institutions studied in this region</p>

¹ Note that the University of Windsor was ranked higher than Wayne State University (despite the fact that the two institutions might be considered close to equivalent based on the information collected) because attending Wayne State University would require making costly and time-consuming arrangements to study in the United States, and presumably students would want to avoid this if possible.

Lawrence Technological University	<p>Cost of attending: minimal International Student Fee; financial aid ranges from \$3,000–\$13,000/year (in the form of scholarships)</p> <p>Assessment of transfer credit: articulation agreement in place</p>	<p>Assessment of transfer credit/credits given: 18 credit hours transferred, but no list of degree requirements provided (to evaluate how many additional credits would need to be completed at the institution)</p> <p>Cost of attending: expensive tuition</p> <p>Ease of commute: travel time (~30 minutes from Windsor); \$8 in tolls round-trip</p>
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Sarnia Region

Institution	Advantages	Disadvantages
Saginaw Valley State University	<p>Cost of application: minimal compared to alternative institutions</p> <p>Cost of attending: relatively inexpensive tuition; scholarships available</p> <p>Ease of commute: ~17 minutes from Sarnia; \$7 in tolls round-trip</p>	<p>Assessment of transfer credit/credits given: no articulation agreement; must email registrar's office to determine number of credit transfers</p>
University of Windsor ²	<p>Cost of attending: relatively inexpensive tuition; small scholarship available</p> <p>Assessment of transfer credit/credits given: Articulation agreement in place; up to 17 semester courses (40%) given credit</p>	<p>Cost of application: most expensive of institutions in this region</p> <p>Ease of commute: ~1 hour 15 minutes each way; includes travel through Michigan, which necessitates \$15 in tolls for each round-trip</p>
Siena Heights University	<p>Assessment of transfer credit/credits given: articulation agreement in place; up to 90 hours of transfer credit can be applied towards degree requirements</p> <p>Ease of commute: ~15 minutes from Sarnia; \$7 in tolls round-trip</p>	<p>Cost of application</p> <p>Cost of attending: most expensive tuition of institutions in this region; possibility of scholarships (although not clearly specified)</p>

² The University of Windsor was ranked higher than Siena Heights University despite the difficulty of commuting to Windsor because the difference in tuition between the two institutions (\$12,288) was thought to be more than a student would spend commuting to Windsor over the course of one academic year (two semesters); this difference in cost of attending is presumed to be of considerable importance to potential students.

Sault Ste. Marie Region

Institution	Advantages	Disadvantages
Algoma University	<p>Assessment of transfer credit/credits given: articulation agreement in place, up to 60 transfer credits towards degree identified (representing 33–50% of degree, depending on choice of 3- or 4-year program and incoming GPA)</p> <p>Cost of attending: least expensive tuition</p>	<p>Cost of attending: financial aid – only one \$2,000 scholarship to college-transfer student with highest GPA; other scholarships unspecified in online material</p> <p>Cost of application: more expensive application; must apply through OUAC</p>
Lake Superior State University	<p>Cost of application: less expensive application</p> <p>Cost of attending: \$1,000–\$3,000 scholarship (based on college GPA)</p>	<p>Assessment of transfer credit/credits given: no articulation agreement, little information about how many credits transferable; must pay credit evaluation service for transfer credit</p> <p>Cost of attending: more expensive tuition</p> <p>Ease of commute: ~15 minutes from Sault Ste. Marie (ON), \$6 round-trip in tolls</p>

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