

TRANSCRIPT HOLDS

TOOLS FOR ASSESSING ADMINISTRATIVE HOLDS



FROM THE NO HOLDING BACK PROJECT

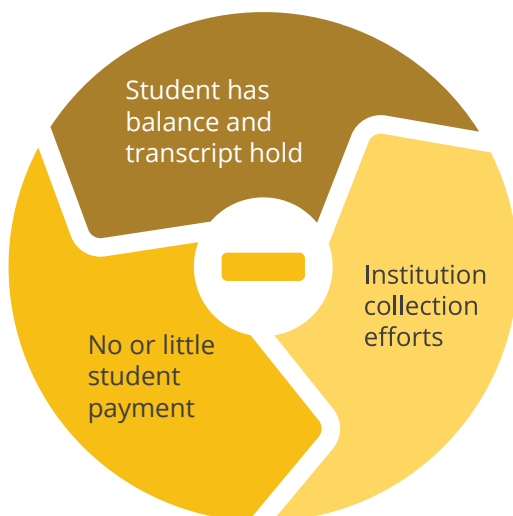
The [No Holding Back project](#) took a broad approach to assessing holds. The purpose of the project was to increase knowledge about the wide usages of holds and to uncover multiple examples and approaches rather than to produce comprehensive or conclusive findings. The 12 institutions in the project assessed the use of holds that restricted registration, access to official records, or services, rather than focusing solely on transcript or debt-related holds.

Some learnings from the project that relate specifically to transcript holds include:

- ▶ Lower-income students and students of color received and resolved transcript holds and holds related to a debt at [different rates](#) than other students.
- ▶ Transcript holds were more often associated with [codified mandates](#), such as state debt collection or federal financial aid regulations, than other types of holds.

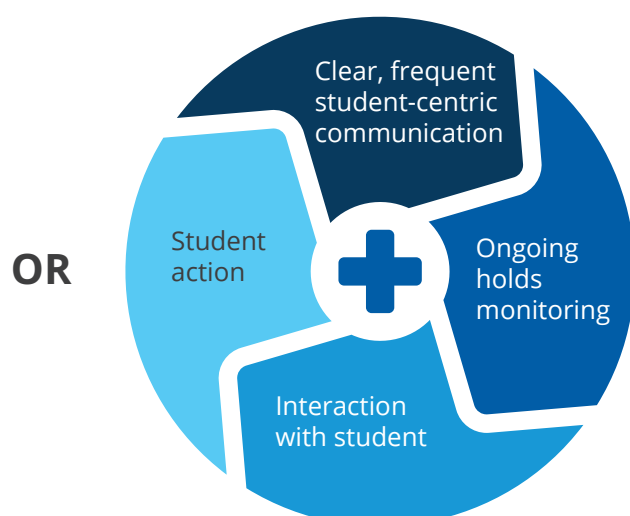
Looking across and analyzing the full range of administrative holds might reveal for institutions where multiple holds are compounding and preceding a transcript hold (transcript holds may also include holds on diplomas). Insights from this analysis could inform proactive, student-centered approaches to help enrolled students reduce or settle their balances, prior to getting to the point of a transcript hold.

Typical Transcript Cycle



**Low Return on
Collection Efforts**

Possible Preventative Cycle



**Analysis and Interactions to
Prevent Transcript Hold**



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Starting Ideas

Existing and ongoing research and media coverage, which focus specifically on transcript holds, provide a solid body of knowledge about policies and perspectives relevant to an assessment of transcript holds (see Related Resources, below). Institutions may also consider the following when assessing transcript hold policies, based on the work of the 12 institutions in this project:

- ▶ **Know the formal policies and regulations that define your institution's use of transcript holds and possibilities for adjustments.** Refresh and reconfirm your detailed knowledge of the parameters, constraints, and opportunities for refining the use of transcript holds (see more about this in the [Policy Influences](#) guide).
- ▶ **Review data about the full lifecycle of holds students might experience** for any patterns that provide insight into the reasons students may disengage with a balance and incur transcript holds. For example:
 - When and in what ways do students successfully pay down or settle their balances (frequency, amount, and timing of payments relative to payment deadlines or other monthly or semester milestones)?
 - Are there variations in student payment patterns that correlate with student socioeconomic status, academic standing, age, receipt of financial aid, traditional/non-traditional status, or other demographic variables?
 - Could holds be administered, timed or communicated to students differently?
 - What options do students have for full or partial payment?
 - Do students have sufficient options for inquiring about and fulfilling their financial obligations?
- 💡 Utilize the available [Technical Guide for Assessing Administrative Holds with Data](#), accompanying [workbook](#), and examples and perspectives from other institutions in the [Data and Evidence guide](#), for ideas for analysis.
- ▶ **Research and consider mechanisms that other colleges and universities offer to students with balances to pay down debts and re-enroll.**

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Related Resources

These resources provide a solid base of knowledge about policies and perspectives relevant to an assessment of transcript holds.

American Council on Education. (2022, October 12). *Joint Statement by Higher Education Associations on Importance of Clear, Fair Transcript Withholding Policies*. <https://www.acenet.edu/Documents/Joint-Statement-Transcript-Withholding-101222.pdf>.

Arrojos, M. (2023, July 31). *Here Are the States That Ban Colleges from Withholding Transcripts*. Bestcolleges.com. <https://www.bestcolleges.com/news/2022/05/19/states-that-ban-college-transcript-withholding-student-debt>.

Consumer Financial Protection Bureau (2022, September). *Supervisory Highlights Student Loan Servicing Special Edition. Issue 27: Fall 2022*. https://files.consumerfinance.gov/f/documents/cfpb_student-loan-servicing-supervisory-highlights-special-edition_report_2022-09.pdf.

Fulton, M. (2022, January). *Placing a Hold on Postsecondary Student Success*. Education Commission of the States. <https://www.ecs.org/wp-content/uploads/Placing-a-Hold-on-Postsecondary-Student-Success.pdf>.

Gardner, L. (2023, September 12). *Solving the Stranded-Credits Problem*. Chronicle of Higher Education. <https://www.chronicle.com/featured/student-success/solving-standard-credits>.

Kurzweil, M., Looker, E., and Pearce, B. (2023, September 27). *After Successful Pilot, the Ohio College Comeback Compact Moves to Full Implementation*. Ithaka S+R. <https://sr.ithaka.org/blog/after-successful-pilot-the-ohio-college-comeback-compact-moves-to-full-implementation>.

Lederman, D. (2022, May 3). *Inside Higher Ed, The Key Podcast, Episode 79: Withholding Transcripts to Collect Student Debt*. Inside Higher Ed. <https://www.insidehighered.com/audio/2022/04/28/ep79-withholding-transcripts-collect-student-debt>.

Karon, J., Ward, J. D., Hill, C. B., and Kurzweil, M. (2020, October 5). *Solving Stranded Credits: Assessing the Scope and Effects of Transcript Withholding on Students, States, and Institutions*. SR.Ithaka.org. <https://doi.org/10.18665/sr.313978> and related works at <https://sr.ithaka.org/publications/solving-stranded-credits>.

Knott, C. (2023, June 6). *A 'Modest but Important Step' Against Transcript Withholding*. Inside Higher Education. <https://www.insidehighered.com/news/government/student-aid-policy/2023/06/06/education-department-looks-ban-transcript-withholding>.

National Association of College and University Business Officers. (2022, April 6). *2022 Joint Statement from AACRAO and NACUBO on the Use of Administrative-Process and Student-Success-Related Holds*. <https://www.nacubo.org/Press-Releases/2022/2022%20Joint%20Statement%20from%20AACRAO%20and%20NACUBO%20on%20the%20Use%20of%20Holds>

Note: Information has been anonymized unless express permission to attribute was granted.

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Perspectives

When we spoke with her for the No Holding Back project [student focus groups](#), Simone* was a senior at a four-year university who had transferred, and reverse transferred between four institutions in two states. Simone recalled “financial holds” that “were never surprising or operationally difficult to clear” but presented a significant psychological hurdle. Simone recalled a transcript hold due to late payment (that was resolved by making payment), a financial aid hold due to a FAFSA change, and a hold due to a late payment on a payment plan. Simone also recalled a friend whose diploma was withheld due to a debt.

“ In addition to our ongoing review of holds, we are also focused on providing or identifying best practices for wraparound services for students to avoid situations leading to holds.

CENTRAL WASHINGTON UNIVERSITY



“ Holds feel like a prison. School is so expensive, and to struggle to pay for it makes you feel like your life is on hold.

STUDENT AT 4-YEAR UNIVERSITY



* Actual names not used to provide anonymity to interviewed students.

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Do you know of another resource, have a question or want to recommend something?

Share with us here:
www.wiche.edu/administrative-holds/share