How to Use the Credit Transfer Service (CTS) and Complete a Credit Transfer Agreement (CTA)
1. Using the Credit Transfer Service (CTS)

Students participating on a non-IU study abroad program do not receive direct IU credit, but rather transfer credit upon completion. The credit transfer service site (http://cts.admissions.indiana.edu/index.cfm) provides policies and a list of institutions from which IU accepts transfer credit.

To search the CTS website and check to see if IU accepts transfer credit from your program, go to the website referenced above and click on “Search by College or University Name,” which is the second tab on the left.
• Tip: you may be studying at an institution overseas through a university program in the U.S. (i.e. Wells College, University of New Haven...). Generally, the U.S. universities will issue your transcript, but not always.

*What institution will issue a transcript for you upon completion of your non-IU study abroad program? You will need to search the program’s website or contact the provider to ask what type of transcript you will receive.

*When you know what transcript you will receive, search by country, then look for the university name.
*Use the CTS as a reference to look at courses that have already been transferred. If a course is not listed on the CTS, it does not mean you can’t take it! Likely, another IU student has not taken the course yet and it is not in the system. **As long as the school issuing your transcript is listed in the CTS, IU will accept the transcript for credit review even if the courses you are hoping to take are not listed under the subject and course search criteria.**
4. Using the Credit Transfer Service (CTS)
Continued…

Now you are ready to complete the following:

- Contact your non-IU program/provider or search the website to find out what college or university will issue your transcript at the end of the program. The transcript may come from an accredited U.S. or foreign institution, and **must** be taken for a grade (not pass/fail) and **must** be issued from a degree-granting institution. **Certificates upon completion of programs will not** be accepted by International Admissions for transfer credit.

- Once you confirm the transcript you will receive, check the CTS to see whether the transcript has already been accepted at IU. You will need to search by the location of the institution providing the transcript, NOT necessarily the location of your program.

- Use the search criteria for subject and course title to see if another IU student has taken the course you are hoping to take and, if so, how the course transferred back on the IU transcript. If you cannot find the course, that is ok! **As long as the school issuing the transcript** is listed under the ‘college or university’ search criteria, IU will accept the transfer credit – you just may not know yet how the course will transfer back to IU.
5. What is Transfer Credit?

Keep in mind that...

1. Only courses with grades can be considered for transfer credit, and **each course must have a minimum equivalent grade of ‘C’ to transfer to IU.** Equivalent grades of ‘C-’ or below will not transfer.

2. While the grades you earned at the other school are listed on your Credit Transfer Report, **transfer courses are never counted in your IU GPA.**

3. **Courses taken pass/fail will not transfer back to IU.**

4. Most international transfer credit is initially designated ‘**Undistributed.**’ Students should check with their academic advisor to determine how ‘UN-100’ credit may apply to their degree progress.

5. **Credits will remain ‘Undistributed’ until IU’s academic faculty review detailed syllabi for each course transferred** and reports their decision to International Admissions. The IU faculty will either equate international coursework to specific courses taught in their department or choose to leave the credits ‘Undistributed.’ **Students on non-IU study abroad programs are responsible for seeking academic review of undistributed credit.**
What is a Credit Transfer Agreement?

Completing a Credit Transfer Agreement
6. Completing a Credit Transfer Agreement (CTA)

What the CTA **IS:**

- An official confirmation from Indiana University that **IF** you take the courses that you list, obtain a letter grade of ‘C’ or higher, and receive the transcript from the university you listed, you will receive the specific transfer credit articulation that is listed.

What the CTA **IS NOT:**

- A document that locks you into taking the courses you listed on your CTA. International Admissions will articulate the courses on your official non-IU study abroad transcript after completing the program, even if you listed different classes on your CTA.
Completing a CTA is important because:

1. It is your only official confirmation from Indiana University that if you take the courses listed and receive the transcript you list, you will receive transfer credit.
2. It is required if you intend to use your study abroad experience to fulfill your World Language and Culture requirement.

How to start the CTA:

1. Create an iStart account by visiting: https://atlas.iu.edu/istart/controllers/start/StartEngine.cfm
2. Log in under the Full Client Service window.
Once you have created your account, click on the ‘Admission’ tab.

When you click on the tab, the ‘Credit Transfer Agreement Form’ will appear. Click on the text to be directed to the online form. You will not need to complete any other document on the iStart homepage.
The online CTA will look like the picture to the right.

1. Read through the form thoroughly; all sections are important to complete in order to receive the most accurate information on how your credit will transfer back to IU.

2. Credit for no more than 2 CTAs and a maximum of six courses per CTA will be accepted for evaluation for each semester you plan to enroll.
10. Completing a Credit Transfer Agreement (CTA) Continued…

1. You should complete the form thoroughly and accurately.
2. It is important that you list the Subject, Number, Title, and Credit Hours for each course you want evaluated. Contact your program provider if you are unsure about any of these details when completing the form.
3. You are not required to upload a course description; if you choose to do so, it MUST be in a PDF format.
4. Click ‘Yes’ if you would like to add another course for evaluation, and ‘NO’ when you are finished adding courses.
11. Completing a Credit Transfer Agreement (CTA) Continued...

*Example of completed CTA confirmation returned to IU student and on file with the Office of Overseas Study from International Admissions after submitting the online form.

IU student and non-IU study abroad program information.

List of courses student plans on taking through non-IU program (completed by student) and their IU equivalent (completed by International Admissions)

Notes from International Admissions about how the credits on your non-IU program will transfer back to IU.
### Study Abroad Credit Transfer Agreement

<table>
<thead>
<tr>
<th>Overseas Courses</th>
<th>IU-Equivalent (completed by International Admissions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dept.</td>
<td>Course #/Title</td>
</tr>
<tr>
<td>SOC</td>
<td>476/ SubCultures: Life styl, Mus</td>
</tr>
<tr>
<td>HIS</td>
<td>339/ Bulgaria and The Former Soviet Block</td>
</tr>
<tr>
<td>SOC</td>
<td>455/ Balkan Living and Survival Seminar</td>
</tr>
</tbody>
</table>

**Notes:**
*1 IU credit = 15 contact hours
*IU will award the same number of credit hours as the American University Bulgaria.
- A maximum of 15 credits is awarded for a semester of study.
- We require an _American University Bulgaria_ transcript with credit-bearing courses listed as their courses. Credit will not be awarded for courses listed as transfer credit.
- Credit will not be awarded for grades lower than a “C” equivalent at IU.

Reviewer name: Jezreel McMillen
Date: 

Courses listed in the CTS will probably look like this

If the course has been previously articulated there will be a # under “Credit Hours”

If not there will be an *

Credits and contact hours???

International Admissions can only award undistributed 100 level credit

If department approval is needed, the course will need to be evaluated before International Admissions can award credit.
13. Creating a Credit Transfer Agreement (CTA) Continued…

Now you are ready to complete the following:

- Gather information from your non-IU program about the classes you plan to take. Make sure you know the course subject, title, number, and credits.

- Create an iStart account and fill in the information you previously gathered in the Credit Transfer Agreement. When you have input information about all of the classes you want reviewed, click submit.

- Complete the form before the deadline (May 1st for summer, fall, and academic year programs and November 15th for spring programs)

- Allow 2-3 weeks to get the completed form e-mailed back to you from International Admissions.

- The student is responsible for picking out classes on their non-IU study abroad program. You should first review your advising report in your Student Center, then meet with your academic advisor for further guidance on appropriate classes to take.
14. The Credit Transfer Agreement

Keep in mind that...

1. Only electronic copies of the CTA will be accepted for non-IU study abroad programs; do NOT complete a paper copy.

2. “UN” as in “SOC UN-100” refers to transfer credit that would be given undistributed Sociology credit.

3. Course articulations on your returned CTA do not mean you have to take the courses you listed; if you take a different class than you listed initially, International Admissions will process whatever is listed on your transcript. If you need the course to equate to a specific IU equivalent course, have the class evaluated by the IU department you wish to receive credit from.

   1. Take/email the course description and syllabus to the appropriate department for evaluation; students can check with the academic advisor in that department to inquire about the evaluation process.

   2. When they make a determination, the department will complete a course approval form and forward it to International Admissions.

   3. International Admissions will then update your CTA and send you a new copy via email with the updated equivalency
Useful links and information...

1. Non-IU Procedure #2: Arranging for Credit to Transfer:
   https://overseas.iu.edu/programs/non-iu/procedures.html#1-2

2. Non-IU Procedure #8: Post-Program Procedures:
   https://overseas.iu.edu/programs/non-iu/procedures.html#1-8

3. Petition form for CASE culture studies requirements:

4. How to satisfy World Languages and Cultures and Global Civilizations and Cultures requirements:
   https://overseas.iu.edu/planning/academics/general-education.html

5. After completion of the program, transcripts should be sent to:

   Office of International Admissions
   Poplars 221
   400 E. Seventh Street
   Bloomington, IN 47405

6. It can sometimes take many months for transcripts to be generated and sent to Indiana University for processing. Work closely with your non-IU program to ensure transcripts are sent within 6 months upon completion of the program, and note that processing of transcripts can sometimes take 4 to 6 weeks once it reaches International Admissions.