

# GUIDE FOR FOUR-YEAR TRANSFERS

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For Student-Athletes at a Four-Year College

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### Realigibility center

### Information

**Visit** eligibilitycenter.org ncaa.org/transfer

#### Follow

X @**ncaaec** YouTube @**ncaaec** Facebook @**ncaaec** Instagram @**playcollegesports** 

#### Contact

NCAA Legislative Line 317-917-6008, Monday-Friday 10 a.m. to 5 p.m. Eastern time

International (including Quebec): on.ncaa.com/intlcontact

## Have a question about transferring?

- » Read this guide.
- » Search frequently asked questions at **ncaa.org/studentfaq**.
- » Visit ncaa.org/transfer.
- » Contact the NCAA.

#### **Other Resources**

- » National Association of Intercollegiate Athletics.
- » NCAA Division I.
- » NCAA Division II.
- » NCAA Division III.

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## What Should You Consider Before Transferring?

Student-athlete success on the field, in the classroom and in life is at the heart of the NCAA's mission. Your college experience gives you the opportunity to receive a quality education and take your place among the student-athletes who have attended college, played sports, received their degrees and gone on to make important contributions to society.

The decision to transfer to another school involves important and sometimes difficult choices. Make sure you understand the rules, options and potential consequences of your decision. You do not want to risk your education or your chance to play NCAA sports.

This guide is for student-athletes transferring from a four-year school to a different four-year NCAA school. Students currently attending a two-year school should refer to the **Guide for Two-Year Transfers**, available at **ncaapublications.com**.

# **Focus on Your Degree**

There are more than 500,000 NCAA student-athletes, and **less than 2%** will go pro in their sport. For the rest, the experience of college athletics and life lessons they learn along the way will help them as they pursue careers in business, education, athletics administration, communications, law, medicine and many more fields. Education is a vital part of the college athletics experience, and student-athletes treat it that way.

Overall, student-athletes graduate at higher rates than their peers in the student body, and those rates rise each year. For more information on graduation rates, search for "graduation rates" on ncaa.org.

#### Thinking of Going Pro?

	Baseball	Men's Basketball	Women's Basketball	Football	Men's Ice Hockey	Women's Soccer	Softball
High School Student-Athletes	478,451	537,438	373,366	1,028,761	33,013	377,838	344,952
NCAA Student-Athletes	38,849	19,213	16,668	77,204	4,388	29,959	21,646
Drafted NCAA Student-Athletes	444	46	33	259	69	47	24
Percentage High School to NCAA	8.1%	3.6%	4.5%	7.5%	13.3%	7.9%	6.3%
*Percentage NCAA to Major Professional	5.1%	1.1%	0.9%	1.5%	7.1%	0.7%	0.5%

Note: High school and college participation data are from the 2022-23 academic year

\*The percentage of NCAA student-athletes moving on to major professional leagues is based on the number of draft picks in the 2023 MLB, NBA, WNBA, NFL, NHL, NWSL and WPF drafts.

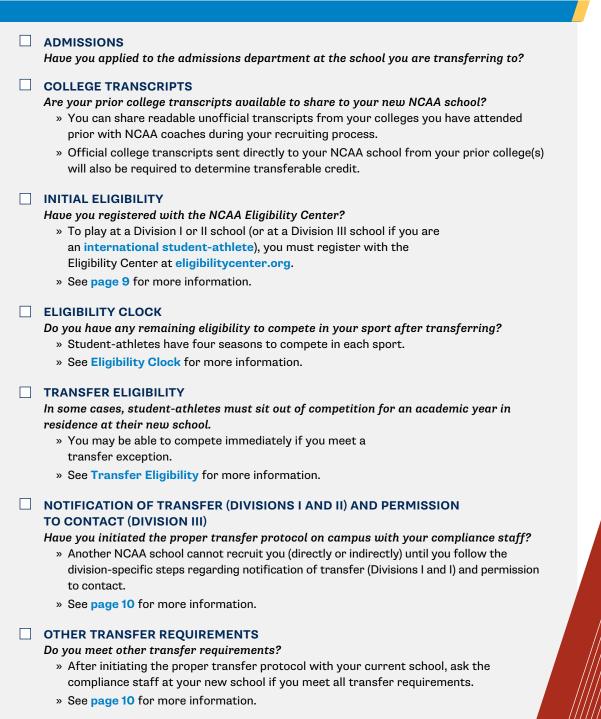
## Learn as Much as You Can

If you decide to transfer, the NCAA wants to help your education and sports participation continue as smoothly as possible. But you have responsibilities as well. Learn as much as you can to protect your athletics eligibility and ensure that you will graduate on time. While staff at the NCAA and its member schools can give you advice, you need to understand how transfer rules apply to you before you decide to move to a new school.

This guide introduces you to the key issues involved in transferring. Before you transfer, you may need more information. Key people, including your coach or compliance administrator, can help you successfully work through the process. Take advantage of all the information available to you.

- » Visit ncaa.org/transfer for FAQs and resources on key topics.
- » Talk to people at your current school, including staff in the athletics department, compliance office or your academic advisor.
- Review the applicable notification of transfer (Divisions I and II) or the permission-to-contact guidelines (Division III) on page 10.
- » Call the **conference** of the school you are considering.
- » Call the NCAA at 317-917-6008, Monday-Friday from 10 a.m. to 5 p.m. Eastern time.

# Transfer Checklist



## How Do Transfer Rules Apply to You?

*Note:* The following information is for student-athletes transferring from a four-year school to another four-year NCAA school. Students currently attending a two-year school (junior or community college) should refer to the **Guide for Two-Year Transfers**, available at ncaapublications.com.

You may be wondering how soon you can compete after you transfer. Before you can answer that question, you need to follow these steps to understand how the transfer rules apply to your situation:

- 1. Determine if you are a transfer student-athlete.
- 2. Decide where you are going.
- 3. Understand your initial-eligibility status.
- 4. Register with the NCAA Eligibility Center, if needed.

#### 1. Determine if You Are a Transfer Student-Athlete

To learn which transfer rules apply to your situation, you first need to determine whether your situation meets the common definition of a transfer.

#### How do you know if you are a transfer student-athlete?

Ask yourself if you have met any of the conditions – called **"transfer triggers**" – of a typical transfer situation:

- 1. Have you been a full-time student at a two- or four-year school during a regular academic term?
- 2. Have you practiced (including preseason) with a college team?
- 3. Have you practiced or competed with a college team? This includes during any full- or part-time enrollment and reporting to any practice that occurred prior to the start of an academic term.
- 4. Have you received athletics aid from a college while attending summer school?

**If you answered "yes" to any of the above questions,** you are likely a transfer student-athlete because you have met conditions that trigger your transfer status. Now you need to learn how to follow the transfer rules so you can play your sport at a new NCAA school.

**If you answered "no" to all of the above questions,** you probably are not a transfer student-athlete and the transfer rules may not apply to you. As this is not an exhaustive list of all transfer triggers, please call the NCAA's legislative line at 317-917-6008, Monday-Friday, 10 a.m. to 5 p.m. Eastern time to discuss your eligibility status.

#### **CASE STUDY**

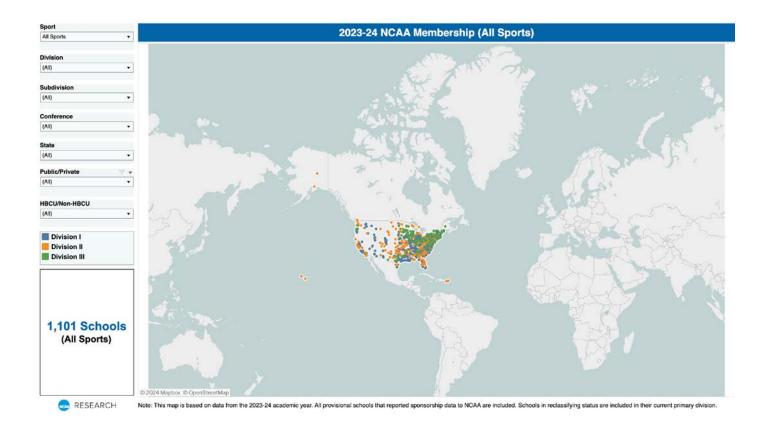
Justin was recruited to play basketball at an NCAA Division I school. He enrolled in courses as a full-time student and attended class on the first day of the semester.

On the fourth day of class, Justin went to the registrar's office and dropped from 12 credit hours to nine, making him a part-time student for the rest of the semester.

At the end of the semester, Justin decided that he wanted to transfer to a different NCAA school.

#### Is Justin a transfer student-athlete?

Yes. The transfer rules applied to Justin the minute he became a fulltime student and went to class on the first day of the semester. Justin must request notification of transfer within his **Division I sport's transfer window** dates before he can speak to the coach at the new school.



#### 2. Decide Where You Are Going

Now that you know whether you are a transfer student-athlete, you need to decide which school you want to attend. As you think about new schools, keep in mind academics are just as important as athletics. Your new school should help you meet all your goals - on the field, in the classroom and in life.

Each NCAA school is part of a division and a conference and has its own admission policies. Transfer rules are different for each NCAA division and may be more restrictive for some conferences.

#### Learn more about your new school's division.

As you research schools, take time to learn more about each NCAA division. Schools in Divisions I and II may offer athletics scholarships to cover tuition, fees, room and board, and books. Division III schools do not offer athletics scholarships but do offer financial aid based on academics or need.

» See page 8 for more on the NCAA's three divisions.

#### Learn more about your new school's conference.

In some cases, conference transfer rules can be more restrictive than NCAA rules, so you need to have a clear picture before you make a move. For instance, conferences may differ on how long you must attend a new school before you may compete.

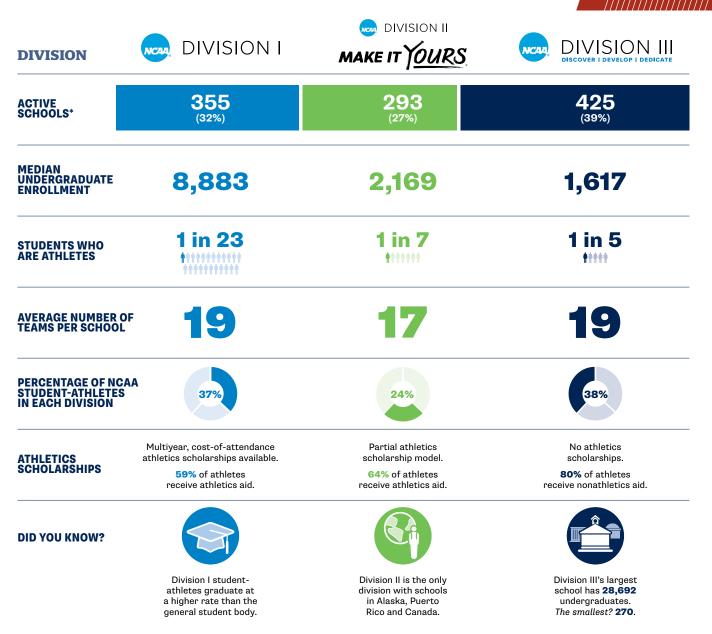
#### Learn more about your new school's admission policies.

Meeting the NCAA transfer rules does not guarantee you will be admitted to a new school. You also need to meet the school's admission requirements – including academic standards – before you can play NCAA sports.

- » Visit **on.ncaa.com/membermap** for a full list of NCAA schools sorted by division, sport and conference, including a database with contact information for each school's athletic department.
- » Talk to the academic, admissions and financial aid offices at the school you wish to attend to make sure the school will be a good fit for you.

# **Our Three Divisions**

The NCAA's three divisions were created in 1973 to align like-minded campuses in the areas of fairness, competition and opportunity.



\*The number of schools for each division is current as of the 2024-25 academic year. All other figures are based on 2023-24 data. Percentages shown for schools and student-athletes represent numbers at active NCAA schools, so they do not add up to 100%.

#### How is each division governed?

NCAA schools develop and approve legislation for their own divisions. Groups of presidents and chancellors lead each division in the form of committees with regularly scheduled meetings. For more information, visit on.ncaa.com/governance.

#### What are the eligibility requirements in each division?

If students want to compete at an NCAA Division I or II school, they must meet academic and amateurism standards set by NCAA members. Academic and amateurism standards are outlined in this guide and can be found on each division's page on ncaa.org.

#### 3. Understand Your Initial-Eligibility Status

Once you know if you are a transfer student-athlete and have identified the school you want to attend, you need to find out what your initial-eligibility status is for your new school.

#### Why do you need to know your initial-eligibility status?

In part, your initial-eligibility status determines which transfer rules apply to you and how many seasons of competition you may have remaining to play at your new school.

#### What is your initial-eligibility status?

High school student-athletes who want to compete in NCAA sports during their first year at a Division I or II school need to meet certain division-wide academic standards. Your initial-eligibility status indicates whether you meet the academic standards to compete in your first year at a Division I or II school.

If you registered with the NCAA Eligibility Center as a high school student and your first college enrollment was at a Division I or II school, the Eligibility Center assigned you an initial-eligibility status. The Eligibility Center determined your initial-eligibility status based on the NCAA-approved **core courses** you took in high school, and the grades and number of credits you earned in those courses. If you do not have an initial-eligibility status, talk to the compliance staff at your new school.

Division III schools do not require an academic initial-eligibility status, as they set their own admissions and academic requirements.

#### 4. Register with the NCAA Eligibility Center, if Needed

By now you should know **if you are a transfer student-athlete**, which school you want to attend and what your initial-eligibility status is. If you want to transfer to a Division I or II school and you have never registered with the Eligibility Center, you need to visit **eligibilitycenter.org** to register before you continue the transfer process.

If you have not registered with the Eligibility Center, your initial-eligibility status is Division I "nonqualifier" and Division II partial qualifier. Schools cannot assume you would have been a qualifier. NCAA Division I and II schools will require you to create an Academic and Amateurism Certification account in order to certify your academic and amateurism status, if necessary. If your new NCAA school confirms an initial academic-status evaluation is not necessary to certify your transfer eligibility, creating an Amateurism-Only Certification account type might be right for you. Please check with the compliance office at the school you are transferring to for which certification account is right.

Visit **ncaa.org/student-athletes/future** to learn more about initial-eligibility statuses.

# When Can Recruiting Begin With New Schools?

#### When Comfortable, Ask Your Current School to Enter Your Name into the NCAA Transfer Portal (Divisions I and II) or for Permission to Contact (Division III)

- » Another NCAA school cannot recruit you (directly or indirectly) until you follow the division-specific steps regarding notification of transfer (Divisions I and II) and permission to contact (Division III).
- » You should consider requesting notification of transfer (Divisions I and II) or written permission to contact (Division III) only when you are ready to begin the process.
- » Impact to playing time, roster spot and/or athletics aid may be a result after you take steps to formally begin the transfer process, so please consider consulting with your coaching staff, compliance staff and director of athletics prior to making this decision. Per NCAA Bylaw 15, Financial Aid, you may request a hearing opportunity with the financial aid authority on campus if your athletics aid is to be reduced, canceled or not renewed for Divisions I and II. Please speak with your compliance staff to learn more about these policies and procedures.
- » You may write to a new school to let them know you are interested in transferring, but the new school cannot discuss transfer opportunities with you until they can verify your notification of transfer is validated and your information is entered in the NCAA Transfer Portal or until written permission to contact is received (Division III).
- » You can speak with other departments outside of athletics at a new school at any time. Examples include admissions, registrar and financial aid office.

#### **CASE STUDY**

Brianna attended a Division I school as a freshman and practiced with the swimming and diving team. Before swimming in a meet, she was cut from the team.

At the end of the academic year, Brianna decided she wanted to transfer to a Division II school and join the swimming and diving team.

#### Does Brianna need to provide the Division I school with a notification of transfer through its compliance office?

Yes. Because Brianna practiced with the swim team at the Division I school, she was considered a member of the team and a studentathlete, even though she never participated in a meet.

» Once notification of transfer (Divisions I and II) or written permission to contact (Division III) has been completed and your information is entered in the Transfer Portal, all applicable NCAA recruiting rules will continue to apply (e.g., tryout rules, official visit rules, recruiting calendars, etc.).

#### Transferring from an NCAA Division I school

Division I recruiting rules require a student-athlete to complete the Division I educational module related to transferring (located at ncaa.org/transfer) and provide written notification of transfer to their compliance office before having any direct or indirect recruiting conversations with a new NCAA school. The student-athlete's school must enter the student's name into the NCAA Transfer Portal within two business days of receipt of the student-athlete's request, provided the student-athlete has requested notification of transfer within their Division I sport's legislated transfer window. The NCAA Division I school you are transferring from will have written policies related to what could be impacted after you provide written notification of transfer. This will include a description of services and benefits (e.g., academic support services, access to athletics facilities, etc.) and the impact to your athletics aid agreement. Division I schools are required to make these policies publicly available and accessible to student-athletes, such as in the student-athlete handbook or on the school's website.

**Note:** All Division I student-athletes may initiate the notification of process request at any time if 1) their sport is discontinued or 2) their head coach departs (30-day window.) Compliance administrators are best equipped to help a Division I student-athlete understand if an exception applies to their circumstances. A Division I student-athlete who plans to enroll as a postgraduate at another school during the next term and/or academic year may enter the Transfer Portal between Oct. 1 and the end of their **sport-specific transfer window**.

#### Transferring from an NCAA Division II school

Division II recruiting rules require a student-athlete to complete the Division II educational module related to transferring (located at ncaa.org/transfer) and submit a written notification of transfer to their compliance office before having any direct or indirect recruiting contact with a new NCAA school. The student-athlete's school must enter the student's name into the NCAA Transfer Portal within seven consecutive calendar days of receipt of the studentathlete's request.

*Note:* Implications may arise including, but not limited to, access to athletics facilities, roster spot and playing time. Since Division II athletics aid awards include a one-year period of award, your Division II school may decide to not renew your athletics aid agreement at the end of the academic year or to cancel any previously signed athletics aid agreement for the following academic year. Being placed in the Transfer Portal does not indicate you are eligible to immediately compete at the new NCAA school to which you wish to transfer. The compliance office at your new school will still need to certify your transfer and academic eligibility.

#### Transferring from an NCAA Division III school

A Division III student-athlete must have written permission to contact before engaging in any direct or indirect recruiting with any NCAA Division I or II school. As only some Division III schools use the NCAA Transfer Portal and others will accept permission to transfer, please talk to the compliance office at the school to which you want to transfer to understand their preference. If your current school does not grant the permission to contact within seven days, it is granted by default. If permission is denied, you may have an opportunity for a hearing. Please ask your compliance office for a copy of your school's hearing opportunity policies and procedures, including a deadline by which you must request your hearing. If permission is not granted, the new Division I or II school will not encourage the transfer and, specifically, will not provide athletically related financial assistance to the student-athlete until the student-athlete has attended the new Division I or II school for at least one academic year.

» If you are a current Division III student-athlete wishing to contact another Division III school without requesting permission to contact from your current school, download the Division III self-release form. This form includes instructions on how to complete and submit the form to the new Division III school. If the initial 30-day contact period expires after submitting the first form and you are still undecided, you must submit a second self-release form, which then requires the new Division III school to notify your current school of this recruiting activity.

#### Transferring from an NAIA school

NCAA recruiting rules require any NAIA student-athlete wishing to contact an NCAA

#### **CASE STUDY**

Austin attended a Division III school as a freshman and sophomore, where he practiced and competed on its men's lacrosse team.

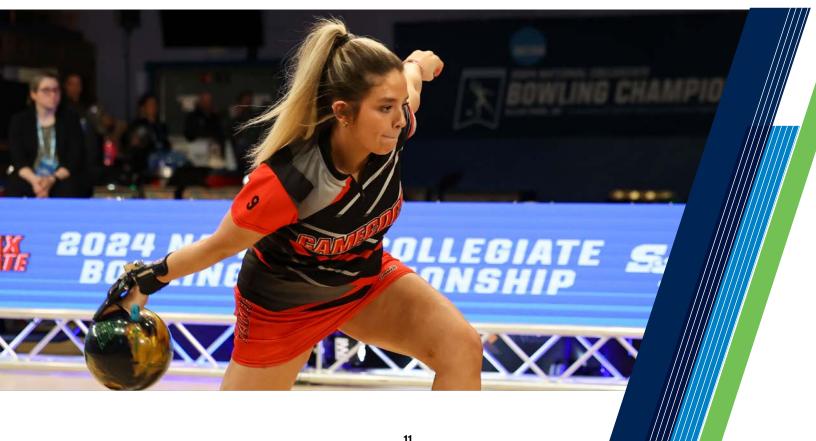
Before the start of his junior year, Austin decided to transfer to another Division III school to pursue a degree not available at his original Division III school.

#### Does Austin need to ask his first school for a written permissionto-contact letter?

No. While Austin may request written permission to contact, it is not necessary because he is interested in transferring from one Division III school to another. He may use the self-release form to talk to the new Division III school about transferring.

Division I or III school to first obtain a permission to contact from their current NAIA school. Please consult with the director of athletics at your NAIA school for your request when ready. You may also write to any Division I or III school to request they ask your current NAIA school for a permission to contact, if necessary. If permission to contact is not granted, the new Division I or III school may not encourage the transfer.

For any NAIA student-athlete wishing to contact a Division II school, permission to contact is not required to begin speaking with the Division II school.



# **Transfer Eligibility**

#### Transferring to a Division I School

If you transfer from a four-year school to a Division I school, you can generally seek immediate eligibility at the new school provided you 1) leave your previous school academically eligible; 2) were in good standing (not under a disciplinary suspension); and 3) are meeting applicable academic progress-toward-degree eligibility requirements to compete at the new Division I school. Additional regulations such as sport-specific midyear transfer (e.g., baseball, basketball, tennis, softball, etc.), sport-specific competition in year of transfer, and individual school/conference policies may also play a factor in determining your immediate transfer eligibility.

#### Transferring to a Division II School

If you transfer from a four-year school to a Division II school, you can generally seek immediate eligibility at the new school provided either 1) you did not practice or compete at your previous institution or the previous institution did not sponsor your sport, and you were in good academic standing at the time of transfer; or 2) you would have been academically and athletically eligible at your previous institution at the time you transfer. Additionally, you will need to have earned at least nine-semester/eight-quarter hours of degree credit from your last full-time term of attendance. Additional regulations such as sport-specific competition in year of transfer and individual school/conference policies may also play a factor in determining your immediate transfer eligibility.

#### Transferring to a Division III School

If you transfer from a four-year school to a Division III school, you may be immediately eligible at the new school provided either 1) you have never practiced or competed in intercollegiate athletics; 2) you would have been academically eligible at the time of transfer to your certifying institution had you remained at your previous institution before transferring; or 3) you were a two-year nonparticipant for a two consecutive-year period (which does not include any time before you initially enrolled full-time at a college or university) and you have not practiced or competed in your sport while enrolled as a full-time collegiate student. Additional regulations such as individual school or conference policies may also play a factor in determining your immediate transfer eligibility.

#### **Graduate or Post-Baccalaureate Participation**

Upon graduation (post-baccalaureate), if you still have a season of eligibility and time on your division-specific **clock** remaining to compete, you may seek immediate eligibility provided you meet the following criteria:

- » If you are transferring to a Division I school, you may continue to participate (practice and compete) if you meet the following at the time of enrollment at your new school: 1) you are enrolled/enrolling full time in a graduate program, professional school, second baccalaureate or equivalent degree program; 2) you have eligibility remaining; and 3) if you initially enroll at the certifying institution after attending a regular academic term as a full-time postgraduate student at another institution, you would have been academically eligible to compete had you remained at the institution where you most recently attended class during a regular term as a full-time student.
- » If you are transferring to a Division II school to enroll in a graduate program, professional school, second baccalaureate or equivalent degree program and have eligibility remaining.
- » Division III does not consider graduate or postbaccalaureate students as transfers. If you graduated from a Division III school and now wish to attend another, you may participate while pursuing a graduate degree or a second baccalaureate degree. If you graduated from a non-Division III school, you may participate as a graduate or postbaccalaureate student at a Division III school provided you meet the following: 1) you graduated with an undergraduate degree within four academic years; 2) you have seasons of participation remaining based on Bylaw 14.2.4.1 (minimum amount of participation) regardless where your previous participation occurred; and 3) you maintained continuous full-time enrollment (e.g., no breaks in enrollment or part-time status).
- » Additional eligibility regulations such as school/conference rules may also factor into your eligibility.

#### **CASE STUDY**

Jordan attended a four-year college for one year and played football. His GPA was 1.79 after completing his first academic year, which did not meet that school's requirement to be eligible for the next year. Jordan then transferred to a Division II school.

### Is Jordan eligible to play right away?

No. To be eligible his first regular academic term at his new Division II school, Jordan would have needed to have been academically eligible had he remained at his previous four-year school at the time of transfer.



# **Eligibility Clock**

While initial-eligibility rules affect your first year at a Division I or II school, continuing-eligibility rules determine your academic and athletic eligibility after the first year. Each division has different academic standards for maintaining academic eligibility. These standards are designed to move student-athletes toward graduation in a timely manner. As a transfer student, certification of your academic eligibility will happen once you are enrolled at your new school and includes an evaluation of your transfer credits. The compliance office at your new school can assist with this.

If you compete at a Division I school, you have five calendar years to play four seasons of competition. Your five-year clock starts when you first attend class in a regular academic term (e.g., semester, quarter) while registered as a full-time student at any college/university. Your clock continues to tick down even if you spend an academic term/academic year in residence as a result of transferring, redshirting, not attending school or enrolling part time during your college career.

If you compete at a Division II or III school, you have 10 full-time semesters or 15 full-time quarters to play four seasons of competition. You use a semester or quarter when you attend classes in a regular academic term (e.g., semester, quarter) while registered as a full-time student at any college/university or when you enroll part time and compete for your school. You do not use a term if you are not enrolled or attend part time without competing.

## Important Terms

**Certifying school:** The new school you want to attend determines whether you are eligible to play.

**Continuing-eligibility rules** (rules affecting how long you may compete in a certain sport):

- » Division I: If you play at a Division I school, you have five calendar years to play four seasons of competition. Your fiveyear clock starts when you enroll as a full-time student at any college. Your clock continues to tick down, even if you spend an academic year in residence as a result of transferring, redshirt, not attending school or enrolling part time during your college career.
- » **Divisions II and III:** If you play at a Division II or III school, you have the first 10 semesters or 15 quarters in which you attend as a full-time student to complete your four seasons of participation. You use a semester or quarter any time you attend class as a full-time student or enroll part time and compete for the school. You do not use a term if you attend only part time with no competition or are not enrolled for a term.

**Financial aid** *(commonly referred to as a "scholarship")***:** Any money for school you receive from a college or another source. Financial aid may be based on athletics, financial need or academic achievement.

**Full time:** Each school determines what "full-time" status means. Typically, you are a full-time student if you are enrolled for at least 12 credit hours in a term. Some schools define a full-time student as someone who takes fewer than 12 credit hours in a term.

**Initial-eligibility rules:** Initial-eligibility rules determine whether you may practice, compete and receive an athletics scholarship during your first year at a Division I or II school.

**International students:** An international student is any student who attends a two- or four-year school outside the United States.

**National Collegiate Athletic Association:** The NCAA is the national governing body for over 1,000 colleges, universities, conferences and organizations.

NCAA Eligibility Center: The Eligibility Center evaluates your high school academic record and/or amateurism history to determine if you are eligible to participate during your first year at a Division I, II or III school. **Nonqualifier** (*Division I Only*): A student-athlete planning to attend a Division I school who has not met academic requirements to be a Division I qualifier will be deemed a nonqualifier. If you are a nonqualifier, you may not practice, compete or receive an athletics scholarship from a Division I school during your first year of full-time enrollment. (Division II **does not have nonqualifiers**.)

Notification of transfer: An NCAA Division I or II studentathlete must request a notification of transfer through their current compliance staff before having any direct or indirect athletics recruiting contact with another NCAA school. Once requested, your compliance office shall enter the student's contact information into the NCAA Transfer Portal within two calendar days (Division I) or seven calendar days (Division II). Division III schools also have the option to use the Transfer Portal; however, please check with your Division III school to see what it prefers. To view additional notification-of-transfer information, please review pages 10 and 11 of this guide.

**Partial qualifier** (*Division II Only*): Any Division II student who has not met the requirements necessary to be a qualifier. If you are a partial qualifier, you can practice on campus and receive financial aid from a Division II school, but you cannot compete for one academic year. (Division I does not have **partial qualifiers**.)

**Permission-to-contact:** If you are a Division III student-athlete wanting to transfer, you must first request and receive a written permission to contact from the compliance office at your current Division III school before engaging in any direct or indirect recruiting with an NCAA Division I or II school.

**Qualifier:** A student who, for purposes of determining eligibility for financial aid, practice and competition, has:

- » Graduated from high school.
- » Earned the required number of core-course credits in the required subject areas.
- » Earned a minimum GPA in the required subject areas.

For information on Division I and II initial-eligibility requirements, visit **on.ncaa.com/ie\_flyer**.

**Recruited:** When a college coach contacts you off campus, pays your expenses to visit the campus, or (in Divisions I and II) issues you an athletics aid agreement or a written offer of financial aid.

**Self-release:** If you are a student at a Division III school and you want to transfer to another Division III school, you may issue your own permission-to-contact **self-release form** to allow another Division III school to contact you about transferring.

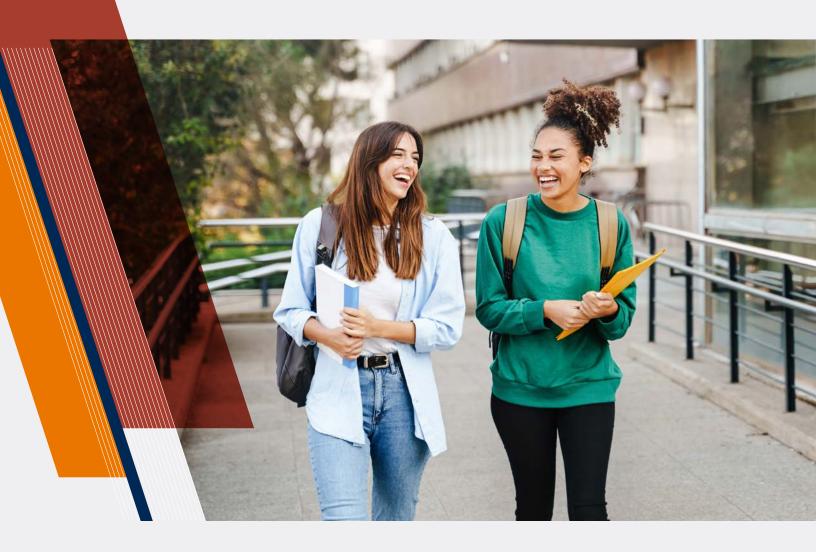
**Transfer trigger:** A condition that can affect your transfer status. A student who triggers transfer status is a student who does any of the following:

- Has been a full-time student at a two- or four-year school during a regular academic term. (Courses taken during summer terms do not count.)
- » Practiced with a college team, including preseason.
- » Practiced or competed with a college team while enrolled as a part-time student.
- » Received athletics aid from a college while attending summer school.

**Note:** This is not a complete list for Divisions I, II or III. Please consult with your NCAA school's compliance office for a complete review.

**Transferable credit hours:** Credit hours earned at your previous school that your new school will accept toward your degree. Each school determines how many and which credit hours are acceptable for transferring.

**Two-year college:** Any school from which students can earn an Associate of Arts, Associate of Science or Associate of Applied Science within two years. Often referred to as community or junior colleges.





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