

**MASTER TRANSFER ARTICULATION AGREEMENT BETWEEN
MONTGOMERY COLLEGE
AND
ST. MARY'S COLLEGE OF MARYLAND**

This Master Transfer Articulation Agreement (the “Agreement”) is made and entered into on January 1, 2026, by and between Montgomery College (“MC,” Sending Institution) and St. Mary’s College of Maryland (“SMCM,” Receiving Institution). This Master Transfer Articulation Agreement outlines the requirements for Guaranteed Admission, Transfer of Credit, Reverse Transfer, and the creation of Curriculum Transfer Pathways.

A. Purpose

These guidelines are designed to encourage, facilitate, and coordinate the transfer and articulation policies, processes, and procedures between Montgomery College and SMCM. This partnership will enhance transfer student advising and promote the acceptance of transfer course equivalencies between Montgomery College and SMCM, allowing for a seamless and successful transition of students from their associate degree to an SMCM degree program.

B. Qualifying Students

This Agreement pertains to the transfer of “Qualifying Students”, *i.e.*, those students who:

1. Have successfully completed an associate of arts (A.A.), associate of science (A.S.), or associate of arts in Teaching (A.A.T.) at the Sending Institution after high school graduation;
2. Are enrolled at Montgomery College, in good standing;
3. Submit the SMCM Application for Admission by the Transfer Priority Admission deadline(s);
4. Satisfy all other SMCM admission requirements, which are available on the College website at www.smcm.edu or by contacting an SMCM admission counselor;
5. Graduate from Montgomery College with a minimum cumulative grade point average (GPA) of 3.2. Cumulative GPA is the average of all course grades a student has earned at all previously attended colleges/universities;
6. Complete the SMCM transfer admission process, including meeting all applicable SMCM requirements and deadlines pertaining to application for admission, enrollment, orientation, and registration, and payment of tuition and fees;
7. Abide by the policies and procedures, and any revisions thereof that apply to all SMCM students;

8. Submit Montgomery College official transcripts along with transcripts from any other colleges they may have attended in addition to Montgomery College; and
9. Enroll at SMCM within 1 calendar year of graduating from Montgomery College.
10. Students previously enrolled at SMCM are not eligible for this agreement.
11. Part-time students are eligible.

SMCM welcomes International Students to apply to the College. Depending on the applicant's background and circumstances, additional admission materials may be required. Transcripts from foreign institutions must be evaluated by WES. Please check the College website at <https://www.smcm.edu> for details.

C. Responsibilities of St. Mary's College of Maryland

To facilitate the transfer of Montgomery College graduates to SMCM in accordance with the foregoing, SMCM agrees to the following:

1. SMCM will encourage applicants from Montgomery College who wish to pursue a baccalaureate degree program at SMCM to complete the associate's degree prior to transferring to SMCM.
2. Students who meet the requirements outlined in Section B will be guaranteed admission to SMCM. Students who fall below the 3.2 cumulative GPA requirement will still be considered for admission to SMCM.
3. SMCM will accept up to 70 transferable credits from a community college/two-year institution. For students who have previously attended a 4-year college or university prior to Montgomery College, SMCM will accept up to 90 transferable credits. The combination of all credits transferred (including, for example, AP/CLEP/IB) may not exceed 90 credits.
4. Transfer students with at least 56 transferable credits will enter with Junior-level status.
5. Transfer credit will be awarded to transfer students who meet the SMCM minimum grade requirements for the awarding of transfer credit. To view the requirements for specific majors, please visit <https://catalog.smcm.edu/>.
6. Students completing an associate of arts (A.A.), associate of science (A.S.), or associate of arts in teaching (A.A.T.) at Montgomery College will satisfy the foreign language requirement and the LEAD Curriculum. Transcripts of students completing an associate of applied science (A.A.S.) at Montgomery College will be reviewed by SMCM to determine which of the general education requirements are met per the Annotated Code of Maryland and the Code of Maryland Regulations (COMAR). Transfer students are required to complete SMCM CORE-301.

7. SMCM will attend regularly scheduled transfer programs at Montgomery College.
8. SMCM will invite Montgomery College students to information/advising meetings with SMCM faculty and staff on a regular basis at both Montgomery College and SMCM in order to facilitate smooth curricular and co-curricular transition to SMCM.
9. SMCM will invite Montgomery College transfer advisors and other appropriate faculty and staff to on-campus and virtual events to learn more about SMCM.
10. SMCM will provide Montgomery College students with SMCM financial aid information.
11. Transfer students entering full-time study at SMCM are eligible for merit scholarships and/or grants.
12. Transfer students who meet the Guaranteed Admission requirements outlined in Section B at the time of admission will be awarded a Guaranteed Admission Scholarship of at least \$500.
13. Transfer students who are admitted to SMCM and are members of Phi Theta Kappa with a GPA of 3.25 or greater, or are a member of their College's Honors Program with a GPA of 3.5 or greater will receive an Honors Scholarship of \$1,000-\$2,000 based on their cumulative college grade point average.
14. Transfer students who are offered admission will automatically be considered for non-need-based merit scholarships. Merit scholarships are renewable on an annual basis.
15. Transfer students who submit the FAFSA will receive full consideration for institutional, federal, and state need-based financial assistance, in addition to the scholarships and grants listed above.
16. Transfer students will have access to counselors in the SMCM Office of Student Financial Assistance for additional information regarding merit or need-based financial assistance from SMCM, private donors, as well as federal and state programs.
17. SMCM will identify and provide contact information for questions about academic requirements, the LEAD Curriculum requirements, degree requirements, and the transfer admission process.
18. Transfer students who matriculate into an SMCM degree program will have all the rights and privileges of other SMCM students.
19. As part of the transfer credit evaluation process, SMCM will evaluate courses/credits earned through Advanced Placement (AP), College-Level Examination Program (CLEP), International Baccalaureate (IB) programs, military credit, or other sources of prior learning credit. SMCM policies for awarding prior learning credit will supersede prior learning credit that may have been awarded by a prior institution. For additional information, please visit

<https://www.smcm.edu/registrar/academic-records/transfer-of-credit/>. Career and Technical Education (CTE) credits will not transfer.

20. SMCM will maintain course equivalency information and make this information available to Montgomery College.
21. SMCM will develop a Reverse Transfer program with the Montgomery College. The Reverse Transfer program will be an appendix to the agreement.
22. Students who transfer to SMCM from Montgomery College prior to earning their associate's degree will be eligible to participate in such a Reverse Transfer program, so long as they have residency at Montgomery College to make them eligible.

D. Responsibilities of Montgomery College

1. Montgomery College will publicize and promote this agreement to prospective and current Montgomery College students in all appropriate digital/online and traditional promotional materials.
2. Montgomery College will encourage and arrange for SMCM prospective students and transfer advisors to visit Montgomery College.
3. Montgomery College will host SMCM admission representatives on their campus in partnership with SMCM.
4. Montgomery College will arrange for the SMCM staff to meet with students in a confidential environment. The representative from SMCM will coordinate with the Center for Transfer Success at Montgomery College to schedule these events.

E. Master Transfer Articulation Agreement Appendices

1. SMCM will work with Montgomery College to create appendices to this agreement on program-to-program curriculum pathways that specify the Montgomery College courses that satisfy major requirements required for degree completion at SMCM.
2. SMCM will work with Montgomery College to create appendices to this agreement that will identify additional pathways from Honors Programs at Montgomery College.

F. Joint Responsibilities

1. Montgomery College and SMCM will communicate with each other through appropriate channels regarding curriculum changes as required in COMAR 13B.06.02.04.
2. Montgomery College and SMCM will collaborate providing information and academic advising from both Montgomery College and SMCM.

3. Montgomery College and SMCM jointly agree to develop and implement advertising and promotional efforts to communicate the benefits of Guaranteed Admission transfer.
4. To the extent permitted by the Family Educational Rights and Privacy Act (“FERPA”). Montgomery College and SMCM will exchange data and documents on a regular basis that will contribute to the maintenance and improvement of the arrangement, enhance the transfer process, and promote effective cooperation between institutions. These will consist of data about individual transfer students, including admission information and grades, and reports on the results of program reviews, assessments of students’ learning, and decisions of curricular and other committees.
5. If the Qualifying Student is using federal Title 38 VA Education Benefits (GI Bill® Education Benefits), Montgomery College and SMCM shall adhere to all applicable U.S. Department of Veterans Affairs’ regulations, including the regulations governing the awarding prior credit, as regulated under Title 38, Code of Federal Regulations, Sections 21.4253(d)(3) and 21.4254(c)(4).
6. Montgomery College and SMCM shall adhere to all applicable transfer requirements set forth in the Annotated Code of Maryland and the Code of Maryland Regulations (COMAR).

G. Revisions, Maintenance, and Termination of this Agreement

1. Any written notice required by this Agreement shall be addressed to the individuals identified below.

	MC	SMCM
Name of staff person responsible for oversight	Angela Rhoe	Jacqui Rogers-Frere
Title of staff person	Director of Strategic Alliances	Director of Transfer Recruitment, Admission, and Services
Email address	Angela.Rhoe@montgomerycollege.edu	jgrogers@smcm.edu
Telephone Number	240-567-3217	240-895-5008

Should the staff person or position change, the institution will within 30 business days provide new contact information to the partner institution and inform the Maryland Higher Education Commission of the change.

2. This agreement shall be effective on the date that it is signed by the appropriate and authorized representatives of each Institution.

3. Either Institution may, at its sole discretion, terminate this Agreement upon 60 days written notice to the other Institution and the Maryland Higher Education Commission. In the event of termination, all students who have already been admitted to SMCM pursuant to this Agreement shall be allowed to complete their approved course of study under the terms contained herein.
4. Both Institutions agree to meet every year to review the terms of this agreement.
5. This Agreement constitutes the entire understanding and agreement of the Institutions with respect to their rights and obligations in carrying out the terms of the Agreement, and supersedes any prior or contemporaneous agreements or understandings.
6. This Agreement may be modified only by a written amendment executed by both Institutions.

H. Governing Law

This Agreement shall be governed by, and construed in accordance with, the laws of the State of Maryland.

I. Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed to be an original, but all of which, taken together, shall constitute one and the same agreement.

J. Notice of Agreement

1. The Institutions agree to provide a copy of this Agreement, with any amendments, to the Maryland Higher Education Commission.
2. The Institutions agree to provide copies of this Agreement to all relevant individuals and departments of the Institutions, including but not limited to students, academic department chairs participating in the transfer, offices of the president, registrar's offices, and financial aid offices.

K. Third-Party Beneficiaries

There are no third-party beneficiaries to this Agreement.

L. Representations and Warranties of the Parties

Both Institutions represent and warrant that the following shall be true and correct as of the Effective Date of this Agreement, and shall continue to be true and correct during the term of this Agreement:

1. The Institutions are and shall remain in compliance with all applicable federal, state, and local statutes, laws, ordinances, and regulations relating to this Agreement, as amended from time to time.
2. Each Institution has taken all action necessary for the approval and execution of this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives.

Montgomery College

By: Jermaine F. Williams

Dr. Jermaine F. Williams
President

2.16.26

Date

St. Mary's College of Maryland

By: Rhonda Phillips

Dr. Rhonda Phillips
President

2/22/26

Date

**HONORS PROGRAM AGREEMENT APPENDIX BETWEEN
MONTGOMERY COLLEGE
AND
ST. MARY’S COLLEGE OF MARYLAND**

This Honors Program Agreement (the “Agreement”) is made and entered into on January 1, 2026, by and between Montgomery College (“MC,” Sending Institution) and St. Mary’s College of Maryland (“SMCM,” Receiving Institution). St. Mary’s College of Maryland enthusiastically welcomes students from the Montgomery Scholars, Macklin Business Institute Honors, Renaissance Scholars, or STEM Scholars programs at Montgomery College into our community of learners at the National Public Honors College.

A. Provisions of the Agreement Appendix

1. As stated in the Master Transfer Articulation Agreement dated January 1, 2026, students who complete the associate of arts, associate of science, or the associate of arts in teaching with a minimum cumulative grade point of 3.2 or higher are guaranteed admission to St. Mary’s College of Maryland.
2. Students who complete the Montgomery Scholars, Macklin Business Institute Honors, Renaissance Scholars, or STEM Scholars programs at Montgomery College will receive an application fee waiver. In order to receive the application fee waiver, the student must submit proof of enrollment in an Honors Program at Montgomery College at the time of application.
3. Students who complete the following Honors Programs at Montgomery College with a minimum cumulative grade point average of 3.5 or higher will be eligible for an Honors scholarship at SMCM:

MC Honors Program	SMCM Scholarship Amount
Montgomery Scholars	Up to \$2,000
Macklin Business Institute Honors	Up to \$2,000
Renaissance Scholars	Up to \$2,000
STEM Scholars	Up to \$2,000

4. In order to be eligible for these benefits, MC students must submit the PTK/Honors Verification Form to St. Mary’s College of Maryland at the time of application.
5. Scholarship will be renewable for up to four years (8 semesters, fall and spring) of undergraduate study. The student must also maintain at least a cumulative 3.0 GPA and be registered full-time (12 graded credits) per semester.

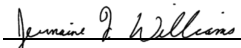
6. Montgomery College and SMCM designate the following representatives as their primary contact for the Honors Program participants:

	MC	SMCM
Name of staff person responsible for oversight	Angela Rhoe	Jacqui Rogers-Frere
Title of staff person	Director of Center for Transfer Success	Director of Transfer Recruitment, Admission, and Services
Email address	Angela.Rhoe@montgomerycollege.edu	jgrogers@smcm.edu

7. Should the staff person or position change, the institution will within 30 business days provide new contact information to the partner institution and inform the Maryland Higher Education Commission of the change.
8. Montgomery College and SMCM agree to jointly develop and implement advertising and promotional strategies and materials to communicate the benefits to Honors students.\
9. This Appendix is governed by the terms and conditions of the Master Transfer Articulation Agreement executed between MC and SMCM on January 1, 2026. In the event that the terms and conditions of this Appendix are inconsistent with the terms and conditions of the Master Transfer Articulation Agreement, the provisions of the Master Transfer Articulation Agreement shall govern.

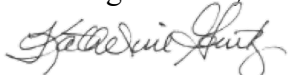
IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives.

Montgomery College

By: 
 Jermaine F. Williams, Ed.D.
 President

2.16.26
 Date

St. Mary's College of Maryland

By: 
 Katherine Gantz, Ph.D.
 Vice President for Academic Affairs and
 Dean of Faculty

2/23/26
 Date

**REVERSE TRANSFER AGREEMENT APPENDIX BETWEEN
MONTGOMERY COLLEGE
AND
ST. MARY'S COLLEGE OF MARYLAND**

This Reverse Transfer Agreement (the "Agreement") is made and entered into on January 1, 2026, by and between Montgomery College ("MC," Sending Institution) and St. Mary's College of Maryland ("SMCM," Receiving Institution).

This Reverse Transfer Agreement Appendix establishes a reverse transfer program that will permit students who transfer from Montgomery College to SMCM before earning an associate's degree the opportunity to transfer SMCM credits back to Montgomery College to apply towards completion of the Montgomery College associate's degree simultaneous with the student's matriculation at SMCM.

A. Qualifying Students

1. Students transferring to SMCM must have completed a minimum of 45 credits prior to transfer to participate in the program.
2. A minimum of 15 college credits must be earned at Montgomery College.
3. Upon completion of the credits needed to reverse transfer to Montgomery College for associate degree conferral, participants must have a minimum grade point average of 2.0 at Montgomery College or the minimum required for Montgomery College's program of study.

B. Responsibilities of Both Institutions

1. SMCM will waive the transcript fees for students eligible to participate in the Reverse Transfer program.
2. SMCM will send a transcript to Montgomery College once a student has a cumulative total of 60 earned credits, including transfer credit and SMCM credit, on their SMCM record or upon the student's request.
3. Montgomery College will accept letter grades of A, B, or C to fulfill their requirements. Montgomery College will accept D grades if the student's program of study at Montgomery College allows D grades.
4. Montgomery College will apply SMCM upper-division courses to fulfill their lower-division course requirements when applicable.

5. Montgomery College may determine if a student is eligible for a degree in a program other than the intended program of study at Montgomery College based on the courses completed at SMCM.
6. Both institutions will promote reverse transfer to students.
7. Montgomery College will provide academic advising to Reverse Transfer participants while the student is enrolled at SMCM.
8. Montgomery College will notify SMCM when a student completes their associate's degree at Montgomery College by sending St. Mary's College of Maryland an updated official transcript listing the date of graduation.
9. SMCM will track reverse transfer participants at the end of the fall and spring semester and the degrees conferred at both institutions.
10. Students completing an associate of arts (A.A.), associate of science (A.S.), or associate of arts in teaching (A.A.T.) degree at Montgomery College will satisfy the SMCM foreign language requirement and the LEAD Curriculum. Transcripts of students completing an associate of applied science (A.A.S.) at Montgomery College will be reviewed by SMCM to determine which of the general education requirements are met per the Annotated Code of Maryland and the Code of Maryland Regulations (COMAR).
1. This Appendix is governed by the terms and conditions of the Master Transfer Articulation Agreement executed between MC and SMCM on January 1, 2026. In the event that the terms and conditions of this Appendix are inconsistent with the terms and conditions of the Master Transfer Articulation Agreement, the provisions of the Master Transfer Articulation Agreement shall govern.

TERM OF CONTRACT

This agreement will remain in force for the duration of the guiding Agreement Appendix and will be automatically renewed with the Master Transfer Articulation Agreement unless either institution provides written notification of termination to the other Party by U.S. Mail at the addresses of the Parties below identified. In no event shall termination of this Agreement Appendix by either Party will take effect before the end of a then current academic term or adversely impact any student who may be participating in the Reverse Transfer program.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives.

Montgomery College

By: Jermaine F. Williams
Jermaine F. Williams, Ed.D.
PRESIDENT

2.16.26
Date

St. Mary's College of Maryland

By: Katherine Gantz
Katherine Gantz, Ph.D.
Vice President for Academic Affairs and
Dean of Faculty

2/23/26
Date