Credit Transfer Project
Project Overview and Implementation Outline
January 2013

Overview

Today more than ever, publicly funded institutions of higher education find themselves in the forefront of addressing the challenges of college affordability, access and completion. Our most underserved populations are among the least able to afford the continuous escalation of tuition, the least likely to enroll in college, and the least likely to complete degree and certificate programs if they do enroll. In a 2010 study, Peter Ewell and others concluded that "transfer policies are critically important for states to focus on as a way to increase the educational attainment of their populations, Unless transfer becomes a seamless process for students and does not require students to take excessive credits to earn a bachelor's degree, it is unlikely that these states will make dramatic improvements in their bachelor's degree attainment."[1]

The Steering Committee finds that the changing nature of public higher education has outstripped the viability of Maine's existing models for awarding transfer credit are at best outdated and that best practice solutions exist which can be implemented to not only create a comparative advantage for Maine's public universities in the New England region but to also enable the System to be a champion for higher education and the aspirations and degree completion of Maine's sons and daughters.

The Credit Transfer Steering Committee (CTSC) has identified national best practices which can be implemented to create a comparative advantage for Maine's public universities, to streamline transferability across our institutions and provide support and services to enable students to complete their degrees at a faster pace – enhancing access to baccalaureate education while reducing barriers to student success such as time to completion, cost, and associated debt.

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[1] Meghan Wilson Brenneman, Patrick M. Callan, Peter T. Ewell, Joni E. Finney, Dennis P. Jones and Stacey Zis, *Joint Report from The National Center for Public Policy and Higher Education and The National Center for Higher Education Management Systems,* "Good Policy, Good Practice II: Improving Outcomes and Productivity in Higher Education – Guide for Policymakers" (National Center Report #10-01, November 2010)

Examples of good practice are found at each of our public universities but these have not been implemented "to scale" across the UMS. As a result of its research, its review of current practice and its analysis of what makes the most sense for our campuses and students, the following best practices were identified:

- Development of robust electronic communication tools (website)
- Block Transfer/General Education
- Major-to-major Articulation
- Adult and Transfer Degree Completion with a focus on Prior Learning Assessment (PLA)

Meetings were held on all campuses, regular communication has been in place with the Board of Trustees, Presidents, Chief Academic Officers and others, and a website (thinkmissionexcellence.edu) developed to provide regular updates to the entire UMS community. This feedback reinforced the findings of the CTSC and further refined our recommendation to implement the four best practices referenced above. These recommendations were presented to the UMS Board of Trustees at its November 2012 meeting and were approved for implementation. Relevant resource documents and Board updates can be found at: http://thinkmissionexcellence.maine.edu/credit-transfer/

Implementation Plan Background
Charter and Stages of Development
At the May 21 meeting of the University of Maine System (UMS) Board of Trustees, action was taken to set into immediate motion three projects in support of its Strategic Actions and Goals. One of these was a comprehensive Credit Transfer Project designed to improve the college credit transfer process in order to make it easier for students to move among Maine's public universities and to ultimately also improve transferability between the UMS and the Maine Community College System (MCCS).

This Credit Transfer Project Implementation Plan "is aimed at improving the college credit transfer process to make it easier for students to move among Maine's public universities [intra-system]. Once implemented, Steering Committee will continue to provide active oversight of the project, but focus its primary attention on concluding the work already begun with Maine's community colleges on inter-system transfer of credits.

The Credit Transfer Project intra-system component has followed a 4-stage process:

        Stage 1 – Change Analysis (completed July/August 2012)

Stage 2 – Change Design (completed November 2012)
- This process included a recitation of benchmarks and best practices, a review of the current status of credit transfer within the System, a description of a recommended intra-system credit transfer model that includes policy and risk impact analysis, a financial risk and impact analysis, an implementation and communication plan, and audit milestones. These stages concluded with recommendations being presented to, and approved by, the UMS Board of Trustees at their November 2012 meeting.

Stage 3 – Plan Implementation
- This stage involves the development of an implementation plan pursuant to the Board's approval of the Plan Design, and is the purpose of this document.

Stage 4 – Plan Audit
- This stage lays out the schedule of audit milestones to ensure completion of the plan and project.

Change Analysis

This report to the Academic and Student Affairs Committee of the Board of Trustees provides a synopsis of the steering committee's work to date pertaining to transfer practices in Maine's public universities. A subsequent report will be dedicated to our collaborative efforts with the Maine Community College System.

The Credit Transfer Steering Committee has identified national best practice solutions which can be implemented to create a comparative advantage for Maine's public universities. The Steering Committee finds it imperative that Maine's public universities create state-wide and system-wide policies to implement national transfer credit best practices to offer Maine's students model pathways toward baccalaureate degree completion.

Based upon our discussion to date, this preliminary implementation outline has been created to guide our discussion and further clarify our thinking. After feedback is received from the Board of Trustees at its January meeting, this outline will be put into a Project Management template for further review and refinement.

Examples of good practices are found at every one of Maine's public universities. Some individual campuses are well advanced in selected best practices. Most importantly, our approach to credit transfer is not embedded within a policy structure suited for statewide implementation. Our review of the current status of system-wide credit transfer practices affirms that the awarding of transfer credits in Maine has grown antiquated in the face of the

changing nature of public higher education (technology, adult learners, K-16, etc.) which has outstripped the comparative effectiveness of our present practices.

Best practice solutions exist which can be implemented to create a comparative advantage for Maine's public universities, though they may require radical changes in our understanding of how transfer students are recruited and served. A recent study the Education Commission of the States concluded that states can improve transfer rates by creating state-wide and system-wide policies. State-wide transfer programs, whether codified in legislation or negotiated through cooperative agreements among higher education systems, offer a model pathway toward bachelor's degree completion.[2]

One fundamental finding from the steering committee's review is that Maine needs a reliable, robust college transfer system for students navigating through the baccalaureate offerings of the public university system.

Change Design

Best Practices
After reviewing two dozen best practices from the national literature, the Steering Committee's change analysis review has selected four (4) best transfer practices for implementation. At the November 2012 Board of Trustees meeting, the Credit Transfer Steering Committee made recommendations to establish a reliable, robust credit transfer practices and to implement the following System-wide credit transfer best practices to make it easier for students to move among Maine's public universities:

- Electronic communication tools
- Block Transfer /General Education Common Core
- Major (program-to-program) Articulation
- Adult & Transfer degree completion - including Prior Learning Assessment (PLA)

The implementation of each of these best practices is described more fully in Section II of the Plan Implementation portion of this document.

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[2] Matthew Smith, *StateNotes, "Transfer and Articulation Policies"* (Denver: Education Commission of the States, December 2010)

Credit Transfer as a Change Process
The Credit Transfer Project is first and foremost a change process. The changing nature of public higher education has outstripped the viability of these models. A systematic, transformative change process is necessary to address these and other formidable challenges.

This is an opportunity to leapfrog our performance levels by reengineering[3] our transfer process to truly embrace best practices. At the heart of business reengineering lies the notion of discontinuous thinking -- identifying and abandoning the outdated rules and fundamental assumptions that underlie current business operations. People often have a problem 'seeing' systems, acquiring the basic building blocks of systems theory, and understanding how to adapt them to their organization. [4]

The Credit Transfer process is a golden opportunity to
- engage national best practice models, not just put more patches on a broken process;
- proactively model constructive engagement of faculty across our seven campuses;
- model interaction and collaboration between faculty and co-curricular staff;
- raise standards of student success for a critically important population for the state's workforce development;
- demonstrate to the public that we truly can respond to their policy concerns and re-establish our leadership position in Maine.

Organizations that are continually expanding their capacity to create their future require a fundamental shift of mind among their members. For this to happen, it is argued, organizations need to transform from "survival thinking" to "adaptive learning 'and to discover how to tap into people's commitment and capacity to learn at all levels. The discipline of team learning starts with 'dialogue', the capacity of members of a team to suspend into a genuine 'thinking together'. It also involves learning how to recognize the patterns of interaction in teams that undermine learning.[5] In the case of the Credit Transfer process, this process requires leadership that understands the vision and has the energy and mastery to lead the change process across the curricular components of the plan design.

For this project to achieve its design vision we need to embrace national models, not pay lip service to them. We need implementation leaders who have the vision, determination, and skill to engage, motivate, and cajole. Leaders who can take our design vision, articulate it to our

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[3] Michael Hammer & James Champy, *Re-engineering the Corporation: A Manifesto for Business Revolution* (New York: 1993)
[4] Peter Senge, *The Fifth Discipline: The Art and Practice of the Learning Organization* (New York: 1990)
[5] Ibid.

constituencies and overcome the "inertial mass" that so often saps transformational efforts will be critical if this project is to succeed.

Plan Implementation
I.   *Organizational Structure and Governance*

In order to implement a phased, multi-initiative project, a structure with clear governance and reporting will be necessary. The following organizational structure is envisioned for this project:

Steering Committee – Sets priorities for the executive leadership and project implementation team; resolves conflicts; coordinates resource identification and allocation; monitors outcomes. In addition, the Steering Committee also develops subsequent phases and recommendations of the project including, but not limited to, the inter-system work with the Maine Community College System. The Steering Committee will continue to exercise oversight and monitoring throughout the implementation process. This monitoring will include:
- achievement of strategic goals, milestones and timelines;
- fulfillment of priority public policy agendas;
- quality assurance for design integrity;
- communications internally and externally, with key stakeholders;
- assessment of each stage of this work.

Actions needed to implement: The Credit Transfer Steering Committee already in place will continue to be the Steering Committee for the implementation phase.

Executive Leadership – Responsible for managing and coordinating the Project Implementation Team; provides perspective to function leaders; acts as custodian of bigger picture issues; oversees and monitors progress within each component of implementation; works with the Project Implementation Team in ensuring that the implementation follows best practice theory within change management; serves as the steward of the project vision. In an organization undergoing a transformation process such as this one, leaders are designers, stewards and teachers.

Actions needed to implement: This position does not currently exist. UMS will need to identify and engage a consultant (preferred) or fixed length contract employee to serve for approximately 18 months as, essentially, project manager for the entire project but specifically the coordinator of the block transfer/general education common core and major-to-major articulation components of the project. When the recommendations related to inter-system transfer with the MCCS are developed and approved, this position will incorporate project

management of this into its overall portfolio. A position description for this position is included in Appendix A. *Estimated cost:* Ranges from $75000 (consultant) to $150K (with benefits if a fixed length position).

Project Leadership Team – Serves as the implementation team for the Project; oversees the "nuts and bolts" of implementation; integrates with the administrative and academic functions impacted by the project. This Team would be comprised of a combination of appropriate academic and administrative faculty and staff (to areas such as: CAOs, Transfer Officers, Student Success or others as appropriate) and the chairs of the four subcommittees identified for each of the four project components (Electronic Tools, Gen Ed/Block Transfer, Major-to-Major, PLA/Adult Degree Completion).

Actions Needed to Implement: Identification of team members and formation of Team

Subcommittees for Each Project Component – Oversee, direct and manage the "nuts and bolts" implementation of each component, including formulation of work plan for each and presentation of additional recommendations (that may be needed for successful implementation) to the Project Leadership Team and/or the Credit Transfer Steering Committee.

Actions Needed to Implement: The Executive Leadership identified above will chair the general education and major-to-major components, and will identify membership of the subcommittees for these. The Chief Student Affairs Officer will chair the subcommittee working on the implementation of the electronic tools and has identified subcommittee members. The Director of Prior Learning Assessment at USM, who chaired the Prior Learning Assessment Task Force, will chair the PLA component of the work and the already existing Task Force will continue as the subcommittee for this component.

II.   *Components of the Credit Transfer Project to be Implemented*

This section will provide a detailing of the preliminary work to be implemented along with corresponding actions needed to move each component forward. A detailing of the financial parameters of each can be found in the Financial Risk and Analysis section later in this document.

Electronic Communication Tools
The development of a robust transfer portal/website that both provides general information and guidance to potential transfer students and permits a potential students to see how their

courses might transfer into a given program is fundamental to streamlining the transfer process and providing the best information and tools to potential (and current) students interested in transfer. This component includes:

- Development, testing and implementation of a System-wide, web-based transfer portal/website which will be operational by August 2013

  Actions needed to implement: Identification of a vendor with whom to work for the website (e.g., the development of the overarching website would be outsourced); development of the overarching website (the selected vendor with a small group made up of transfer, admissions, advising/student success officers and students); develop the tools within MaineStreet to enable potential students to explore their courses as compared to UMS academic programs and streamline access into MaineStreet from the transfer website (this would encompass enhancement of the existing MaineStreet degree audit and transfer tools by in-house UMS IT staff).

  Estimated cost: $150,000-$200,000 (for outsourced web development); staffing assistance at the campus level to assist transfer and degree audit officers in completing the work on degree audit and rule development – unknown cost which will need to be assessed at each campus

- The technical underpinning of the transfer portal/website must incorporate the development of these additional elements:
  - Fully implement the use of degree audit (including populating the degree audit tool with course and program information) to be up to date for current programs by June 2013. It is understood that as a part of this, equivalency tables across the campuses will be updated as well. This is a campus-based element. (Note: it is understood that this is an evolutionary process since programs and courses change sometimes on an annual basis)

    Actions needed to implement: Require each campus to complete work on degree audit to date and to determine what if any additional resources will be needed to complete

  - Update the transfer rules (which must be developed for each course and how it translates to courses at other institutions for transfer purposes) to be up to date with current courses accepted in transfer and begin the work to expand the rules to include those courses at other UMS institutions which may not have been transferred in as of yet. This is a campus-based element. Timeline for current

transfer rule development: June 2013 (Expansion of rules would begin June 2013 and extend into 2014 depending on the amount of work to be done)

Actions needed to implement: Require each campus to update the transfer rules (to date) and determine what if any additional resources are needed to do so.

- Evaluate the staffing needs to sustain this component of the Project over time, specifically the technical function of credit transfer processing.

Actions needed to implement: Identify and begin a process. Possibly incorporate into the Administrative Staffing Review work currently underway.

Block Transfer/General Education

Every institution within the UMS has a clearly identified set of general education requirements. Each requirement has an articulated set of learning outcomes attached to it. Under this recommendation, the following is expected:

- Develop a System-wide pathway for the block transfer of general education requirements across the institutions of the UMS, concentrating on those general education requirements which are at the 100-level and 200-level (this does not include upper level requirements or capstones within a general education curriculum).

In order to do this, the following must occur:

- Engage campuses and appropriate faculty across the System in a facilitated design process to develop linkages within a block transfer framework
    - o Summit/Workshop to be held Spring 2013 – A broad based representation of faculty from every campus in the System will be convened to develop shared general education outcomes using a common model. Summit will be designed to be both foundational (educating participants about both our current status and work occurring nationwide with respect to general education transfer and articulation) and substantial (leading participants toward an approach for general education transfer that focuses on outcomes associated with general education requirements of the campuses). It is expected that there will be advance/pre-Summit work required of the campuses in order to prepare for the broader based Summit.
    - o Facilitated workshops on each campus, and periodically reconvening the broader group, will occur throughout the 2013-2014 academic year

Actions Needed to Implement: Formation of a small subcommittee to oversee, develop and manage this component; identification of foundational expertise to utilize to frame the dialogue (this could be Foundations such as Lumina, or Groups such as The Foundations of Excellence); development of broad based agenda(s) for each gathering including follow up and next steps; logistics associated with Summit and workshops; Follow up and codification of outcomes

Major-to-Major Program Articulation

Developing a streamlined, understandable transfer pathway between similar or associated majors across our campuses is an important component at ensuring a straightforward transfer of a student within the UMS. Under this recommendation, the following is expected:

- Engage campuses across the System in a facilitated design process to develop linkages between similar majors – this would begin with a Summit/Workshop to be held Spring 2013 and subsequent workshops being held as necessary on the campuses
- High impact/priority programs have been identified which are aligned with the performance-based budgeting initiative and System workforce development initiatives: STEM, Nursing and Allied Health, Business. This work will commence immediately with a completion/alignment of December 2013.
- Other programs will be identified by August 2013 and work will begin on these with anticipated completion/alignment of December 2014
- All alignment outcomes will be incorporated into the existing equivalency tables utilized for transfer

Actions Needed to Implement: Formation of a small subcommittee to oversee, develop and manage this component; identification of foundational expertise to utilize to frame this dialogue (the Lumina Degree Qualifications Profile could be an appropriate tool/starting point for this); development of broad based agenda(s) for the various Summits and workshops; logistics associate with summit and workshops; follow up and codifications of articulations across programs and campuses

Adult and Transfer Degree Completion – With over 230,000 individuals in Maine with some college but no degree and the needs of Maine's workforce for economic development, it is clear that adult college completion is of critical importance. Many of these adults will be moving into or across our institutions as transfer students. This component of the recommendations of the Credit Transfer Steering Committee comprises two elements:

- A broad based assessment of the transfer experience from recruitment to graduation and development/implementation of best practice models

While the recommendations of the CTSC focus on the four components referenced, it is clear that there is an overarching need for an assessment of the transfer experience and the implementation of best practice transfer experience models that address the transfer experience beyond the technical aspect of credit processing and transfer. Elements of the transfer experience include dedicated transfer advising, transfer orientation, transfer year experience courses or workshops, enhancements to existing services in areas like career counseling, financial aid, etc. We envision seeking external support to fund a project designed to look at the transfer experience as a whole and to develop new models for transfer student support, service and success on our campuses. The Institute for Excellence in Undergraduate Education's Transfer Year Experience model is one the CTSC has explored and would be interested in pursuing external funding to support. Work on this element would not preclude any of the other elements from proceeding and the timeline for this would be dependent on the ability to garner external support and the resultant timeline for the work.

Actions needed for implementation: Development of foundation for any grant; identification of appropriate funding agencies and grant opportunities; development of application. Timeline: Spring 2013

- Implementation of robust Prior Learning Assessment (PLA) practices and processes Systemwide

  A PLA Task Force began meeting in the spring of 2012 with the charge to develop a set of recommendations for the expansion of PLA across the UMS, promoting more consistency across the campuses and allowing for transferability of PLA credit across our campuses. These recommendations were issued in December 2012 and will be implemented as a part of this particular element.

  Actions needed for implementation: Formation of subcommittee (existing Task Force has agreed to continue as the subcommittee); development of plan to move implementation forward; scheduling of workshops to introduce PLA to a broader range of faculty and staff (scheduled for May 2013 through a Maine Employer's Initiative Project); campus-based work to determine how best to enhance PLA on each campus (which may include working with another campus as the source for PLA expertise). Timeline: Recommendations implemented and each campus has a plan for PLA expansion by December 2013

Overlap/Intersection with ABCDE Committee

A separate committee, the Adult Baccalaureate Completion/Distance Education (ABCDE) Committee is currently working on a design for a comprehensive adult degree completion initiative. There are elements of that work which overlap with best practices identified by the Credit Transfer Steering Committee as also impacting transfer students. With this said, we would like to make the following recommendations and support the following actions:

- An assessment of the transfer student experience by nature requires some survey work being conducted related to the student experience. Although we have done some broad based surveying of transfer students in the past (2010), we have not focused on those who are both transfer and non-traditional adult students. The Council for Alternative Experiential Learning (CAEL) has a two part survey tool called ALFI which is one part survey of all nontraditional students (including surveying related to transfer and prior learning experience) and one part assessment of campus adult programs and services. We believe that utilizing this tool to gain a deeper understanding of this population's needs and expectations would benefit both the design work of the ABCDE Committee and the implementation plan of the CTSC.

  Recommendation: We strongly recommend identifying funding for conducting the ALFI by the end of March 2013 (estimate of cost: $35,000 for all campuses (total) plus report on recommendations from CAEL).

- Development of a "concierge" service model – Emerging best practice within adult degree completion suggests that a dedicated "go to" person on a campus who is knowledgeable about all elements of the student experience (a one stop "concierge") is critical in encouraging both success and ultimate completion. The same can be said for transfer students who frequently have very complicated academic histories.

  Recommendation: We strongly recommend that a concierge service model be developed within the work of the ABCDE committee which would address both of these constituencies.

III. Assessment – Measurement of Goals and Plan Audit

The following measures will be employed to audit the progress of the plan implementation:

Electronic Communication Tools:
- Degree audit is fully implemented – June 2013
- Rules associated with degree audit are input and tested – June 2013
- Transfer portal/website is developed, tested and in production – August 2013
- Determination of credit transfer process support needs going into the future and implementation of a plan – December 2013

Block transfer/General Education:
- Framework for equivalency work is developed and Summit is held – Spring2013
- Learning outcomes are developed, agreed upon and work begins on translation of this into the equivalency tables – September 2013 (with full implementation by December 2013)

Major-to-Major:
- Framework for major-to-major work is developed, priority areas are finalized and first Summit is held – Spring 2013
- Campus-based work occurs to align priority majors – December 2013
- Other majors to be included are identified and work begins – August 2013
- Work continues, starting with large, high impact majors and alignment is completed – December 2014

Adult/Transfer Degree Completion:
- Design broad based transfer experience project in order to seek external funding – Spring 2013
- Implement recommendations of the PLA Task Force including consistent PLA practices, transferability of PLA credit and training in PLA through workshops – December 2013
- Incorporation of overlapping CTSC/ABCDE recommendations into the ABCDE Plan Design – May 2013 (kick starting the overlap with the ALFI to be conducted March 2013)

IV.   *Financial Risk and Impact Analysis*

In order to accomplish the implementation elements and achieve the benefits of the credit transfer change process, it is clear that there will need to be investments made. Investments range from the hiring of executive leadership/project management for the project to the outsourcing of components of the transfer portal to the support needed for Summits and workshops to the ongoing identification of resources needed within the transfer arena on each campus to sustain and grow this effort. While a sum of funding has been dedicated to the CTSC to support some of this work, it will not be sufficient to support some of the higher cost pieces, or even support to smaller cost elements in their entirety. Working in conjunction with the Chancellor's Office, the Credit Transfer Steering Committee will actively seek external funding to support and enhance the Implementation phase of this project. Initial explorations of Lumina Foundation funding in June 2012 influenced the plan design and strengthened the prospect of approaching Lumina with a successful proposal. Initial conversations have been held with representatives of the Lumina Foundation and the MELMAC Foundation which have informed the external funding estimates in the chart in Appendix B which provides the revenue and expenditure detail estimates to date.

These financial commitments are to be balanced against the benefits of implementing a reliable, robust college transfer system for students navigating the baccalaureate offerings of the public university system. The change process which implements these best practice solutions will create a comparative advantage for Maine's public universities by offering model pathways toward bachelor's degree completion which will reduce student costs, debt, and time to completion.

APPENDIX A

Position Description
Special Assistant to the Chancellor for Student Completion and Transfer

This limited term appointment will provide project management for the Credit Transfer Initiative of Maine's Public University System. Responsibilities include: direct responsibility for implementing the trustee-approved plan which includes electronic communication tools, general education/block transfer, major-to-major transfer, and prior learning assessment. This position reports to the Chancellor (or his designee) with the oversight of the System's Credit Transfer Steering Committee.

Specific duties include serving as steward of the project's vision, guiding a re-engineering process for credit transfer across the seven university system, and developing a program of education and professional development for faculty & staff based on national best practices for credit transfer and prior learning assessment. Responsible for meeting performance metrics and assessing the implementation of an integrated credit transfer process for all of Maine's public universities in accordance with the board-approved plan.

In addition, this position is responsible for managing, coordinating, and supporting the work of a broadly-representative implementation committee, its subsidiary work teams, and the seven public university campuses. It also is responsible for maintaining communications and outreach with the Credit Transfer Steering Committee, campus presidents, system-wide committees, and campus academic and instructional support constituencies. It will provide liaison with related System initiatives.

Activity		FY2013	FY 2014
Steering Committee		CTSC budget	CTSC budget
Electronic Communication Tools			
	Deep Dive	Realignment of exisiting organizational resources (IT + Registrations & Records)	
	Portal Outsourcing	$ 150,000	
Block transfer/General Education Common Core	Summit & Follow up	CTSC budget	CTSC budget
Major-to-major Articulation	Summit & Follow up	CTSC budget	CTSC budget
Engage Academic and Academic Support Communities on each campus (Transfer Year Experience for Block transfer and Major-to Major)		CTSC budget	$ 350,000
Adult Tranfer, Degree Completion & PLA		CTSC budget	CTSC budget
	ALFI Surveys on each campus	$ 35,000	
	PLA workshops & Training	CTSC budget	CTSC budget
	Concierge Service development & staffing		SIF, exisiting campus resources, & CTSC budget
Executive Leadership			
	Portal & Adult Transfer	Exisiting organizational resources -- Chief Student Affairs Officer	Exisiting organizational resources -- Chief Student Affairs Officer
	Block Transfer, Major-to-Major, and Community College	$ 25,000	$ 50,000
	Additional Expenses	$ 210,000	$ 400,000
External Potential grant and foundation funding			
	MELMAC		$ 150,000
	Lumina		$ 500,000
	Additional Potential External Funding	$ -	$ 650,000
		$ (210,000)	$ 250,000