

**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

St. Mary's College of Maryland

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

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

2.26  
Date

2/23/26  
Date