



# UNDERSTANDING GPA and READING a TRANSCRIPT

This resource will help you understand what a GPA is, how to read a transcript, and how your academic performance in past courses may impact your current GPA.

## THE LANDSCAPE

**Grade Point Average (GPA)** is a number that measures your academic performance across all of the college coursework you have taken (with some exceptions that you can learn about in the “Cumulative GPA” section later in this resource). The GPA scale usually runs from a 0 at the lowest end to 4.0 at the high end. Some colleges may use a different scale, but that is unusual.

### KEY TERMS

Key terms in **blue** can be found in the *Navigating Forward Glossary* if you'd like more information.

## HOW IS GPA CALCULATED?

As a student, you won't be expected to calculate your own GPA. It would be useful, though, to understand the basics of how GPAs work. Here is the broad four-step process that schools follow:

1

Find your **grade points**. Each letter grade gets a number score. Most schools use a system that runs from 0-4. An A grade is worth 4 points, a B is worth 3 points, a C is 2 points, a D is 1 point and an F is zero points. Take all the grades that you earned and convert them into these points.

**> Note:** Some schools may use a variation on this system, especially if they use (+) and (-) grades, so be sure to check with your school.

2

Find the number of “**graded credit hours**” for each course. Each course is worth a certain number of credit hours or “credits.” Most commonly, college courses are worth 3 credit hours.

**> Note:** You may have courses that don't count in your GPA, like lab hours, or learning support courses, for example. That's why we say “graded” credit hours - because only the courses where you were assigned grades will be included.

3

For each course, multiply the grade point you earned by the number of graded credit hours for that course. This is called “**Quality Points**.”

**> For example:** If I earned a C in a 3-credit history course, I would multiply  $2 \times 3$  and get 6 quality points. If I earned an A in that history course, I would multiply  $4 \times 3$  and get 12 quality points.

4

Add up all your Quality Points, and divide that total by the total number of credits. This will be your average.

**> See the next page for an example.**





## SAMPLE: CALCULATING GPA

Pretend that you've just received final grades from your first semester. Using the grades listed below, and the number of credits they are each assigned, try calculating what your GPA would be. Are you surprised by the result? The answer appears upside down at the bottom of this page. To practice, fill the empty boxes using the method described on the previous page.

Course	Grade	Grade Points	Credits	Quality Points
Math	A	X 3 =		
History	C	X 3 =		
Biology	D	X 4 =		
Spanish	B	X 3 =		
Total Credits			Total Quality Points	

Total Quality Points

%

Total Credits

=

GPA

Reminders if you get stuck: To fill in the Grade Points column, remember that: A=4, B=3, C=2, D=1, F=0. For each course, multiply Grade Points x Credits to fill in your Quality Points column. Add up your total Credits and your total Quality Points. Finally, divide Total Quality Points by Total Credits to get GPA.

## DID YOU KNOW?

When talking about **GPA**, it's typical to pronounce both numbers on each side of the decimal. For example, a 3.5 GPA would be spoken as "three point five." A GPA that ends in a zero, like 4.0, is spoken as "four point oh."

When we say "grades," we only mean the final grade for the course. Individual test scores and grades on your assignments will not count in your GPA, but they may impact your final grade, and that does impact GPA.

Your high school GPA is separate from your college GPA, and if you finish your **bachelor's degree** and go on to **graduate school**, your graduate GPA will be separate too, BUT if you are transferring from one **undergraduate** program to another (like an **associate** program to a **bachelor's** program), your GPA may follow you.





## GPA AND TRANSFERRING

If you are a transfer student – meaning you started college at one institution and switched to another before completing your degree – or if you are thinking about transferring to a different college in the future, it's important to understand that the grades from your past school may still impact your GPA in your new program.

> **A warning:** You will be required to report all previous college enrollment to your new school even if you don't want to use those past credits in your new degree path. Not sharing your previous college transcripts can cause you to lose your financial aid or even to be removed from a program.

### HOW IS CUMULATIVE GPA CALCULATED?

As a transfer student, you will likely have two different GPAs – a **cumulative GPA** and an **institutional GPA**. Your institutional GPA will only count the courses you have taken at your current school. Your cumulative GPA will count a broader range of courses, but the policies for what gets included in a cumulative GPA can vary by school.

Here are example policies that different colleges may use when calculating the cumulative GPA of a transfer student. Be sure to ask your professors or college advisor how your specific program will handle your courses. That information should also be available in the print or online version of your school's academic or **course catalog**.

- |  |  |
|--|--|
| <b>1</b> <b>Method One:</b> The cumulative GPA is calculated using only the courses that were actually transferred in for credit hours at the new college. | <b>2</b> <b>Method Two:</b> The cumulative GPA includes any “transferable” courses, even if you will not get credit for the course. This can happen if your grade was too low. |
| <b>3</b> <b>Method Three:</b> The college transfers in credit hours when possible, but no transfer credits are included in your GPA.                       | <b>4</b> <b>Method Four:</b> All grades from all institutions will be used when determining the cumulative grade point average.  |

### TEST YOURSELF: CUMULATIVE GPA

> **Question 1:** You took Drawing 101 at your first college and earned an A grade, but your new school doesn't accept that course for credit towards your degree. Which of the policies above **would** include the Drawing grade in your cumulative GPA?

> **Answer:** Only Method Four would count this “A” in your cumulative GPA. Method Two would not because the course isn't transferable. Method One would not because you didn't receive transfer credit for the course. Method Three never includes transfer courses in your cumulative GPA.

> **Question 2:** If you failed Math 101 at your first college and need to retake it to successfully complete your degree at a new school, which policies above **would** include the “F” grade in your cumulative GPA?

> **Answer:** Method Two would count your F because the course is transferable. It would have counted in your new program if you had successfully completed the course, therefore, your failing grade will be included in cumulative GPA even though you have to retake it. Method Four would also include the F because it counts all previous grades. Methods One and Three would not count it.







## WHAT ARE TRANSCRIPT CODES?

When you take a look at your transcript, you will see the courses you've taken, the **credit hours**, the grades you received, and your **GPA(s)**. You may also see other codes, letters, or symbols on your transcript that impact how your GPA is calculated. These **transcript** codes will be different at different schools. Locate your school's "Transcript Key" which will be part of their grading and transcript policies. If you don't have access to these documents, ask a professor to help you learn what the codes mean on your transcript:

Here are some abbreviations you might see:

**W:** Withdrawal, timely - these classes were not completed and do not count towards your GPA.

**WF or WU:** Unauthorized Withdrawal - Classes with another letter after the "W" may indicate that the withdrawal was unauthorized or failing. These courses may receive a failing grade and impact your GPA.

**I:** Incomplete - Incomplete courses do not count towards GPA until the course is completed. When the course is completed, the "I" gets replaced with the grade. Most colleges will have a specific time frame during which students must complete their course. If the course is not completed in this time frame, the grade will change to F (fail). If you are using an incomplete, be sure to ask when your deadline for completion is in order to avoid failing.

**P:** Pass - Some classes don't receive a letter grade and you are only evaluated on if you passed or failed the course. This is often called taking a "pass/fail" course, and pass/fail courses do not count in your GPA. "P" is a common abbreviation for passing a course without receiving a specific letter grade. "E" is also a common code for passing.

**FA:** Fail Attendance - It's possible to fail a course because you stopped showing up, and it may be indicated on your transcript. If you fail a course due to attendance, it will impact your GPA just like any other F grade.

**R:** Replace or Repeated - Schools may let students repeat a course and replace their previous grade. When this happens, you may see an "R" next to the course that got repeated. Some schools will add an R next to the original grade like "RC" or "RF." It's important to know the benefits and risks of retaking courses. See the section below on replacement courses to learn more.

**T:** Transferred - Your transcript will typically indicate which courses were transferred in from another school. They may have a T or other symbol to show how transfer credit was awarded. There will also be codes to show you which transfer courses count in your GPA.

### LEARN MORE

See our **Navigating Transferring** collection for even more information.

### ASK ABOUT IT

If you aren't sure if your old courses have been accepted by your new program, ask your college advisor if your transcripts have been evaluated and for a copy of your **Transfer Credit** Report. If they have not, you could ask for the official transcript credit evaluation policy. Every college will have an official policy for when and how you should make these requests, and how the **registrar's** office must handle them. You may be able to advocate for yourself better if you know your rights and responsibilities as a transfer student.







## RETAKE COURSES

### WHY AM I REQUIRED TO RETAKE COURSES?

If you've taken a course at a previous institution, and your current program is requiring you to retake it, it may be because the new school did not accept your transfer credits. Here are some possible reasons that may happen:

- The college does not offer a comparable or similar course. You may be required to take a course that seems the same as one you already took, but your college considers them different.
- The college doesn't have enough information about the content of the previous course, and therefore doesn't know if it would meet their standards.
- Your grade in the course was too low according to the college's transfer credit policy.
- You took the course at a college that wasn't accredited (see the resource called **Types of Colleges** for more information about accreditation).
- The course was taken too long ago. (There isn't a clear timeframe for this. A school may have a set policy or they might not).
- You are enrolled in a cohort program where all students are required to take the same courses at the same time.
- Your college isn't able to get an official copy of your previous transcripts.
- You have reached the maximum amount of transfer credits that your program will allow. Schools require you to complete a certain percentage of your degree from their school in order to graduate. This is called a **residency requirement**, and if you transfer after completing more than half of your degree, you may run into challenges transferring all of your credits. Learn more about this in our **Components of an Undergraduate Degree** resource.

### WHAT ARE THE RISKS OF RETAKING COURSES?

You will be charged tuition each time you take the course, meaning that if you retake one, you will end up paying twice. If you are using Pell funding, both attempts will count against your lifetime eligibility, so you will want to make sure you have enough funding to complete your desired degree program. If your degree is being funded through a Pell grant, you should have a conversation with your academic advisor about any courses you will be required to retake.

Retaking courses may also prolong your degree completion pace, which increases the cost of your degree and may put you at risk for losing financial aid eligibility through a policy called **Satisfactory Academic Progress**. It's important to talk with your school to ensure your financial aid eligibility will not be threatened by these factors.

#### LEARN MORE

To learn more about the risks to your financial aid, see the resource, **Satisfactory Academic Progress (SAP)** for more information.





## REPLACING COURSES

Many students who are enrolled in college programs inside of prison facilities are re-engaging with college at a different life stage and with a different perspective from the past. It is common for students who struggled academically in the past to now find that they are excelling in their college courses. The next section will help you understand how past coursework may impact your GPA and what options you may have for retaking courses and repairing your GPA.

### CAN I RETAKE A COURSE TO GET A HIGHER GRADE?

Some colleges allow students to retake courses for a higher grade and will replace the grade you earned the first time with your grade from the second attempt. This is sometimes called “course forgiveness,” and each school will have their own policies about how it works. Most colleges will require you to use the new grade even if it is lower, so it’s important to use this option strategically.

Here are some questions to consider when you are reviewing your school’s course replacement policy:

- Are transfer courses you took at another school eligible to be replaced or only courses taken from their school?
- Does your college allow you to replace any grade, or does it have to fall below a certain point to be eligible (for example, lower than a “C”) for replacement on your transcript?
- Are courses only replaceable if you took them in a certain time frame (for example, in your first semester of enrollment)?
- How many times are you allowed to retake a course for a new grade?
- What happens if you get a lower grade when you retake a course; which grade will be reflected on your transcript and calculated in your GPA?
- Are all courses replaceable or just certain subjects or levels (for example, beginner courses can be retaken, but advanced or graduate courses cannot)?
- Will there be an indication on your transcript that the course was retaken or will it appear just like any other course?

### WHAT IS AN ACADEMIC FRESH START?

Academic **Fresh Start** programs are offered at some colleges to help students who have previously struggled with college improve their academic standing. Each school will have its own eligibility criteria, but at many colleges, if you are returning to school after a certain length of time (set by the college), you can apply to have your GPA wiped clean, meaning only the grades you earn from that point forward will count towards your cumulative GPA.

This option helps your GPA, but it **doesn’t** change your official records or your financial aid standing. See our **Satisfactory Academic Progress (SAP)** resource for more information about how your old courses can impact financial aid.

**Understand the Impact:** Getting a Fresh Start may require you to retake all of your classes. If you want credit for courses you have taken in the past or if you might run out of your lifetime Pell funding before completing your degree, a GPA Fresh Start may **not** make sense for you. In other words, before you request a Fresh Start if this policy is available, speak with your financial aid officer and student advisor.

If your school offers course replacement or a GPA Fresh Start, talk with your advisor to see if any of these options make sense for you. Visit the list on the following page of this resource for additional questions and tradeoffs to consider as you weigh these options and advocate for yourself.





## CONSIDER THE TRADE-OFFS

If you're questioning if a Fresh Start or retaking courses might make sense for you, consider the following tradeoffs and speak with your advisor.

### Have you failed all of your past courses?

- **Why it matters:** If you failed all of your past courses, you will need to retake all of those courses anyway, so there is no downside to doing a Fresh Start. If you've failed some courses but passed some too, talk with your advisor about your options.

### Did you receive strong grades in some of the courses you took in the past?

- **Why it matters:** If there are only a few courses bringing down your GPA, it may make more sense to retake specific courses instead of doing a full Fresh Start. Talk to your advisor to weigh your options.

### How many of your old credits have been accepted in your new degree program?

- **Why it matters:** Retaking courses that you have already passed will help your GPA, but this may use up additional financial aid and may negatively impact your Satisfactory Academic Progress (SAP), which requires students to complete a degree within a certain amount of time. Make sure doing so won't threaten your financial aid by talking with your advisor.

### How many courses do you still need to complete in your current program?

- **Why it matters:** If you've made a lot of progress in your degree already, starting over may hurt you more than it helps. Talk to your advisor to make sure you can maintain your financial aid eligibility.

### Has it been a long time since you passed certain courses, and revisiting the material could help your college experience?

- **Why it matters:** Introductory courses are designed to strengthen your skills to meet the demand of your other college courses. Even if you passed an introductory writing or math course many years ago, you may want to retake them to refresh your knowledge. But make sure that retaking a course makes sense because if you get a worse grade, it could lower your GPA.

### How important is it to you to raise your GPA?

- **Why it matters:** Retaking courses will take time and resources. For some, this tradeoff is worth it because they want a higher GPA for things like applying to graduate school or honors societies. For others, improving their GPA may not impact their goals. Talk to your advisor or career counselor to see how your GPA may impact you.

### If you have failed previous courses, are those courses required by your current program, or are there others you can take instead?

- **Why it matters:** If the course you failed was optional (for example, there are three other history classes that could satisfy the same requirement), you may be able to choose to take a different course instead of the one you failed. Some students prefer not to revisit a course that gave them difficulty and want to try something new instead. The benefit of retaking a course you failed is most colleges will replace your failing grade with whatever you earn the second time. This may improve your GPA.

### How much of your lifetime Pell eligibility have you used? How many semesters of financial aid do you remember receiving?

- **Why it matters:** The amount of Pell dollars you can receive over your lifetime is limited to 12 full-time terms. If you have already used a lot of this funding, or if you would be using Pell funding to retake courses, you might run out of Pell funding before finishing your degree. Talk to your advisor.

### How are the costs of your courses currently being paid for? Are you receiving a Pell Grant? Are you receiving scholarships? Are you receiving tuition waivers or free tuition?

- **Why it matters:** Retaking too many courses can put you in jeopardy of losing eligibility for financial aid. (See our resource on [SAP](#) for more information on this.) If your current program waives tuition or gives you a scholarship without limits, retaking courses for free may be a great option. Talk to your program about how your tuition is paid for and if your financial aid eligibility is at risk.







# **NAVIGATING FORWARD**

Copyright © 2025 by  
Tennessee Higher Education Initiative, Inc.