

The Power of 15 Credits Enrollment Intensity and Postsecondary Student Achievement

It has long been clear that students who enroll full-time rather than part-time are more likely to graduate. But are full-time students really full-time? Twelve credit hours (four three-credit courses) per term is technically the minimum in many states to be “full-time.” But that is misleading. While it takes four years to complete a 120-credit bachelor’s degree at 15 credits a semester, that time frame goes up to five years if students take only 12 credits per term.

States and institutions that take completion seriously should promote a 15-credit standard to encourage students to finish on time. Some states and campuses already do. In Minnesota, one of just two states that give students more financial aid for taking 15 credits, 57 percent of low-income aid recipients take 15 or more credits in the fall term. That percentage is far higher than in states with an aid ceiling of 12.

Until recently, Hawai’i was typical, with only 15 percent of freshmen statewide taking 15 or more credits in fall 2011. Even at the University of Hawai’i’s flagship campus at Mānoa, it was only 38 percent. But with an aggressive “15 to Finish” publicity and advising campaign, that proportion increased in just one year to 24 percent

statewide and 56 percent at the flagship. A message on the University of Hawai’i’s website stresses academics (“Research has shown you’re more likely to get better grades”), pocketbook (“You’re getting 3 credits for FREE!”), and lifestyle (“By finishing on time, you have more options. You can get an advanced degree, take time off to travel or volunteer, or start working full-time.”).

Adams State University in Colorado, where most students are low-income, used both publicity (like Hawai’i) and financial incentives (like Minnesota) to change behavior. The university revised its tuition policy so students pay the same for 15 credits as for 12 and promoted the resulting “free courses” to students and parents. It also offered small (\$500) incentive scholarships to students who completed 30 credits per year. As a result, the number of credits students take rose 11 percent in two years, and it is still increasing as more students experience the new model.

BOTTOM LINE: Students who take 15-credit course loads each semester are more likely to graduate, pay less in tuition and living expenses, gain additional years of earnings, and free up limited classroom space for other students.

Evidence for 15 Credits

The national Beginning Postsecondary Student (BPS) Survey shows what happens when students start with different course loads: part-time, “almost” full-time, and truly full-time. BPS followed the transcripts of a nationally representative sample of students who first enrolled in the 2003–04 academic year and were followed for six

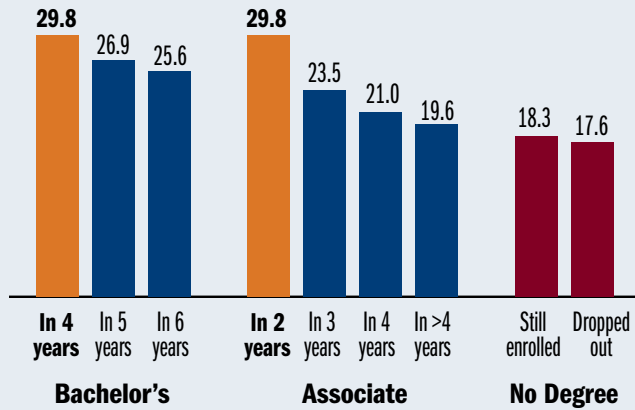
years. **The evidence is clear: Undergraduates enrolled full-time — specifically, 30 or more credits completed in their first year — are more likely to graduate on time than students who complete fewer credits per year.** These findings confirm earlier studies that consistently show a relationship between enrollment intensity and completion.

OUR GOAL: By 2020, six out of 10 young adults in our country will have a college degree or credential of value.

U.S. students don’t just need to go to college; they need to complete college. Access has improved — we are sending more students to higher education — but success has declined. In just 10 years, six of 10 new jobs will require a college education, but fewer than half of students who enter college today finish with a degree or credential. Those who do complete college are taking longer, paying more, and graduating with more debt.

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Figure 1 AVERAGE FIRST-YEAR CREDITS EARNED BY DEGREE COMPLETERS



Source: NCES report 2013-151rev, Tables 6, 7, 8, 9, and 10

Earning a Degree on Time

Enrollment intensity positively affects time to degree for students at both the bachelor's and associate levels. According to the BPS Survey data, students who earned either a bachelor's degree in four years or an associate degree in two years completed an average of 29.8 credits in their first year — or roughly 15 per semester. The fewer credits earned, the longer the journey to completion. Students who earned a bachelor's degree in five years averaged 26.9 credits in their first year, and those who took six years averaged 25.6. For associate degree graduates, those who took three years to finish averaged 23.5 credits in their first year, and those who took more than four averaged 19.6. Those who dropped out averaged only 17.6 credits per year.

All Students Benefit

Less-prepared students are sometimes advised to attend part-time, but there is no evidence that lighter course loads help their completion rates. In fact, data from the BPS survey indicate the opposite. Regardless of their academic strength, work schedules, race, gender, or socioeconomic categories, Figures 2–5 show that almost all students are more likely to complete with a real full-time load. (These results also held when all these factors were kept constant simultaneously.)

For entrants in both associate and bachelor's degree programs, **students who earned between 24 and 29.9 credits in their first year were more than twice as likely to earn a degree as those who took fewer than 24.** What's more, students in all subpopulations improved their chances even further by earning 30 credits or more.

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Figure 2 ASSOCIATE DEGREE PROGRAM ENTRANTS IN 2003-04
Percentage of students earning associate degree or higher anywhere by 2008-09

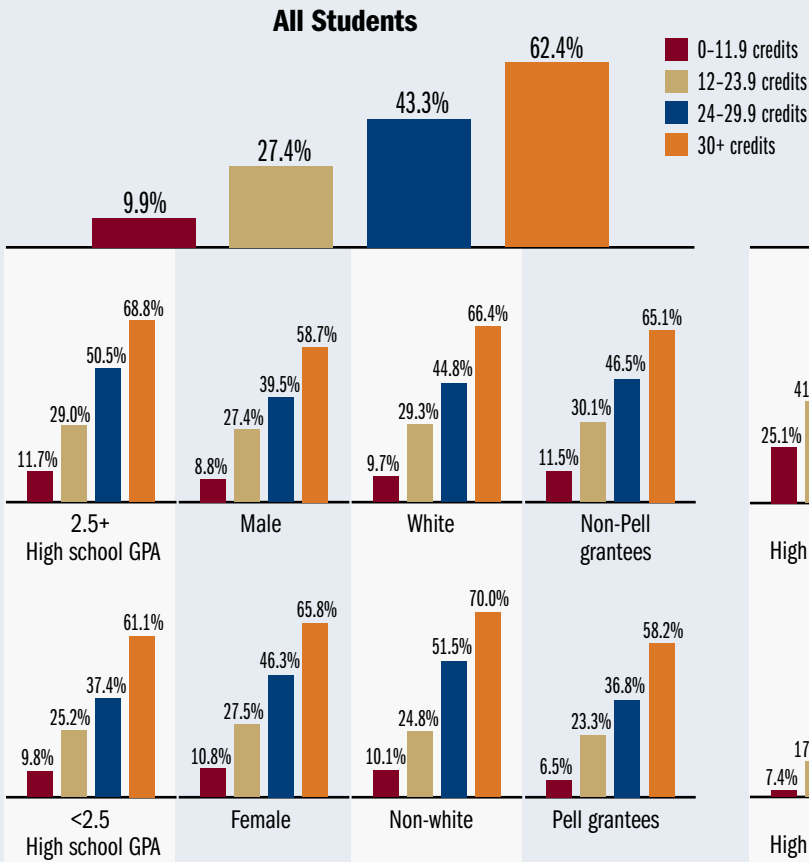


Figure 3 BACHELOR'S DEGREE PROGRAM ENTRANTS IN 2003-04
Percentage of students earning bachelor's degree anywhere by 2008-09

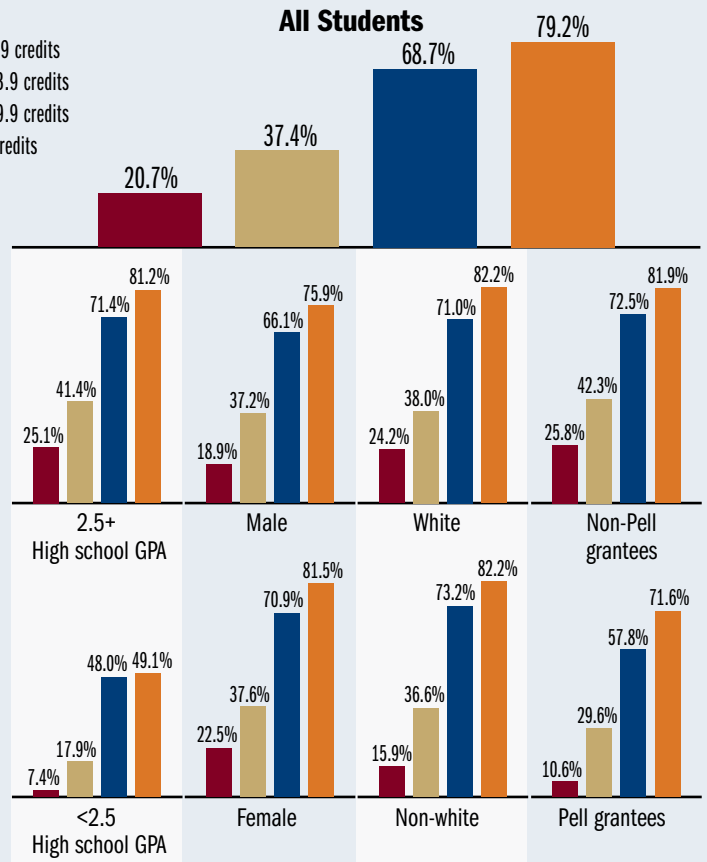


Figure 4 ASSOCIATE DEGREE PROGRAM ENTRANTS IN 2003-04
Percentage of students earning associate degree or higher anywhere by 2008-09, by employment intensity in first year

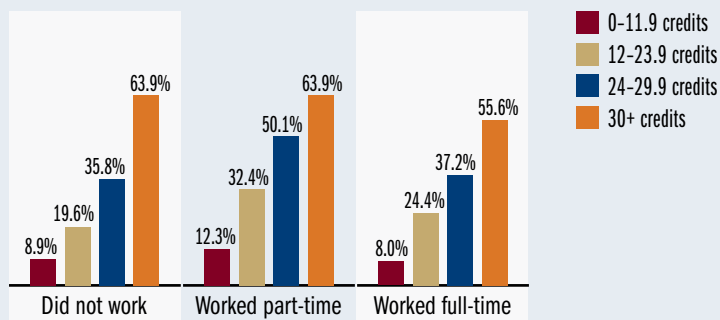
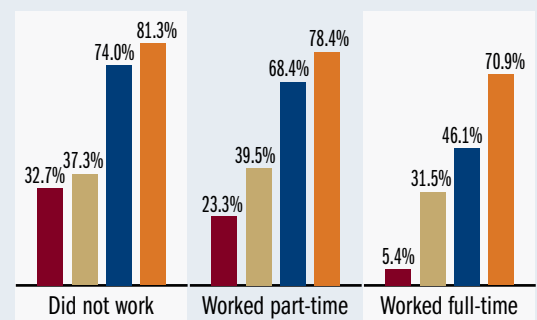


Figure 5 BACHELOR'S DEGREE PROGRAM ENTRANTS IN 2003-04
Percentage of students earning bachelor's degree anywhere by 2008-09, by employment intensity in first year



Source: CCA analysis of BPS Survey 2004-09 data
Note: As credit accumulation increases, graduation rates increase.

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Target Part-Time Students

Not surprisingly, the table below shows that public two-year colleges have the highest percentage of students who are sometimes or always enrolled part-time. Roughly eight of 11 students are in that category, and one of five are in the highest-risk “always part-time” group. In addition, roughly 70 percent of all first-time undergraduates at public two-year schools complete fewer than 24 credits in their first year. They already are at a disadvantage if they want to complete their degree on time.

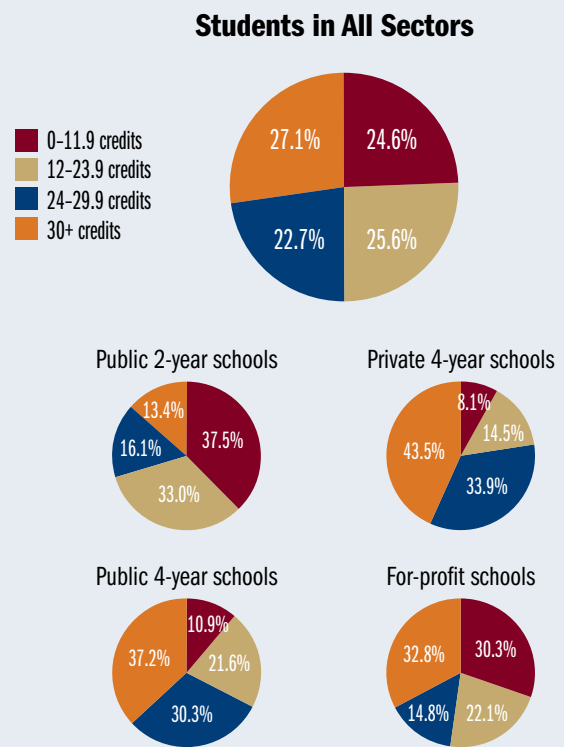
Figure 6 ESTIMATED NUMBER OF UNDERGRADUATE STUDENTS WHO ENROLL PART-TIME OR SOMETIMES PART-TIME

	Public 2-year schools	Public 4-year schools	Private 4-year schools	For-profit schools
Always full-time	28%	64%	70%	70%
Sometimes part-time	52%	34%	28%	27%
Always part-time	20%	2%	2%	3%
Number of undergraduate students in 2011 in this sector	11,012,617	7,864,405	3,271,396	3,618,787
Extrapolated number of students part-time or mixed	7,940,097	2,846,915	971,605	1,089,255

Sources: Percentages from NCES report 2011-152, Table 1.1.B; total numbers of students in 2011 from IPEDS

Across all sectors, about half of all first-year students complete fewer than 24 credits in their first year, meaning they complete only a part-time course load. For the other half of students, those who complete a “full-time” course load (24 credits or more), slightly more than half complete a real full-time schedule of 30 or more credits per year.

Figure 7 CREDITS EARNED BY STUDENTS IN THEIR FIRST YEAR OF ENROLLMENT



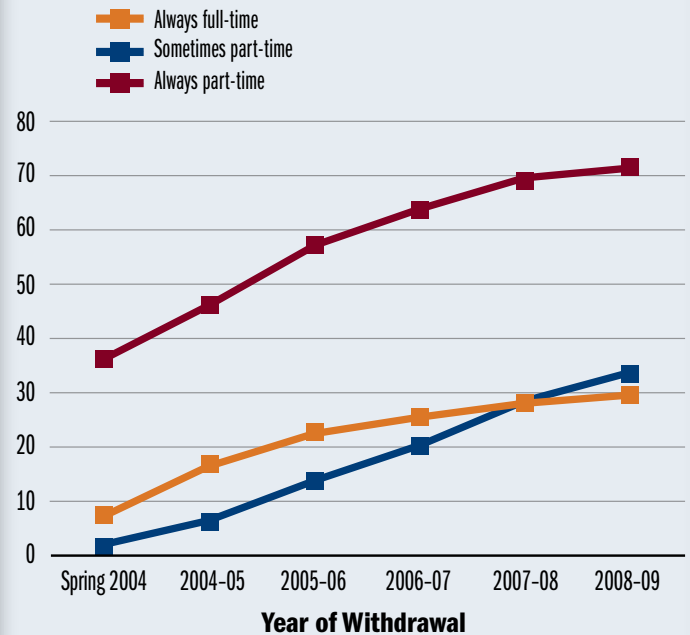
Source: CCA analysis of BPS Survey 2004–09 data; total number of students in 2011 from IPEDS

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Part-Timers Often Drop Out

Part-time students are predisposed to bail out from day one. Fully one-third of part-time students withdrew in their first year. By contrast, even in their sixth year of enrollment, full-time students didn't leave in such numbers. And while withdrawal rates for students who mixed full- and part-time enrollments were similar to those who attended full-time, mixed-enrollment students were much less likely to have earned a degree after six years (42 percent) than always-full-time students (63 percent). **The implication is clear: "Part-time" is a serious barrier to completion.** Even if students can't enroll full-time every semester, they should be encouraged to do so whenever possible.

Figure 8 WITHDRAWAL RATES BY ENROLLMENT INTENSITY



Source: NCES report 2011-152, Table 5.0B

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DO THIS!

Colleges, universities, and states can do much more to encourage *real* full-time enrollment.

Start with these five steps:

- 1. Get the data.** Know your students' credit loads and success rates, create benchmarks, and track changes toward more and faster graduation.
- 2. Change the culture.** Students, advisors, and professors need to change attitudes, advice, and practices.
- 3. Align financial aid.** Base maximum state and institutional grants on 15 credits per semester, and prorate awards for students who take fewer.
- 4. Implement tuition bands.** Charge students a flat tuition rate for 12 to 15 credits or more.
- 5. Create incentives in state funding formulas.** Reward institutions when students pass key credit benchmarks — and when they graduate — so it is in colleges' interest for students to finish on time.

For example, when the University of Hawai'i system started its "15 to Finish" initiative, it developed a multipronged public relations campaign to change campus culture at multiple levels. It found that taking 15 credits per semester benefits even poorly prepared students — not just the most "college-ready." Minnesota and Adams State disproved the notion that low-income students cannot take more than 12 credits per term.

The evidence is in, and it's growing. Strategies to make 15 credits per semester the new normal will shorten time to degree and increase the likelihood that students will achieve their dreams.

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April 2013

Additional information is available at completecollege.org.

Complete College America is a national nonprofit organization working with states to significantly increase the number of Americans with a college degree or credential of value and to close attainment gaps for traditionally underrepresented populations.

Leading national foundations are providing multiyear support to Complete College America: the Carnegie Corporation of New York, the Bill & Melinda Gates Foundation, and Lumina Foundation for Education.