

How Full-Time are “Full-Time” Students?

Policy Brief Commissioned by **Complete College America**

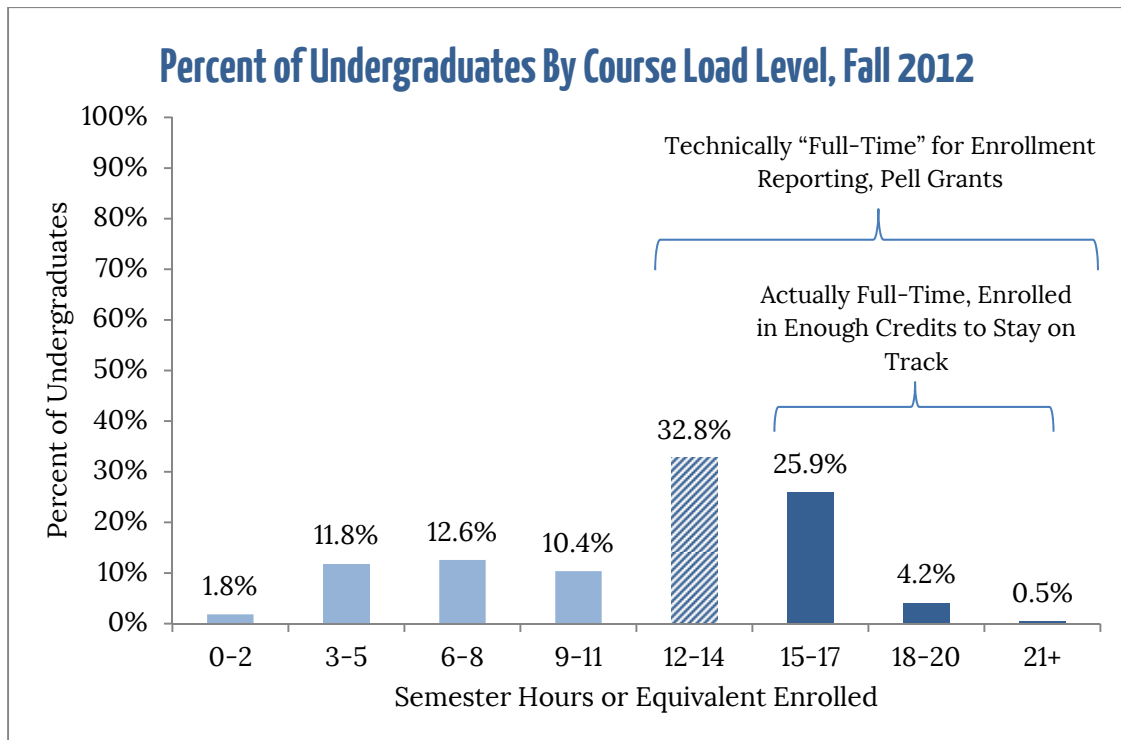
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In most national and state postsecondary enrollment reports, students are classified by “part-time” or “full-time” status. “Full-time,” in this context, usually means a schedule of 12 or more semester or quarter hours. But if “full-time” is the number of credits it takes to complete a bachelor’s degree in four years (eight semesters) or an associate degree in two years (four semesters), then 15 is the number required to be on track. But very little data exists on how many credits “full-time” students are actually taking.

In a recent survey conducted for Complete College America, we asked state systems and individual institutions to break down their full- and part-time enrollments in more detail. In all, we collected data on students’ fall course loads at 329 institutions in 30 states, covering 158 public two-year colleges, and 171 public four-year institutions. Key findings include:

- Most college students (69%) were not enrolled in a schedule that would lead to on-time graduation, even if they never changed majors, failed a course, or took a class they didn’t need
- Even among “full-time” students, most (52%) were actually taking fewer than 15 hours, the standard course load that could lead to on-time graduation
- At most two-year colleges, less than a third of “full-time” students were taking 15 or more hours
- At four-year colleges, typically only 50% or fewer “full-time” students were enrolled in 15 hours

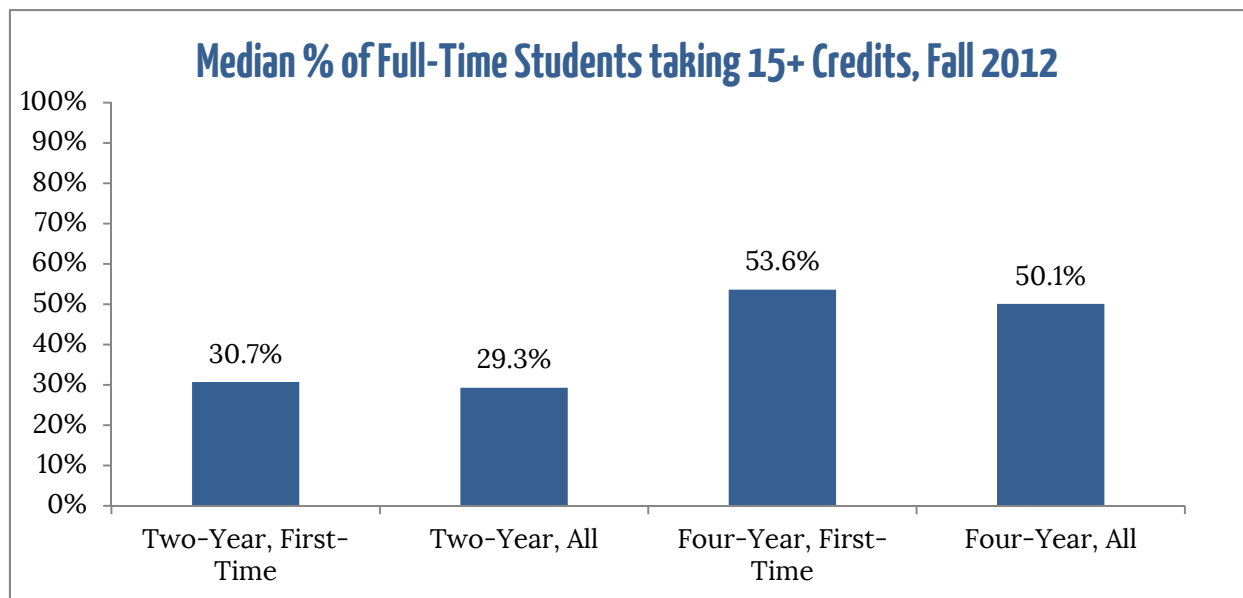
While not every state was included, and the institutions may not be perfectly representative of the nation as a whole, we experimented with different response weightings and the underlying story doesn’t change. There is a national mismatch between common expectations for the time it should take to complete a degree and the enrollment choices typical students make.



Why does it matter?

Attendance intensity has long been recognized as a key factor in student success, at least since Cliff Adelman’s *Answers in the Toolbox* report (Adelman 1999). And the costs of slower progress are real. Consider the following:

- Taking 12 credits per term instead of 15 can add a year to a four-year degree or half a year to a two-year degree, even if students never fail a course, change majors, or take a class beyond their degree requirements.
- Students, parents, and public financial aid programs end up paying more for a degree when students have to enroll in more semesters.
- Students lose out on a year of employment and income if they have to spend an additional year in school.
- Fewer students can be served by institutions with limited capacity—advising, parking, dormitories, etc.
- Dropout rates are higher for students who take fewer credits. In the 2004/2009 BPS study, 17% of students who completed 30 credits their first year dropped out without a degree by the end of six years, compared to 23% of students who completed 24-29 credits. (The difference in completion rates is even bigger, since the low-credit students are also more likely to remain enrolled without a degree.)



What should states and institutions do?

The key in states or institutions that have successfully raised attendance expectations is to create a campus culture, among students, faculty, and staff, in which 15+ credit attendance is the norm. Specific ideas that move in this direction include:

- **Gather and analyze the data.** Find out and report the patterns at your institution(s). Perhaps some schools already have consistent true full-time attendance.
- **Understand and change the advising culture.** Partly because of the “Pell ceiling”, the 12-hour schedule has become the norm, even for relatively well-prepared students, at many institutions with large numbers of low-income attendees. Working with advisers to make 15 credits the default option is often the place to start.
- **Raise awareness about the advantages of true full-time attendance,** as Hawai'i has done with its successful “15-to-Finish” campaign (which other states have been invited to adapt). Target students, parents, and institutional staff with the message that 15 should be the rule, not the exception.
- **Understand and adjust the short-term financial incentives for students.** How much more does it cost students, especially low-income students, to enroll in 15 hours, once state and federal financial aid is taken into account? (See the related brief “State Aid Programs and Full-Time Attendance”.) The answer might surprise you.

Many states are piloting reforms to financial aid eligibility requirements to reduce time to graduation and increase completions. In Massachusetts, policymakers are experimenting with financial aid incentives tied to credit load. At 11 campuses in the

state, students are offered up to \$2,000 more per year, depending on the number of additional credits they take. Beginning in 2014, students in Indiana will be required to complete 24 credits annually to maintain financial aid eligibility. If they complete 30 credits or more, they may be entitled to claim up to \$600 more in aid every year at public colleges and universities and as much as \$1,100 at private institutions.