

Momentum and Student Success in Kentucky



The Power of 15 Credits

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Cover photo credit: Western Kentucky University.

About the Council

The Council on Postsecondary Education is Kentucky's adult and higher education coordinating agency committed to strengthening our workforce, economy and quality of life. We do this by guiding the continuous improvement and efficient operation of a high-quality, diverse and accessible system of postsecondary education.

Key responsibilities include:

- Developing and implementing a strategic agenda for postsecondary and adult education that includes measures of progress.
- Producing and submitting a biennial budget request for adequate public funding of postsecondary education.
- Determining tuition rates and admission criteria at public postsecondary institutions.
- Collecting and distributing data about postsecondary education performance.
- Ensuring the coordination and connectivity of technology among public institutions.
- Administering adult education programs serving every county in Kentucky.
- Licensing non-public institutions to operate in the Commonwealth.



Introduction

This policy brief focuses on the academic momentum and enrollment intensity of students' course-taking behavior, and it describes strategies, best practices, and policies that encourage students to enroll in at least 15 credits per semester or 30 credits per academic year.

The prevailing definition of full-time enrollment is 12 credits per semester, which aligns with federal financial aid requirements. However, if students take only 12 hours a semester, it is virtually impossible to complete a standard bachelor's degree (120 credits) in eight semesters or an associate degree (60 credits) in four semesters. In fact, students need to complete 15 credit hours per semester on average to graduate from a four-year or two-year institution "on time."



Emily Ramage, a senior at Lindsey Wilson College, speaks at the 15 to Finish press event held at the Capitol in 2014. The campaign was a collaborative project of Kentucky's colleges and universities and the Council on Postsecondary Education.

Background

Research shows that the more courses students take and complete, especially early in their postsecondary programs, the more likely they are to graduate. In particular, students who take 15 credits per semester or 30 credits a year have a higher likelihood to complete associate and baccalaureate degrees than students enrolling in fewer hours, even when students have similar academic and social backgrounds.¹

The benefits of enrolling in 15 credits per semester - both academic (rates of credit accumulation) and economic (cost efficiency) - are significant. Students win through reduced tuition and fees over their time in college, while institutions benefit through increased retention and graduation rates.

On-time graduation is a major policy issue in Kentucky. Since the early 2000s, the state has pushed to improve educational attainment through student success strategies. To raise the awareness of the benefits of on-time graduation, the Council on Postsecondary Education (CPE) launched *15 to Finish*, a collaborative communications campaign with Kentucky's colleges and universities. The campaign, which urged students to take a full 15-credit course load each semester, is based on a program first introduced in Hawaii, and was adopted by campuses throughout Kentucky. While CPE coordinated the effort, campuses launched their own initiatives, which ranged from marketing, to incorporating the messaging in freshman orientations and advising, and other direct messaging to students.

Findings on Effectiveness of Enrollment in 15 Credits the First Semester

In Kentucky, there is a strong and positive association between attempted credit hours in the first semester of college and increased likelihood to graduate from college in four and six years.

Figure 1 shows four-year and six-year graduation rates for students who register for 12-14 hours and 15 credits or higher. Students taking 15 hours or more are approximately twice as likely to complete college in four years, compared to those taking 12-14 hours. The difference between the groups in completing college in six years is nearly 20 percentage points higher for those students who register for 15 credit hours or more in their first semester.

Figure 1: Impact of First Semester Enrollment Intensity on Graduation Rates at Kentucky's Public Universities

	Four-Year Graduation Rate	Six-Year Graduation Rate
12-14 hrs	18.4%	40.4%
15 or more hrs	35.4%	58.1%

Often leaders look at these data and think these are comparisons of part-time and full-time students. However, the comparison is among full-time students registering 12 hours versus 15 hours. Those taking 12 credit hours are considered full-time for financial aid reasons, yet the likelihood these students complete on time or at all is significantly reduced. Just one additional course can greatly change a student's trajectory toward graduation.

Students at Kentucky's public four-year universities increasingly are taking more credit hours in their freshman year. As Figure 2 shows, all public universities have increased the proportion of full-time students enrolling in 15 credit hours or more in the fall of their first year. In the fall of 2009, 57 percent of students registered for 15 credit hours. By the fall of 2016, 71 percent enrolled in 15 or more hours while 29 percent were enrolled from 12 to 14 hours.

However, far too many students continue enrolling in 12 to 14 credits. In fall 2016, the 29 percent of full-time students that registered for

Figure 2: Growth of Students Enrolling in 15 Credit Hours or More in the First Semester at Kentucky's Public Universities

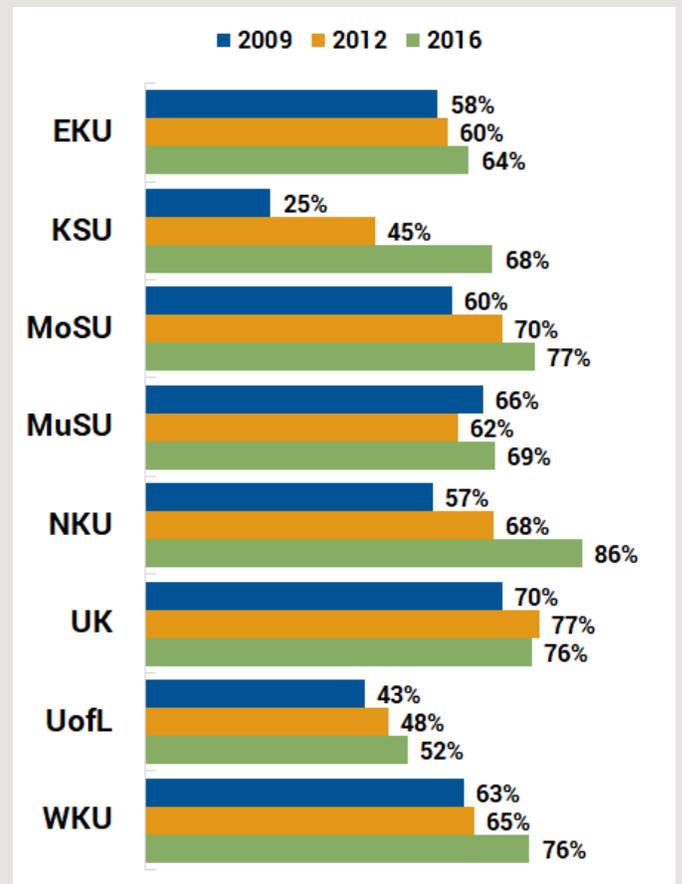
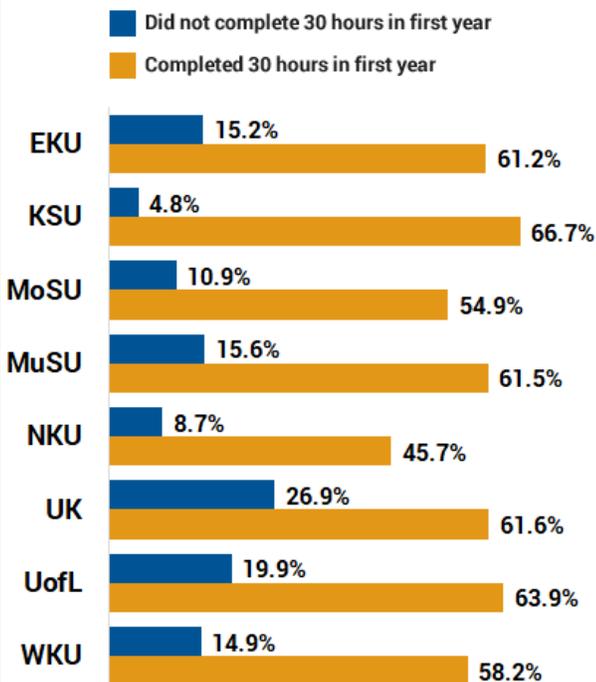
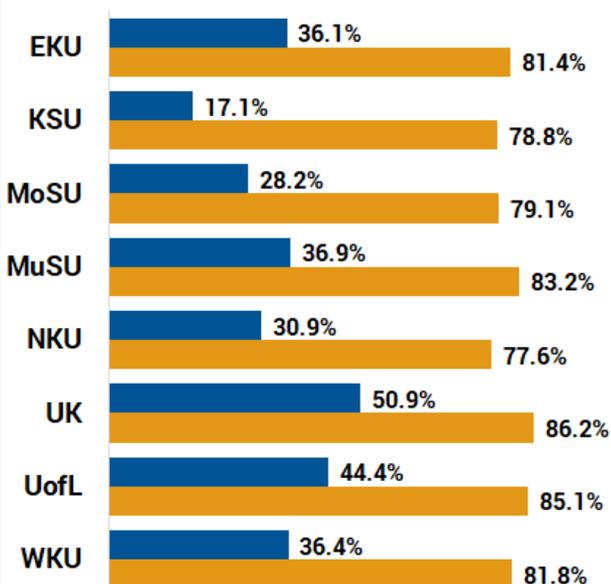


Figure 3: Impact of Finishing 30 Credit Hours the First Year on Graduation Rates at Kentucky's Public Universities

Four-Year Graduation Rates



Six-Year Graduation Rates



less than 15 hours was more than 5,000 students. Kentucky has made great progress since the campaign was launched, yet so much more can be done.

Relationship between Completing 30 Credits in the First Year and Graduating On-Time

Registering for 15 hours in the first semester sets students on a path to complete 30 credit hours their first year in college. This is a major academic milestone, and is among the strongest predictors of whether a student graduates. As illustrated in Figure 3, students at every public university doubled or tripled their chances of on-time graduation if they earned 30 hours in their first year.

Of those students who earned 30 credit hours in their first year, on-time graduation rates move to 60 percent and the six-year rates above 80 percent. This is a significant improvement from the overall student average for Kentucky four-year public universities, which is a 28.9 percent four-year graduation rate and a 51.3 percent six-year graduation rate.

Of those students pursuing associate degrees at a campus in the Kentucky Community and Technical College System (KCTCS), full-time students graduate at approximately three times the rate of those students not completing 30 credit hours in the first year.

For those students who do not complete associate degrees but opt to finish at a four-year university, having 30 or more credit hours for possible transfer keeps students on schedule for graduation with a bachelor's degree.

The traditional approach to student advising has been to limit the number of courses and credit hours for those underprepared students, as it seems counterintuitive to overwhelm them with larger workloads. However data shown in Figure 4 and Figure 5 suggests students will meet the expectations set for them by their peers and faculty members.

Figure 4: Impact of Finishing 30 Credit Hours the First Year on Graduation Rates of Student Cohorts at Kentucky’s Public Universities

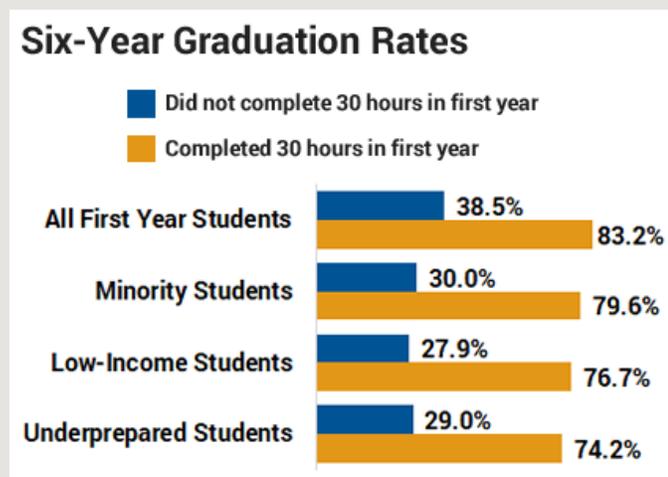
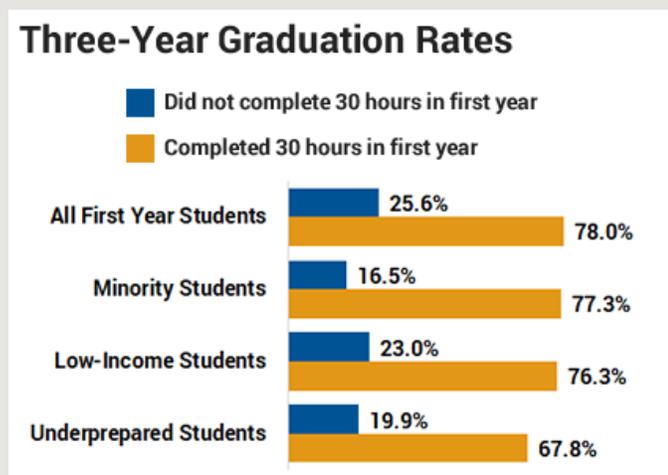


Figure 5: Impact of Finishing 30 Credit Hours the First Year on Graduation Rates of Student Cohorts at KCTCS



Best Practices and Policy Initiatives

In recent years, the federal government, many state governments, policy advocacy organizations and institutions of higher education have developed and implemented strategies to encourage higher credit loads for students. These initiatives can be classified into three broad categories: financial incentives, curricular redesigns and publicity campaigns.

Financial Incentives

The financial policies and practices focus on creating new tuition and financial aid models to motivate students to graduate on time or alter behavior that delays degree completion. The most common financial arrangements include on-track student aid bonuses for low-income students, on-time completion bonuses, small incentive scholarships, a free final semester for students on track to graduate in four years, banded tuition (for example, free courses after registering for 12 credit hours), per-credit tuition discounts, and reduced tuition rates or free of charge courses during summer term.

Examples include programs and policies at the University of Hawaii, Adams State University, Ball State University, The University of North Texas, The University of New Mexico, and many others. For instance, Ball State University first reduced the tuition for its summer courses by 18 percent and subsequently made summer courses free of charge to boost students’ academic momentum. In Texas, in-state students who accumulate excessive credit hours outside the degree requirements are required to pay out-of-state tuition rates.

The federal government implemented the “On-Track Pell Bonus” initiative in 2016-17, which offered an increase in the maximum Pell Grant award of \$300 for low-income students who took 15 credits per semester in an academic year.

Curricular Redesigns

Curricular reform involves redesigning structural elements of an academic program. The most common practices in this area include limiting the number of credits required for an associate degree to 60 credits or baccalaureate degree to 120 credits and redefining full-time as 15 credits per semester for the purposes of advising and registration. Other initiatives include competency-based credit awards, accelerated undergraduate programs, block or structured scheduling, and default academic maps of 15 credits per semester.

For example, the University of Hawaii changed class standing definitions from 25-54 to 30-59 credits for sophomores and from 55-88 to 60-89 credits for juniors, provided students with default academic maps for each major, and implemented block scheduling for freshmen where they have a predictable, consistent class schedule during the year.

Outreach and Communications

Several states, including Kentucky, have implemented public information campaigns to boost awareness of the power of 15 credit hours. At the University of Hawaii-Manoa, the percent of students taking 15 credits per semester has increased from 38 percent to 54 percent as a result of its publicity campaign, coupled with financial incentives and structural

innovations. The University of Hawaii-Manoa campaign’s marketing messages appealed to several aspects:

- 1) Academics - *Research has shown you are more likely to get better grades!*
- 2) Pocketbook - *You are getting three credits for FREE!*
- 3) 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.*

Policy Recommendations

To shorten time to degree, Kentucky colleges and universities should increase efforts to get students to take 15 credits or more each semester or 30 each year through a range of strategies.

- **Advising**
Strong advising is essential and must be at the center of student success efforts. “Intrusive advising” typically refers to immediately interacting with a student when an issue occurs and should be triggered whenever a student attempts to change a major, signs up for a course that is not in their academic plan, or registers for less than 15 credit hours in a semester.
- **Program Design**
KCTCS has been an early adopter of competency-based education (CBE), and continues to build on and strengthen those programs to support on-time completion. The CPE has worked with several universities to develop and grow CBE

opportunities, and more should to be made available to students in the coming years. Campuses should also continue to implement prior learning assessments to award credit for appropriate school and work experience, as well as default 15 credit hour enrollment schedules.

- **Tuition**

The majority of the four-year institutions in Kentucky have a tuition structure that allows a student to enroll in 12 to 18 credit hours at the same cost. At the two-year colleges, even with a per credit hour cost, the majority of low-income students have enough Federal Pell Grant monies to pay for 15 credit hours each semester. However, KCTCS should review its per-credit hour pricing structure to ensure to create greater incentives for students to enroll in a full 15 hour credit load.

- **Financial Aid**

States like North Carolina, Indiana, Massachusetts and Mississippi have adjusted their state-level financial aid programs to recognize 30 credit hour accumulation in an academic year, through changes either to the student eligibility requirements, or through bonuses similar to those in the Pell program. Kentucky should consider similar bonuses built into programs like the College Access Program (CAP) or Kentucky Educational Excellence Scholarship (KEES). Campuses should consider adopting financial incentives (i.e. on-time completion bonuses, small incentive scholarships, reduced tuition rates for summer term).

- **Outreach**

Kentucky should continue to promote the *15 to Finish* messaging at both the state and campus levels so that more students graduate on time, at less cost, and with less debt. The CPE should seek champions to help carry the message as well as external funding for outreach activities.

- **Developmental Education**

The CPE has worked closely with campuses for the last several years to take a corequisite model of remediation to scale. Students are given supplemental instruction while completing the college-level, credit-bearing course preventing them from being “stuck” in the developmental education which often takes many semesters to complete, if ever. Kentucky should continue this work to ensure more students have access to quality corequisite courses leading to on-track graduation.

By implementing these strategies, Kentucky can provide the incentives and guidance necessary to help students stay on track for on-time graduation. As the data show, this will increase the number and percent of students who are able to complete degrees and reduce costs to the student, institution and the state.

Resources

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Kentucky data provided by CPE's Data, Research and Analysis Unit. For more data and reports related to Kentucky's colleges and universities, visit <http://cpe.ky.gov/data/>.

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