Redefining Full-Time in College

Evidence on 15-Credit Strategies

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The Community College Research Center (CCRC), Teachers College, Columbia University, conducts research on the major issues affecting community colleges in the United States and contributes to the development of practice and policy that expands access to higher education and promotes success for all students.

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Introduction: Why the Number of Credits Taken per Semester Is So Important

Because federal financial aid guidelines stipulate that students must be enrolled in a minimum of 12 credits per semester in order to receive the full amount of aid, many colleges and universities define full-time enrollment as 12 credits per semester. Yet, if a student takes only 12 credits each fall and spring term, it is impossible to complete an associate degree in four terms or a bachelor's degree in eight. The fact that students can be enrolled full-time and still not graduate on time is one reason why it takes students so long to complete degrees. This short report describes strategies to encourage students to enroll in at least 15 credits per semester, and it examines research evidence concerning these strategies.

High enrollment intensity (full-time rather than part-time) and high enrollment continuity (enrollment in consecutive semesters without breaks) are strongly correlated with college success for students at both two- and four-year institutions (Adelman, 1999, 2004, 2005, 2006; Attewell, Heil, & Reisel, 2012; Berkner, He, & Cataldi, 2002; Carroll, 1989; Crosta, 2013; McCormick, 1999). The more courses students take (and pass) and the sooner they do so, the more likely they are to graduate. And yet, enrolling full-time under the conventional definition of 12 credits per semester does not enable students to graduate on time, even with a sustained level of full-time enrollment intensity. If a student enrolls in only 12 credits per semester (and does not attend in the summer, when federal financial aid is no longer available), a standard 60-credit associate degree will take five semesters (2.5 years) to complete, and a standard bachelor's degree will take 10 semesters (5 years) to complete. In order to complete a 60-credit associate degree in two years or a 120-credit bachelor's degree in four years without taking summer courses, a student must enroll in 15 credits per semester (15 credits × 4 semesters = 60 credits; 15 credits × 8 semesters = 120 credits). According to the National Center for Education Statistics (NCES), the median time that it took students to complete a 2008 bachelor's degree was 52 months (4.5 years, or nine semesters) from initial postsecondary enrollment (Cataldi et al., 2011).

Students who take 15 credits per semester are more likely to complete associate and bachelor's degrees, and to complete bachelor's degrees after transferring from a community college, than students taking fewer credits (Monaghan & Attewell, 2014). Yet relatively few students actually enroll in 15 credits. A recent survey of state systems and institutions found that the majority of full-time college students were not taking enough credits for on-time completion. Among the institutions surveyed, only 50 percent or fewer of full-time students at most four-year colleges, and fewer than 30 percent of full-time students at most community colleges, were enrolled in 15 credits (Complete College America & Postsecondary Analytics, 2013a). Furthermore, tuition structures at many institutions, particularly at community colleges, actually provide a disincentive for enrolling in 15 credits. At institutions that charge by the credit rather than charging a flat rate for full-time tuition, students who take more than 12 credits must pay out of pocket for

the additional courses without receiving any additional financial aid (Baum, Conklin, & Johnson, 2013; Scott-Clayton, 2013).

In recognition of the importance of on-time completion, a number of institutions, states, and higher education advocacy groups have identified the redefinition of full-time as 15 credits per semester as a crucial strategy for improving college completion rates. This report provides an overview of the types of 15-credit strategies being used nationally, the research evidence on their effectiveness, and their potential challenges and unintended consequences. The report also identifies additional policies that facilitate higher intensity enrollment without focusing exclusively on 15 credits.

Strategies to Promote Enrollment in 15 Credits per Semester

For the purposes of this report, I define a *15-credit strategy* as any policy or practice undertaken at either a two- or four-year college or throughout a statewide college system designed to promote on-time completion through enrollment in a minimum of 15 credits per semester. I view these strategies as distinct from similar strategies that focus on either enrollment in 30 credits per year or completion of an associate degree in two years or a bachelor's degree in four years. I define a *supportive policy* as either a public or institutional policy related to credits, enrollment intensity, and on-time completion that facilitates but does not focus exclusively on enrollment in 15 credits per semester.

Types of 15-Credit Strategies

A literature review and scan of current policies and practices revealed three distinct types of 15-credit strategies. The first type provides financial incentives in the form of additional financial aid or scholarships tied to enrollment in 15 credits. The second employs social marketing to raise awareness about the importance of enrolling in 15 credits for on-time completion. The third uses structural reforms designed to make enrollment in 15 credits the norm rather than the exception. The table "Three Types of 15-Credit Strategies" provides a more detailed definition of each of these strategies, along with variations focused on enrollment in 30 credits per year and on-time completion. The four examples that follow illustrate the use of different strategies.

Three Types of 15-Credit Strategies

Type	Subtype	Definition
1. Financial incentive	Tying state or institutional financial aid to 15 credits per semester	Completion of 15 credits per semester required for financial aid or scholarships. **Variation**: Completion of 30 credits per year required for financial aid or scholarships. **Variation**: On-time completion (associate degree in two years, bachelor's degree in four years) rewarded with tuition break or loan refund.
2. Social marketing	Public awareness campaign	Advertising the importance of 15 credits for on-time completion through "15 to Finish" campaigns marketed to the general public through newspaper, TV, and radio ads. **Variation**: Advertising the importance of completing a bachelor's degree in four years through "Finish in Four" campaigns marketed to the general public.
	Institutional campaign	Within-campus effort to promote the importance of 15 credits for on-time completion. **Variation**: Within-campus efforts to promote the importance of completing a bachelor's degree in four years through "Finish in Four" campaigns.
3. Structural reform	Redefining full-time as 15 credits per semester	State or institutional regulation establishing 15 credits as the normal full-time course load.

Financial Incentive

The University of New Mexico's VISTA (Vision Inspired Scholarship Through Academic Achievement) scholarship provides $1,000 per semester for four semesters on top of other financial aid. Scholarship receipt is contingent upon enrolling in 12 credits during the first semester, and then upon enrolling in 15 credits for each of the next three semesters (Miller, Binder, Harris, & Krause, 2011).

Financial Incentive (On-Time Completion Variation)

The Texas B-On-Time loan program provides Texas residents attending two- and four-year colleges in Texas a generous loan ($2,700 per year at two-year colleges, $4,700 at public technical colleges, and $8,000 per year at four-year colleges for the 2014–2015 academic year) which is entirely forgiven if students graduate on time with a 3.0 GPA or better (Texas Higher Education Coordinating Board, 2014).

Social Marketing

The web page for the registrar's office at Southern Illinois University, Carbondale, features a text box with rotating messages highlighting the importance of enrolling in 15 credits. Examples include "Take 15 credits per semester to finish college on time" and "Graduating on time puts

you in a position to begin making money sooner" (Complete College America, 2013c; Southern Illinois University Carbondale, n.d.).

Structural Reform

In July 2013, the Utah State Board of Regents passed a resolution encouraging state higher education institutions to adopt 15-credit strategies as a means of increasing the proportion of adults in Utah with a postsecondary credential. The resolution includes using banded tuition to encourage students to take 15 credits, and creating a college culture where 15 credits is considered a standard full-time course load by requiring a 15-credit course load for institutional scholarships (Complete College America, 2013c; Utah State Board of Regents, 2013).

Types of Supportive Policies

As described in the accompanying table, there are three types of supportive policies that facilitate enrollment in 15 credits. First, banded tuition and tuition cap policies are intended to make higher intensity enrollment more affordable. Second, processing financial aid applications as full-time by default is intended to demonstrate that full-time enrollment may be more affordable than students think. Third, structural reforms that limit the number of credits required for degrees are intended to ensure that it is possible to complete an associate degree in two years and a bachelor's degree in four years. These policies do not explicitly encourage students to enroll in 15 credits per semester unless they are connected to a 15-credit strategy. The examples that follow illustrate the use of different supportive policies.

Three Types of Supportive Policies

Type	Subtype	Definition
1. Tuition policy	Banded tuition	Fixed tuition rate for a specified range of credits, with tuition set at the price of an intermediate number of credits. Increases the cost of credits at the lower end of the credit range but decreases the cost of credits at the higher end.
	Flat banded tuition	Fixed tuition rate for a specified range of credits, as with banded tuition, but with tuition set at the cost of the lowest number of credits within the credit range rather than at an intermediate number of credits.
	Tuition cap	No additional tuition charged above a set number of credits.
2. Financial aid policy	Default financial aid processing	Full-time status used as the default for processing all financial aid applications so that students planning to enroll part-time can assess how much full-time enrollment would cost.
3. Structural policy	Degree credit cap	Limiting the number of credits required for an associate degree to 60 and the number of credits required for a bachelor's degree to 120.[a]

[a] Complete College America, 2013b; Johnson, 2011.

Banded Tuition

For the fall 2014 and spring 2015 semesters, Southwest Minnesota State University set banded tuition for 12–18 credits at $3,492.90 per semester, or the equivalent of 15.44 credits at the regular per-credit price of $226.20. Structuring banded tuition in this way provides a disincentive for enrolling in 12–14 credits and an incentive for enrolling in 16–18 credits. Enrolling in 12 credits costs $778.50 more than it would if paying per credit; enrolling in 18 credits costs $578.70 less (Southwest Minnesota State University, 2013; prices apply to undergraduate students living on campus, excluding fees).

Flat Banded Tuition

Under the flat tuition structure at Lorain County Community College in Ohio, tuition for 13–18 credits for county residents over the summer and fall 2014 semesters was set at $1,398.15 per semester, equivalent to the cost of 13 credits at the per-credit price of $107.55. Structuring flat tuition in this way provides an incentive for enrolling in 14–18 credits. The credits taken beyond 13 essentially become free (Lorain County Community College, 2014).

Tuition Cap

In West Virginia, the legislature capped the cost of full-time tuition at the per-credit price of 12 credits. Credits 1–12 are charged on a per-credit basis equivalent to 1/12 of the cost of full-time enrollment. All credits beyond 12 are essentially free. For example, during the fall 2013 through summer 2014 semesters at Mountwest Community and Technical College, full-time tuition (including fees) for West Virginia residents for 12 or more credits was set at $1,677 per semester, equivalent to the cost of 12 credits at the per-credit price of $140 (Mountwest Community and Technical College, n.d.; West Virginia Legislature, 2014; Mountwest prices apply to West Virginia residents living on campus).

Default Financial Aid Processing

The Connecticut Community College system automatically creates full-time (12 credits) financial aid packages for all applicants so that applicants can see the amount of aid they would receive as a full-time student (Complete College America, 2013b; Connecticut Community Colleges, 2011). The financial aid package is designed to cover all direct costs, defined as tuition and fees for full-time enrollment plus $1,000 for books and supplies. For the 2010–2011 academic year, direct costs were $4,406 ($3,406 in tuition and fees plus $1,000 for books and supplies). Colleges set aside 15 percent of tuition revenue to cover direct costs for as many students as possible whose direct costs are not fully covered by the Pell Grant or other aid (Connecticut Community Colleges, 2011).

Degree Credit Cap

According to Complete College America (2013b), 20 states are currently using degree caps limiting the number of credits required for completion of associate and bachelor's degrees, and three additional states are in the process of implementing them.

Evidence on Effectiveness

This section reviews three separate sources of information pertaining to the effectiveness of 15-credit strategies: (1) supporting evidence related to the impact of enrolling in 15 credits without any incentives, (2) evidence from analyses conducted by institutions employing 15-credit strategies, (3) evidence from formal research evaluations of 15-credit strategies.

Impact of Enrolling in 15 Credits

A recent study by Monaghan and Attewell (2014) examining the effect of enrolling in 15 credits during the first two semesters on degree completion within 6 years provides valuable insight into the impact of enrolling in 15 credits in and of itself, in the absence of incentives or supportive policies. Using data from the Beginning Postsecondary Students Longitudinal Survey (BPS 04/09), the study identified two significant trends. First, 15-credit enrollment among the sample involved substantial selection bias—students taking 15 credits tended to be more advantaged and more academically prepared. Second, the measured benefits of taking 15 credits remained even after using propensity score matching to control for observed characteristics. Compared with similar students taking 6 or 12 credits, students taking 15 credits were more likely to complete associate and bachelor's degrees, and to complete bachelor's degrees after transferring from a community college. Results are similarly positive for students who enrolled in fewer than 15 credits in the first semester but who increased enrollment to 15 credits in the second semester.

Institutional Findings on 15-Credit Strategies

In a few instances, institutions are connecting 15-credit strategies or variations of these strategies to supportive policies with promising results. Two examples follow.

Adams State University, Colorado

Adams State University employs a financial incentive (a $500 scholarship for completing 30 credits in one year) combined with an institution-wide "Finish in Four" campaign to raise awareness about the importance of on-time completion (Complete College America, 2013a; Mumper, 2012). These variations of 15-credit strategies are supported by a flat tuition structure, which initially covered 12–15 credits but was expanded to cover 12–20 credits to enable students in programs with higher credit requirements, such as science and nursing, to benefit from the tuition break (Waechter, 2011). As a result, the university saw an 11 percent increase in the number of credits attempted per semester, but it has not yet reported any evidence of impacts on persistence or completion (Complete College America, 2013a; Mumper, 2012).

University of Hawai'i System

After conducting a literature review of effective practices for improving graduation rates, the University of Hawai'i identified completion of 30 credits within the first year as a key milestone that most students were failing to meet. The university also analyzed its own institutional

data—controlling for academic preparation and demographic characteristics of students—and determined that, with some exceptions among the least academically prepared students, first-time freshmen at both community colleges and four-year universities who enrolled in 15 or more credits were more academically successfully than those enrolled in fewer credits (Itano, 2013; University of Hawai'i System, Institutional Research and Analysis Office, 2013a, 2013b). As a result, the university launched a massive public awareness campaign promoting the importance of enrollment in 15 credits per semester for on-time completion. In addition, the university made a number of structural reforms designed to reduce time to degree, such as reducing bachelor's degree credit requirements to 120, developing academic maps for each major, and implementing block scheduling for freshmen (Itano, 2013).

After implementing these reforms, the number of undergraduates across the system taking 15 or more credits increased by 14.7 percent from fall 2011 to fall 2012. The increase was smallest at community colleges, where the 15-credit enrollment rate increased from 6.6 percent to 11.2 percent of first-time freshmen. The four-year university with the largest increase saw an increase from 14.8 percent to 41.5 percent of first-time freshmen taking 15 or more credits. As was seen prior to the introduction of the "15 to Finish" campaign, first-time freshmen who took at least 15 credits in the fall of 2012 had higher grade point averages (GPAs), higher credit completion rates, and a greater likelihood of persisting to the following spring and fall semesters than students who took fewer credits (Itano, 2013; University of Hawai'i System, Institutional Research and Analysis Office, 2013a, 2013b). The following year, the number of all undergraduates across the system taking 15 or more credits continued to rise, increasing by an additional 5.2 percent from fall 2012 to fall 2013 (University of Hawai'i System, 2014).

Rigorous Research Findings on 15-Credit Strategies

Relatively little rigorous research evidence exists on the effectiveness of 15-credit strategies. Rigorous evaluation findings exist for only two approaches meeting this report's definition of a 15-credit strategy or a closely related variation: the West Virginia PROMISE scholarship, and the VISTA scholarship program at the University of New Mexico (one of the sites in the Performance-Based Scholarship Demonstration conducted by MDRC, a social policy research organization).

West Virginia's PROMISE Scholarship

Established in 2002, the PROMISE (Providing Real Opportunities to Maximize In-State Excellence) scholarship is designed to encourage academically qualified students to remain in-state for college. The scholarship provides full tuition and fees for up to four years at public two- and four-year colleges in West Virginia, or the equivalent amount at private institutions in the state. Initial eligibility requires a 3.0 high school GPA and an ACT score of 21 or an SAT score of 1000. Ongoing eligibility requires not only a 3.0 GPA but also the completion of 30 credits per year, making the scholarship a close variation of a 15-credit strategy (Scott-Clayton, 2011).

To assess the scholarship's impact (which includes accounting for the fact that academically prepared scholarship students may be more likely than others to persist and complete in the first place), Scott-Clayton (2011) conducted two quasi-experimental analyses, a regression-discontinuity analysis of

students who scored just above and below the ACT cutoff score, and a cohort analysis of students who entered college two years before and two years after the introduction of the scholarship. Results from both analyses showed that scholarship recipients had higher GPAs and higher rates of credit accumulation, completion, and on-time completion (Scott-Clayton, 2011).

Furthermore, the effects on GPA and credit accumulation were concentrated during the first three years of college, when ongoing receipt of the scholarship required meeting the GPA and credit benchmarks. In the fourth year of college, when students were still receiving the scholarship but could not renew it, the likelihood of enrolling in 15 credits and exceeding the GPA requirement dropped significantly, suggesting that the scholarship itself had a positive impact on both academic effort and enrollment intensity (Scott-Clayton, 2011). However, although the analyses were designed to take level of academic preparation into account, it is important to note that by virtue of their high school GPA and ACT or SAT scores, these students were academically advantaged. Thus, the results are not necessarily generalizable to other populations of less academically advantaged students.

University of New Mexico's VISTA Scholarship

MDRC's random-assignment evaluations of performance-based scholarships have produced the largest body of evidence to date about the effects of incentivizing higher credit enrollment through financial aid. In contrast to the PROMISE scholarship's focus on academically prepared students, performance-based scholarships target low-income students. They do not consider high school academic performance and carry lower ongoing college GPA requirements. The University of New Mexico's VISTA (Vision Inspired Scholarship Through Academic Achievement) scholarship is the only one of seven performance-based scholarship programs MDRC has evaluated that required full-time enrollment at a level of intensity designed to lead to on-time completion. The other programs either set the full-time enrollment requirement at 12 credits or require part-time enrollment at six credits (Patel & Richburg-Hayes, 2012; Patel, Richburg-Hayes, de la Campa, & Rudd, 2013).

The VISTA scholarship provided $1,000 per semester for four semesters on top of other financial aid to two cohorts of students, one beginning in the fall of 2008 and the other beginning in the fall of 2009. The money was paid directly to the students and distributed at three points over the course of the semester—at the beginning of the semester upon enrollment, after midterm exams, and after the end of the semester. Scholarship receipt was contingent upon maintaining a 2.0 GPA, enrolling in a minimum number of credits, and meeting with an assigned advisor at the beginning and in the middle of each semester (Miller, Binder, Harris, & Krause, 2011; University of New Mexico, University Advisement Center, n.d.). Due to the structure of its credit requirement, the VISTA scholarship provided a unique opportunity to assess the effectiveness of incentivizing enrollment in 15 credits. During the first semester, the scholarship only required that students enroll in 12 credits. However, for the next three semesters, the scholarship required that students enroll in 15 credits (Miller et al., 2011).

Miller et al.'s (2011) analysis of data from the first year and a half of the program found that scholarship recipients attempted and completed credits at the same rate as their peers during the first semester, but were significantly more likely to attempt and earn 15 credits during the second

and third semesters. Furthermore, their analysis found no impact on grades, indicating that the increased credit load did not have a negative effect on academic performance. Later this year, MDRC will release a final report tracking student outcomes for two years after the end of program participation (Miller et al., 2011).

Summary of Findings

Overall, the available body of evidence related to 15-credit strategies shows many promising signs of effectiveness. The fact that enrolling in 15 credits in the absence of incentives or supportive policies can have a positive impact on completion for less academically prepared students reinforces the use of 15-credit strategies to encourage students to enroll in 15 credits per semester. In addition, institutional analyses and research evaluations of 15-credit strategies have identified similarly positive impacts across a range of education outcomes, including credit enrollment, credit completion, GPA, persistence, and in the case of the PROMISE scholarship, college completion and on-time college completion.

Key Challenges

Challenges for Students: Balancing Enrollment Intensity and Academic Performance

While little research has been conducted on the topic, one obvious area of concern with increasing enrollment intensity is academic performance. Analysis of Georgia's HOPE (Helping Outstanding Pupils Educationally) scholarship suggests that there may be a trade-off between enrollment intensity and academic performance when GPA requirements are tied to financial incentives. Since 1993, the Georgia HOPE scholarship has provided funding for tuition, fees, and books to Georgia residents who graduate from high school with a 3.0 GPA and enroll in a Georgia college. Continued receipt of the scholarship depends on maintaining a 3.0 GPA. In these respects, the HOPE scholarship mirrors West Virginia's PROMISE scholarship. However, unlike the PROMISE scholarship, the HOPE scholarship does not include a minimum credit requirement.

In the absence of a credit requirement, an analysis comparing in-state and out-of-state students (who are ineligible for HOPE) before and after the introduction of the scholarship found that scholarship recipients close to the GPA margin reduced their course load and took more summer courses, dropping below full-time, presumably in order to keep up their grades (Cornwell, Lee, & Mustard, 2005). Yet a subsequent analysis found that over time the scholarship had a significant positive effect on degree attainment (Dynarski, 2008). Thus, although on-time graduation did not increase, persistence did (Scott-Clayton, 2011).

The flexibility of the HOPE scholarship allows students who may need more time to complete a degree to do so. The award does not expire until seven years after high school graduation, and within that time frame, there is no set period during which the scholarship must be used, as long

as students have not attempted more than 127 credits (Cornwell et al., 2005; GAcollege411, n.d.). Consequently, it is worth questioning whether requiring a higher course load would introduce challenges for those students near the GPA cutoff margin who reduce their course loads to maintain their grades. It seems plausible that for some students a higher course load requirement could result in lower academic performance or suboptimal course-taking behavior, such as concentrating enrollment in "easy" courses.

An analysis by the South Dakota Board of Regents of student outcomes for recipients of the state's Opportunity Scholarship supports the possibility of a trade-off between enrollment intensity and academic performance for students who are struggling academically (South Dakota Board of Regents, 2012). Eligibility for the scholarship depends on both maintenance of a 3.0 GPA and a minimum credit requirement (originally 15 credits per semester, but changed to 30 credits per year in 2010) (South Dakota Board of Regents, 2012; South Dakota Opportunity Scholarship, n.d.). The state's analysis found a high correlation between GPA and credit completion. Students who failed to meet the GPA requirement one semester tended to decrease their course load the next semester, presumably to work on bringing up their GPA (South Dakota Board of Regents, 2012).

Challenges for Institutions: Providing Adequate Student Support Services

In implementing 15-credit strategies to promote on-time completion, institutions should ensure that they provide adequate support services to help students who enroll in15 or more credits stay on track and succeed academically. A few universities implementing 15-credit strategies and variations focused on on-time completion are taking care to provide such support, including:

- **University of New Mexico.** As previously discussed, receipt of the VISTA scholarship requires regular meetings with an advisor. Students are assigned the same advisor throughout the duration of the program (Miller et al., 2011).
- **Portland State University, Oregon.** In fall 2014 the university will introduce a Four-Year Degree Guarantee ensuring that participating students who meet academic requirements will graduate in four years or else receive free tuition for any additional required courses. As part of the agreement, students must work with an advisor to choose a major and select appropriate courses (Complete College America, 2013c; Portland State University, 2013).
- **Northeastern State University, Oklahoma.** The university's Stay on Track to Graduate program provides all students an assigned advisor and emphasizes the importance of suitable advising for on-time graduation. Through their role in helping students choose a major, select the appropriate courses and course sequences for their major, and navigate enrollment holds, advisors are presented as the "key to keeping on track and graduating" (Complete College America, 2013c; Northeastern State University, n.d.).

Thus far, however, the intentional inclusion of advising services in 15-credit strategies and related policies promoting on-time completion appears to be the exception rather than the rule.

Unintended Consequences

Ideally, 15-credit strategies would encourage all students to enroll in 15 credits over consecutive semesters and to graduate on time, and thus all students would benefit from 15-credit strategies. But this will never be the case. No matter how appealing the incentive for enrolling in 15 credits may be, incentives can only target students on the margin—those who would have chosen a lighter credit load but could successfully devote the time and resources to 15 credits per semester, provided the right incentives and support. There will always be a population of students who would have enrolled in 15 credits no matter what, and there will always be a population of students who cannot afford the time and resources necessary to enroll in 15 credits. There may also be students who are induced to take 15 credits but who end up dropping or failing the additional course(s).

Not paying attention to these distinctions may result in unintended consequences. Giving additional financial aid to students who would have enrolled in 15 credits even without the financial incentive may end up primarily benefiting students with less financial need (Monaghan & Attewell, 2014). And although Monaghan and Attewell found largely positive impacts from 15-credit enrollment, they also found that a subset of students working 30 or more hours per week did not graduate at higher rates when taking 15 credits, compared with students taking 12 credits. Because their analysis considered only the first two semesters of enrollment, this finding indicates that even though these students started off on track to complete in a timely fashion, they subsequently must have decreased their credit enrollment intensity substantially.

Assessing the impact of financial incentives to promote higher intensity enrollment is critically important. Financial incentives carry costs. Someone has to pay either for the financial incentives offered to students who enroll more intensively or for increased course loads when students take more than 12 credits at no additional cost. For example, West Virginia has a longstanding tuition cap in place covering both two- and four-year institutions that prohibits charging students for more than 12 credits (Complete College America, 2013b; Complete College America & Postsecondary Analytics, 2013b; West Virginia Legislature, 2014) (see examples of tuition policies on p. 5 for more information). Two community colleges in West Virginia, Mountwest Community and Technical College and Pierpont Community and Technical College, recently drew attention to the issue of lost revenue from the cap in a news article in *The State Journal* (Timony, 2014). As a result of the tuition cap, the colleges state that they have been required to raise tuition, placing an added burden on part-time students, who end up paying more per course. The colleges argue that the tuition cap affects community colleges differently than four-year institutions because community colleges have more students who cannot attend full-time (E. McConnell, personal communication, February 5, 2014).

Taking all of these issues into consideration suggests that although the rationale and support for 15-credit strategies is clear, determining how best to implement them remains challenging.

Conclusion

Although 15-credit strategies are emerging as tools for promoting on-time completion, much is still to be learned about which particular strategies or variations work best for whom, and why.

Issues to Consider

There are several issues that colleges and states wishing to implement 15-credit strategies should consider:

1. **Type of strategy.** Are 15-credit strategies the most appropriate and effective means to incentivize higher intensity enrollment, or would students be better served by variations focusing on 30 credits per year or on-time completion?
2. **Academic performance.** Is there a trade-off between high enrollment intensity and academic performance? Does enrolling in 15 credits result in potentially negative course-taking behaviors, such as dropping courses or enrolling in "easy" courses?
3. **Support services.** Beyond financial incentives and social marketing campaigns, what should colleges and state systems do to ensure that program requirements and services are designed to help students stay on track for on-time completion?
4. **Target population.** A universal 15-credit strategy may end up primarily benefiting students who would have enrolled in 15 credits anyway (Monaghan & Attewell, 2014). At the same time, due to competing responsibilities and other barriers, not all students will be able to enroll in 15 credits. What is the most effective way of targeting 15-credit strategies to benefit the students who need them most?
5. **Financial burdens.** Who bears the cost of "free" courses resulting from tuition incentives?

Recommendations

Institutions should not be too quick in leaping from promising early findings about 15-credit trends to redefining their own policies and requirements. Before 15-credit strategies become institutionalized or used as the basis of financial aid requirements or tuition policies, careful consideration should be given to understanding different types of strategies, their potential impacts on students, and how the cost of financial incentives will be managed. As the numerous variations of 15-credit strategies and related policies suggest, there is no "one best way" and no consensus about what type of approach is most effective.

For example, it may be worthwhile to promote 30 credits per year rather than 15 credits per semester. Summer courses may be a practical alternative for students who do not feel equipped to handle 15 credits during the regular fall and spring semesters but still wish to graduate on time. And in some cases, it may be useful to incentivize continuous enrollment at a lower intensity rather than linking enrollment intensity to on-time two- or four- year completion. For instance, several of the performance-based scholarship programs in MDRC's demonstration project not only redefined

full-time as 15 credit credits but also required part-time students to be enrolled in at least six credits (Patel & Richburg-Hayes, 2012; Patel et al., 2013).

Furthermore, 15-credit strategies should not operate in isolation. Institutions should implement program planning and supports that enable students not only to meet degree requirements but also to complete meaningful programs that prepare them for careers. Colleges must ensure that degree requirements can be completed on time while also making certain that students are meeting program learning goals. And advisors have a role to play in helping students understand what kind of course loads they can handle and in providing guidance to help students stay on track.

Finally, the available evidence on 15-credit strategies has several implications for federal financial aid policy and in particular the Pell Grant program. Based on their finding that students with competing responsibilities do not benefit from enrolling in 15 credits, Monaghan and Attewell (2014) do not support changing guidelines for the Pell to redefine full-time as 15 credits per semester. However, there are other changes that could be made to the Pell that would encourage 15-credit enrollment without having unintended negative consequences for students who cannot enroll in 15 credits. For example, the prorating of the grant could be extended from 12 credits to 15 credits so that students who take 15 credits receive additional financial support (Baum et al., 2013; Scott-Clayton, 2013). In addition, the Pell could be extended to cover summer courses so that students who cannot take 15 credits each semester could receive financial support for taking courses over the summer and still accumulate 30 credits per year (Scott-Clayton, 2013).

The issues outlined here are worth pursuing. The existing evidence on 15-credit and related strategies is promising enough that colleges should continue to explore how to implement them in ways that benefit all students.

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