

## **Our View: It's time to redefine full-time in college as 15 credits**

By Teresa Lubbers and Stan Jones

As the current and former commissioners for Indiana's higher education system, we agree that on-time college graduation must become the standard rather than the exception it is today. Less than 1 in 10 full-time community college students complete an associate degree within two years and just 3 in 10 full-time students pursuing a bachelor's degree finish in four years.

If these students are attending college full-time and not part-time, why are so few graduating on time? One frustratingly simple reason is that many students just aren't taking enough credits each semester. This is the unintended consequence of flawed federal policy combined with misconceptions about what's in the best interest of students.

Since the federal government defines full-time enrollment as 12 credits per semester for financial aid purposes, students often mistake their "full-time" status with a guarantee for on-time graduation. In actuality, full-time students must take at least 15 credits per semester, or 30 credits per year, to earn their degrees on time. This disconnect costs students, families and taxpayers millions of dollars in extra tuition fees, loan debt and lost wages for each additional semester.

Equally troubling is the fact that students—especially low-income and first-generation college students—often are discouraged from taking more than 12 credits a semester. This well-intentioned but ultimately counterproductive advice is based on the conventional wisdom that students who "ease in" to college by taking fewer credits have a greater chance for success. The data tell a different story.

A recent report by the Community College Research Center adds to the evidence of what we've found to be true in Indiana and at institutions across the country: students who take 15 or more credits per semester earn better grades, are more likely to stay enrolled in school, and most important of all, they are far more likely to graduate.

With the launch of a statewide "15 to Finish" campaign this year, Indiana has joined a national movement led by Complete College America that aims to increase college completion by redefining full-time as 15 credits. In response, our colleges have incorporated the "15 to Finish" message into their academic and financial aid advising practices and students are becoming empowered as advocates for their own success.

Though most have embraced the "15 to Finish" campaign and the student-centered policies that support it, some critics have questioned whether this message is right for all students. The fact is many more students can benefit from increasing their credit accumulation. Indiana's "15 to Finish" campaign is squarely focused on the nearly 40 percent of full-time Hoosier college students who are missing the mark of on-time graduation by only a couple courses each year.

We remain committed to advancing policies and practices that help all students, including part-time and returning adults, reap the rewards of a college credential sooner. We have all been inspired by the stories of students who finally earned their degrees after years of struggle. At the same time, we can't help but wonder: If given a choice, would these students have wanted it to take so long?

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*This column was co-written by Indiana Commissioner for Higher Education Teresa Lubbers and Complete College America President Stan Jones. Learn more about Indiana's 15 to Finish campaign at [15toFinishIndiana.org](http://15toFinishIndiana.org).*