

COMPLETE COLLEGE AMERICA

Sarah Ancel

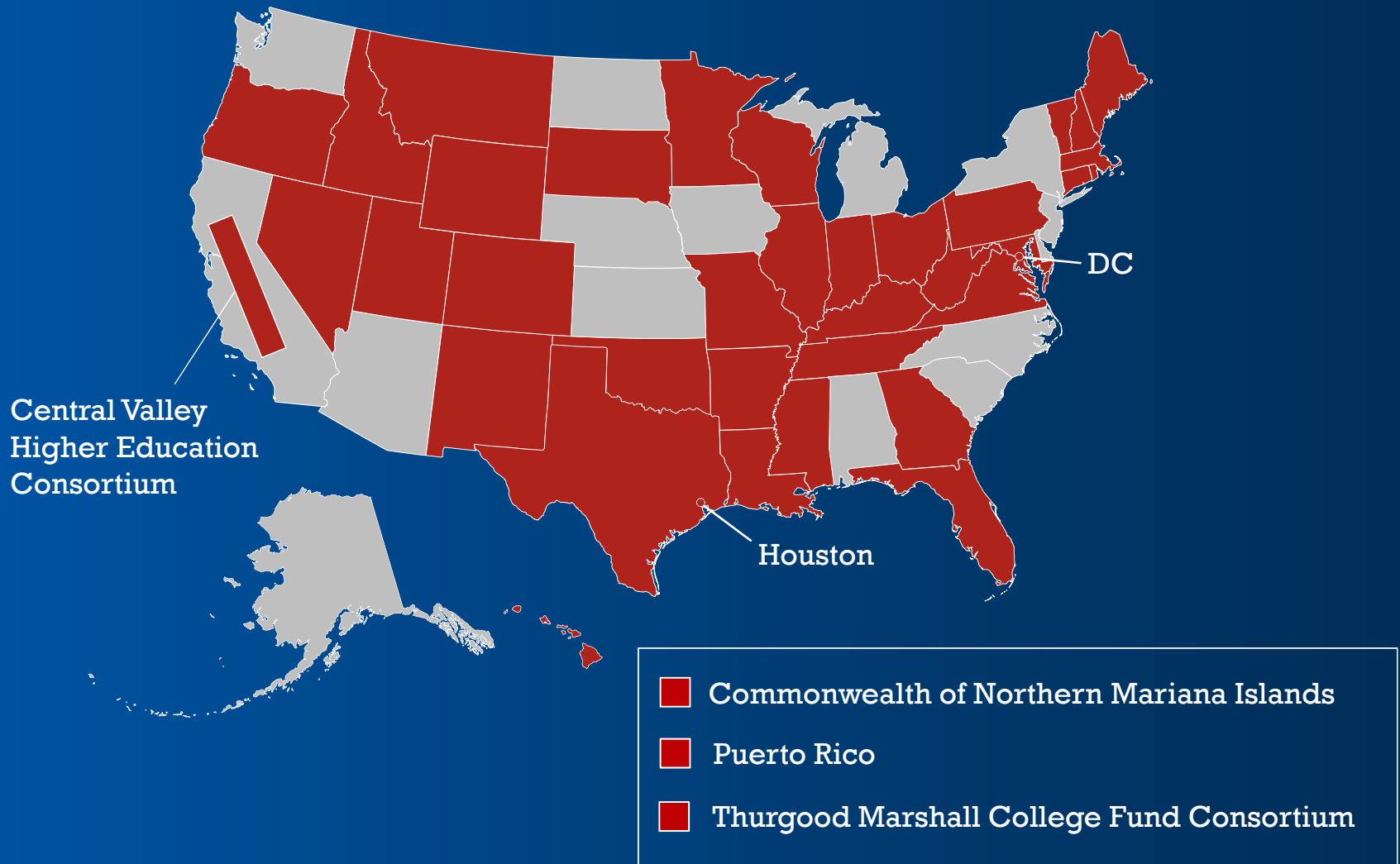
Vice President for State Policy

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COMPLETE COLLEGE AMERICA

The Alliance

42



Our Mission

- **Significantly increase the number of Americans with quality career certificates or college degrees**
- **Close attainment gaps for traditionally underserved populations**

Our Approach

Work with states, systems and consortia to implement **evidence-based strategies at scale** to see double-digit gains in outcomes.

Key Questions

Do students graduate?

How long does it take?

How many credits do they accumulate?



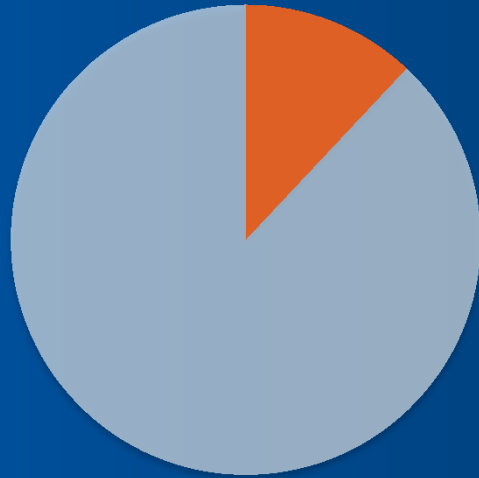
Four-Year

MYTH

On-Time Graduation Rates

(Idaho Full-Time Students)

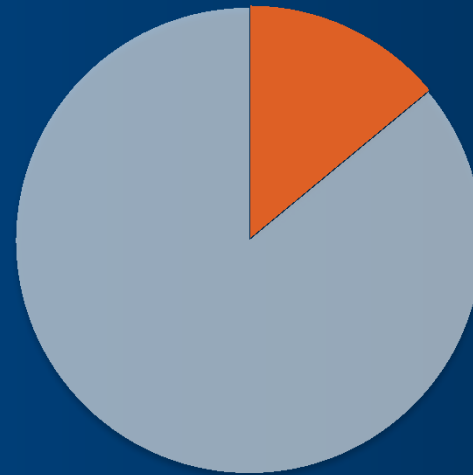
2-Year
Associate



12%

ON TIME

4-Year
Bachelor's



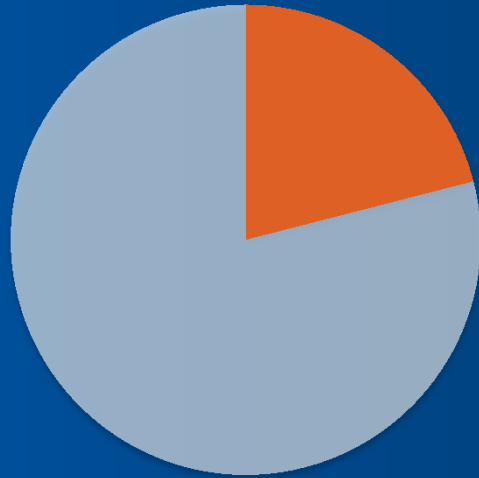
14%

ON TIME

Extended-Time Graduation Rates

(Idaho Full-Time Students)

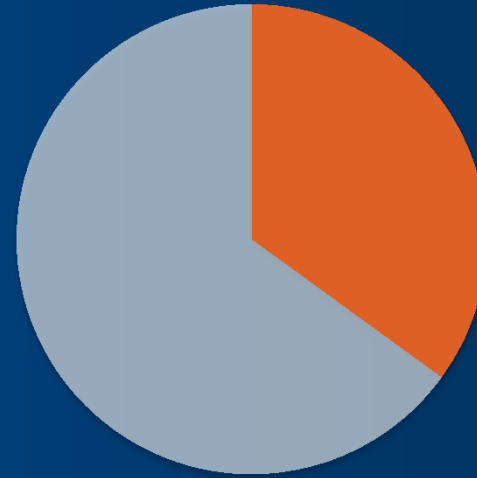
2-Year
Associate



21%

3 YEARS

4-Year
Bachelor's



35%

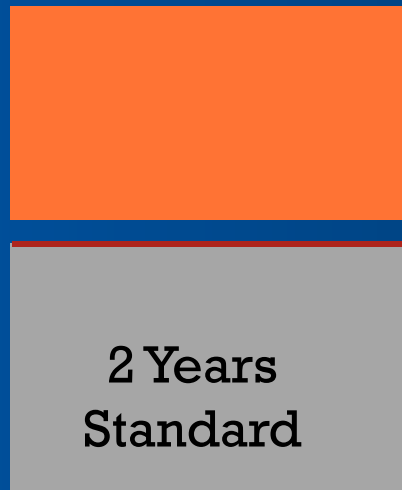
6 YEARS

Time to Degree

(Idaho Full-Time Students)

2-Year
Associate

4.1



4-Year
Bachelor's

5.4



Excess Credits

(Idaho Full-Time Students)

2-Year
Associate

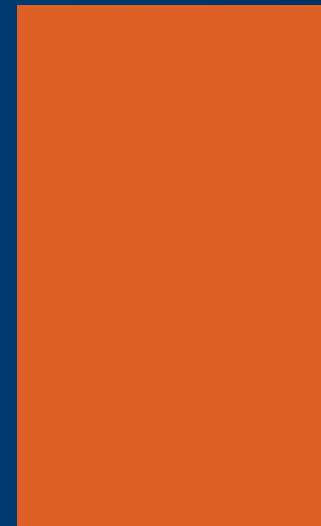
86.9



60 Credits
Standard

4-Year
Bachelor's

142.2



120 Credits
Standard

**Affordability:
Time is Money!**

Total Cost of Each Extra Year

(Full-Time Students)

2-Year
Student

\$15,933

in cost of attendance

\$35,000

in lost wages

\$50,933

4-Year
Student

\$22,826

in cost of attendance

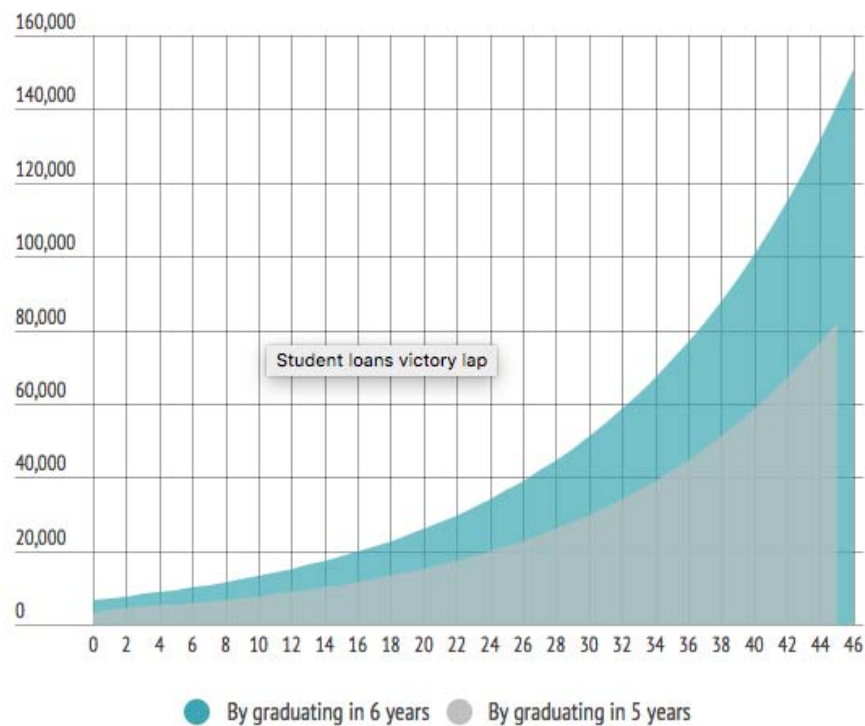
\$45,327

in lost wages

\$68,153

Retirement Savings

Retirement savings forgone



Share

nerdwallet

<https://www.nerdwallet.com/blog/loans/student-loans/victory-lap/>

Total Cost of Each Extra Year

	+1 year Public	+1 Year Private	+2 Years Public	+2 Years Private
Tuition and Loans	\$18,598	\$26,815	\$37,456	\$53,760
Opportunity Costs	\$128,429	\$128,429	\$245,253	\$245,253
Total cost of delayed graduation	\$147,026	\$155,244	\$282,691	\$290,995

<https://www.nerdwallet.com/blog/loans/student-loans/victory-lap/>

The Game Changers



COMPLETE COLLEGE AMERICA



1. 15 to Finish



2. Math Pathways



3. Corequisite Remediation



4. Guided Pathways - GPS

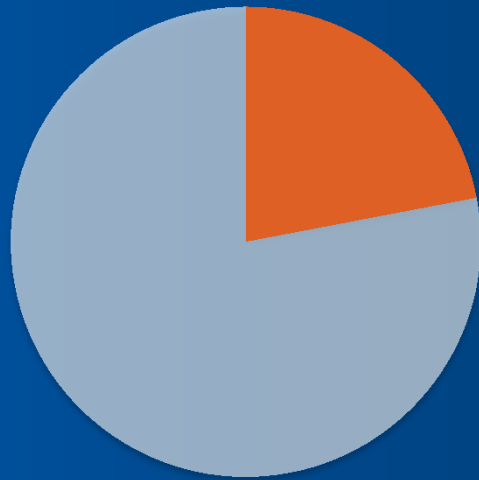


5. Structured Schedules

1. 15 to Finish

Most of Idaho's Full-Time Students Aren't Completing Enough Credits to Graduate On Time.

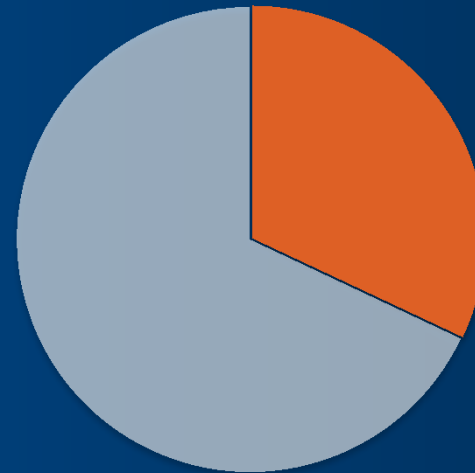
2-Year
Associate



22%

COMPLETE 30
CREDITS PER
YEAR

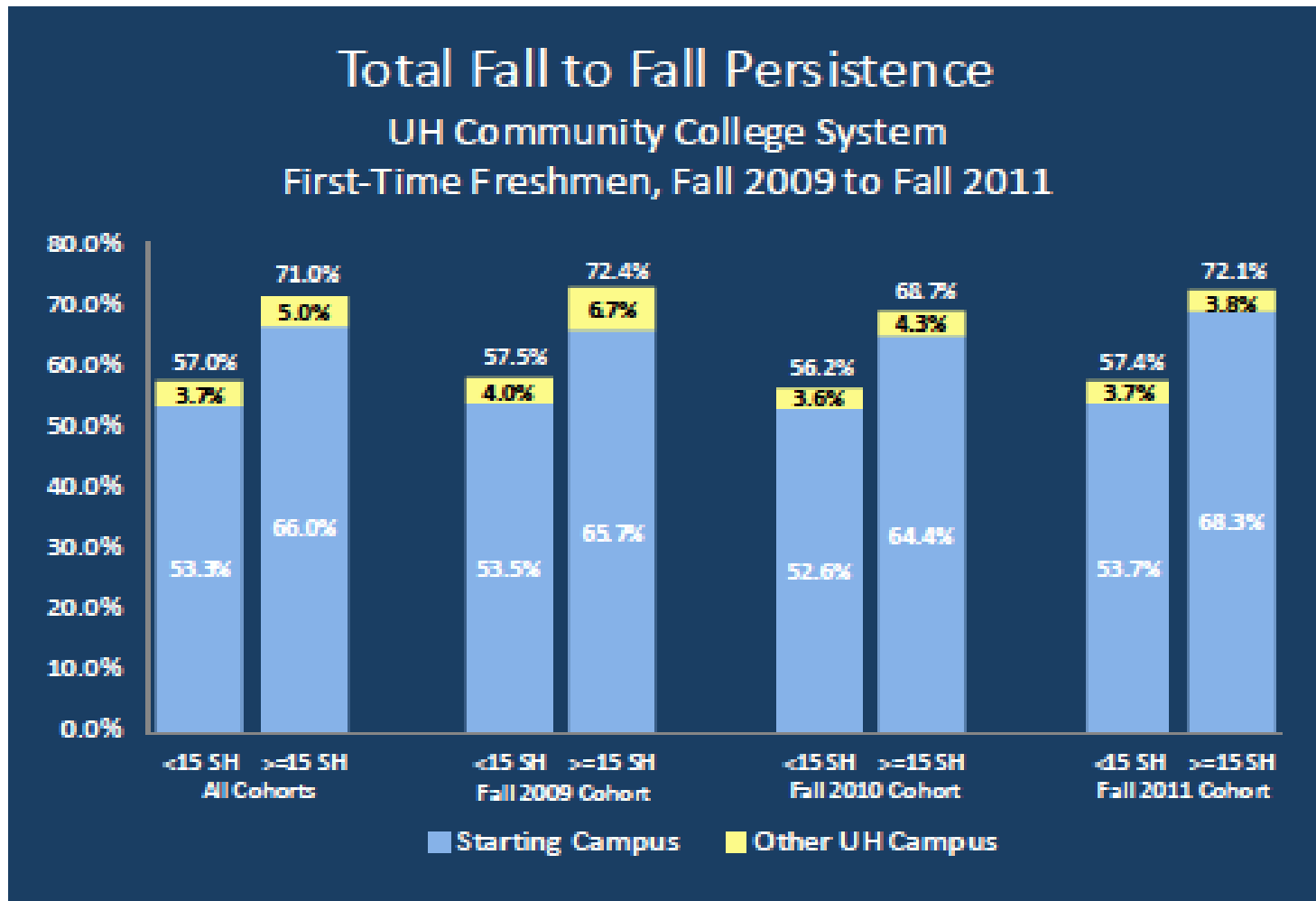
4-Year
Bachelor's



32%

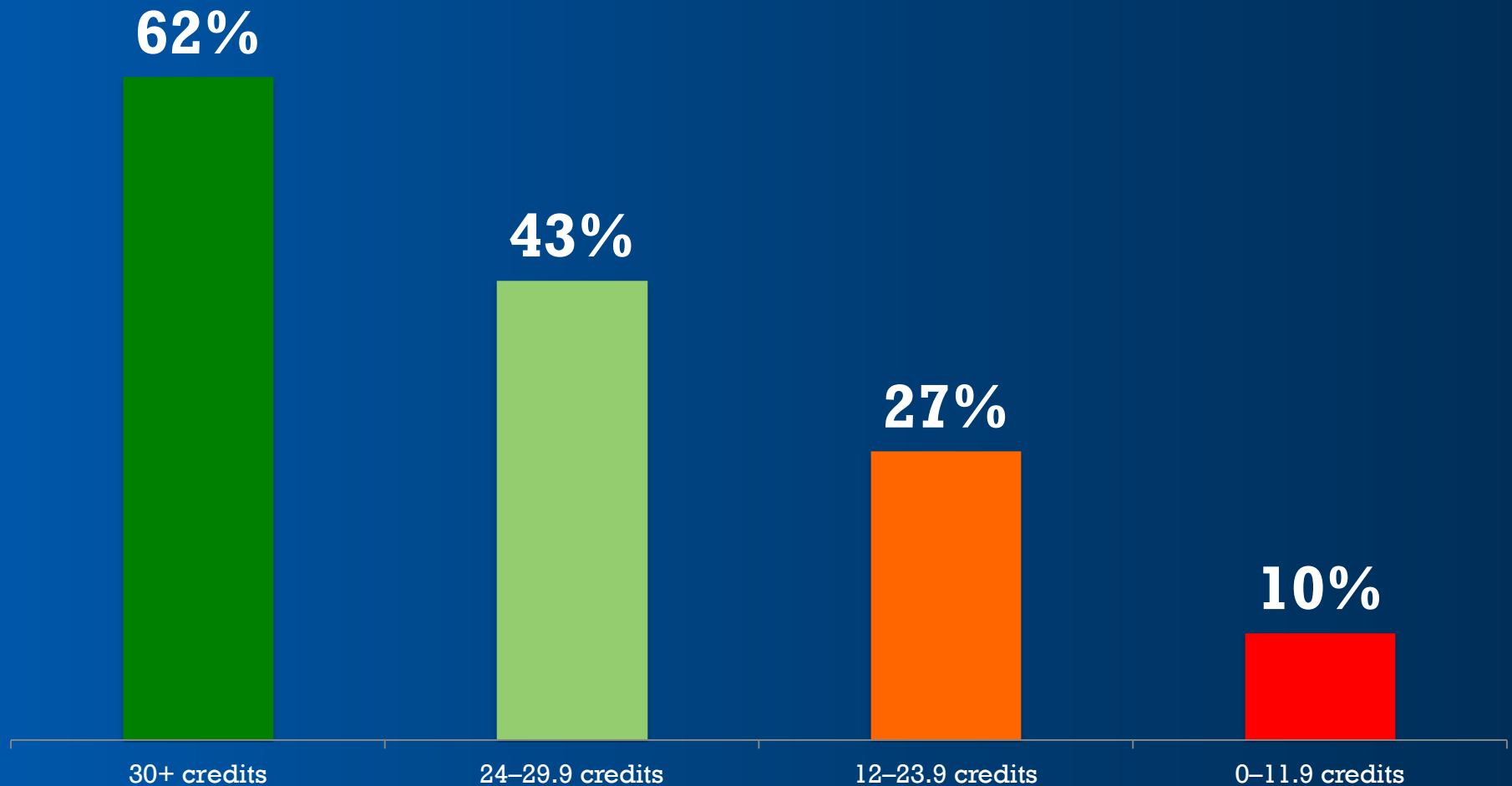
COMPLETE 30
CREDITS PER
YEAR

Retention is higher for those community college students taking ≥ 15 hours

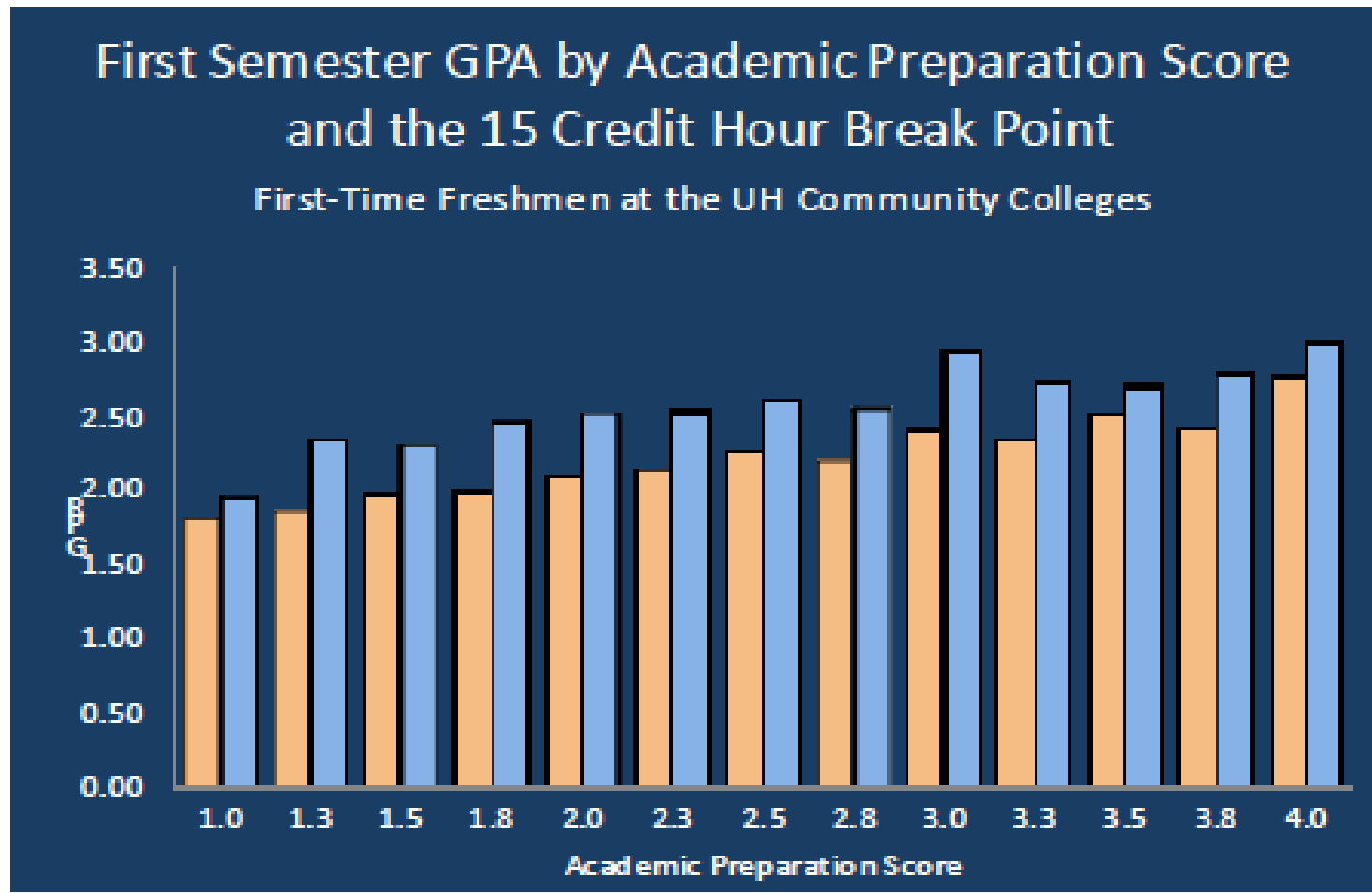


The Power of 15 Credits: More students graduate when they complete 30+ credits in their first year.

Associate Degrees



At every level of academic preparation students taking ≥ 15 hours had higher GPAs



University of Hawaii



[ABOUT 15 TO FINISH](#) [WHY 15 TO FINISH](#) [RESOURCES](#) [CONTACT US](#)



Find Your 15

Make the most out of your education;
take the right courses at the right time.



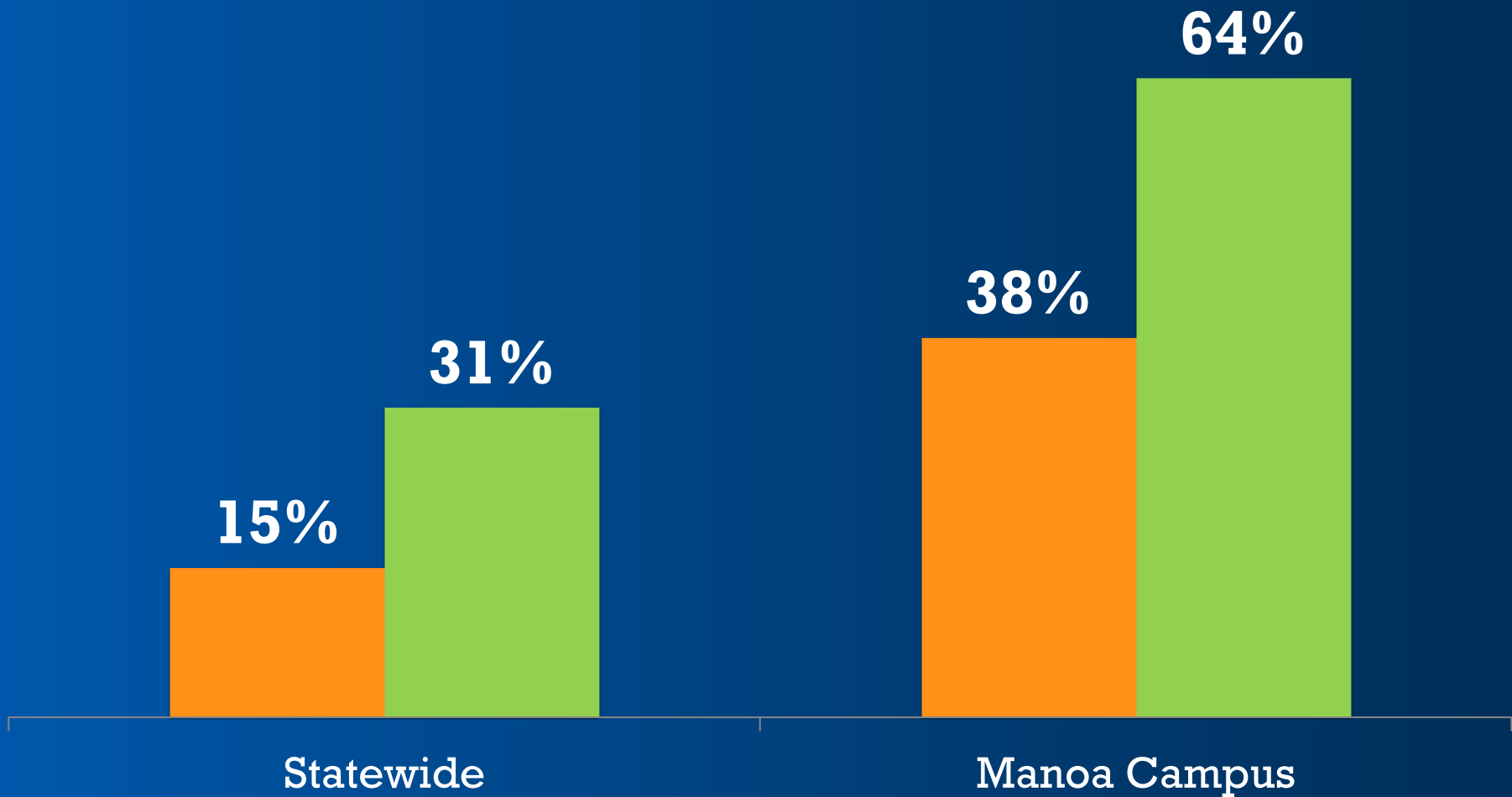
15 to Finish News



UNIVERSITY of HAWAII[®]
SYSTEM

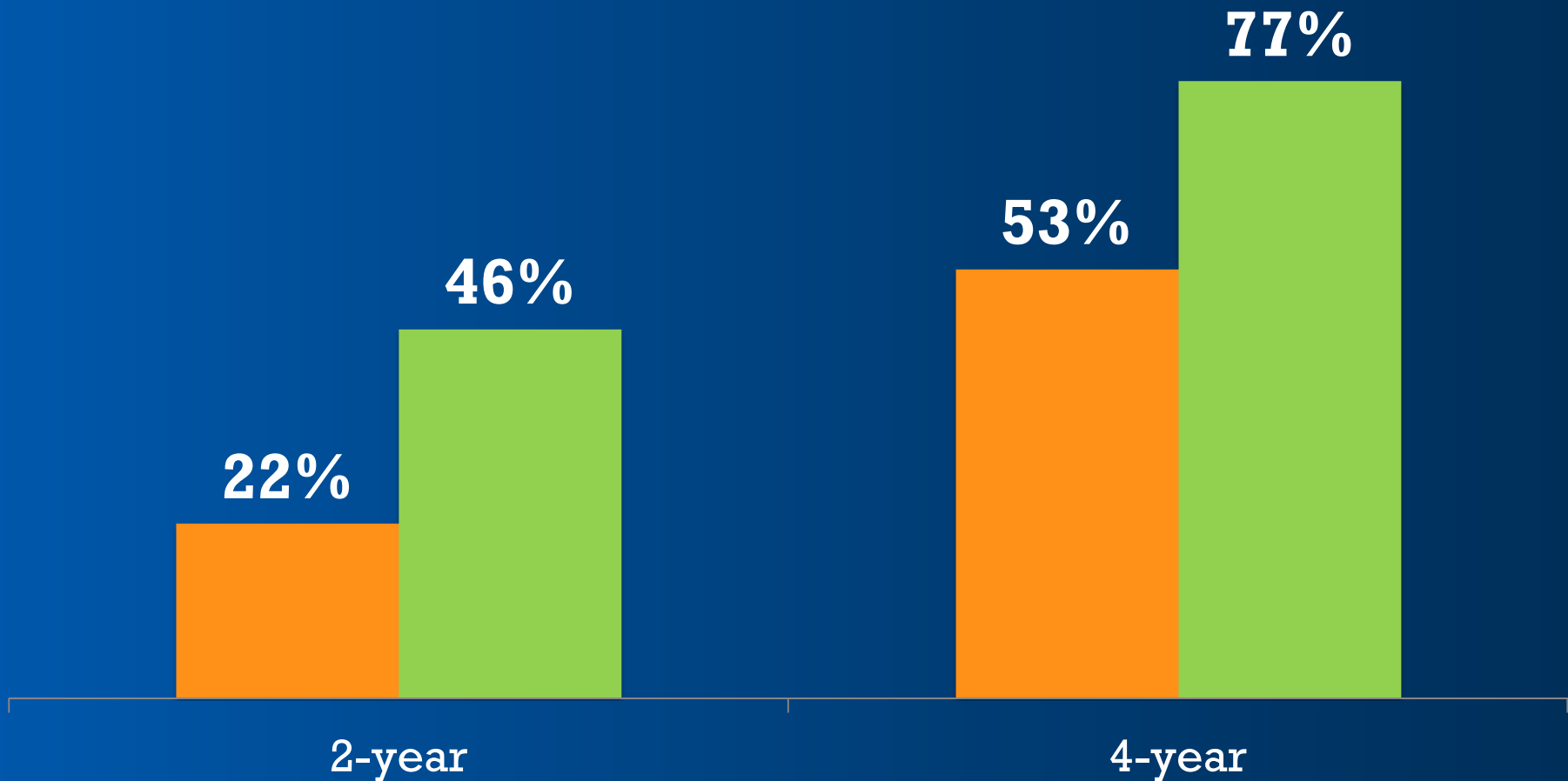
Hawaii's Results:

Students Taking 15 Credits 2011 v. 2015



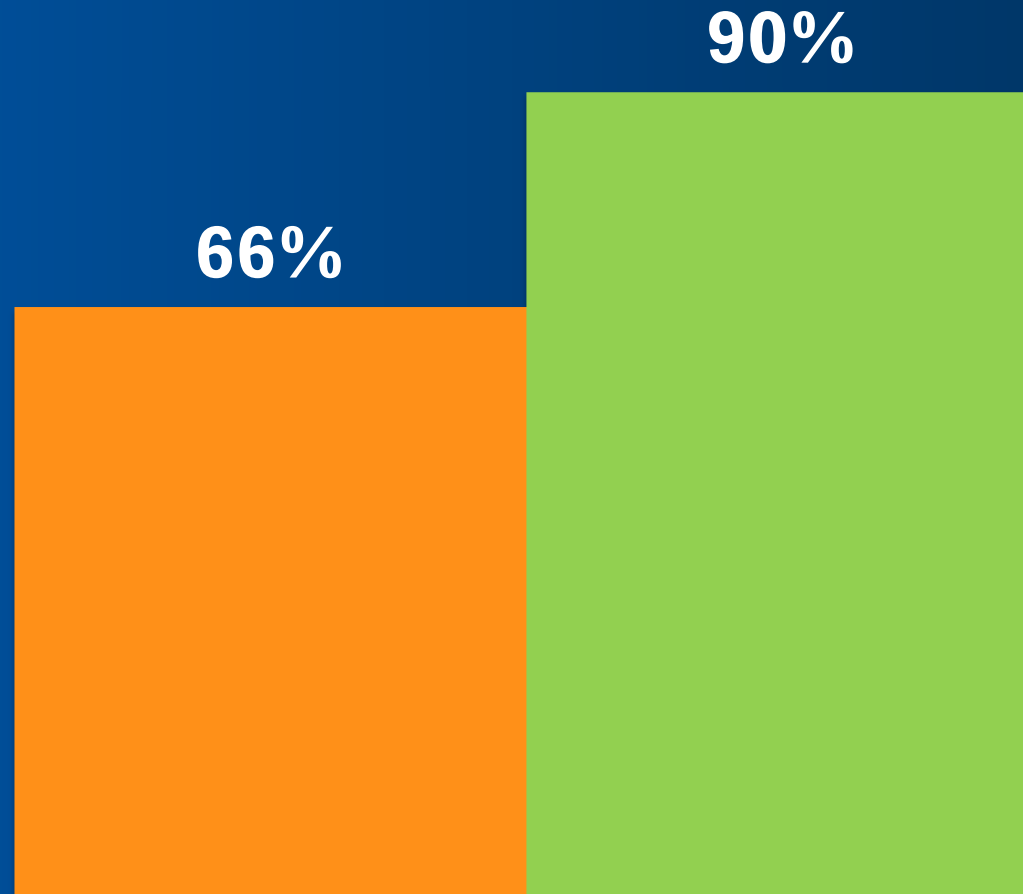
Indiana's Results:

21st Century Scholars Taking 15 Credits 2013 v. 2015



Mississippi Valley State University Results:

Students Taking 15 Credits 2013 v. 2015





15

**CREDITS A SEMESTER
TO GRADUATE ON TIME**

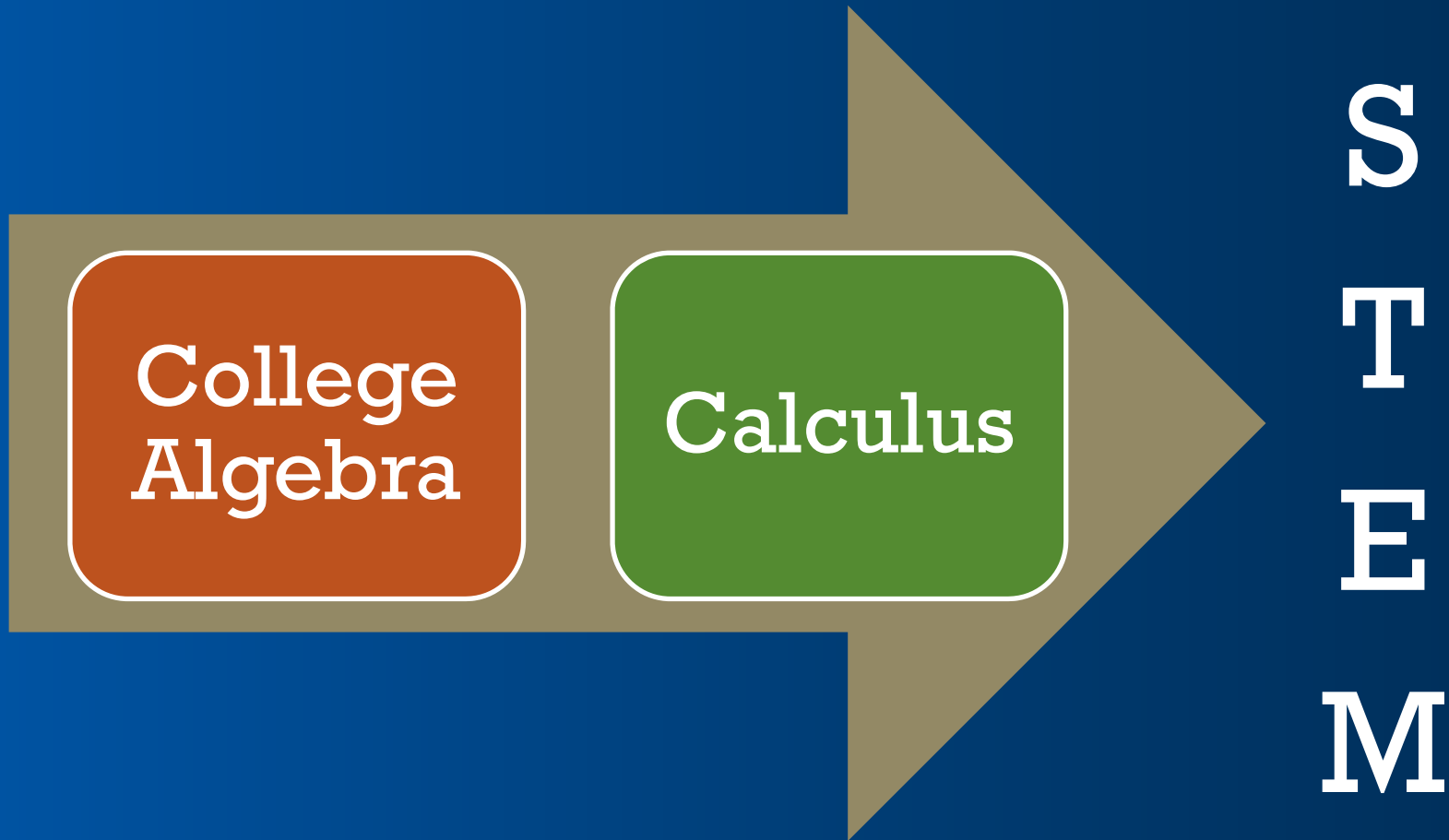
#15TOFINISH

15 to Finish at Scale

- 12 States + Thurgood Marshall College Fund
- 116+ Campuses w/ Campaigns
- 93+ Campuses w/ Banded Tuition Policy
- Partnership with National Academic Advising Association (NACADA) members

2. Math Pathways

College Algebra's Only Purpose: Preparation for Calculus

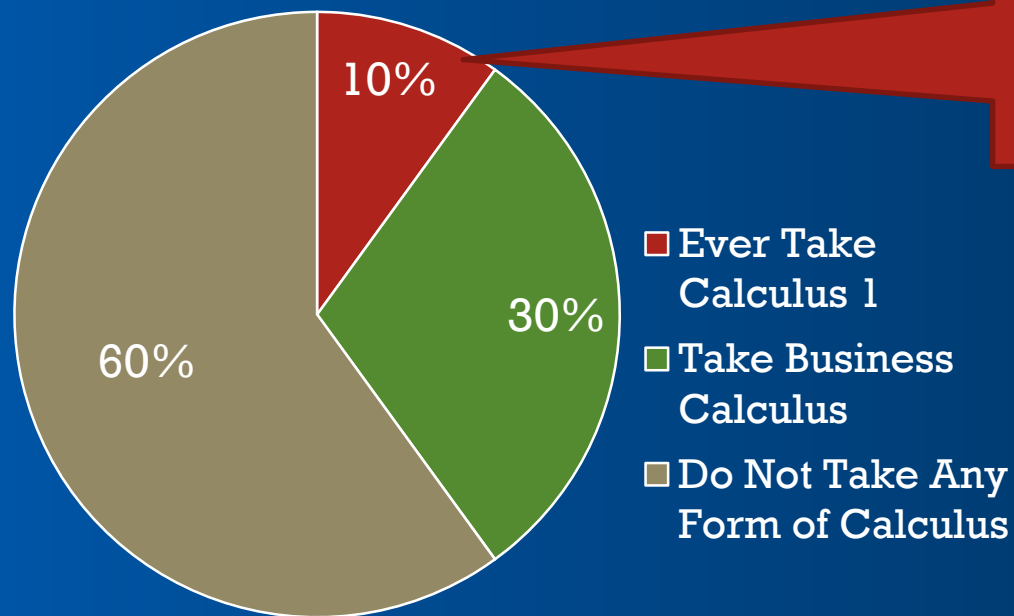


College Algebra is NOT designed to help students with these 21st-Century Quantitative Literacy skills

- **Analyzing** real-world data
- **Evaluating** testable claims
- **Modeling** quantitative scenarios
- **Interpreting** graphs and other data visuals

What is the “right” math course?

Students Who Take College Algebra



Virtually no students who pass college algebra ever start Calculus III, which is a key course for STEM majors.

Dunbar, S. 2005. *Enrollment flow to and from courses below calculus*. In *A Fresh State for Collegiate mathematics: Rethinking the Courses below calculus*, N.B. Hastings et al. (Eds.). Washington DC: MAA Notes, Mathematical Association of America.



Math Is Aligned to Majors

Meta-Major

Gateway Math

Program

Humanities
Arts

Quantitative Reasoning

Classics
Performing Arts
Cultural Studies

Social Sciences
Health Sciences
Business

Statistics/Modeling

Psychology
Political Science
Communications

Technical
Certificate
Programs

Technical Math

Welding
Carpentry

Engineering
Hard Sciences

**College Algebra/Pre-Calc/
Calculus**

Civil Engineering
Chemical Engineering
Chemistry

Math Pathways at Scale

6 states implementing at scale beginning Fall 2016:

Montana

Missouri

Indiana

Colorado

Nevada

Ohio

13 corequisite scale states building plans for math pathways.

Central Valley of CA

Illinois

Massachusetts

Montana

New Mexico

Oklahoma

West Virginia

Hawaii'

Idaho

Missouri

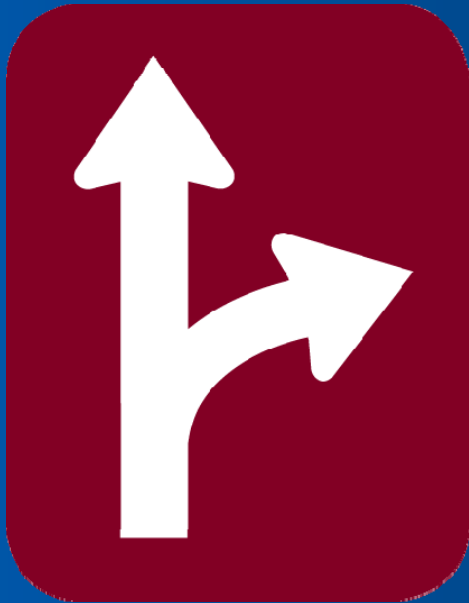
New Hampshire

Ohio

Rhode Island

3. Corequisite Remediation

Remediation



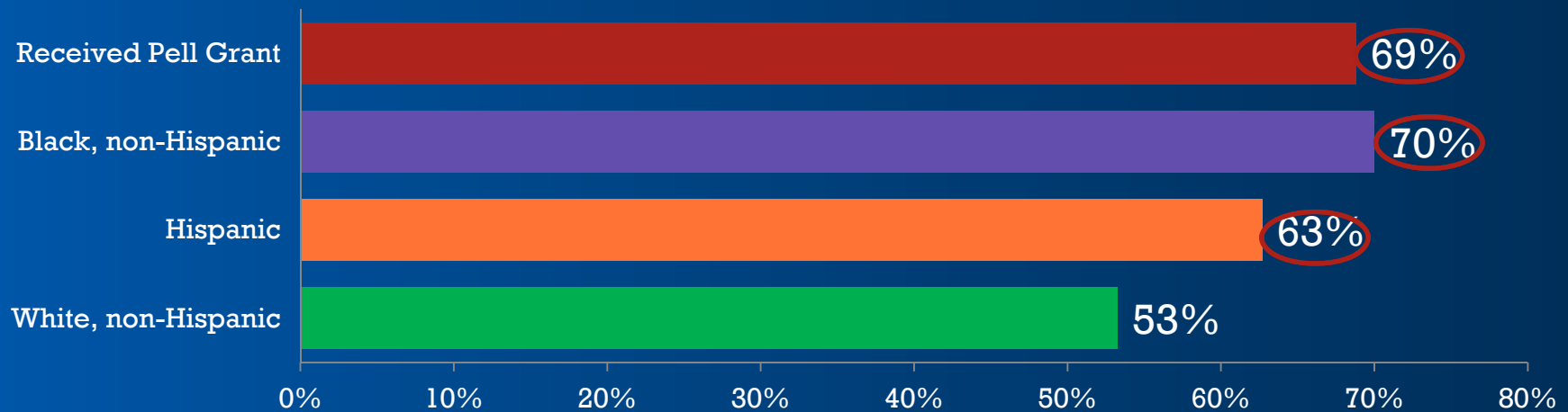
Too many Idaho students start college in remediation.

55% (2-year)

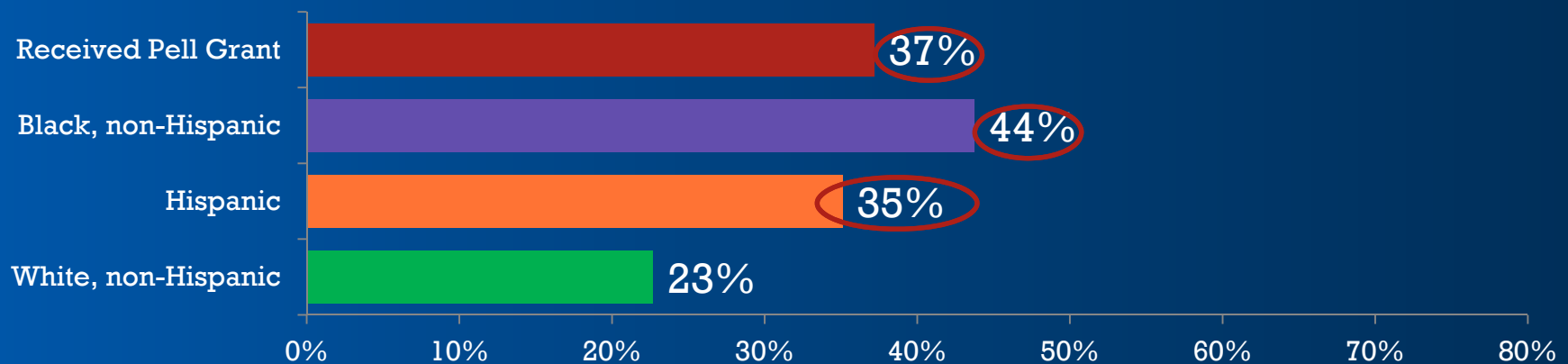
22% (4-year)

African Americans, Hispanics and Pell Students are Over Represented

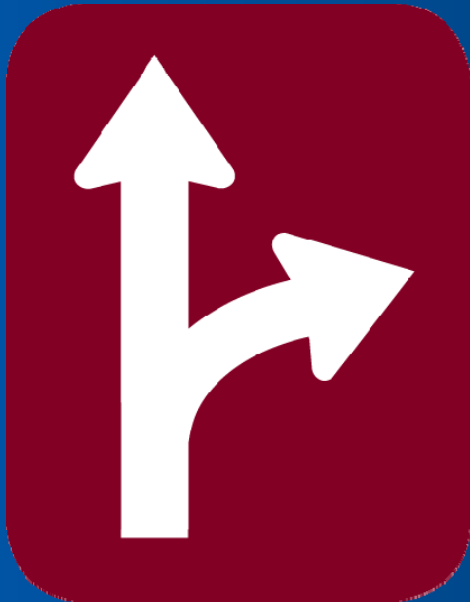
2-year Students



4-year Non-Flagship Students



Few Graduate or Transfer

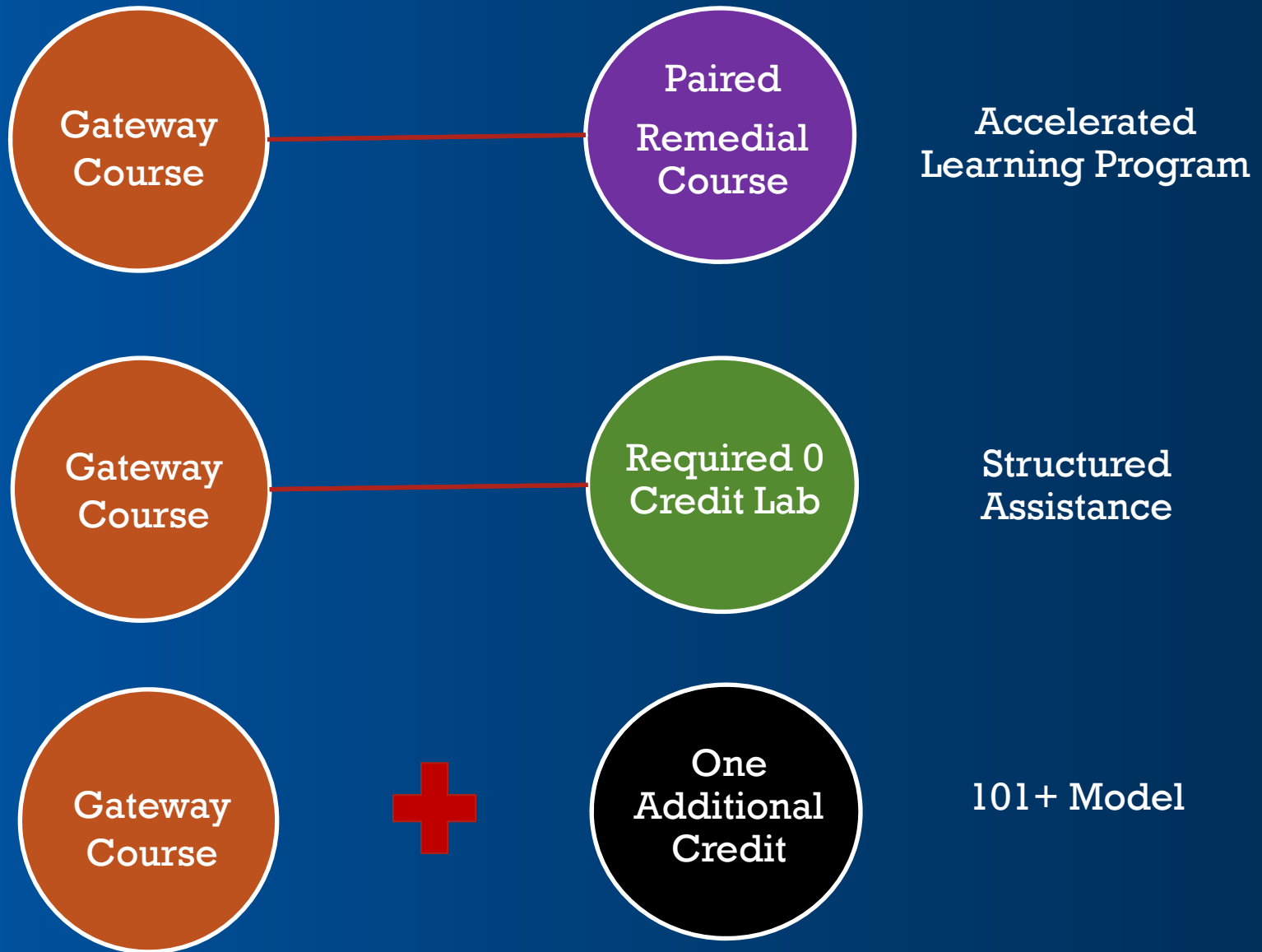


Students in remediation are more likely to walk away than to fail.

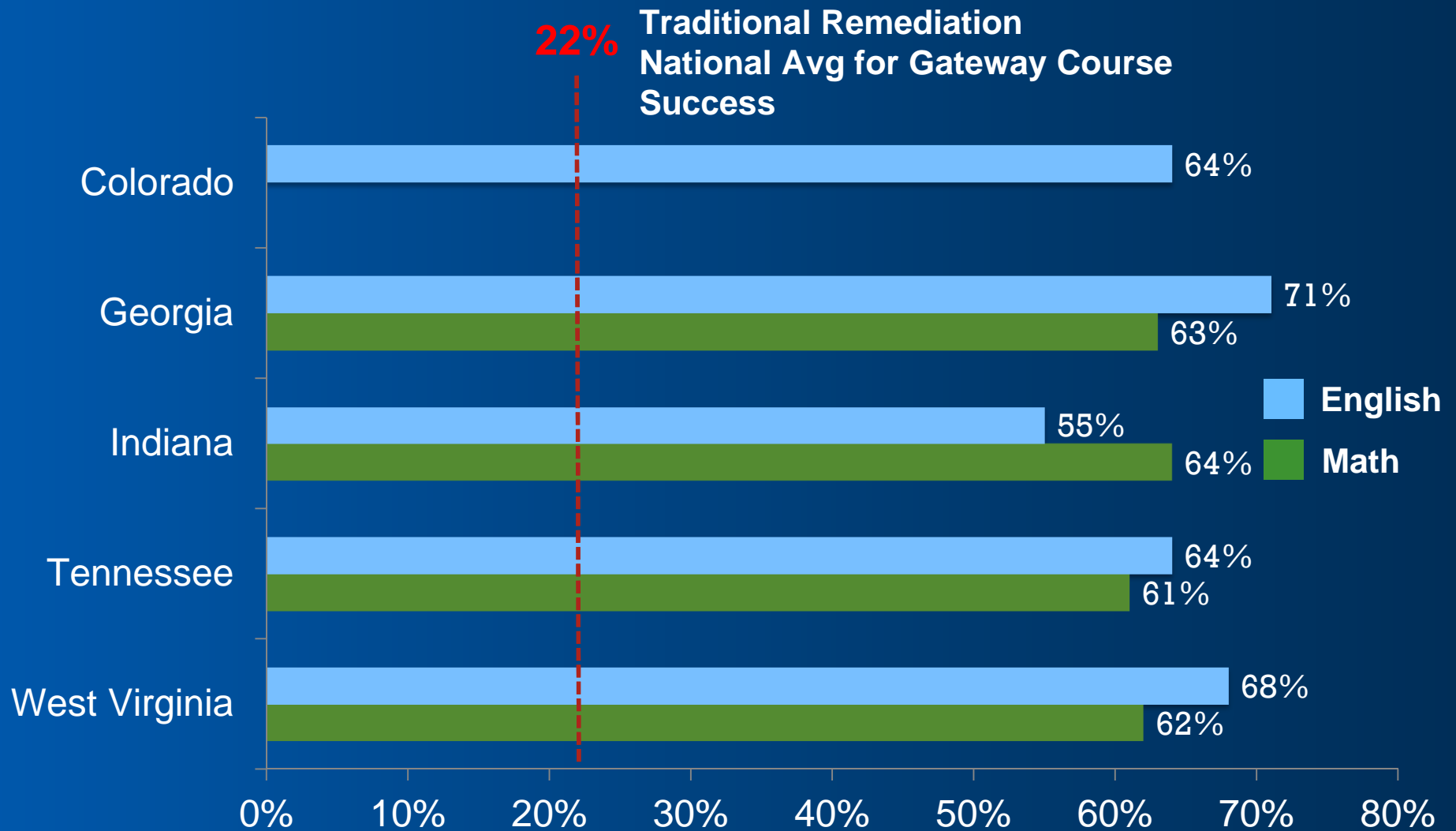
Corequisite Remediation

- Students enroll directly into **college-level** course.
- Provide academic support as a corequisite in the same semester, not a prerequisite.

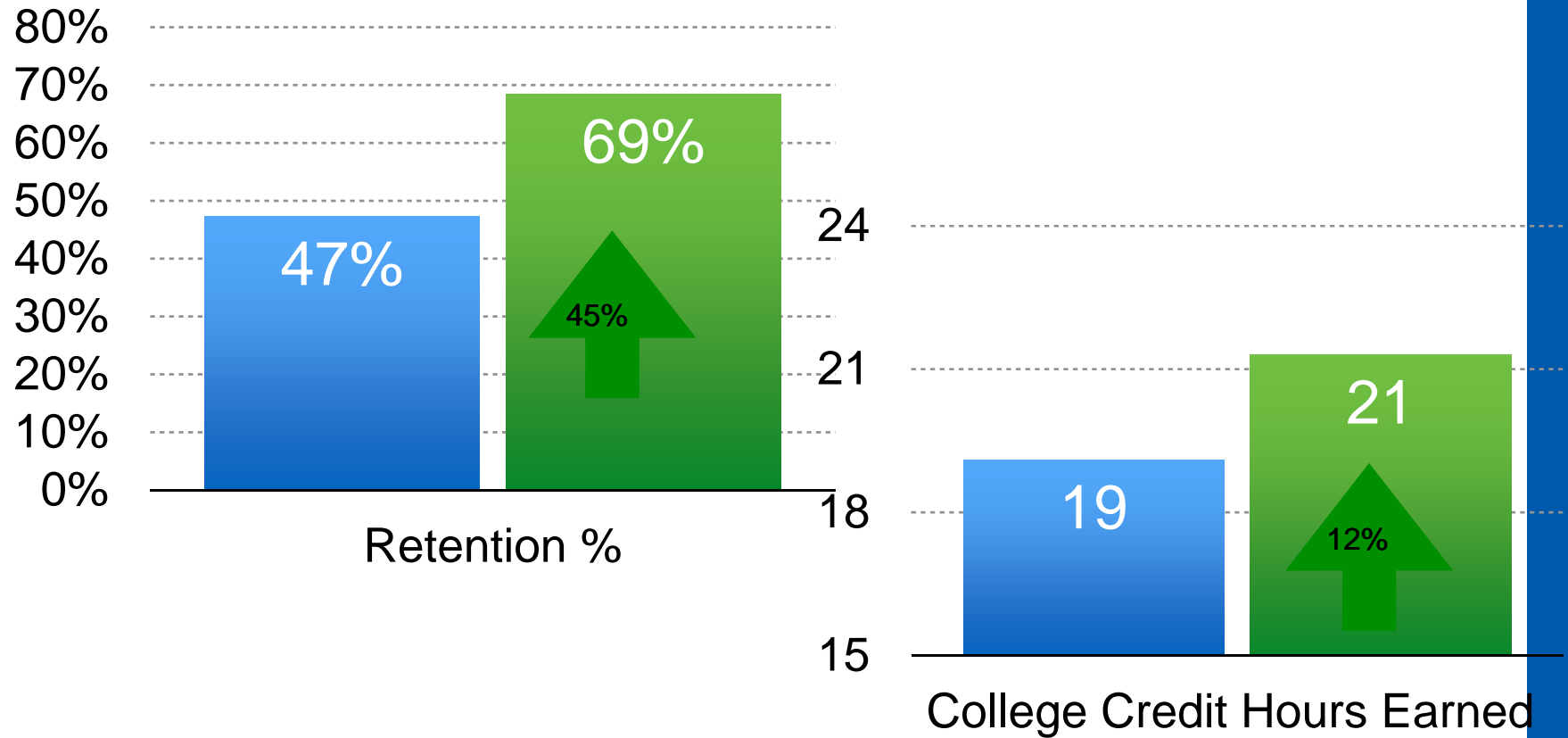
Corequisite Models



Coreq Works! #coreqworks



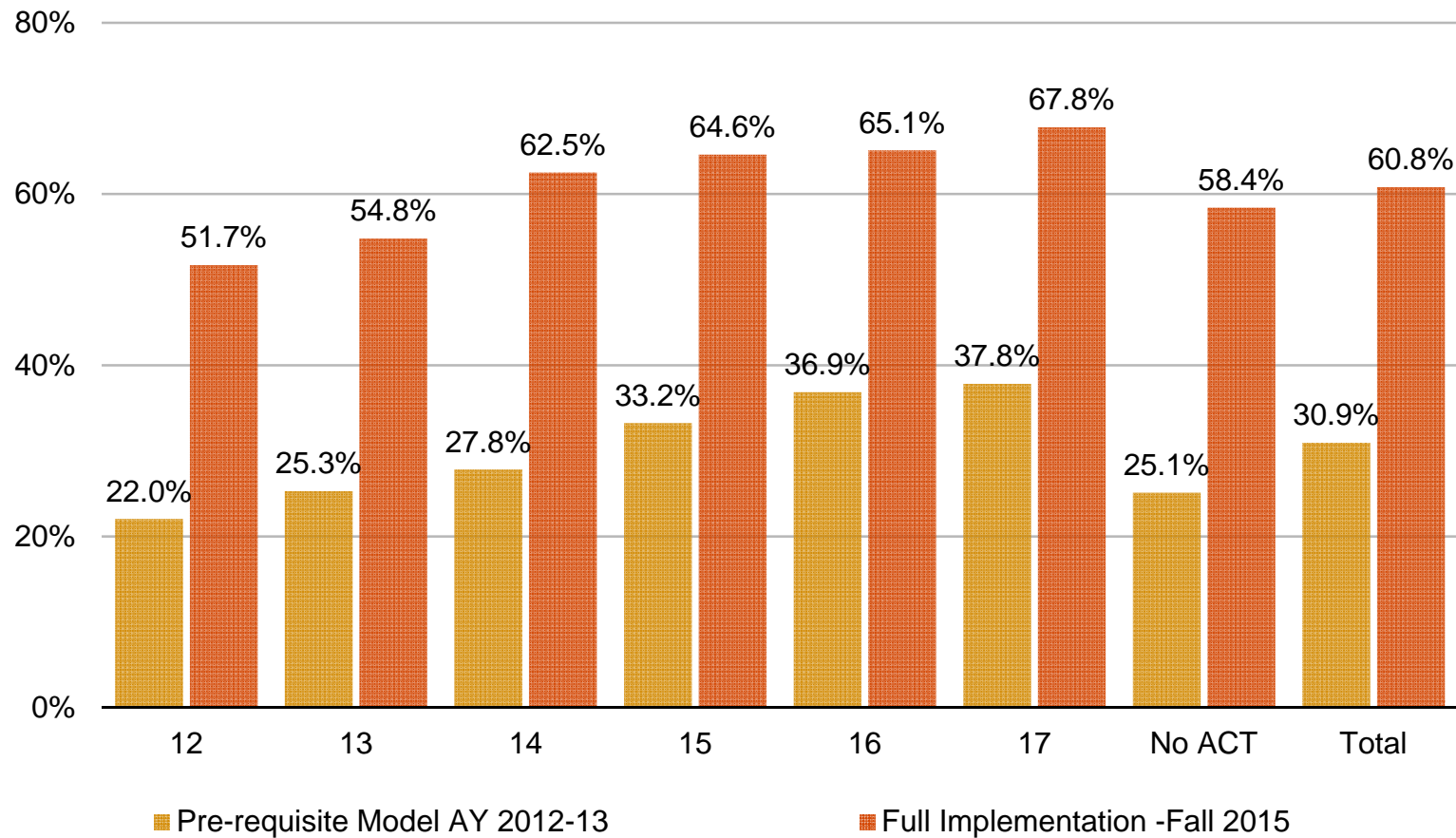
One Year later....



■ Completed Math Remediation - ...

Completion of Gateway English by ACT Sub-score

Results of TBR Co-requisite Full Implementation



#Coreqworks in Idaho!

Gateway course success for students enrolled in remedial English at 4-year institutions:

All Students: 82%

Pell Recipients: 80%

Hispanic Students: 93%

Corequisite at Scale

5 states have scaled corequisite support:

Colorado

Georgia

Indiana

Tennessee

West Virginia

13 states have committed to implement at scale:

Central Valley of CA

Hawaii'

Illinois

Idaho

Massachusetts

Missouri

Montana

New Hampshire

New Mexico

Ohio

Oklahoma

Rhode Island

West Virginia

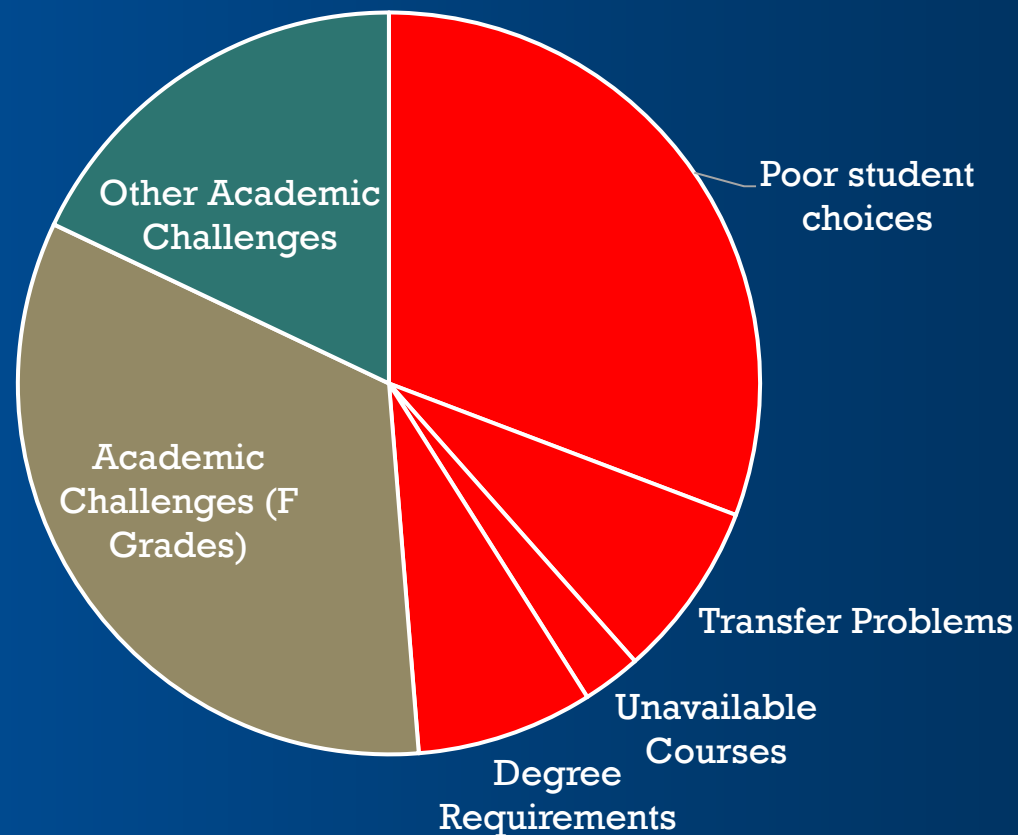
4. Guided Pathways - GPS

A 3D rendering of a complex maze with white walls and a light gray floor. The maze is viewed from an elevated perspective, showing its depth and the intricate patterns of its paths. In the lower-left quadrant, a small figure of a person wearing an orange shirt and blue pants stands in a narrow passage, looking towards the center of the maze. A black rectangular banner with white text is superimposed over the middle of the image.

NO CLEAR PATH

Nearly half of excess credits result from non-academic challenges

Causes of Excess Credits (in Semester Credit Hours)



**Why
GPS?**

Too Many Choices and Too Little Guidance

- Most colleges have more than **100** majors and hundreds of courses.
- Most students are unaware of their career options.
- **45%** of students haven't seen a counselor by the third week of class.

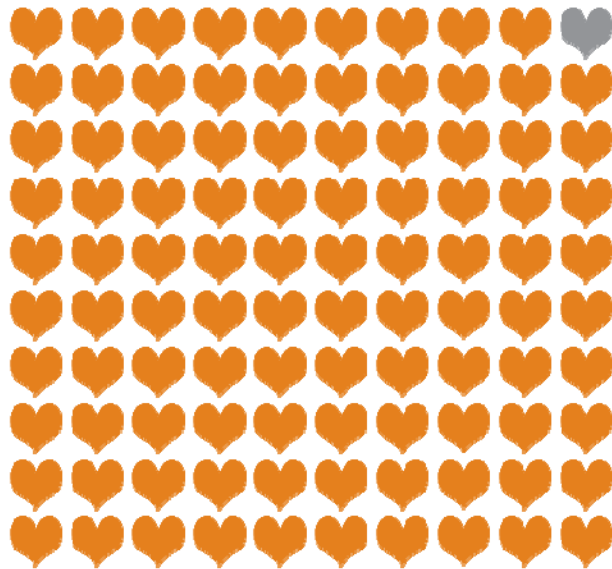


1 counselor to 400 students



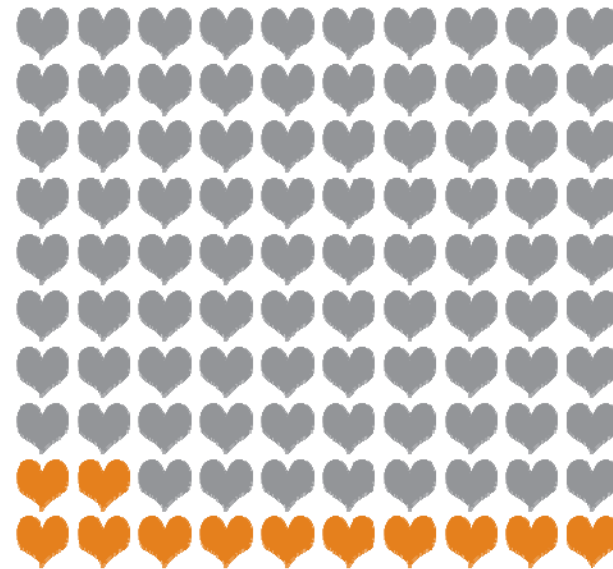
Behavioral Economics: Default

Organ Donation Rates



Austria (OPT-
OUT)

99%



Germany (OPT-
IN)

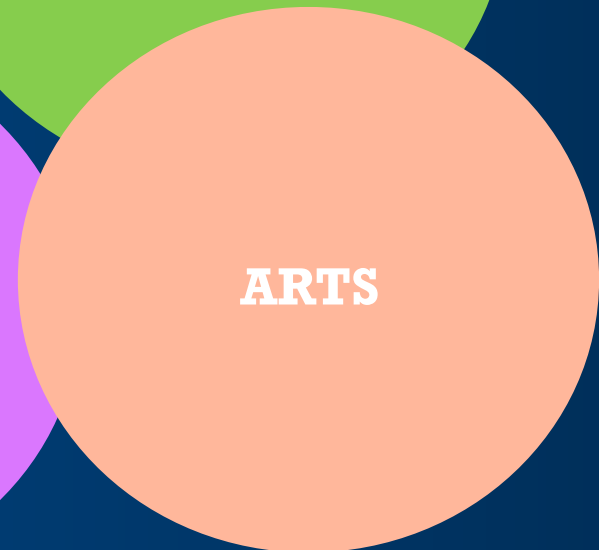
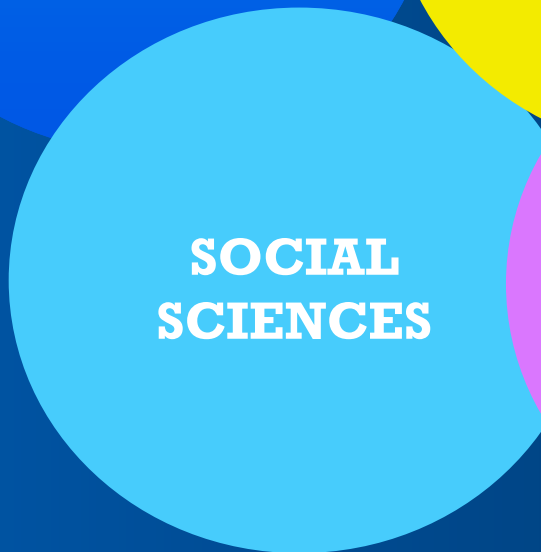
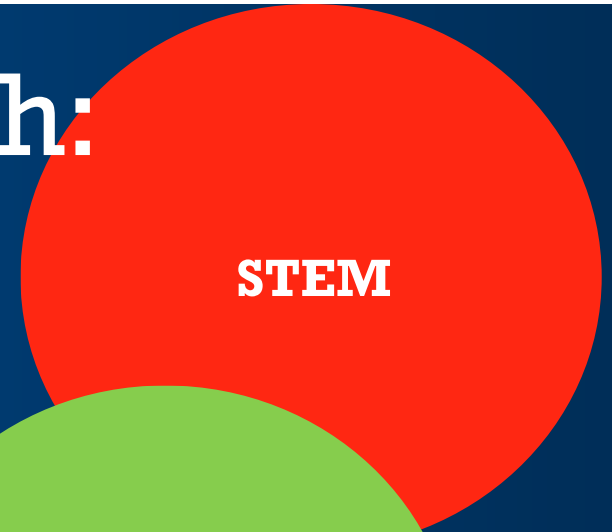
12%

Getting on the Path: Purpose First

- Intentional process for program selection
- “Baked into the cake” for all students
- Data-driven & workforce-connected



Getting on the Path: Meta-Majors



Staying on the Path: Academic Maps

FIRST-YEAR CORE

TERM 1

English 101 | English 101+ 3 credits

Pre-calc 101 | Pre-calc 101+ 3

Biology, Chemistry, or Physics Core w/lab 4

Biology, Chemistry, or Physics Core w/lab 4

Student Success Seminar 1

CREDITS 15

TERM 2

English 102 | English 102+ 3 credits

Calculus 101 | Calculus 101+ 3

Blo, Chem, or Physics Core w/lab 4

Biology, Chemistry, or Physics Core w/lab 4

STEM or Engineering Options Seminar 1

CREDITS 15



Staying on the Path: The Momentum Year

Students are more likely to graduate if they:

- Complete math and English gateway courses
- Complete 30 credits in the year
- Complete 9 credits in meta-major or program

Staying on the Path: Intrusive Advising

Students must see their advisors if:

- They fall off the pathway
- They are at risk of not succeeding
- They need special assistance or their own pathway

Guided Pathways at Scale

3 states have implemented it at scale:

Tennessee

Georgia

Indiana

5 sites are working to implement it at scale.

Massachusetts

Houston region

Missouri

New Hampshire

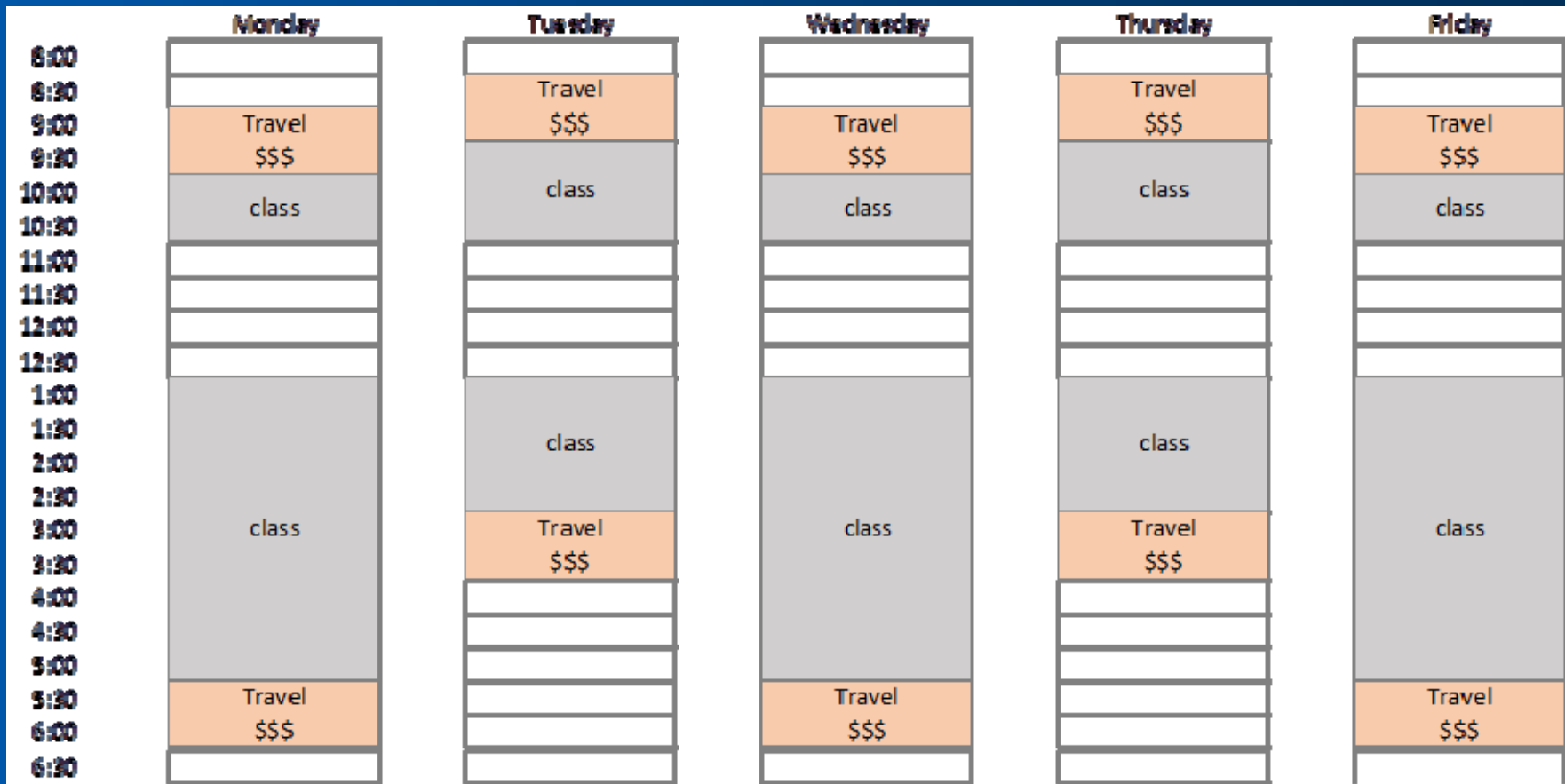
Washington DC

5. Structured Schedules +

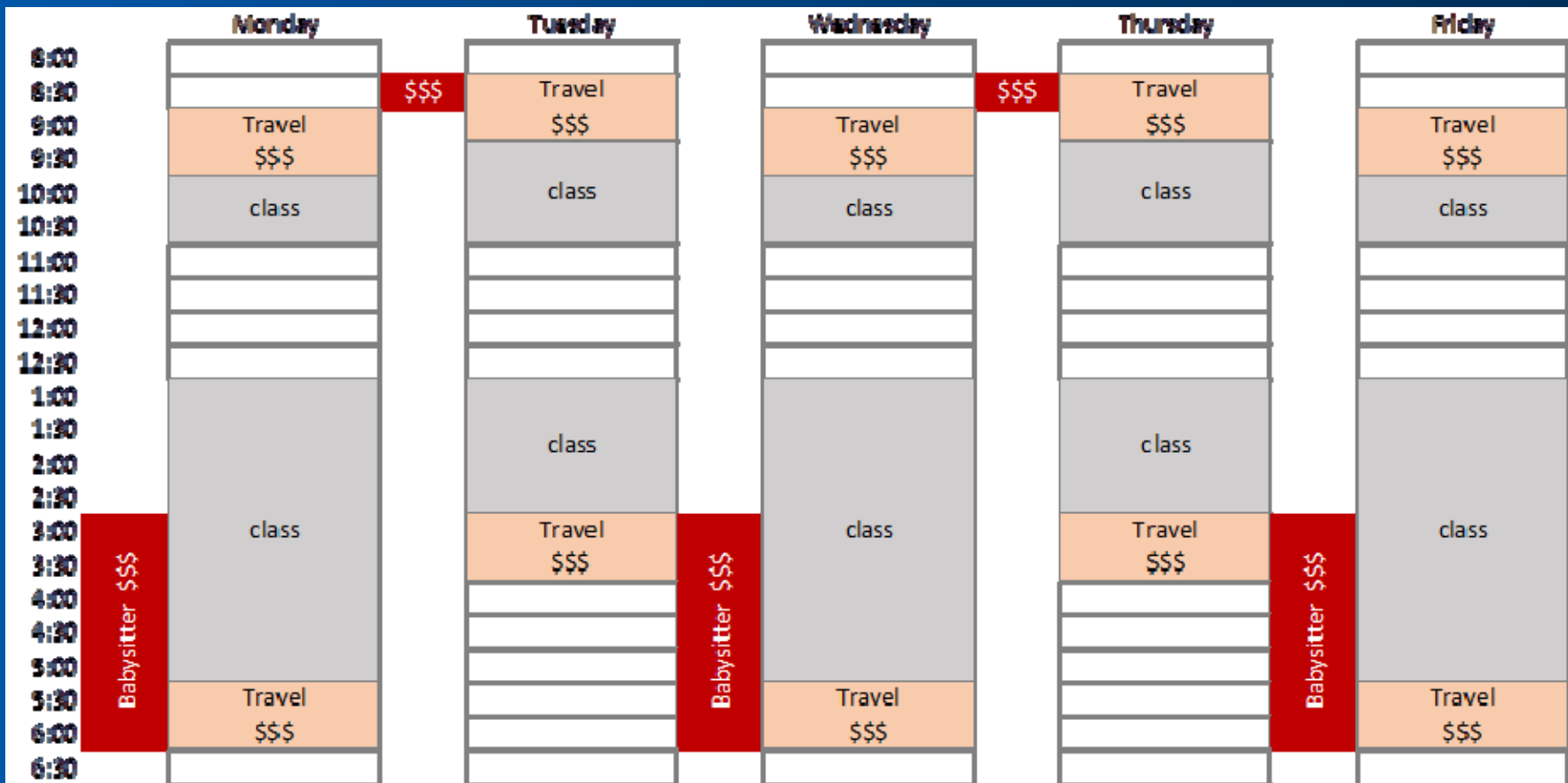
Typical College Schedule

	Monday	Tuesday	Wednesday	Thursday	Friday
8:00					
8:30					
9:00					
9:30					
10:00	class	class	class	class	class
10:30					
11:00					
11:30					
12:00					
12:30					
1:00	class	class	class	class	class
1:30					
2:00					
2:30	class		class		class
3:00					
3:30					
4:00					
4:30					
5:00					
5:30					
6:00					
6:30					

Typical College Schedule... for a commuter



Typical College Schedule... for a commuter with children



Today's Students

- **70%** of students are **non-traditional**.
- **70%** of students **commute** to campus.
- **40%** of students **work 30 hours** a week.
- **25%** of students **work full time** and **attend college full time**.
- **20%** of students have **children**.

Structured Schedules



Predictable, constant and consolidated schedule



Students progress as a cohort



Built to enable full-time (15 credits) or year-round for 30 credits.

Examples of Structured Schedules

Condensed Time

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Class	Class	Class	Class		
Class	Class	Class	Class		

Condensed Days

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Class		Class			
Class		Class			
Class		Class			
Class		Class			

Examples of Structured Schedules

Hybrid: One Day In-Person + Online

Wednesday
Class
Class
Class
Class



Executive

Friday	Saturday
	Class
	Class
	Class
Class	Class

Scheduling is a Completion Strategy!

Drives momentum by increasing:

- **% of full-time students**
- **Credit accumulation**
- **Retention and completion**

Where there is structure, there are significant results.

TENNESSEE COLLEGES OF APPLIED TECHNOLOGY

75% avg. on-time graduate rate

TENNESSEE COMMUNITY COLLEGES

14% avg. on-time graduate rate

Texas Legislation HB 1583

- Block schedules for at least five programs
 - allied health
 - nursing
 - career and technology

- Morning, full-day, afternoon, or evening



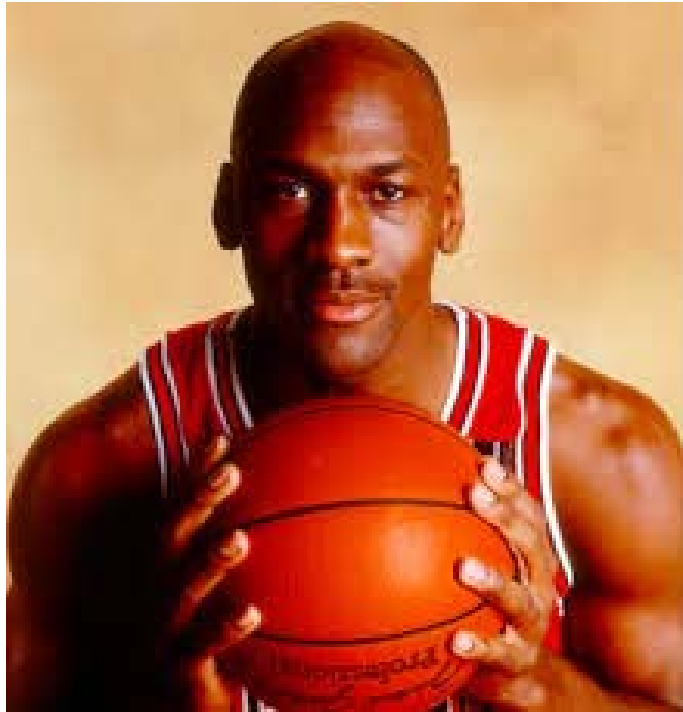
Structure Schedules at Scale

- Texas Community College System
- Tennessee Colleges of Applied Technology
- Ivy Tech Community College
- ASAP programs
- Guilford Technical Community College (CPA site)
- Bishop State Community College (CPA site)

The “+”:

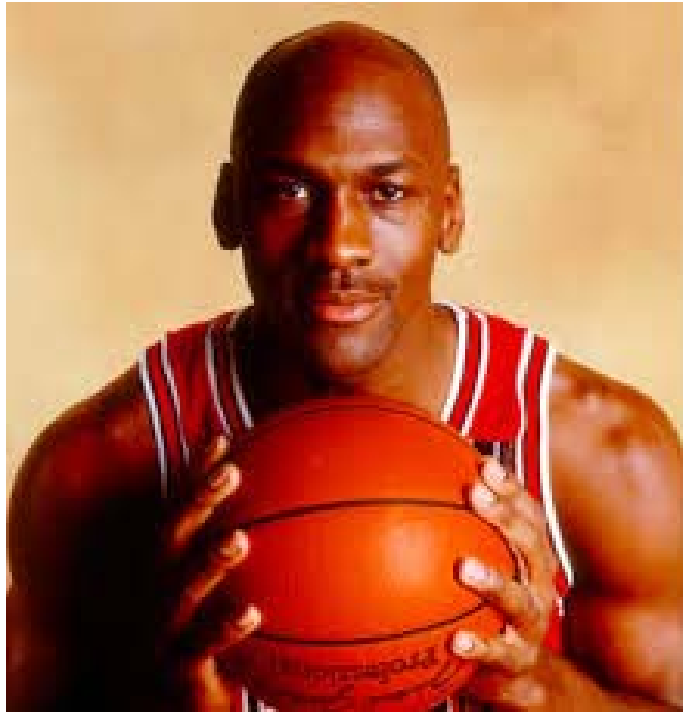
More intentional
efforts to get adults
with some college,
no degree back
and through

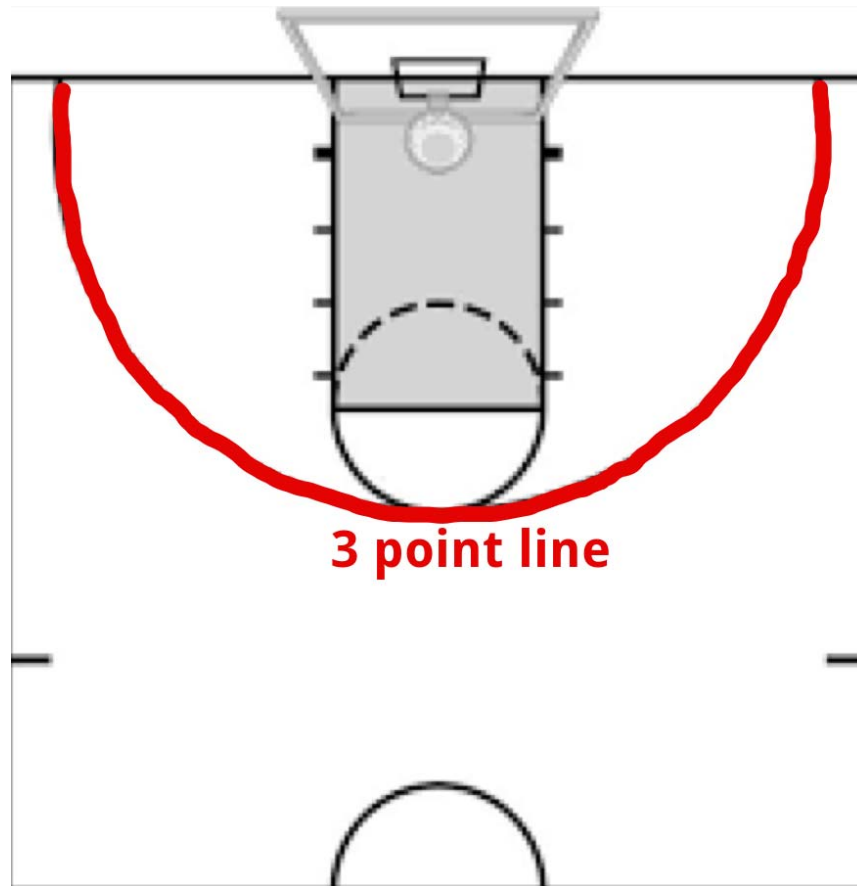
Sports Trivia Break





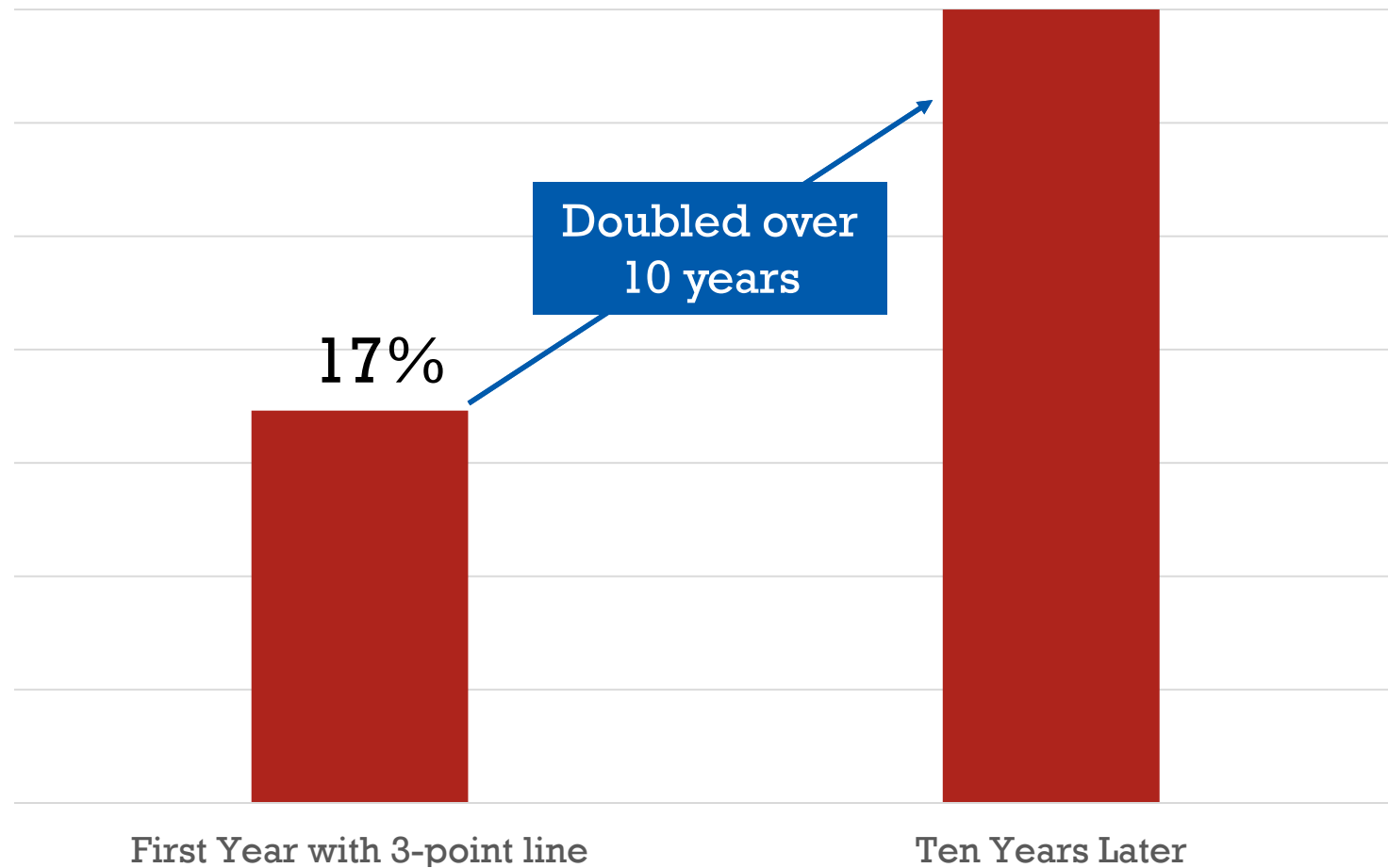






3 point line

Jordan's 3-point shooting percentage



The Moral of the Story

**To change the game,
you must change the rules.**

The “Hand Check”



Steve Nash
2004 & 2005 League MVP



Height: 6'3"

Stephen Curry
2015 & 2016 League MVP



Height: 6'3"

Median MVP Height: 6'9"

The Moral of the Story

**To change the game,
you must change the rules.**



NEW RULES

**Policies To Strengthen and Scale
the Game Changers**



CONTEXT

THE PROBLEM

Students reasonably assume that if they attend school full time, they will graduate on time. But an on-time pace is 30 credits per year — more than the minimum 12 credits per semester required for full-time status. If students do not enroll in 15 credits per semester or make a plan to attend school during the summer, they have no chance of graduating on time. **The cost of extra time is staggering — roughly \$150,000 for each additional year.**¹



Fifteen to Finish benefits all students but helps minority students more because only 19 percent of African American students and 20 percent of Latino students are on track to graduate after their first year compared to 33 percent of white students.

THE SOLUTION

All full-time students should be advised to enroll in 15 credits each semester or craft a plan for summer enrollment. Financial aid dollars, as well as institutional process and practice, should support that standard.



THE BIG PICTURE

The vast majority of students do not take enough credits to graduate on time, costing them significantly more time and money.

Full-Time Students Completing 30 Credits Per Year



Cost of Additional Year



\$150,000
per student

(tuition, lost wages, and retirement and other costs)



MYTH BUSTING

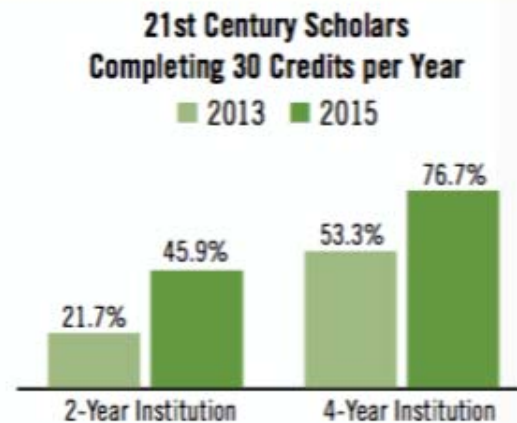
Ask these questions to separate fact from fiction:

- What do you currently do to make sure students know what it takes to graduate on time?
- What is the current on-time graduation rate for full-time students?
- What are the on-time graduation rates for low-income students and minorities?
- What percentage of the student population is ages 18–24 and attending full time? Do they graduate on time?
- How many years can a student get state financial aid?
- What do students do when they run out of financial aid before graduation?
- What percentage of degree programs require more than 60 credits for an associate degree or 120 credits for a bachelor's?
- How much money would students save in tuition if credit caps were in place?



POLICY IN ACTION

Indiana set a standard of 30 credits per year for its need-based 21st Century Scholars financial aid program. This program proved that changing behavior in a big way is possible if the system is built for it. Now, more than three-quarters of scholarship recipients at four-year institutions and nearly half at two-year institutions complete enough credits to graduate on time.





NEW RULES

STATE ACTION

- **Coordinate a statewide 15 to Finish campaign** using data and marketing materials provided by Complete College America.
- **Set a standard** of 30 credits per year as the benchmark for full-time financial aid programs.
- **Cap credit hours** for a degree at 60 for an associate degree and 120 for a bachelor's degree, except in special cases such as accreditation, to ensure that 15 to Finish leads to on-time graduation.

INSTITUTION ACTION

- **Use banded tuition** so that students pay no more for 15 credits than they do for 12.
- **Create financial aid packages and degree maps** based on the 15 credit standard, and train advisers to counsel full-time students into 15 credits each term or 30 per year.
- **Ensure sufficient course availability** so that all full-time students can register for 15 credits each semester.
- **Reward students** who complete 15 credits per semester or 30 per year with priority registration, premium parking, preferred housing selection, and other campus perks.



STAKEHOLDER P.O.V.

NACADA, the Global Community for Academic Advising, has committed to sharing 15 to Finish materials with its members.

Academic advisers may reject the notion of 15 credits as the default because they have, with the best intentions, been advising students into lighter course loads. Show them Complete College America data proving that speeding up, not slowing down, is what ensures success.

Financial aid professionals will rightly be worried about how changes to financial aid rules will affect their internal processes. Devise implementation plans to minimize the burden on financial aid offices.

Institutions serving significant part-time or **nontraditional populations** will likely be skeptical or outright opposed to these policies. Reiterate that these policies are for full-time students but ask them to think about how part-time students can graduate faster.

Currently enrolled students, especially those taking lighter course loads, may find it unfair that rules are changing. Grandfather current students to avoid this critique and the public outcry that may come with it.



TALKING POINTS

- Significant percentages of college students **do not graduate** on time.
- The key reason: Students **assume** that if they attend **full time** they will graduate **on time**.
- This assumption is **false**. Full time is 12 credits; on time is 15.
- Higher education is **structured around the 12-credit standard**, designed for **delayed** graduation.
- Every **additional year** of college costs a student roughly **\$150,000** in additional tuition and foregone income and retirement.
- In our state, we should **refuse** to let our students incur these **life-altering costs** because of how **we** built the system.
- **Advising, financing, and incentives** must be updated to the **15-credit standard** to support on-time graduation.



BE READY FOR QUESTIONS

"Are you saying all students will need to take 15 credits?"

No, but let's make sure we are not delaying their graduation simply because we **did not advise them** properly.

"Aren't you worried that students' grades will suffer if they take too many courses?"

The truth is that **speeding up**, not slowing down, **gets the best results**. Students who take more courses each semester get **better grades** and are **less likely** to drop or fail their courses.

"What about the single working parents and other students with complicated

They are the **least likely** to be able to afford the **\$150,000 price tag** for delayed graduation that results from additional tuition, lost wages, and foregone retirement. These students may benefit from spreading courses



Framing Statements

WHEREAS, significant percentages of students take longer than two years to earn an associate degree and four years to earn a baccalaureate degree.

WHEREAS, an additional year of college costs roughly \$150,000 in additional tuition as well as foregone income and retirement savings.

WHEREAS, the minimum credits required for full-time status are less than the number required for on-time graduation.



Definitions

On-time progress: completion of 30 academic credits within a period of 12 months.

Banded tuition: A tuition structure in which full-time students are charged the same dollar amount for 12 to 18 credits per semester.



Action Steps: State Policy

15 to Finish Campaign

- The state higher education coordinating agency shall coordinate an informational campaign to notify postsecondary students that to graduate with an associate degree in two years or a baccalaureate degree in four years they must complete a minimum of 30 credits per year.
- Public postsecondary institutions shall make the campaign information available to students and academic advisors.



... especially if you avoid these pitfalls

Follow these recommendations to ensure that your efforts produce transformative results.

Do not let anyone convince you that some students cannot succeed.

Be steadfast in the philosophy that all students can succeed if higher education serves all students. Options ranging from short-term workforce credentials to doctoral degrees provide choices for students no matter their interests and abilities.

Draw distinction between academics and structure.

Argue that state and institutional stakeholders must work together to ensure an optimal structure in higher education, while respecting faculty control over matters of curriculum.

Be aware of turf.

Talk to stakeholders before going public.

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Questions?