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Students Who Take 15 Credits in First Semester More Likely to Graduate, Save Money on Degree

New CCRC study bolsters Complete College America's '15 to Finish' initiative

New York, NY (June 30, 2016) – College students who enroll in 15 credits in their first semester accumulate many more credits over the course of their college careers and are much more likely to graduate than students who initially enroll in only 12 credits, according to a new study from the [Community College Research Center](#) (CCRC) at Teachers College, Columbia University.

These findings for Tennessee college students could have significant implications for how colleges advise and motivate students to take a full course load in their first semester and add to colleges' understanding of how to boost graduation rates.

The full report is available at ccrc.tc.columbia.edu/publications/momentum-15-credit-course-load.html.

At community colleges especially, students often are advised to take 12 credits in their first semester to ease into college work but still meet the minimum to be considered full-time for federal financial aid. But with associate degrees generally requiring 60 credits and bachelor's degrees requiring 120 credits, students must maintain higher course loads to have any chance of graduating on time.

"Advisors think they're helping students by recommending that they ease into college and take fewer credits. This study finds that this strategy isn't doing students any favors; quite the opposite is true. Students who start slow don't pick up the pace later," said CCRC's Davis Jenkins, who co-authored the paper with Clive Belfield of Queens College and Hana Lahr of CCRC.

The study's main findings include the following:

- After two years (six semesters), the typical community college "momentum student" was 10 credits ahead of the typical student who started with 12 credits.
- After six years (18 semesters), community college momentum students on average had accumulated sufficient credits to get an associate degree.
- Students who took 15 credits were no more likely to pass or fail their courses, indicating they were not overloaded with coursework.

- Among community college students, momentum students were 6.4 percentage points more likely to earn any award, after controlling for other factors.
- Four-year momentum students were 11 percentage points more likely to earn a degree.
- Outcomes are even stronger for students who sustain momentum throughout their first academic year.
- The study found particularly strong momentum gains for racial/ethnic minority students.

Along with the academic benefits of taking a higher course load, it makes economic sense to start strong. Momentum students realized significant savings. Over their time in college, they ended up paying 4–14 percent less per credit and 9–19 percent less per degree in tuition and fees.

Colleges also benefit economically from encouraging students to take 15 credits. Though they may fear that holding students to higher expectations could drive them away, the study found colleges realized more tuition revenue from students with stronger momentum.

The report is being released today in conjunction with [Complete College America](#) at its [15 to Finish](#) Policy Institute in Minneapolis, Minnesota. At the institute, state policy and institutional leaders from around the country will share information on 15 to Finish campaigns, highlight state- and campus-level policies that enable and encourage students to increase their credit accumulation, and help states chart a course for launching 15 to Finish campaigns. The 15 to Finish initiative originated as an effort of the University of Hawai'i System.

“Students who take less than 15 credits a semester are already on the five-year plan for their bachelor’s degree and the three-year plan for their associate degree,” said Stan Jones, president of Complete College America. “This report adds to the evidence that taking 15 credits a semester increases students’ likelihood of graduating and saves them money in the process. Time is the enemy of college completion, and 15 to Finish strategies are making great strides to tackle this challenge head on.”

Currently, according to CCA, seven states and 116 campuses nationwide have launched 15 to Finish initiatives.

The study was funded by [Lumina Foundation](#).

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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 expand access to higher education and promote success for all students.*

*Established in 2009, **Complete College America** is a national nonprofit with a single mission: to work with states to significantly increase the number of Americans with quality career certificates or college degrees and to close attainment gaps for traditionally underrepresented populations. For more information, visit our [website](#).*