15-TO-FINISH: A DISCUSSION ABOUT CREDIT LOAD

Everybody knows that if a student takes 15 credits per quarter they have a great chance of graduating in 4 years. But did you know that both national and local studies indicate that:

• Regardless of a student’s preparedness for college (their high school GPA and SAT score rankings), taking at least 15 credits in their first quarter was associated better GPAs than taking less than 15 credits.

• Students who attempted 15 or more credits were more likely to be retained to their sophomore year than students who attempted fewer than 15 credits.

• Students who attempted on average 15 or more credits per quarter during their first year were more likely to graduate within 4 years or less than students who attempted less than 15 credits per quarter.

• Minority, first generation and Pell Grant-eligible students who averaged 15 credits or more in their first academic year have a higher first-year GPA, and are also more likely to graduate in 4 years or less than those who averaged less than 15 credits.

• Taking a full load can lower the cost of tuition by 25%, since credits between 12 and 18 are free.

The takeaway? Western students, regardless of academic preparation, typically do better with full schedules.*

Want the full story? You’ll find it in this issue of Praxis.

* There are, of course, always exceptions to such blanket recommendations, as well as no substitute for personal advising informed by a student’s particular circumstances.
15-to-Finish: A Discussion About Credit Load

The credit load of Western students has been declining for several years, such that the average student now enrolls for slightly over 13 credits per quarter. Because late-term course withdrawals are also common among our students, a surprising number now complete only two-thirds of the credits they should earn in any academic year if they hope to remain on track to graduate within four years.

When students don’t enroll for at least 15 credits, there are numerous negative associations, both for our students and for Western. Most obviously, students who take reduced loads necessarily take longer to graduate. Indeed, only a third of our students now manage to graduate following the spring term of their senior year.

Students who take reduced loads also pay more for their tuition. Because students pay full tuition whether they are taking 12 credits or 18, students taking 17 credits essentially get their last 5-credit class for free. Conversely, students taking 12 credits pay 20% more per credit than do students who take 17. And students who need 5 years to graduate typically add more than $25,000 to the total cost of their Western education.

More positively, several national studies have demonstrated that students with full loads are more likely to be retained, to graduate and to earn higher GPAs. Studies at Indiana State University, Nova Southeastern University (Florida), and the University of Hawaii system have helped generate the “15-to-Finish” conversation that is now attracting attention throughout academia.* These studies suggest that taking a “full load” per term improves retention and graduation rates regardless of a student’s level of academic preparation and across the demographic spectrum.

Curious as to whether these trends hold true at Western, the Office of Institutional Research (OIR) analyzed the association between credit loads and GPAs for our students. Because the pattern of taking reduced loads typically begins with a student’s first term, OIR looked particularly closely at the association between first-term loads and subsequent GPAs.

The replicated data OIR extracted from Western’s Data Warehouse included information on the total population of new fall quarter freshmen cohorts from 2006 to 2009 (i.e., no Running Start participants, no transfers, no freshmen who started in winter, spring or summer quarters). This came to 8,883 students. Data points included: Western grade point average, demographics, graduation and retention rates, and pre-college preparation information in the form of the Academic Index. (The AI is a score between 0 and 100 generated from logarithm based on the applicant’s high school GPA and standardized test scores. Students with a higher score are generally considered more academically prepared for college.)

Data indicated that for their first quarter, 47.6% of Western freshmen attempted less than 15 credit hours, so roughly half. Data further indicated that the average first quarter GPA for students taking less than 15 credits was 2.71, while the average first quarter GPA for students taking 15 credits or more (a “full” load) was 2.85.

* Please note the statistical limits of these studies: Findings did not take into consideration 1) the socio-economic status of students, nor 2) the potential influence of the quality of education students may have received in their respective K-12 school systems.
But possibly the most interesting finding was the intersection of first-quarter credits attempted, first-quarter average GPA and AI score. Across all ranges of average AI scores, students who took 15 or more credits had a higher GPA than students who took fewer than 15 credits. In other words, regardless of a student’s preparedness for college (as indicated by AI score), taking at least 15 credits resulted in a better GPA, on average, than taking less than 15 credits.

Similarly, across all but one range of average AI scores (80+, the highest range), students who attempted 15 or more credits were slightly more likely to be retained to their sophomore year than students who attempted fewer than 15 credits. (See Figures 1 and 2.)
When looking at students in the original population in this study who graduated from Western, those who attempted 15 or more credits on average during their first year were more likely to graduate within four years than students who attempted fewer credit hours. (See Figure 3.)

In addition to the findings for students generally, minority, first generation and Pell Grant-eligible students who averaged 15 credits or more in their first academic year at Western had a higher first-year GPA, and are also more likely to graduate in 4 years or less than minority, first generation or Pell Grant-eligible students who averaged less than 15 credits. The only subgroups for whom this did not hold true were minority and Pell eligible students who entered the university with an Admit Index below 20, the lowest range. (See Figures 4 and 5 below.)
One last data item of interest OIR researchers noted was that taking a full load (15 credits or more) in a student’s first quarter was associated with a higher first-year (cumulative) GPA. Students who attempted 15 credits or more in their first quarter not only had higher first-quarter GPAs, but also saw their GPAs increase by the end of their third term (their academic year’s end). On the other hand, the GPAs of students who attempted less than 15 credits in their first quarter remained stagnant. (See Figure 6 below.)

**Figure 6: First Quarter GPA vs. First-year (Cumulative) GPA by Credit Hours Attempted for First-Year Students**

**Discussion**

These findings suggest several take-aways and further questions.

**Take-aways**

First, taking a full load is a simple means of lowering the cost of college. As previously mentioned, Western students pay the same tuition for 12 credits as they do for 18. By not averaging a full quarterly load over their academic career, students pay more for their credits each year and pay for more years of tuition.

Second, most new students should not be advised to “take it easy” or to “ease into” college, as taking a full load in the first-term is associated with higher grades and faster progress—in the first term and thereafter.*

**Further Questions**

Why a student’s first-term credit load is associated with such outcomes is one of several key questions raised by this research:

*Again, there are always exceptions to such blanket recommendations, as well as no substitute for personal advising informed by a student's particular circumstances.*
• One simple explanation is that students with less time to manage manage their time better.

• Another explanation is that students use their first term to establish patterns of time management and expectations for how many hours a day they spend in class and studying, and that these patterns and expectations carry on into subsequent terms.

• Finally, it could be that full credit loads and and GPAs are both caused by a third, common-causal variable, such as academic commitment.

However, given that the advantages of a full-load are associated with both lower costs and greater achievement, we recommend that a full schedule become the default recommendation and expectation for most students.

Indeed, institutional recommendations for full loads are themselves associated with lower costs and better achievement. For instance, one strategy private colleges use to sustain high rates of 4-year graduation is to normalize higher-than-average credit loads. At Carleton College, a liberal arts college on the quarter system, students are advised to take 18 credits a term on the logic that this permits a student to drop or fail a class each year while remaining on track to graduate on time.