

# 15 TO FINISH FREQUENTLY ASKED QUESTIONS

## What is 15 to Finish?

15 to Finish is a campaign to focus students, advisors, and institutions on the fact that students must take **15 or more credits per semester** to complete degrees on time.

**Finish Your Degree...On Time!**



## What is “on-time” degree completion?

**Associate degrees** should be completed in **two years** (four semesters).

[www.completega.org/15-to-Finish](http://www.completega.org/15-to-Finish)

**Bachelor’s degrees** should be completed in **four years** (eight semesters).

## How do students benefit from on-time degree completion?

Most importantly, students who are on track to complete degrees on time are also **more likely to complete those degrees** than students taking fewer credits per semester (probably because the longer students take to complete degrees, the more likely it is that “life gets in the way” of degree completion). Students that finish on time also save money.

## How much money do students really save through 15 to Finish?

There are **five sources of savings** for students that take 15 to Finish:

1. **Institutional fees:** Institutional fees are charged each semester of enrollment, and are typically associated with the first six credits that students sign up for. In many cases, students pay the same fees to take six credits as 15 credits. Students pay those fees for each extra semester of enrollment. Fee savings for taking 15 versus 12 credits per semester range from \$300 to \$1196 for associate degrees and from \$600 to \$2128 for bachelor’s degrees.
2. **Tuition:** In most cases, students pay tuition for each course that they take. However, no USG institutions currently charge additional tuition for on-campus credits beyond 15 credits per semester, so students who take 16 – 18 credits per semester will have some tuition savings. Four USG institutions (Augusta University, Georgia College and State University, Georgia Institute of Technology, and University of Georgia) have tuition that tops out at 6 to 10 credits per semester. Students attending those institutions greatly increase their tuition costs if they take fewer than 15 credits per semester. At these four institutions the savings (fees and tuition combined) for taking 15 versus 12 credit per semester range from \$9,170 to \$12,204 for bachelor’s degrees.
3. **Room and board:** Residential students and those living in off-campus housing to attend college incur additional room and board expenses for each extra semester of attendance.
4. **Deferred earnings:** Students earning degrees generally expect to be more employable at higher salaries than non-degreed students. Each extra semester in college defers the time that students can start earning the anticipated post-graduation salary and reduces lifetime earnings. Deferred earnings are probably the largest single cost associated with taking extra semesters to finish degrees.
5. **Interest on student loans:** Students who borrow money to attend college accumulate interest each semester that they have outstanding debt. The sooner students are able to start earning and paying off student loans, the less interest they will pay overall.

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## Should ALL students take 15 to Finish?

**No.** Many part-time students limit the number of courses they take each semester because they have significant work or family responsibilities. **15 to Finish** does not target these students. **15 to Finish** targets students who are enrolled for 12 – 14 semester hours, and encourages them to sign up for 15 or more semester hours so that they can graduate sooner. These are students who already consider themselves “full-time,” but with less than 15 credits per semester, they are not on track to graduate “on time.” Not all students who initially enroll for 12 credits should take 15 credits per semester, but the majority of “full-time” students should probably be “full-time at 15.”

## Won't students' grade point averages suffer when they take more credits per semester?

Research shows that in almost all cases students taking 15 credits per semester achieve higher grade point averages than comparably prepared students (at the same institution) taking 12 credits per semester. This finding is counter-intuitive and is probably because the increase in credit intensity leaves students with less time for distractions from college work.

## Our institution requires students to have 123 hours to graduate. Will taking 15 credit hours per semester get students to graduation on time?

Some institutions or programs require additional credit hours over the 60 or 120 credit hours minimally required for associate and bachelor's degrees. In most cases, these “hours outside the core” are in wellness or first year experience courses. In these cases, students will need to take 16 or 17 credit hours some semesters to finish on time.

## Many of our students arrive with college credits from dual enrollment/AP/IB/CLEP. Why should they take “15 to Finish?”

Given nationwide concerns about the increasing cost of college education, encouraging students to earn credits through dual enrollment, Advanced Placement, International Baccalaureate, or the College-Level Examination Program have been suggested as strategies to decrease the cost of college. Students will not realize the full financial benefits of these credits unless they also take 15 credits each semester to finish on time or early.

## What role does summer enrollment play in on-time graduation?

When students are unable to take at least 15 credits per semester, or do not complete all credits attempted in a semester, summer enrollment may help to keep students on-track for graduation, calendar-wise. Students typically cannot enroll for a full 15 credits in the summer, but are required to pay the same fees (or nearly so) that they would pay in fall or spring semester. Because of the fees, each extra semester of attendance (including summer), increases the cost of a degree.