ACCELERATED AND NON-TRADITIONAL BACHELOR'S DEGREE MODELS

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In the following report, Hanover Research reviews nontraditional degree completion models, including three-year bachelor's degree programs, 4+1 bachelor's-master's degree programs, and accelerated degree completion programs for non-traditional and transfer students.

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EXECUTIVE SUMMARY AND KEY FINDINGS

INTRODUCTION

The following report reviews non-traditional degree completion models, including three-year bachelor's degree programs, 4+1 bachelor's-master's degree programs, and accelerated degree completion programs for non-traditional and transfer students. The report comprises two sections:

- Section I: Trends in Alternative Degree Structures reviews recent literature surrounding non-traditional degrees of interest, including an overview of structural options, student motivations, major challenges for institutions, and trends in consumer evaluations.
- Section II: Innovative Programs reviews select accelerated and non-traditional bachelor's degree programs across the United States.

KEY FINDINGS

- A review of nationwide identifies several alternative degree program options, as highlighted in Figure ES.1 on page 5 below. Institutions that offer accelerated programs that reduce time to degree completion emphasize cost-savings and student ability to enter the workforce with a credential earlier than otherwise possible. However, each type of alternative degree program comes with its own benefits and challenges, largely based on program goals and target students.
 - Three-year bachelor's degree programs are increasingly offered at both public and private institutions; students and institutions may see the fast-track as a way to reduce costs, but the recent experience of such programs suggest that a limited number of students have actually enrolled in such programs and completed the degree on time. Institutions typically advertise cost savings associated with completing a degree on an accelerated timeline; however, a review of the literature and institutional models suggests that the real value of an accelerated bachelor's degree may be in early entry into the workforce and/or graduate school.
 - 4+1 accelerated master's degree programs have also increased across many institutions in the United States over the last decade. These programs allow students to complete a bachelor's degree and master's degree a year ahead of schedule—in a five-year timeline—by allowing undergraduate students to complete a limited amount of graduate coursework that counts toward both the bachelor's and master's degree. Among benchmarked programs, the number of credits that are counted toward both degrees ranges from a high of 16 credits (Northeastern University) to a low of 9 credits (High Point University).
 - Degree completion programs are aimed at non-traditional students with an associate's degree or prior college credits. Thus, these programs must include

ample support for adult learners, including personalized academic advising and flexible course schedules designed for working professionals.

Across multiple alternative degree program models, institutions must provide appropriate academic advising supports to ensure students understand expectations and remain on track for accelerated graduation. Students participating in combined bachelor's-master's degree programs must have access to clear information that allows them to complete needed pre-requisites to participate in graduate coursework during their junior and/or senior year. Accelerated bachelor's degree students often must declare a major and carefully sequence their courses to remain on a three-year track, also requiring close academic advising. Furthermore, degree programs that depend on prior credit—including both degree completion programs and three-year programs that target students who have earned prior credit in high school—institutions must clearly communicate policies surrounding credit transfer. Degree completion programs at Northeastern and Drexel highlight personalized academic advising that helps ensure maximal credit transfer and clear communication of requirements and designing a plan of study for incoming students.

Alternative	Figure ES.1: Summary of Alternative Degree Programs of Interest							
ALTERNATIVE PROGRAM	TYPICAL TARGET STUDENTS	DESCRIPTION	SUMMARY OF MAJOR CHALLENGES					
3-Year Bachelor's Degree	Traditional students (often high- achievers)	 Students graduate early using one or more of the following methods: Using prior credits earned in high school Taking additional courses in summer or winter break Demonstrating competency in a given field or course through assessment, rather than seat-time Taking course overloads during the academic semester 	 A condensed degree program may require faculty and administrators to redesign curricula to fit a three-year timeline, as well as make needed operational and staffing changes to support the three-year track Federal aid awards are currently restricted to the academic year, and thus students may not be able to access these funds for required summer coursework Recent trends suggest a limited number of traditional students enroll in three-year programs, and many do not stay on track to graduate early 					
4+1 or 3+2 Accelerated Master's Degree	Traditional students (often high- achievers)	Students take graduate-level coursework during junior and/or senior year of their bachelor's degree, which is then counted toward the both degree programs. This allows students to earn a master's degree one year after graduation from the bachelor's program, rather than the usual two years. Note: a 3+2 program <i>usually</i> allows students to begin graduate work earlier than in a 4+1 program, but still follows a five-year timeline for completion of both degrees.	 Institutions must provide appropriate advising to ensure students take required coursework for both degrees in an appropriate timeline Faculty must ensure that the curricula aligns across both degree programs such that students can progress through a coherent plan of study 					
Degree Completion Programs	Non- traditional and transfer students	Students with prior credits and/or an associate's degree enroll in a program designed for adult learners with the intention of earning a bachelor's degree in an accelerated or simplified timeline. Some institutions offer competency- based programs, that reward credit for prior learning through assessment rather than seat-time.	 Degree completion programs typically target adult learners and thus may require alternative scheduling or delivery formats, such as online or hybrid coursework and/or night and weekend coursework Institutions must provide appropriate advising prior to and after enrollment in order to reduce credit loss as much as possible Competency-based degree completion programs may face challenges related to accreditation and federal financial aid if they do not align well with credit-based equivalencies 					

Figure ES.1: Summary of Alternative Degree Programs of Interest

SECTION I: TRENDS IN ALTERNATIVE DEGREE STRUCTURES

The following section explores recent trends in alternative or innovative degree structures and models, including programs structured for both traditional and non-traditional students.

OVERVIEW OF ALTERNATIVE DEGREE STRUCTURES

Through a review of the literature and an examination of exemplary institutions, Hanover identifies several major non-traditional degree formats, targeted toward both traditional and non-traditional students. For instance, for traditional, college-age students interested in completing their degree programs in a condensed format may consider accelerated degree programs such as:

- 4+1 Accelerated Master's Programs This type of accelerated degree program allows full-time undergraduate students to earn both a bachelor's degree and a master's degree in a condensed, five-year timeline. This is usually accomplished by schools allowing students to take a limited number of graduate-level courses in their senior year that may count toward both degrees. According to U.S. News and World Report, these types of accelerated degree programs have grown in popularity at institutions across the U.S. in the last decade.¹ These programs typically admit students in their junior year; however, their increasing popularity has caused some institutions to admit students earlier, even during the regular undergraduate admissions process.²
- 3-Year Accelerated Bachelor's Programs Some institutions have begun to advertise and offer three-year bachelor's degree programs in a variety of fields of study. While high-achieving students have the opportunity to complete their degrees early by transferring in credits earned during high school or completing coursework during the summer at many colleges and universities, this is not typically advertised as a distinct degree completion program.³ Institutions that have begun to offer a formal "threeyear option" typically emphasize cost-savings and the opportunity to enter the workforce or pursue graduate education a year ahead of their peers as a major attraction for students.⁴

¹ Holmes, B. "Start Planning for 4+1 Master's Program Admissions in High School." U.S. News & World Report, August 17, 2015. https://www.usnews.com/education/blogs/college-admissions-playbook/2015/08/17/start-planningfor-4-1-masters-program-admissions-in-high-school

² See, for example, Drexel University's programs: "Accelerated Degree Programs." Drexel University. http://drexel.edu/undergrad/academics/accelerated-degrees/

³ [1] Harris, E.A. "College Costs Too Much? N.Y.U. Paves Way to Graduate Faster." *New York Times*, February 17, 2017. https://www.nytimes.com/2017/02/17/nyregion/nyu-accelerated-graduation.html?_r=1

^[2] Epstein, J. "Express Lane to a B.A." Inside Higher Ed, March 11, 2010.

https://www.insidehighered.com/news/2010/03/11/threeyears

⁴ [1] Ibid.

^[2] Korn, M. "New On Campus: The 3-Year Degree." *The Wall Street Journal*, November 5, 2014. http://opportunityamericaonline.org/wp-content/uploads/2014/11/NEW-ON-CAMPUS.pdf

In addition to these general programs, which may appear across multiple areas of study, some disciplines offer specialized degree program formats, including, for instance:

- Accelerated Professional Degrees (ex, BA-JD or BA-MD) Similar to 4+1 programs, accelerated professional degrees such as 3+3 BA-JD programs⁵ and 8-year BA-MD programs⁶ allow students to complete both a bachelor's degree and a professional degree in a shortened timeline.
- RN-BSN, RN-MSN, and Direct-Entry Nursing Programs Driven largely by the high demand for nurses throughout the United States,⁷ a growing number of institutions offer nursing degree programs with multiple entry points for students, including: RN-BSN degree completion programs that allow students with an associate's degree in nursing to efficiently earn their BSN;⁸ RN-MSN degree programs that allow students with an associate's degree on an accelerated timeline;⁹ and Direct-Entry Nursing programs that allow students with a bachelor's degree in a non-nursing field to complete a BSN or MSN in a reduced timeline.¹⁰

For transfer students and adult learners with prior college credit or an associate's degree, institutions of higher education offer a variety of options for degree completion, including:

Conventional Degree Completion Programs – Conventional bachelor's degree completion programs are designed for students holding an associate's degree or a substantial amount of prior credit. Collegetransfer.net notes that degree completion programs typically provide a convenient schedule for adult learners that allows for accelerated credit accumulation. However, the site also notes that while such programs usually offer liberal credit transfer policies, they "are not all equal in how they treat prior learning and count course credits earned somewhere else toward degree requirements."¹¹

⁵ See, for example, Northeastern University's Accelerated JD program: "3+3 Program." Northeastern University. http://www.northeastern.edu/threeplusthree/

⁶ See, for example, Drexel University's Accelerated MD program: "Accelerated Degree Programs." Drexel University. http://drexel.edu/undergrad/academics/accelerated-degrees/

⁷ "Nursing Shortage." American Association of Colleges of Nursing. http://www.aacn.nche.edu/media-relations/factsheets/nursing-shortage

⁸ "Degree Completion Programs for Registered Nurses: RN to Master's Degree and RN to Baccalaureate Programs." American Association of Colleges of Nursing. http://www.aacn.nche.edu/media-relations/fact-sheets/degreecompletion-programs

^{9 [1]} Ibid.

^{[2] &}quot;RN to MSN Degree Programs by State." American Association of Community Colleges. http://www.aacc.nche.edu/Resources/aaccprograms/health/cap/Pages/rn_to_msndegrees.aspx

¹⁰ "Accelerated Entry-Level Baccalaureate and Master's Degree in Nursing." American Association of Colleges of Nursing. http://www.aacn.nche.edu/media-relations/fact-sheets/accelerated-programs

¹¹ "What are Adult Degree Completion Programs?" CollegeTransfer.net. http://www.collegetransfer.net/AskCT/WhatareAdultDegreeCompletionPrograms

Competency-based Degree Completion Programs – Degree completion programs that incorporate competency-based learning may allow students to earn college credit—or waive certain requirements—for prior learning outside of the classroom through competency-based assessments. For instance, the College of Professional Studies at Lipscomb University in Nashville, Tennessee offers undergraduate degree completion programs that allow students to earn credit for prior learning through its Competency Assessment Center. According to the College, the "... nationally recognized Competency Assessment Center can save you up to one full year of college."¹²

MOTIVATIONS FOR ALTERNATIVE AND NON-TRADITIONAL PROGRAMS

COST SAVINGS

For the most part, student motivations to enroll in alternative degree program formats center around the high cost of higher education, and the potential cost-savings that accelerated programs offer. For instance, a 2012 policy brief for the American Association of State Colleges and Universities notes that "there are at least four different three-year degree models utilized by colleges and universities today," all designed to grapple with the impact of rising college costs on students among other perceived benefits.¹³ The theme of cost-savings for students is reiterated in Paul Weinstein, Jr.'s 2014 policy brief for the Progressive Policy Institute.¹⁴ Within the policy brief, Weinstein notes that:

... [f]or students, finishing college in three years would provide a 25 percent reduction in tuition and fees. These students would see total savings on average of \$8,893 for those attending four-year public schools (in-state) and a \$30,094 reduction for those at four-year private institutions.¹⁵

However, it is worth noting that cost-savings are not necessarily so straight forward. Many although not all—structured three-year programs require students to take course overloads during the academic year or complete summer coursework, both of which typically result in added costs over advertised full-time tuition. For instance, Purdue University outlines the expected cost savings for students who complete its communications bachelor's degree programs in three years instead of four, including the cost of summer tuition, fees, room, and board, for students who enter the program with no prior credits (see Figure 1.1). While there are significant cost savings for both resident and non-resident students, these amount to approximately 12 percent, rather than 25 percent, of the cost of a traditional four-year

¹² "Undergraduate Degree Completion Programs." Lipscomb University. http://www.lipscomb.edu/professionalstudies

¹³ Hurley, D.J., and Harnisch, T.L. "The Three-Year Bachelor's Degree: Reform Measure or Red Herring?" Higher Education Policy Brief, American Association of State Colleges and Universities, September 2012. p. 2. http://www.aascu.org/policy/publications/policy-matters/2012/threeyeardegrees.pdf

 ¹⁴ Weinstein, P., Jr. "Give Our Kids a Break: How Three-Year Degrees Can Cut the Cost of College." Policy brief, Progressive Policy Institute, September 2014. http://files.eric.ed.gov/fulltext/ED555871.pdf
 ¹⁵ Ibid.

degree.¹⁶ However, the school also notes that "... [i]t would also be possible for a three-year student coming in with some Advanced Placement credit to skip a summer, which would reduce three-year costs."¹⁷ In sum, cost savings may vary widely by institution as well as by student based on credit earned at the high school level would be determined on a case-by-case basis.

Ітем	Resi	DENT	Non-Resident		
TEM	4-Year Cost	3-Year Cost	4-Year Cost	3-Year Cost	
Academic Year Tuition and Fees	\$40,008	\$30,006	\$115,216	\$86,412	
Academic Year Room and Board	\$40,120	\$30,090	\$40,120	\$30,090	
Summer Tuition and Fees (2 years)		\$5,001		\$14,402	
Summer Room and Board (2 years)		\$6,000		\$6,000	
Total Cost	\$80,128	\$71,097	\$155,336	\$136,904	
Cost Savings for 3-Year Option		\$9,031		\$18,432	
Percent Savings Compared to 4-Year Option		11.3%		11.9%	

Figure 1.1: Three-Year and Four-Year Bachelor's Degree Costs at Purdue University, 2016

Source: Purdue University¹⁸

Similarly, one of the main benefits of enrolling in a 4+1 degree program for students is costsavings; 4+1 programs typically allow students to apply a limited number of credits toward both the bachelor's and master's degree, thus reducing the number of graduate credits a student would have to pay for separately after earning their bachelor's degree and entering a master's program. The number of credits that may be counted toward both degrees varies by institution. For instance, Northeastern University allows students to earn up to 16 graduate credits in its PlusOne Accelerated Master's program,¹⁹ while High Point University allows students to earn nine credits toward their master's degree during senior year through its BA-MA programs.²⁰

In addition to credits applied to both programs, students may also apply their undergraduate financial aid and scholarship awards toward the graduate coursework before completing their bachelor's degree (see Section II for more details about such policies among select institutions reviewed in this report).

¹⁶ "Three Year Major Cost Savings." Purdue University.

https://www.cla.purdue.edu/communication/undergraduate/three%20year%20major%20cost%20savings.html ¹⁷ Ibid.

¹⁸ Figure adapted from: Ibid.

¹⁹ "Plus One Accelerated Master's." Northeastern University. https://www.northeastern.edu/graduate/whynortheastern/graduate-academic-options/plusone-accelerated-masters/

²⁰ See, for example: "B.A. to M.A. Program in Strategic Communication." High Point University. http://www.highpoint.edu/graduate/ba-to-ma-program-strategic-communication/#tab4

TIME-TO-COMPLETION AND GRADUATE CREDENTIALS

Three-year accelerated bachelor's degree programs often advertise that the most valuable facet of a shortened timeline is not the costs saved in terms of actual tuition and fees, but the money that can be earned by entering the workforce a year ahead of schedule.²¹ In addition to saving costs, some higher education commentators note that years of credential creep have caused a perceived trend of advanced degrees "replacing" bachelor's degrees as the minimum entry requirement.²² 4+1 accelerated master's degree programs allow students to enter the workforce with a higher credential than would ordinarily be possible in five years.

MAJOR CHALLENGES OF ALTERNATIVE DEGREE STRUCTURES

While alternative degree structures have the potential to appeal to both traditional and nontraditional students, these new structures present a number of challenges for institutions of higher education. The following subsections explore major curricular, administrative, and logistical challenges related to designing and implementing a non-traditional degree program, with a particular focus on accelerated times to degree completion.

SCHEDULING, ALIGNMENT, AND CURRICULUM RESTRUCTURING

Accelerated degree programs require institutional leaders and academic departments to carefully consider how degree programs are structured and the pace at which credits are earned. For 4+1 Accelerated Master's programs, successful implementation requires careful coordination between undergraduate and graduate programs within a department to ensure that courses can be taken in a way that satisfies dual purposes. Because students often need to seek admission into the master's portion of the program separately, it is essential that their prior coursework covers the necessary prerequisites for advanced courses.²³ 4+1 programs require close conversations between the individuals who set graduation requirements for both degree programs, as well as clear communication with students in order to keep them on track to complete all necessary coursework in five years. This may necessitate a greater investment in undergraduate advising.

Some institutions respond to this challenge by creating more structured degree pathways; however, this may result in less flexibility in terms of what courses students can take at both the undergraduate and graduate levels. For example, the BA-MA program in Strategic

²¹ See, for example: "3-Year Degrees." Hiram College. http://www.hiram.edu/academics/undergraduate/3-yeardegrees/

²² See, for example: [1] Dishman, L. "How The Master's Degree Became The New Bachelor's In The Hiring World." Fast Company, March 17, 2016. http://www.fastcompany.com/3057941/the-future-of-work/how-the-masters-degreebecame-the-new-bachelors-in-the-hiring-world

^[2] Korn, M. "New on Campus: The 3-Year Degree." The Wall Street Journal, November 5, 2014.

http://www.wsj.com/articles/new-on-campus-the-3-year-degree-1415235268

^[3] Jaschik, S. "3-Year Degrees? Not So Fast." Inside Higher Ed, June 3, 2010.

https://www.insidehighered.com/news/2010/06/03/aacu

²³ Holmes, Op. cit.

Communications at High Point University requires students to complete a set course of study, with limited room for students to take elective coursework at the graduate level.²⁴

In reference to three-year accelerated bachelor's degrees, different models of acceleration require varying adjustments to traditional four-year program curricula and scheduling policies. A 2012 research brief published by the American Association of State Colleges and Universities identified four distinct models of bachelor's degree acceleration (see Figure 1.2); among the three-year bachelor's degree programs reviewed for this report (see Section II) most appear to use the "compression" model, although elements of multiple models may be featured at each institution.

Model	DESCRIPTION
Prior Learning Credits	Relies on credits earned through AP, IB, or dual enrollment courses to reduce the number of credits students must earn in college
Competency-Based	"Reduces time-to-degree by integrating course content across the curriculum, eliminating redundancy and assessing student knowledge and skills (as opposed to seat time)."
Course Reduction	Reducing the overall number of credits required for students to earn a bachelor's degree
Compression Model	Reduces time to completion by integrating summer and inter-term courses to allow students to earn more credits outside of traditional academic semesters or quarters

Figure 1.2: Models for Three-Year Bachelor's Degree Programs

Source: American Association of State Colleges and Universities²⁵

Across most models of bachelor's acceleration, institutions may need to incorporate new policies, make scheduling changes, or even reconsider the requirements for degree completion altogether. For instance, while most three-year programs reviewed for this report require students to complete the same coursework as their four-year peers in a condensed timeline, at least one institution (Southern New Hampshire University) offers an alternative curriculum for its three-year students. Through this program, students complete an "integrated core" of coursework that is based on hands-on experience rather than seat time. Thus, students earn an additional 30 credits throughout their three years of study by participating in activities such as networking events, workshops, internships, and directed research, rather than by completing traditional courses during the summer months or through course overload.²⁶

²⁴ "B.A. to M.A. Program in Strategic Communication." High Point University. http://www.highpoint.edu/graduate/bato-ma-program-strategic-communication/#tab4

²⁵ Figure uses some language verbatim from: Hurley and Harnisch, Op. cit., p. 2.

²⁶ [1] "Three-Year Bachelor Degrees." Southern New Hampshire University. http://www.snhu.edu/studentexperience/campus-experience/campus-academics/three-year-bachelor-degrees

Course scheduling accommodations may include offering more summer or winter intercession courses. One policy at Southern New Hampshire University increases the number of credits per semester three-year students can take without incurring overload changes.²⁷ Other policies concern changing the way students can earn traditional course credits both within and outside of the institution. For instance, new policies to support student degree completion in a three-year period at New York University revolve around several "shifts" from traditional degree formatting, including the following:²⁸

- Increasing the number of 2-credit courses offered, so that students can take the largest credit-load possible
- Allowing more transfer credits (up to 8) so that students can take some courses at other institutions—including community colleges—during the summer months.

OPERATIONAL CONCERNS

Notably, because most three-year acceleration programs must provide students with at least optional, if not required, summer coursework, institutions must consider how to accommodate these schedules outside of the traditional academic year. First, summer coursework requires faculty willing to teach in the summer months; thus institutions must consider whether they need to make changes to existing contracts to allow for more summer offerings. Furthermore, colleges that have implemented year-round programming to support accelerated degree completions have reported concerns about faculty burnout, in addition to conflicts with existing contracts.²⁹ If students study on-campus, institutions must consider offering summer housing and meal plans, and their accompanying operational and staffing needs, including energy and maintenance costs.³⁰

Alternatively, offering courses online during the summer months requires a distance learning infrastructure. Investing in the resources needed to operate during the summer—either on-campus or online—requires substantial institutional investment that may not be justified by high levels of student demand.³¹

ACCREDITATION AND FINANCIAL AID

Depending on the model of degree acceleration used, institutions may encounter challenges with accreditation and federal financial aid. This subsection explores this concern for two programs in particular: the accelerated bachelor's degree and competency-based degree completion programs.

^{[2] &}quot;Business Administration Degree in Three Programs, B.S." Southern New Hampshire University. http://catalog.snhu.edu/preview_program.php?catoid=12&poid=4699&returnto=1901

²⁷ "22 Credit Maximum for Students Enrolled in Business Three Year Programs." Southern New Hampshire University. http://family.snhu.edu/Resources/policiesandprocedures/UC/Pages/22-Credit-Maximum-for-Students-Enrolledin-Business-Three-Year-Programs.aspx

²⁸ Harris, Op. cit.

²⁹ Wootton, W.R. "We Designed a 3-Year Degree... and Survived." The Chronicle of Higher Education, March 27, 2011. http://www.chronicle.com/article/We-Designed-a-3-Year-Degree/126900/?sid=at

³⁰ Hurley and Harnisch, Op. cit., p. 8.

³¹ Ibid., p. 8.

ACCELERATED BACHELOR'S DEGREES AND FINANCIAL AID

As noted in previous subsections, accelerated bachelor's degrees often rely on summer or winter intercession coursework to keep students on track to graduate on a shorter timeline. However, this schedule aligns poorly to the current design of federal aid, as well as many state aid systems. Hurley and Harnisch explain as follows:

Pell-eligible students who take a full course load in the fall and spring semesters will have exhausted their annual Pell Grant aid allotment for the summer term. If students are charged on a per-credit basis, the high credit loads may exceed federal student loan limits and lead to more students taking out costlier private loans to finance their education.³²

While non-academic year coursework (summer or winter intercession) is typically less expensive than a full academic semester, the need to borrow additional funds outside of the financial aid package may be a deterrent for low-income students. For instance, Sterling College, a small liberal arts school in Vermont, failed in its attempt to institute a year-round course schedule that allowed students to graduate in three-years, largely because many low-income students were ineligible for financial aid for one third of the academic year under such a system.³³

Institutions planning to offer a three-year track must consider ways to make the accelerated bachelor's degree program affordable, even in the absence of summer aid. As noted in the previous subsection, Purdue University explains this process well, making clear that students matriculating with no prior credits would save an average of 12 percent by taking advantage of the three-year schedule, rather than a full 25 percent. However, this cost breakdown does not provide an accurate overview for students receiving financial aid. For example, Figure 1.3 below recreates Purdue's cost comparison for students who are eligible for the maximum Pell Grant award during the academic semester, based on the maximum award amount in academic year 2016-2017. As shown in the figure, resident students who qualify for the maximum Pell Grant award would actually save less than 6 percent on a three-year track, while non-resident students would save approximately 10 percent.

It should be noted that changes to legislation surrounding federal financial aid—and summer aid availability—is currently being reviewed in Congress and may change in the coming months.³⁴

³² Ibid., p. 8.

³³ Korn, Op. cit., p. 2.

³⁴ Stratford, M. "Budget Deal Would Restore Year-Round Pell Grants." *Politico*, May 1, 2017.

http://www.politico.com/tipsheets/morning-education/2017/05/budget-deal-would-restore-year-round-pellgrants-220056

Ітем	Resi	DENT	NON-RESIDENT		
I I EIVI	4-Year Cost	3-Year Cost	4-Year Cost	3-Year Cost	
Academic Year Tuition and Fees	\$40,008	\$30,006	\$115,216	\$86,412	
Academic Year Room and Board	\$40,120	\$30,090	\$40,120	\$30,090	
Academic Year Financial Aid – Maximum Pell Grant (\$5,815 per year)	- \$23,260	- \$17,445	- \$23,260	- \$17,445	
Summer Tuition and Fees (2 years)		\$5,001		\$14,402	
Summer Room and Board (2 years)		\$6,000		\$6,000	
Total Cost	\$56,868	\$53,652	\$132,076	\$119,459	
Cost Savings for 3-Year Option	\$3,	216	\$12	,617	
Percent Savings Compared to 4-Year Option	5.:	7%	9.0	5%	

Figure 1.3: Three-Year and Four-Year Bachelor's Degree Costs at Purdue University with added Financial Aid Estimates, 2016

Source: Purdue University³⁵ and U.S. Department of Education³⁶

COMPETENCY-BASED PROGRAMS, ACCREDITATION, AND AID

According to a recent article in the *Harvard Business Review* by Michelle Weise, a senior research fellow at the Clayton Christensen Institute for Disruptive Innovation, online competency-based education (CBE) is a rapidly growing field in higher education.³⁷ The article argues that the "flexible architecture" allowed by an online degree program based on competencies rather than courses means that newly created CBE programs are a revolutionary way for adult learners to earn a credential at their own pace. Over the last several years, competency-based education models—traditionally confined to more technical fields such as nursing, for which professional associations and licensing boards provide clearly defined details about what students must know and be able to do—have begun to venture into the world of the liberal arts.³⁸ *Inside Higher Ed* reported in July 2014 that over 350 institutions were looking to create competency-based education programs.³⁹ According to Michael J. Offerman of the Lumina Foundation, a surprising amount of interest in CBE is being generated by liberal-arts colleges.⁴⁰

Among CBE programs in higher education, there are two main models: direct assessment, through which students are tested directly on their knowledge and skills without ties to credit hours or traditional courses, and course-based equivalency programs, which are tied more

³⁵ Figure adapted from: Ibid.

³⁶ "Federal Pell Grants." Federal Student Aid Office, U.S. Department of Education.

https://studentaid.ed.gov/sa/types/grants-scholarships/pell#how-much-money

³⁷ Weise, M. "The Real Revolution in Online Education Isn't MOOCs." Harvard Business Review, October 17, 2014. http://blogs.hbr.org/2014/10/the-real-revolution-in-online-education-isnt-moocs/

³⁸ Berrett, D. "College, on Your Own." Chronicle of Higher Education, July 14, 2014. http://chronicle.com/article/College-on-Your-Own/147659/

³⁹ Fain, P. "Experimenting with Aid." Inside Higher Ed, July 23, 2014. https://www.insidehighered.com/news/2014/07/23/competency-based-education-gets-boost-educationdepartment

⁴⁰ Berrett, Op. cit.

closely to traditional credit hour (see Figure 1.4 below). While the two models may appear similar at first glance, the distinction between the two are particularly important in terms how the program qualifies for Title IV federal financial aid.⁴¹ While course-based equivalency programs are typically awarded financial aid based upon built-in credit-hour equivalencies, direct assessment models must create and justify an appropriate formula to convert competency-based degrees into credit-hour equivalencies.⁴²

Figure 1.4: CBE Models

CBE MODEL	DEFINITION
Course-Based with Credit Equivalency	Institutions translate competencies defined at the program level into topics that can be formulated into courses of the appropriate length and complexity.
Direct Assessment	Untethered from course material and credit hour, learners demonstrate competencies, particularly mastery, at their own pace, typically online, and progress through academic programs when they are ready to do so.

Source: Western Interstate Commission for Higher Education⁴³

To date, a small number of colleges have created and implemented direct assessment programs—largely because these programs have an uncertain standing in the regulatory market. Because these programs are not tied to credit hour standards, they may not be eligible for federal financial aid, or even accreditation from regional agencies.⁴⁴ Existing direct assessment CBE programs are typically found at large-scale distance education providers, including Southern New Hampshire University, Capella University, and Western Governors University.⁴⁵ Depending upon student levels of learning upon entry to the program, this method of degree completion can allow students to demonstrate their knowledge and skills and completion their program of study in record time. For example, a new CBE bachelor's degree in as little as 15 months. Notably, the program is not currently eligible for federal aid.⁴⁶

In order to overcome these obstacles, most CBE providers continue to translate their programs into credit-equivalencies, in order to remain eligible for federal aid programs. For instance, Western Governors University:

⁴¹ Book, P. "All Hands on Deck: Ten Lessons From Early Adopters of Competency-Based Education." Western Interstate Commission for Higher Education, p. 4.

http://www.cbenetwork.org/sites/457/uploaded/files/AllHandsOnDeckFinal.pdf

⁴² "668.10 Direct Assessment Programs." Title 34: Education. U.S. Government Printing Office, November 5, 2014. http://www.ecfr.gov/cgi-bin/text-

idx?c=ecfr&sid=c6dbf7953117d4ce6c48087ad7c495d5&rgn=div8&view=text&node=34:3.1.3.1.34.1.39.10&idno=34

⁴³ Figure taken verbatim from: Ibid., p. 4.

⁴⁴ Fain, P. "Competency at Scale." *Inside Higher Ed*, March 16, 2017.

⁴⁵ Ibid.

⁴⁶ Ibid.

... has established a one-to-one equivalency between its competency units and credit hours, and a student is considered full-time if they are enrolled for at least 12 competency units. Students either pass or fail to pass a competency by the end of the term. There are two six-month terms per academic year. To meet satisfactory academic progress requirements of a minimum 2.0 grade-point average and sufficient pace, WGU defines demonstrating a competency (or passing) as a grade equivalent to a "B" or better (3.0 on a four-point scale). Pace is determined by completing 67% of competency units attempted in a term.⁴⁷

In a recent article, Charla Long, executive director of the Competency-Based Education Network noted that this is the main strategy used for institutions to "create competency-based programs that rely on courses and credits while waiting on the regulatory environment to catch up."⁴⁸

STUDENT RECRUITMENT AND PERSISTENCE

Encouraging student enrollment and persistence in accelerated degree programs may also be a challenge for institutions. Across the 4+1 programs reviewed for this report, most allow students to drop out of the graduate portion of the degree at any time, should the students' interest or ability to complete the program change.⁴⁹ Likewise, three-year bachelor's degrees also allow students to transition to a four-year plan of study at any time.⁵⁰

Evidence of how likely students are to complete an accelerated degree format is mixed. In 2012, AASCU reported that "three-year [bachelor's] degree programs remain relatively obscure... and have few participants and even fewer completers."⁵¹ While institutions that have opened three-year bachelor's degrees in recent years insist that these offerings are based on student demand, most have experienced mixed results. For instance, an article in the *Wall Street Journal* in 2014 reported: "Fifteen people signed up for the three-year option at Lipscomb University in Nashville since that school started offering it in 2009; so far, only three stayed on track to graduate early."⁵² Similarly, some roll-outs of three-year bachelor's programs have failed due to low demand. The *Washington Post* reported in 2011 that relatively few students had signed up for three-year programs at Hartwick College in New York (47 students), Ball State University (29), Manchester College in Indiana (20), University of North Carolina at Greensboro (5), and Lake Forest College in Illinois (0).⁵³

⁴⁷ Porter, S.R. "Competency-Based Education and Federal Student Aid." North Carolina State University, Department of Leadership, Policy, and Adult and Higher Education, 2014, p. 9.

http://www.cbenetwork.org/sites/457/uploaded/files/Competency_Based_Education_and_Federal_Student_Aid. pdf

⁴⁸ Fain, 2017, Op. cit.

⁴⁹ See, for example, "Frequently Asked Questions, BA to MA Program in Strategic Communication." High Point University. http://www.highpoint.edu/graduate/ba-to-ma-program-strategic-communication/#tab4

⁵⁰ See, for example: "3-Year Degrees," Hiram College, Op. cit.

⁵¹ Hurley and Harnisch, Op. cit.

⁵² Korn, Op. cit.

⁵³ De Vise, D. "3-Year College Degree Programs Not Catching On." Washington Post, June 15, 2011. https://www.washingtonpost.com/local/education/3-year-college-degree-programs-not-catchingon/2011/06/15/AGX7VYWH_story.html?utm_term=.38cb8a0f0e2c

In contrast, New York University recently announced its intention to provide a clearer path to a three-year degree in response to approximately 20 percent of its student body who already graduate in less than four years, typically due to the school's high cost. ⁵⁴ Wesleyan University—which launched its formal three-year track in 2012—reported in 2017 that approximately 20 students per year take advantage of the accelerated option. ⁵⁵ While numbers may be somewhat low, the option appears to be attractive to at least some well-prepared, cost-savvy undergraduate students.

TRANSFER POLICIES AND CREDIT OPTIONS

TRADITIONAL STUDENTS – HIGH SCHOOL CREDITS

As previously noted, earning college credit during high school is one way students may reduce the time needed to complete their degree. Students may earn college credits through AP or IB coursework in high school, or through dual enrollment courses through their local colleges. However, it can be difficult for students to plan ways to take courses in high school that will ensure early graduation because transfer policies vary widely across institutions.⁵⁶ In order to improve student transfer of credits, institutions should make policies clear and provide academic advising to help students understand how their high school credits fit in to their chosen plan of study.

TRANSFER TO DEGREE COMPLETION PROGRAMS: COMMUNITY COLLEGE CREDITS

To design an effective degree completion program for students with prior credits, institutions must consider how their transfer policies impact student interest and persistence. According to the Community College Research Center (CCRC) at Columbia University, the largest barrier to earning a bachelor's degree for students transferring from a community college to fouryear universities is credit loss.⁵⁷ In its review of the research surrounding transfer from community colleges, CCRC notes:

Insufficient support for students and poor communication between community colleges and universities (and within them) contribute to these inefficiencies. In focus groups and surveys, students have reported being frustrated by the complexity of transfer and the difficulty of getting accurate information and guidance.⁵⁸

Furthermore, a 2016 report that examined community college services and student outcomes across 10 states found that the two major factors influencing credit loss were "student uncertainty about major and destination institution," as well as low levels of capacity and

⁵⁴ Harris, Op. cit.

⁵⁵ Ibid.

⁵⁶ Snider, S. "Earn College Credit in High School to Cut Undergrad Costs." U.S. News & World Report, May 12, 2015. https://www.usnews.com/education/best-high-schools/articles/2015/05/12/how-earning-college-credit-in-high-school-can-slash-undergrad-costs

⁵⁷ "What We Know About Transfer." Community College Research Center, Columbia University, January 2015, p. 3. https://ccrc.tc.columbia.edu/media/k2/attachments/what-we-know-about-transfer.pdf

⁵⁸ Ibid., p. 3.

support from academic advisors.⁵⁹ Figure 1.5 provides an overview of barriers that may result in credit loss and delayed graduation for community college transfer students, including those with or without an associate's degree.



Figure 1.5: Barriers to Transfer and Delayed Graduation for Students with Prior Credits from Community College

Source: Society for College and University Planning⁶⁰

Researchers who produced this report suggested that four-year universities could support the successful transfer and timely graduation of students from community colleges by developing partnerships and systems with local institutions that disseminate information, make transfer policies clear for students, and support students who may be undecided early in their educational careers.⁶¹ While the report focused largely on public university systems, these findings may also be relevant for other higher education institutions with transfer policies for local community college students.

⁵⁹ Hodara, M., Martinez-Wenzl, M., Stevens, D., and Mazzeo, C. "Improving Credit Mobility for Community College Transfer Students." Society for College and University Planning, October 1, 2016, p. 19. Accessed through: EBSCO Host.

⁶⁰ Figure created verbatim from: Ibid., p. 25.

⁶¹ Ibid., p. 33.

Section II of this report provides more information about degree completion programs at exemplary institutions, particularly those that target community college graduates (Northeastern University) or non-traditional learners with prior credits (Drexel University).

TRENDS IN CONSUMER EVALUATIONS OF INSTITUTIONAL EFFECTIVENESS

Despite administrative obstacles, the implementation of alternative or innovative degree program structures may stand to benefit institutions on measures of consumer evaluations in higher education. Many college ranking schemes consider factors such as return on investment (ROI), graduation rates, and student outcomes in their criteria; thus a program that aims to reduce costs and expedite student graduations, and is able to successfully recruit and retain students motivated to complete an accelerated degree, may fare well on ranking measures.

U.S. News & World Report's four-year college rankings are sometimes considered the preeminent ranking system. As shown in Figure 1.6 on the following page, these rankings consider a number of factors related to student outcomes (graduation rates and graduation performance rates) and student satisfaction (alumni giving). However, the general ranking system does not consider items such as affordability and long-term student outcomes beyond graduation, instead relying heavily on measures of academic reputation, student selectivity, and institutional resources.

In contrast, other college ranking systems aim to capture a different side of institutional effectiveness, namely, value for students. This is often framed as return on investment (*Forbes*)⁶² or best value schools (Kiplinger and *Money Magazine*).⁶³ Figure 1.6 provides a summary of the metrics used to rank high-value colleges in each of these three alternative college ranking systems. Some of these metrics—including federal College Scorecard data on 10-year earnings—were available for the first time only in the last few years. Notably, all three rankings focus on key metrics related to cost, debt, affordability, and short- and long-term student income after leaving the college. Both Kiplinger and *Forbes* ranking systems consider four-year graduation rates, while *Money Magazine* focuses on six-year rates. Furthermore, *Money Magazine* considers average student time-to-graduation in its estimation of net cost of a college degree from a given institution, indicating that institutions with a higher share of fast-track graduates may fare well on the affordability metric.

However, as previously noted, most institutions that have begun to offer a three-year bachelor's degree program in recent years report relatively low numbers of students; furthermore, because these programs are typically taken advantage of by high-achieving students, this group would likely have completed the degree program within four years in the

⁶² See "America's Top Colleges: The 600+ Schools Well Worth the Investment." Forbes, 2016. https://www.forbes.com/top-colleges/#6b1e3b919877

⁶³ [1] "How We Rank the Best College Values." Kiplinger, February 2017.

http://www.kiplinger.com/article/college/T014-C000-S002-how-we-rank-the-best-college-values-2017.html [2] "How MONEY Ranks the Nation's Best Colleges." *Money Magazine*, July 11, 2016.

http://time.com/money/4393604/how-money-ranks-best-colleges-2016/

absence of an acceleration program.⁶⁴ Because these students typically make up a small portion of the student body, it is unlikely that the share of students completing a small-scale accelerated program would have a large impact on institution-level rankings.

Figure 1.6: US News & World Report Ranking Methodology, National Universities and National Liberal Arts Colleges, 2017

National Liberal Arts Colleges, 2017
Graduation & Retention Rates 22.5%
 Average graduation rate - 80%
•Average first-year student retention rate - 20%
Undergraduate Academic Reputation 22.5%
•Peer assessment survey - 66.7%
•High school counselors' ratings - 33.3%
Student Selectivity (2015 Entering Class) 12.5%
•Acceptance rate - 10%
•High school class standing in top 10% - 25%
 Critical reading and math proportions of the SAT and composite ACT scores - 65%
Faculty Resources (2015-2016 academic year) • Faculty compensation - 35% • Percent faculty with terminal degrees in their field - 15%
•Percent faculty that is full-time - 5%
·
•Student-faculty ratio - 5% •Class size - 40%
Financial Resources 10%
•Financial resources per student - 100%
Alumni Giving 5%
•Average alumni giving rate - 100%
Graduation Performance Rate 7.5%
•Graduation performance rate (A comparison between the actual six-year graduation rate for students entering in fall 2009 and the predicted graduation rate. The predicted graduation rate is based upon characteristics of the entering class, as well as characteristics of the institution.) - 100%

Source: US News & World Report⁶⁵

⁶⁴ Hurley and Harnisch, Op. cit., p. 8.

⁶⁵ "Best College Ranking Criteria and Weights." US News & World Report, September 12, 2016 https://www.usnews.com/education/best-colleges/articles/ranking-criteria-and-weights

Figure 1.7: Metrics for Other High-Profile College Rankings, 2016 and 2017

Kiplinger

Competitiveness

- Admission rate
- Admission yield
- •Incoming freshmen SAT or ACT scores
- •Graduation Rates •Four-year rate
- Academic Support
- •Freshman retention rate
- •Students per faculty
- Cost and Financial Aid
- Total cost
- •Need-based aid
- •Non-need based aid

Student Indebtedness

- Percentage of students who borrow
- •Average debt at graduation

Salary Yardstick

•Median earnings of workers who started at the college 10 years earlier (U.S. Dept. Education College Scorecards)

Money Magazine Best Colleges

Initial Criteria:

- More than 500 students
- Graduation rate above the median for its category (public or private); also includes institutions that are in the top 25% for graduation rate after controlling for student body
- Have sufficient data to be analyzed
- •Not identified as in financial difficulty by the U.S. Dept. of Education or bond ratings agencies
- •Secondary Criteria:
- •Quality of Education (1/3)
- •Six-year graduation rate
- •Peer quality (yield rate and test scores of incoming freshmen)
- •Instructor quality (student-faculty ratio)
- •Value-added graduation rate (based on academic profile of student body)
- •Affordability (1/3)
- •Net price of a degree (includes sticker price, average time to degree completion, and average need-based aid)
- Debt (student debt at graduation and federal PLUS loans)
- •Student loan repayment and default risk
- Value-added
- •Outcomes (1/3)
- •Graduate earnings (Payscale.com)
- Earnings adjusted by majors
- •College Scorecard 10-year earnings
- •Brookings Institution analysis of market value of alumni skills
- •Comparative value earnings (compared to similar institutions)
- Career services
- •Job Meaning (Payscale.com survey)

Forbes Top College Rankings

- Post-Graduate Success (32.5%)
- •Salary of alumni (Payscale.com and U.S. Department of Education College Scorecard)
- •Alumni appearances on the America's Leaders List
- •Student Debt (25%)
- Average federal student loan debt
- Student loan default rates
- Predicted vs. actual percentage of students taking out federal loans
- Student Satisfaction (25%)
- Freshman retention rates
- Student evaluations on RateMyProfessors.com
- •Graduation Rate (7.5%)
- Four-year graduation rate
- Predicted four-year graduation rate (considering student body characteristics)
- Academic Success (10%)
- Instances of students winning nationally prestigious scholarships and fellowships like the Rhodes, the National Science Foundation, and the Fulbright, or go on to earn a PhD

- Source: Ranking Methodologies⁶⁶
 - ⁶⁶ Language adapted and summarized from: [1] "How We Rank the Best College Values," Op. cit.
 - [2] "How MONEY Ranks the Nation's Best Colleges," Op. cit.
 - [3] Howard, C. "Top Colleges Ranking 2016: The Full Methodology." Forbes, July 6, 2016. https://www.forbes.com/sites/carolinehoward/2016/07/06/top-colleges-ranking-2016-the-fullmethodology/#203af4125b82

SECTION II: BENCHMARKING INNOVATIVE PROGRAMS

The following section examines practical examples of accelerated or other non-traditional degree programs. First, the section highlights examples of a three-year bachelor's degree program offered by institutions of higher education throughout the United States. The section concludes with an overview of condensed and/or accelerated degree programs offered by innovative institutions, including Drexel University, Northeastern University, and High Point University, among others.

3-YEAR BACHELOR'S DEGREE PROGRAMS

As noted in Section I of this report, formal three-year bachelor's degree programs are somewhat rare in the United States. This report reviews several high-profile programs currently offered by private, not-for-profit institutions in the United States, as well as selected public universities of interest (Purdue). Figure 2.1 on the following pages provides an overview of each program based on information gathered about program features, degree structure, costs and financial aid, and admission requirements.

Among the seven accelerated bachelor's degree programs reviewed for this report, most allow students to accrue credits faster by offering summer courses (Grace College, Hiram College, Mount St. Mary's University, Purdue University, and Wesleyan University) or winter intercession opportunities (Hartwick College). Notably, while programs point out that summer tuition is typically less expensive compared to courses taken during the academic year, programs do not appear to offer specialized financial aid or scholarship policies for students participating in the three-year program.

In contrast, the two programs that require students to participate in course overloads (in this case, defined as requiring more than 18 credits per semester) offer students formally enrolled in the three-year program discounts or exemptions for course overload during the academic semester. For instance, Hartwick College allows students with a GPA of 2.0 or higher to take up to 20 credit hours per semester without accruing overload charges. Southern New Hampshire University goes even further, allowing students enrolled in the Degree-in-Three program to earn up to 22 credits per semester without overload charges (students not enrolled in this program must pay overload charges to take more than 19 credits per semester).

One program in particular stands out among the selected accelerated degrees: Southern New Hampshire University (SNHU). The program, offered for selected majors including business administration, accounting, and marketing, is somewhat unique because students are not required to participate in summer or winter intercession coursework at all. While the program allows students to take "course overloads" (defined for this report as more than 18 credit hours per semester), these additional credits are not earned through traditional academic courses. Instead, SNHU offers students an "Integrated Core" of hands-on learning

experiences that take place during academic semesters throughout their three-year program of study, including workshops, internships, and directed research. These "core" activities ultimately equate to an additional 30 credits over the course of six academic semesters.⁶⁷

Finally, among the selected programs just one—Grace College in Winona Lake, Indiana advertises a formal 3+1 accelerated bachelor's and master's degree program. The 3+1 program is advertised as method for reducing the cost of college for "academically aggressive students," largely made possible by the institution's new curriculum and course schedule structure. The new structure offers courses over two intensive, 8-week modules per semester, rather than traditional semester-length courses.⁶⁸ According to the College, this schedule allows students to focus on a smaller number of courses at a time, and potentially accrue credits faster than on a traditional schedule depending on student preferences.

However, it is worth noting that while Grace College is most explicit in its marketing of 3+1 programs, other accelerated programs do not appear to bar students from enrolling in a 4+1 accelerated master's degree if students otherwise meet graduate admission requirements. Thus, institutions may offer these options to high-achieving students on a case-by-case basis, even if a "3+1" program is not explicitly offered.

⁶⁷ "Three-Year Bachelor Degrees," Op. cit.

⁶⁸ "3- & 4-Year Degree Programs." Grace College and Seminary. http://www.grace.edu/about-grace/3-4-year-degree-programs

INSTITUTION & LOCATION	Eligible Majors	DESCRIPTION OF PROGRAM	Requires Summer Courses	Requires Winter Intercession Courses	Requires Course Overloads*	3+1 Graduate Program Offered	Cost/Financial Aid Policies
Grace College ⁶⁹ Winona Lake, IN	 All majors 	Each semester is divided into two 8- week sessions, allowing students to complete two to four 3-credit courses per session.	Yes	No	No	Yes	 Students may take up to 18 credits per semester without overload charges Summer sessions billed separately from annual tuition
Hartwick College ⁷⁰ Oneonta, NY	 Accounting Actuarial Actuarial Geology Global Studies Global Studies Global Studies Global Studies Global Studies History Math Biology Nursing Business Philosophy Administration Chemistry Computer Science Criminal Justice Economics English Environment, Sustainability & Society 	Students complete an average of 18 credits per semester and complete approximately 4 additional credits each winter during "January Term" (3- week intensive course, typically off- campus)	No	Yes	Yes* *Students may take up to 20 credits before accruing overload charges	No	 Students with a GPA of 2.0 or higher may take up to 20 credit hours per semester without overload charges Costs for "January Term" courses vary by program (include travel costs, accommodations, etc.)

Figure 2.1: Accelerated 3-Year Bachelor's Degree Programs

⁶⁹ [1] "Accelerated Degree Options." Grace College & Seminary. http://www.grace.edu/reimagine/5_key_areas.php#Accelerated_Degree_Options

^{[2] &}quot;Overview: Even a College Can Go Back to School." Grace College & Seminary. http://www.grace.edu/reimagine/overview.php

⁷⁰ "Three-Year Bachelor's Degree Program." Hartwick College. http://www.hartwick.edu/academics/three-year-bachelors-degree-program/

INSTITUTION & LOCATION	Eligible M	Majors	DESCRIPTION OF PROGRAM	Requires Summer Courses	Requires Winter Intercession Courses	Requires Course Overloads*	3+1 Graduate Program Offered	Cost/Financial Aid Policies
Hiram College ⁷¹ Hiram, OH	 Accounting/Financial Management Studio Art Art History Biology Biomedical Humanities Chemistry Communication Computer Science Educational Studies English 	 French History Integrative Exercise Science Management Music Political Science Psychology Sociology Spanish Theatre 	Students complete their degree requirements over 9 semesters, including 3 summer session semesters	Yes	No	No	No	 Tuition is reduced during summer semesters to increase cost savings Financial aid counselors will work with students to determine how their financial aid package can accommodate the 3-year program; however, summer sessions are billed as additional costs beyond annual tuition.
Mount St. Mary's University ⁷²	 Most majors offer 3- requirements vary by 		Students take two summer classes per summer to accumulate sufficient credits to graduate early	Yes	No	Selected majors	No	 Students may take up to 16 credits per semester without overload charges, although special 1-credit programs are exempted (such as service-learning, Chorale, and ROTC) Summer tuition is not included in full-time costs (\$510 per credit)

⁷¹ "3-Year Degrees." Hiram College. http://www.hiram.edu/academics/undergraduate/3-year-degrees/

⁷² [1] "The Three-Year Degree Option." Mount St. Mary's University. http://msmary.edu/academics/3-year-degree.html

^{[2] &}quot;Undergraduate Catalog 2016-17." Mount St. Mary's University. Accessible from: http://msmary.edu/academics/academic-catalog/index.html

^{[3] &}quot;Mount Summer Tuition & Fee Schedule." Mount St. Mary's University. http://msmary.edu/administration/business-finance/Summer_FeeSchedule.html

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INSTITUTION & LOCATION	Eligible Majors	DESCRIPTION OF PROGRAM	Requires Summer Courses	Requires Winter Intercession Courses	Requires Course Overloads*	3+1 Graduate Program Offered	Cost/Financial Aid Policies
Purdue University ⁷³ West Lafayette, IN	 General Communication Public Relations and Strategic Communication Mass Communication Corporate Communication Human Relations 	Students complete 15-18 credits per semester during the academic year, in addition to 9 credits per summer over two summer sessions	Yes	No	No	No	 Summer tuition and housing is lower compared to full- semester costs
Southern New Hampshire University ⁷⁴ <i>Manchester,</i> <i>NH</i>	 BS Accounting BS Accounting Finance BS Business Administration BS Economics Finance BS Fashion Merchandising Management BS Hospitality Business BS International Business BS Marketing BS Operations & Project Management BS Sport Management 	The program includes core coursework from the traditional degree program, however, "30 credits are completed through integrated, non-seat time experiences."	No	No	Yes* *Students may take up to 22 credits before accruing overload charges	No	 Degree-in-Three students are permitted to take a maximum of 22 credits per semester without overload charges (regular overload charges begin after 19 credits per semester)

⁷³ [1] "Three Year Major." Purdue University. https://www.cla.purdue.edu/communication/undergraduate/three%20year%20major.html

^{[2] &}quot;Three Year Major Cost Savings." Purdue University. https://www.cla.purdue.edu/communication/undergraduate/three%20year%20major%20cost%20savings.html

⁷⁴ [1] "Three-Year Bachelor Degrees," Op. cit.

^{[2] &}quot;Business Administration Degree in Three Programs, B.S." Southern New Hampshire University.

http://catalog.snhu.edu/preview_program.php?catoid=12&poid=4699&returnto=1901

^{[3] &}quot;22 Credit Maximum for Students Enrolled in Business Three Year Programs." Southern New Hampshire University.

http://family.snhu.edu/Resources/policiesandprocedures/UC/Pages/22-Credit-Maximum-for-Students-Enrolled-in-Business-Three-Year-Programs.aspx

INSTITUTION & LOCATION	Eligible Majors	DESCRIPTION OF PROGRAM	Requires Summer Courses	Requires Winter Intercession Courses	Requires Course Overloads*	3+1 Graduate Program Offered	Cost/Financial Aid Policies
Wesleyan College ^{**75} <i>Middletown,</i> <i>CT</i>	 All degree programs (based on student credits) 	Students complete 32.0 course credits over 3 years by taking traditional course loads during the academic year in addition to summer or winter intercession classes. Students may also use high school (AP or IB credits) and/or in- semester course overloads to meet credit requirements.	Yes	No	No	No	 Summer tuition is charged separately from full-time academic year (\$3,200 per course credit in 2017)

*Note: For the purposes of this review, "course overloads" are defined as more than 18 credits per semester; actual overload policies vary by institution.

**Note: Wesleyan College schedules its courses based on an alternative system, in which bachelor's degrees are 32.0 course credits, and courses typically count for 1.0 course credits each. Source: Institutional Websites

⁷⁵ [1] "Three-Year Option." Wesleyan College. http://www.wesleyan.edu/academics/other_acad_programs/3year.html

^{[2] &}quot;Academic Regulations – Acceleration." Wesleyan College. https://catalog.wesleyan.edu/academic-regulations/acceleration/

OTHER ALTERNATIVE DEGREE MODELS

In addition to reviewing common program structures of three-year bachelor's degree programs, Hanover also identified common alternative degree programs offered by innovative institutions. For the purposes of this report, this review focuses on the following institutions:

- Drexel University (PA)
- Northeastern University (MA)
- Chapman University (CA)
- Purdue University (IN)
- High Point University (NC)
- Arizona State University (AZ)

Among the selected institutions, the most common non-traditional offerings include 4+1 accelerated master's degree programs and degree completion programs geared toward adult learners and transfer students already holding an associate's degree. These two degree programs are explored in greater detail in the subsections below.

4+1 PROGRAMS

Among the six institutions of interest reviewed for this report, all offer "combined" or accelerated bachelor's and master's degree programs. The most common format for this offering is a 4+1 program, in which students take selected graduate courses during their junior or senior year of the bachelor's degree program, which count toward both the bachelor's and master's degree. Students then complete the remaining credits required of the master's degree in a fifth year of study.

As shown in Figure 2.2, institutions recommend varying timelines for student application to the 4+1 program. Drexel University offers several 4+1 accelerated programs to freshman applicants only—likely because students must commit to a sequenced course of study before they begin to take classes in order to ensure timely completion of the accelerated program. Northeastern University requires students to apply to its PlusOne accelerated master's degree program prior to their junior year of study. Other institutions typically require students to apply for 4+1 program admission during their junior year, or in certain cases senior year.

Ινστιτυτίον	Before Freshman Enrollment	Before Junior Year	DURING JUNIOR YEAR	During Senior Year
Drexel – Freshmen Entry Programs	\checkmark			
Northeastern		\checkmark		
Arizona State			\checkmark	
High Point			\checkmark	
Chapman*			\checkmark	\checkmark
Drexel – Other Programs**			\checkmark	\checkmark

Figure 2.2: Expected	Timeline for Student	t Application to 4+1 Programs

*Note: Students are expected to apply to 4+1 programs during junior or senior year for 4+1 programs; 3+2 programs offered by Chapman have a slightly earlier timeline.

**Note: Drexel University requires current students to apply to 4+1 programs when they have earned more than 90 but less than 120 credits.

Source: Institutional Websites

In addition to varying timelines for student application to accelerated programs, the institutions examined for this report differ in how many credits students are able to count toward both their bachelor's and master's degrees. For instance, High Point University's BA-MA and BA-MEd programs allow students to take nine credits in their senior year that count toward both degrees; it should also be noted that High Point then requires students to complete summer coursework in pursuit of the master's degree immediately following graduation at the baccalaureate level to stay on track for master's degree completion within five years. In contrast, Northeastern University allows students to take the greatest number of credits that count toward both degrees (16), likely because students enroll in the program prior to junior year and have more time to complete graduate courses.

Figure 2.3: Maximum Number of Credits Counted Toward Both Bachelor's and Master's Degree in 4+1 Programs at Select Institutions (in semester credits)



*Note: Drexel University operates on a quarter system; 4+1 programs allow students to count approximately 19 quarter credits toward both the bachelor's and master's degree (with some differences by program). Based on the institutions transfer policies,⁷⁶ this is equivalent to approximately 12 semester credits. Source: Institutional Websites

⁷⁶ "Transfer Credit Evaluations." Drexel University. http://drexel.edu/undergrad/resources/transfer/credits/

In addition to standard 4+1 programs, several of the institutions examined offer other combined undergraduate-graduate degree programs. For instance, Chapman University offers both 4+1 and 3+2 programs; 3+2 programs also grant a bachelor's and master's degree in a five-year timeline, but allow students to start graduate coursework earlier than on a 4+1 timeline. Purdue University offers several types of combined degree programs, through which the number of credits that can be applied to both degrees varies by the number of credits required for the master's degree (see Figure 2.4).



Figure 2.4: Number of Credits Counted Toward Both Degrees for Combined Degree Programs, Purdue University

Source: Institutional Websites

DEGREE COMPLETION PROGRAMS

Among the institutions reviewed for this report, few offer formal degree completion programs specifically tailored for adult learners with prior college credit and/or recent community college graduates. Hanover identified one formal degree program designed for community college graduates (Fast-Track degrees at Northeastern University) and one formal degree completion program designed for individuals with a breadth of prior college credits (BS in General Studies at Drexel University).⁷⁷ The main features of these programs are summarized in Figure 2.5 on the following page.

⁷⁷ Note: Purdue University also offers a specialized degree completion program targeted toward veterinary technicians. Because this program is highly specialized, it is not explored in detail in this report.

Key Program Feature	DREXEL UNIVERSITY	Northeastern University
Program Title	BS in General Studies Degree Completion Program	Fast-Track Programs
Delivery Format	On-campus or online	On-campus, some hybrid options, selected programs completely online
Maximum Transfer Credits	135 quarter credits	Not specified
Minimum Prior Credits Needed for Admission	24 semester credits	60 credits (requires associate's degree)
Estimated Time to Degree Completion	Not specified	18-20 months (varies by program)
Target Students	Adult learners & working adults with prior credits	Students currently holding an associate's degree

Figure 2.5: Summary of Key Features, Degree Completion Programs at Select Institutions

Source: Institutional Websites

Both the Drexel and Northeastern degree completion programs emphasize the importance of advising services for students. While limited information is available about the staffing needs and organizational structure within the program, recruitment information geared toward prospective students typically focuses on personalized attention and one-on-one advising. For instance, the BS in General Studies at Drexel advertises advising services as follows:

Students in the BS in General Studies program are advised by an academic advisor (determined alphabetically by last name) who serves as an important resource to students as they progress and manage their educational and career goals.

Students receive one-on-one personal advisement to ensure that educational and professional objectives are met within the course of study.⁷⁸

Furthermore, Northeastern's degree completion program boasts that students have access to "a tailored path to success, with a strong support system that incorporates career, academic and financial aid counseling beginning on day one or before."⁷⁹

⁷⁸ "General Studies." Drexel University.

http://catalog.drexel.edu/undergraduate/collegeofprofessionalstudies/generalstudies/ ⁷⁹ "Northeastern University." Northeastern University.

https://pages.northeastern.edu/04.14.15UGVOH_LP.html?utm_source=google&utm_medium=organic&utm_cam paign=(organic)#_ga=1.15620273.645479328.1492698208

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