Should Free College Programs Require Students Take 15 Credits?

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Free college, often known as college promise programs, has reentered the political conversation since the Biden-Harris administration revealed a plan in August 2022 to forgive up to $10,000 of federal student loans. The number of people who began U.S. higher education but left without a credential grew nine percent in two years, to 39 million in 2020. As the number of college students continued to shrink, especially during the COVID-19 pandemic, several intermediary organizations established free college promise programs and academic momentum initiatives to raise the overall rate of degree attainment.

College Promise Programs and Eligibility Requirements

The initial intent behind free tuition programs is to increase the overall enrollment and completion rates at both two- and four-year institutions. As of September 2022, nearly 400 active college promise programs exist across 48 states, ranging from one to four years of tuition funding. These programs all share a common vision to move K-12 students into higher education and reduce the cost of a postsecondary degree (associate's, bachelor's, and certificates). While much progress has been made at both the federal and state levels, many tuition-free college programs have introduced eligibility standards and renewal requirements such as minimum credit hour and GPA that make it difficult for historically underserved students (e.g., low-income, first-generation, students of color, students with disability) to complete higher education, which can dampen potential enrollment increases and timely graduation.

Presently, approximately 216 free college programs have adopted minimum credit hour policies, with 21 statewide promise programs requiring at least 30 credits per academic year. This is partly because promise programs vary significantly in goals, design, and placement. A few notable examples include the Indiana 21st Century Scholars Promise Program, New York ExcelsiorScholarship, as well as the Rhode Island Promise Program which all require at least 15 credits per semester.

15 to Finish and Academic Momentum

The average full-time student does not earn enough credits to complete a traditional bachelor's degree in five years. The Complete College America (CCA) 15 to Finish initiative seeks to fix this issue by encouraging academic (credit) momentum at U.S. colleges and universities and, more specifically, the design of college promise programs by recommending or requiring students to take at least 15 credit hours per semester.

There are several benefits for students who take 15 credits, including reduced student debt, a higher grade point average, and structured learning time. While taking 15 credits matters for traditional students who want to graduate on time, not all students would benefit from this type of academic momentum, especially students from marginalized communities who receive a college promise scholarship.

Study Findings

In my evaluation study, I used administrative data of college promise recipients who are required to complete 15 credits per semester at two 4-year public research institutions in Indiana.

I found evidence to suggest that academic momentum policies are associated with small increases in cumulative credits and grades but had no effect on on-time and delayed graduation. I also found that women and first-generation recipients responded positively to credit hour requirements but found no evidence that the momentum affects scholarship recipients differently by race/ethnicity.

Recommendations

Policymakers and practitioners must reduce or eliminate compliance requirements (credit hours and GPA) in promise programs aimed toward underrepresented students. Administrators need to evaluate their eligibility standards and renewal requirements from after the COVID-19 pandemic began to fully understand how credit hour and/or GPA policies affect students in a college promise program.

The following are a few recommendations for policymakers and practitioners seeking to design equitable tuition-free programs:

1) Free college programs should reduce or eliminate credit hour and GPA requirements as a stand-alone policy, and never tie such requirements to financial aid.

2) Free college programs with credit hour and GPA requirements should work closely with colleges and universities to (1) provide degree maps and guarantee course availability, and (2) allow full use of state aid during summer terms.

3) Free college programs with credit hour and GPA requirements should consider the characteristics of each student such as enrollment status, generation status, income status, employment status, and dependency status.

4) Free college programs with credit hour and GPA requirements should offer "completion grants" for students who must delay graduation, especially those designed as last-dollar programs which only cover tuition after another aid has been applied (e.g., Pell Grant). Last-dollar programs do not cover non-tuition costs, such as books, housing, and transportation, which are needed for low-income, first-generation students.

5) Free college programs should offer wrap-around support such as completion coaches and peer mentors to ensure timely credits are attempted and earned.

As college promise programs continue to have much larger effects on college enrollment than other forms of financial aid, eliminating or reducing scholarship renewal requirements would help many students from lower- and middle-income families gain access to a free college education. Tuition-free programs must remain accessible and affordable for all types of students and should be designed with a Promise to reduce the national student debt and the cost of college attendance in American society.

Read more in Roy Y. Chan, "Do Credit Momentum Policies through the 15 to Finish Improve Academic Progression and Completion of Low-Income, First-Generation Students? Evidence from a College Promise Program," Research in Higher Education, March 2022.