



No Time to Waste

Policy Recommendations for Increasing College Completion

SREB

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A Message from the SREB President

The first page of this report sets forth starkly the imperative for states to increase substantially the numbers of postsecondary education degrees and certificates earned each year by their residents: **By 2018, the United States will fall far short of the number of new college degrees needed for an emerging economy that increasingly depends on workers with postsecondary education**, according to Tony Carnevale and his colleagues at the Center on Education and the Workforce at Georgetown University.

Our states and their economies cannot afford this projected shortfall of postsecondary-prepared workers. It is also clear that the increases in degree and certificate production required from colleges and universities will be precipitous — perhaps ranging from 3 percent to 6 percent per year.

Some will say that we should have seen this coming. Indeed, the Carnevale report traces the share of jobs requiring postsecondary education as increasing from 28 percent to 59 percent from 1973 to 2008. This percentage is expected to grow to 63 percent of all jobs by 2018.

Just as significant are the class implications of postsecondary education attainment. The report notes that from 1970 to 2007, the percentage of the middle class with postsecondary education increased from 26 percent to 61 percent. Achieving at least middle-class status now depends increasingly on postsecondary attainment. As our population continues to see relatively greater growth in lower-income and lesser-educated groups, it becomes critical that these groups succeed in postsecondary education to ensure a good standard of living.

States need to take bold and urgent action to meet these challenges. That's why this report sets forth an ambitious, historic goal for SREB states, as we seek to lead the nation in improving yet another key area of education:

To increase significantly the numbers of students who complete associate's and bachelor's degrees and postsecondary career certificates of value, so that 60 percent of each state's adults ages 25 to 64 will have one of these credentials by 2025.

Reaching this goal, or even getting close, will not happen with promises and policies alone. It will take a concerted, unified, statewide effort at every level to get the job done. And many different areas in higher education, K-12, and state policy require our attention.

This report is a roadmap based on four overriding actions states need to take:

- **Set statewide priority and direction, with specific goals, for increasing the numbers of degrees and certificates** — including raising *accountability* for system and institutional leaders and setting *measures* to assess credential completion, among other actions.
- **Increase access** and enrollment in postsecondary education even more, by improving college *affordability*, students' college *readiness*, and drawing more *adults* to postsecondary study.
- **Increase the numbers of credentials earned by students in all colleges and universities through targeted institutional actions** — building campus cultures that make completion the first priority and institutionalizing a series of actions that guide students more directly to a credential.



SREB President Dave Spence, at right, with Howard Lee, executive director of the North Carolina Education Cabinet

- **Increase productivity and cost-efficiency** in degree completion — by introducing strategies that reduce excess credits, *streamline college-transfer systems*, and *expect timely degree completion at lower costs*.

These calls to action are discussed in great detail on the pages that follow — and are covered in the 10 key recommendations that SREB developed with governors, legislators, state K-12 and higher education chiefs and national policy experts.

As states, systems and institutions work to make greater college completion a reality, they also can draw on 50 more specific strategies listed at the end of this report for additional guidance in finding solutions.

The prosperity of every SREB state depends on the educational attainment and consequent earning power of its citizens. Therefore, increasing the levels of education in our states and across the nation, by increasing the numbers of people with quality postsecondary education credentials, needs to be among our first priorities.

I want to recognize West Virginia Governor Joe Manchin III, who chaired SREB during the time that this report was developed. The governor highlighted college completion as SREB's priority during his chairmanship. He now takes that priority with him as the National Governors Association chair this year. I also want to thank Brian Noland, the chancellor of the West Virginia Higher Education Policy Commission, who worked with the governor and SREB staff closely on this report. This work also benefited greatly from the parallel work of Complete College America, and we thank its president, Stan Jones, for a close working relationship.

We also appreciate the helpful guidance offered by a leading advocate for the completion agenda, the Lumina Foundation for Education, especially Jamie Merisotis, its president and chief executive officer, and Jim Applegate, its vice president of program development.

Sincerely,

A handwritten signature in black ink that reads "David S. Spence". The signature is written in a cursive, flowing style.

Dave Spence
SREB President

No Time to Waste

Policy Recommendations for Increasing College Completion

The 16 Southern Regional Education Board (SREB) states — and the nation as a whole — no longer can afford to ignore low levels of college completion. Substantially increasing the numbers of students who complete career certificates and two- and four-year college degrees has not been a major state, regional or national priority, and the American system of higher education has tolerated low degree-completion rates for too long. Improving college completion is more important than ever, as a majority of American high school graduates now seek postsecondary education.

The immediate major challenge for the nation and every state is to ensure their populations have the levels of education necessary to meet the job requirements of the next 15 years. The economic and social futures of SREB states depend in large part on substantially increasing the numbers of their residents with postsecondary degrees and career certificates. Most importantly, as the region's population diversifies and there is significant growth in lower-income and lesser-educated groups, it becomes critical that these groups succeed in postsecondary education to ensure they can earn a living wage.



At the 2010 SREB Annual Meeting in West Virginia, leaders from across the region met to discuss how to improve college completion.

Researcher Anthony P. Carnevale and his colleagues at the Center on Education and the Workforce at Georgetown University recently found that:

By 2018, we will need 22 million new college degrees — but will fall short of that number by at least three million postsecondary degrees, associate's or better. In addition, we will need at least 4.7 million new workers with postsecondary certificates.

Carnevale also asserted that:

This shortage is the latest indication of how crucial postsecondary education and training has become to the American economy. The shortfall, which amounts to a deficit of 300,000 college graduates every year between 2008 and 2018, results from burgeoning demand by employers for workers with high levels of education and training.

State economies simply cannot thrive with a projected shortfall of postsecondary-prepared workers. States will need substantial increases — perhaps ranging from 3 percent to 6 percent annually — in degree and certificate production, according to the National Center for Higher Education Management Systems (NCHEMS).

Data clearly show persistently low degree-completion rates in most U.S. public colleges and universities: One in four of the first-time college freshmen at public four-year institutions does not return as a sophomore, and four-year graduation rates at most public bachelor's- and master's-level institutions rarely exceed 35 percent.

Six-year graduation rates (the most commonly used measure of completion rates) have ranged from 52 percent to 56 percent nationally for more than a decade — meaning that **barely half of first-time, full-time freshmen graduate with bachelor's degrees within six years from the same institution where they began.**

State and national leaders' attention to improving college completion is critical and requires collaboration among policy-makers, educators, students, and business and industry representatives. America's economy will not flourish or be internationally competitive in the future without a better-educated and more skilled work force, and states will be unable to close their achievement gaps in education. The costs of dropping out are unacceptable for students, families, states and institutions. When students do not complete the degree and certificate programs they begin, they surrender higher personal incomes, substantial tax revenues for state and local governments, and better job opportunities.

State leaders need to reevaluate how colleges and universities can help achieve their state's priorities. States currently look to public colleges and universities as points of student *access* — but they must also become institutions of *success*. Yet college presidents sometimes have only minimal expectations for students, making remarks during freshman convocations such as: "Look to your right and to your left. In four years, only one out of three of you will graduate." This view of college success should become a relic of the past.

Increasing college completion in SREB states and across the nation will require major cultural changes in all sectors of American higher education and in how they do business — from public research institutions to community and technical colleges. Without containing costs and raising productivity, the United States will continue to lag behind other developed nations in the percentage of adults who have college degrees. For the first time, today's school-age generation in America likely will have proportionately fewer college graduates than their parents' generation.



Governor Joe Manchin III of West Virginia leads a discussion at the SREB Annual Meeting on how to improve college completion in the 16 SREB states.

Most importantly, achieving these goals will also require states to focus on low-income and minority populations that heretofore have been underrepresented, both in enrollments and especially in completion of postsecondary education. This emphasis includes ensuring that they graduate from high school ready for college, drawing more of these students into postsecondary education, providing them with additional academic preparation when needed, and providing the academic and personal support they need throughout college. Much of this work involves community colleges, which enroll disproportionately more individuals from low-income families and traditionally less-prepared students.

SREB began work on its College Completion Initiative two years ago with an identification and study of 15 regional universities across the nation that show relatively strong rates of degree completion. Over the past year and a half, with the assistance of an advisory panel and reliance on a host of experts, SREB began to assemble recommendations on how each state could begin to implement a statewide initiative to increase greatly the numbers of degrees and certificates earned by their residents. Much of SREB's work has been coordinated with Complete College America and the National Center for Higher Education Management Systems (NCHEMS), and these organizations' findings and recommendations are generally similar to SREB's. These recommendations should prove useful to the National Governors Association, under the leadership of this year's chairman, West Virginia Governor Joe Manchin III. As Chair of SREB in 2009-2010, Governor Manchin led SREB as it consulted with state leaders on the development of this report.

To keep the nation competitive, states must increase college completion significantly. The 16 SREB states can set the pace for the nation in raising educational attainment levels with the following goal:

SREB States' Goal

Increase significantly the numbers of students who complete postsecondary career certificates and associate's and bachelor's degrees, so that 60 percent of each state's adults ages 25 to 64 will have one of these credentials by 2025.

To meet this ambitious goal, states will need not only to increase institutions' graduation rates but *also* to increase the *numbers* of people entering postsecondary education — in both cases, well beyond current completion and participation rates. States cannot rely on current education policies and practices, or on current population growth and college-participation rates, to produce much higher numbers of degrees and certificates needed for a strong economy by 2025. The following section suggests an action framework to help states to reach this goal.

How States Can Take Action to Increase College Completion

States, postsecondary education systems and institutions need to take action to meet the SREB college-completion goal. State leaders should organize, direct, coordinate and support their state's college-completion initiative. This state-level leadership needs to direct comprehensive action in three essential areas:

- Increase students' access to higher education.
- Increase the rates at which students complete postsecondary education at all levels.
- Make the path to degrees and certificates more cost-efficient, both for the student and the state.

Action Areas to Increase the Numbers of Certificates and Degrees



Set Statewide Priority and Direction

A successful, effective state initiative to improve college completion needs a formally adopted and widely embraced state-level, statewide plan that details the goals, roles and responsibilities at state, system and institutional levels. Each state's plan should identify an organizational structure that will lead, coordinate and monitor action and progress on improving college completion. The state plan and coordinating structure need to:

- set state, system and institutional goals for improving career-certificate and college-degree completion.
- establish in state policy the conditions that must be met in key areas that will contribute to the goals, including increased access to college, greater cost-efficiency and degree productivity, and higher completion rates at each institution. The state will need to establish its specific responsibilities and those of each postsecondary education sector.
- adopt statewide measures to monitor progress on the goals statewide and in each system and institution.
- structure an accountability system around these measures.
- ensure that state policies support and drive the college-completion initiative and the specific actions for meeting the goals — to include financing for higher education and educational policies critical to the state's agenda for improving college completion.

This report outlines how states can achieve their college-completion goals — the strategic areas to be addressed and the recommended actions to be taken.

Increase Access to Postsecondary Education

Substantially raising degree-completion rates in all institutions alone will not enable states to meet their goals for increasing degrees and certificates. Three components are crucial in increasing students' access to postsecondary education and in ensuring that more students who enter college will finish:

- Students' academic readiness to begin college without remediation.
- Students' ability to afford college without long work hours and sizeable loans.
- Greater participation of adults and students from underrepresented racial/ethnic and low-income groups.

Future enrollments in colleges and universities need to exceed current enrollment levels, and states need new and better strategies to draw substantially higher percentages of the population to postsecondary study and help them graduate.

Increase Numbers of Degrees and Completion Rates Through Institutional Actions

Current institutional degree-completion rates need to be raised substantially for each state to meet its goals for increasing the numbers of degrees awarded each year. However, in most cases, these institutional rates must increase *even as greater numbers of students enroll*. Raising completion rates simply through more selective admissions will not yield the gains states will need in numbers of degrees and certificates. **The challenge for institutions is to raise completion rates while *also* increasing access to college.**

Increase Productivity and Cost-Efficiency in Degree Completion

States will need to finance the increased enrollment necessary to meet their goals, and they may face additional calls on their resources to provide students with the financial aid they will need. But given the condition of the economy and many states' budgets, states will need to make postsecondary education more productive and cost-efficient.



Postsecondary education needs to do its part in generating the increased funding required to raise the numbers of degrees and certificates awarded. States will need to examine long-held ideas about the extent and nature of state support. For students and states, the cost of a degree is too high when students accrue excess credits. The objective should be for state and postsecondary education systems to create clearer, more efficient paths to degree completion for more students. **The result should be more students graduating with fewer credit hours and in less time.** States should be able to award more degrees and certificates at the same or lower costs.

These objectives challenge tradition and should involve an examination of:

- the number of credit hours that institutions require for degrees.
- the number of credit hours individual students accrue while earning a degree.
- the use of technology to increase access and success in key course work.
- more effective college-transfer systems.
- greater opportunities for dual and early college enrollment.

States and students spend large amounts of money and time on postsecondary education. Too often, these investments do not result in the completion of a degree or certificate. The path to college completion is not nearly as efficient for students as it could be. On average, students — especially transfer students — take many more credit hours than are required for a degree. States have supported these inefficiencies but are finding it hard to secure the necessary resources to handle the projected rise in college enrollment. Also, financial aid will need to increase to preserve college affordability for greater numbers of students.

To help states address these key action areas, SREB makes 10 broad recommendations in this report covering fundamental issues that impact increasing certificate and degree completion.

Recommendations for Improving College Completion

SREB calls on each member state to increase the numbers of students who complete postsecondary career certificates and associate's and bachelor's degrees, so that 60 percent of adults ages 25 to 64 will have one of these credentials by 2025. These increases will only be possible if states take a number of related actions, such as statewide goal setting, measurement and coordination; increasing access to postsecondary education; expecting institutions to be more productive in helping students complete degrees; and requiring postsecondary institutions to be more efficient in using available resources.

SREB states can use these 10 recommendations as a framework to make college completion a top priority, individually and regionally. Because college completion involves a complex set of activities, these broad recommendations are followed by more specific recommendations in the Appendix that can impact student success. To measure progress toward the overall goal, SREB will report periodically by state and region on the numbers of certificates and degrees awarded.

Set Statewide Priority and Direction for Increasing the Numbers of Degrees and Certificates

1. Each state — led by the governor, legislature and state higher education agency — should make college completion a **top priority** and create a **statewide plan** for improvement with detailed goals, roles and responsibilities. The goals should identify specific numbers of bachelor's and associate's degrees and career certificates needed to meet the 2025 target of 60 percent of the population ages 25 to 64 having at least one of these awards.
2. Statewide, system and institutional governing boards should adopt policies that hold postsecondary system leaders and individual institutions' presidents **accountable** for raising both the numbers of degrees and career certificates awarded annually *and* graduation rates.
3. States should identify and require much-improved statewide **measures** to assess degree completion and related performance indicators for all public colleges and universities.
4. States should develop **financing** strategies and other education policies for meeting their college-completion goals, and state appropriations for institutions should be tied in part to meeting the goals.

Increase Access to Postsecondary Education

5. States should improve college **affordability** by coordinating their funding, tuition and financial aid policies to enable more students to complete career certificates and degrees.
6. States should ensure that most high school graduates are **ready** to succeed in college and career training.
7. States should ensure that more **adults** return to college and receive the support they need to succeed.

Increase Numbers of Degrees and Completion Rates Through Institutional Actions

8. States should require institutions to make graduation central to their campus cultures and all **institutional actions** and to take specific steps to increase completion rates.

Increase Productivity and Cost-Efficiency in Degree Completion

9. States should support institutional **productivity and cost-efficiency** strategies that reduce students' excess credits toward a degree and result in timely degree completion at lower costs.
10. States should ensure they have a guaranteed statewide **college-transfer system** based on standard, lower-division curriculum requirements recognized by all public community colleges and universities.

Drawing on these primary recommendations, the remainder of this report examines each key area in more detail, providing background on the issues and suggestions to help states move forward with new solutions.

Set Statewide Priority and Direction for Increasing the Numbers of Degrees and Certificates

To meet its degree-completion goals, each state needs a strong “public agenda” for improvement that establishes state-level priorities and sets statewide direction. Such an agenda requires a detailed, state-level plan and organizational structure to set the direction, provide for coordination, and allow for monitoring of state action and progress. States cannot rely on existing education policies and practices to produce the numbers of degrees and certificates needed. State improvement plans must set expectations for all postsecondary institutions to increase both the rate at which students graduate and the numbers of people entering them.

State plans also need to include clear state and institutional goals for increasing graduation rates and the numbers of graduates annually; expectations for increased access, cost-efficiency and productivity; accountability; measures of progress; and financing policies. In turn, each public two- and four-year institution and system needs a strategic plan for increasing timely degree completion — with specific goals and objectives that support the state’s priorities.



Governor Beverly Eaves Perdue of North Carolina, the SREB Chair for 2010-2011, urges states to set higher college-completion goals.

Set Clear Goals and Expectations

The U.S. higher education system traditionally has been seen as the best in the world. However, the changing needs of the U.S. economy and the global market now demand a work force with some level of postsecondary education or training — a higher level of skill than a high school diploma signifies.

To meet the target of having 60 percent of the adult population hold a postsecondary certificate or degree by 2025, SREB states will need to increase significantly the numbers of associate’s and bachelor’s degrees they award each year. The numbers of postsecondary certificates of one year or more duration and of economic value should be recognized as well.

However, the goals for increasing the numbers of degrees and certificates and the associated measures should take into account the relative impact of each level of award on an individual’s economic potential and on the contribution of each level of award to the state’s economy. This means placing more weight — both in setting goals and measuring progress — on increasing the numbers of associate’s and bachelor’s degrees. Practically, this suggests separate goals for each level of award. States should be cautious about meeting an overall educational attainment target simply by producing disproportionately more career certificates.

State policy should set **Goals and Expectations** for:

- establishing numerical goals for increasing the numbers of career certificates and degrees for the state and each public two- and four-year institution.
- creating clear expectations and measurable objectives in key areas, including increased access for all students, strong institutional efforts to increase graduation rates, and greater productivity in terms of degrees and certificates awarded in a timely manner.

Measuring progress on states’ goals will be complicated because past and current measures of educational attainment of the population do not include individuals with career certificates — only degrees. Therefore, in setting numerical goals for 2025 and intervening years, states will need to set separate goals for degrees and certificates to measure progress accurately.

Aggressive goals for improving degree completion in every postsecondary institution must support the statewide completion goal, be monitored through accountability policies, and be tied to state appropriations. States should be clear about their expectations around increasing access, comple-

tion and productivity in each public institution. Each state needs to determine its own course for improvement based on demographics and other characteristics.

Increase Accountability and Shared Responsibility

Once statewide goals are established for increasing college completion — including specific policy changes highlighted throughout this report — further steps can ensure these policies are carried out. Accountability policies can provide policy-makers with a platform and framework to help them assess the effectiveness of systems' and institutions' progress on the statewide goals.

Appropriate accountability policies will ensure that improving college completion is a shared responsibility of the state, its institutions and its students. Setting statewide goals for improving college completion will require these constituents to help determine completion priorities, identifying numerical goals for each institution and plans to meet them. This shared responsibility means that:

- states must provide sufficient fiscal and policy support so that public postsecondary institutions can provide quality higher education to their students.
- public colleges and universities must use their resources to offer quality higher education that is effective in helping more students complete career certificates and degrees. Moreover, institutions need to be more efficient in producing more degrees and certificates at less cost.
- students must be responsible for pursuing the prescribed course work in a timely manner.

State **Accountability** policy should:

- require transparent reporting of spending practices and evidence that institutions are managing resources to support state and institutional completion goals.
- align funding with college completion and productivity goals to reinforce institutional accountability.
- hold presidents, chancellors and state higher education agencies responsible for ensuring that degree completion is an institutional priority and that annual progress is made.

This “shared responsibility” approach establishes a foundation for accountability that will help ensure transparency in the stewardship of public resources and adequacy in the quality of higher education. **The state's public colleges and universities ultimately are accountable for significant numerical increases in certificate and degree completion.**

Past efforts at accountability in higher education have been largely unsuccessful in significantly increasing the number of degrees awarded or producing efficiencies in the process — perhaps due to states' unwillingness to hold institutions accountable for meeting such goals and the lack of a meaningful connection between degree-completion goals and state appropriations.

Most states need to consider new postsecondary education accountability legislation that aligns with the state's education and economic development goals. States also need to link college-completion goals to state appropriations and develop more transparency in higher education spending.

Few states' policies currently hold institutions accountable for how funds are spent or tie state funding directly to degree-completion and related goals. Identifying the right measures for monitoring progress on these goals should be a major component of state accountability policies for improving degree completion.

Use Meaningful Measures

Common reporting measures are essential if states are to assess progress in degree completion consistently and hold colleges and universities accountable for meeting state and institutional goals. **As states set goals for improving degree completion for all public institutions, policy-makers should standardize institutional reporting requirements and methods.**

States have long used overall college-graduation rates as the primary measure of institutional and system-level performance. But this measure alone gives an incomplete picture of how well institutions are meeting state goals — especially for specific groups of students. New measures are needed to provide a more complete account of student degree completion and retention by key demographic groups and other characteristics.

Graduation rates, as currently defined, count only students who begin college as full-time freshmen and who graduate from the same institution where they started. These rates do not include low-income, transfer, part-time or developmental students — who are growing segments of overall enrollment. Graduation rates often are reported only as the percentage of students who complete bachelor's degrees in six years or less, as required by the federal government. However, states would benefit by monitoring and reporting four-, five- and six-year graduation rates, giving policy-makers and educators better data on when students actually graduate.

States also need to report numerical data on degrees completed and to monitor changes in overall education attainment levels of working-age adults. Tracking the number of degrees and certificates awarded by academic discipline can help policy-makers assess these trends against state work force needs. Currently, career-certificate attainment of the population by age is not collected nationally or regionally.

State policy should set **Measures** that:

- monitor the state and each of its institutions and systems by the numbers of degrees awarded (increases in degrees compared with the base year) and graduation rates.
- expand certificate and degree data and tracking systems to include the performance of full- and part-time students, returning adults, first-generation students, transfers and veterans; and by age, income level, racial/ethnic group, the numbers of degrees awarded relative to full-time-equivalent enrollment, etc.
- track institutional spending of state support targeted to meet degree-completion goals and require transparent reporting for resource management.

Student progression data should not only focus on semesters or years, but on credits, because part-time and returning students may spend twice as many years in college as traditional students do — for the same number of credits.

Performance-based fiscal policy that is targeted to help states meet their degree-completion goals requires new measures to show how institutions increase the numbers of students reaching certain milestones, such as reduced student-attrition rates and increased year-to-year persistence rates. Most colleges and universities already collect these data, but states often do not require them to be reported and do not use them for statewide

planning and goal setting. A new set of metrics from the National Governors Association (www.nga.org) and Complete College America (www.completecollege.org) capture these new, more comprehensive measures indicated above.

Create State Financing and Education Policies

States can create a strong catalyst for improving college completion by restructuring their financing practices for higher education. Few states have comprehensive education policies that address multiple financing sources, including performance incentives, tuition policies, cost containment and productivity in postsecondary education. Currently, most state funding only maintains base operations and new enrollments. There are few financial incentives for institutions to increase degree completion and no negative fiscal consequences for high student-attrition rates. Yet attrition is costly both to states and students.

Possible solutions are emerging to make higher-education financing more effective in areas where states can collaborate and share best practices. **States need to consider funding their higher education systems and institutions based in part on degree and certificate completion.** When states and institutions make increasing degree completion their first priority in higher education, it should mean that completion efforts have the first call on available resources.

The United States cannot afford to wait until state economies improve and revenues grow to make increased educational attainment a major priority. Even in the current fiscal environment, states can reallocate base funding for higher education to align with their new performance goals, shifting from enrollment-based formulas to a combination of enrollment-, retention- and completion-based formulas. States need not wait for “new money.” They can incrementally increase performance funding while gradually reducing enrollment-based funding.

Various approaches to state funding policies may lead to greater levels of student success. And financial incentives for postsecondary institutions, backed by fiscal performance indicators, should be key components of states’ agendas to increase degree completion.

Performance funding can be implemented using budgets tied to performance targets for institutions, with innovative incentives that promote best practices and rewards for meeting goals. For example, funding can be tied to yearly increases in credits or courses *completed* rather than *attempted*; increases in student retention, especially for juniors and seniors; increases in successful completions of developmental courses and related freshman-year courses; more successful student transfers into higher-degree programs; and annual increases in degree-completion numbers and rates.

A comprehensive financing strategy should incorporate explicit goals for keeping tuition reasonable, improving productivity and implementing cost-reduction strategies. Institutions and states need to examine their spending practices, focus spending primarily on improving students’ academic performance, and reallocate resources to help ensure more students graduate.

State **Financing** policy should:

- fund systems and institutions based in part on completed courses, certificates and degrees, using base money if new money is not available.
- award funding on the basis of system and institutional performance that is tracked annually against state education and economic development goals, rewarding improvements such as less student attrition, seamless college transfers and specific learning outcomes.
- require institutions to be transparent about use of resources and to show evidence they are increasing efficiency and effectiveness, and reallocating cost savings to areas of greatest educational priority.

Increase Access to Postsecondary Education



Stan Jones,
president of Complete
College America, at
left, with Rich Rhoda,
executive director
of the Tennessee
Higher Education
Commission

Continuing to focus on small, incremental increases in college access and degree completion will not be sufficient to help states reach their college-completion goals and to close achievement gaps among various student groups. SREB states and institutions must address student affordability concerns, improve students’ readiness to begin college, and devise statewide programs to attract and retain adults who have some college credits but no degree. In tough economic times, decreased state support often hits students from low-income families the hardest, even though they are the least able to

handle the costs — and the most likely to benefit — from higher education.

Postsecondary education must be accountable for achieving significant gains in degree and certificate completion, even while states ensure that students’ access to college is not compromised or sacrificed by the degree-completion agenda.

Help Ensure Affordability

The costs for students to pursue higher education have steadily increased and claim higher percentages of families' income than ever before. Families in the nation's lowest-two income quartiles now pay about 40 percent of their annual incomes to send one child to college. Many students remain unable to attend postsecondary institutions because of their inability to secure sufficient financial aid.

Making matters worse, tuition increases have outpaced increases in financial aid in most states in recent years. This means fewer students receive financial aid, and those who do may be receiving less — while tuition costs continue to rise. Because tuition levels in some states and institutions are out-pricing families, policy-makers should consider increasing need-based financial aid programs and limiting annual tuition increases.

A statewide plan that requires cost-containment strategies and greater productivity from public colleges and universities can help make college as affordable as possible for lower-income families. Institutions also must make additional efforts to keep tuition and other college costs within reach of middle- and low-income families.

State **Affordability** policy should:

- focus financial aid on income-based need rather than merit programs, so that more students from low-income families — who represent many of those now aspiring to college and are needed to boost states' economies — receive maximum levels of assistance.
- develop need-based financial aid for part-time students. Allocate some need-based aid for upper-division students to encourage them to graduate.
- limit credit-hour requirements for degrees to reduce student costs.

Financial aid is a key element in college affordability. When economies are weak, many states find it difficult to increase state appropriations for financial aid while they slash overall budgets. Other strategies can help, such as simplifying the application process by merging the applications for federal and state financial aid, providing information through Web-based information portals and expanding work/study programs for students.

States — not institutions — bear the primary responsibility for providing students with “need-based” financial aid. In the current economic climate, greater numbers of families qualify for financial assistance,

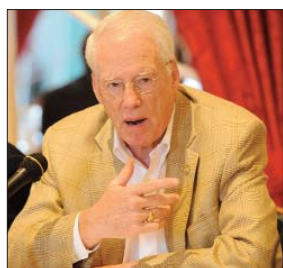
compelling states to channel aid to students with the greatest need. Indeed, low-income families would benefit from increased need-based aid, in combination with grants and low-interest loans, and aid packages designed for transfer and upper-division students. States also should encourage *institutions* to direct larger portions of their financial assistance for need-based aid.

To ensure that college affordability is part of efforts to increase degree completion, **SREB states need to consider institutional appropriations, financial aid and tuition policies *together*, rather than in isolation.** Aligning financial aid policies with other state financing policies is essential in protecting college affordability. State financial aid policies often are formed in isolation from tuition policies or institutional appropriations. In fact, it is common for tuition increases to occur *after* decisions on state appropriations are made. This encourages institutions to use tuition revenues to help fill the gap left by other diminishing sources of revenue.

Help Ensure Readiness

Students' academic readiness for college is essential to their chances for completing a degree. Recognizing the critical importance of students' readiness, many states are embracing the national Common Core State Standards as a baseline set of college-readiness standards. To ensure future economic and social progress, states must graduate more students from high school and ensure more graduates are ready to begin college, career preparation or on-the-job training. Students who leave high school unprepared to succeed in college courses or career programs often do not attempt or finish these credentials.

Ensuring that all high school graduates are ready for postsecondary study and careers requires shared responsibility and joint action by K-12 and higher education — with involvement from families, businesses and communities. States need to improve students' readiness for college and career training on two fronts: before students enter college and after. Establishing statewide college-readiness initiatives so that more high school students meet readiness standards will minimize the need for remediation in college. Some SREB states already are instituting such reforms. (See The National Center for Public Policy and Higher Education/SREB special report, *Beyond the Rhetoric: Improving College Readiness Through Coherent State Policy*.)



William "Brit" Kirwan,
chancellor of the
University System
of Maryland

Once students enroll in a postsecondary institution, the college or university is responsible for providing them with high-quality developmental courses, if needed, to prepare them to succeed in college-level courses. Postsecondary education must be accountable for boosting college completion while also maintaining access. **States should not allow higher college-graduation rates to be achieved through tighter admission requirements.**

State high school standards and assessments need to reflect the knowledge and skills that the K-12 and postsecondary education sectors determine students will need for success in college and career training — even if the skill levels are higher than most states currently require for minimum-level diplomas. Setting these “college-readiness standards” requires the full participation of the postsecondary sector. States need to validate these standards and assessments by comparing student performance on them with performance in introductory college courses and certificate or degree completion.

States also should adopt assessments that will measure students' progress in meeting the college-readiness standards no later than the junior year of high school. Using the assessment results, teachers can tailor classroom instruction to address students' academic deficiencies. Students who indicate on the tests a lack of readiness for college should be directed into senior-year transitional courses designed to close these gaps in academic performance. The standards on these tests should also be used by postsecondary institutions to determine students' placement into developmental or introductory college-level classes.

Meeting the readiness challenge on a statewide scale requires a comprehensive action agenda with specific goals, the involvement of all key education and political stakeholders, and a plan for implementation.

State policy for **College and Career Readiness** should:

- ensure that students take a quality college-preparatory curriculum.
- ensure that all public K-12 and postsecondary institutions adopt a common set of specific college-readiness standards (i.e., Common Core State Standards) with rigorous performance expectations in reading, writing and mathematics that are emphasized in high school courses and for which students are assessed no later than their junior year.
- develop and provide supplemental, transitional courses for 12th-graders who, based on the 11th-grade assessments, are not college-ready.

Encourage and Support Returning Adults

The student pipeline to and through college is not only broken in many places but also is too restrictive. Broadening the postsecondary education pipeline to accommodate a wider range of individuals is just as important as plugging the leaks from elementary through high school and into college. States need to expand this pipeline to draw many more adults — including the roughly 60 million working-age adults nationally and the 29 million in SREB states who have taken some college courses but have not completed a degree or career certificate. Most adults with some college experience began their college careers as traditional students after finishing high school but left college without completing a degree. Some of them return, particularly to community colleges. But many do not return because of work, family and other responsibilities.

Quite simply, states cannot reach the target of having 60 percent of the adult population earn some type of college degree or career certificate by 2025 without a major commitment to increasing college completion among these adults.

State policy for **Returning Adults** should:

- create a statewide initiative to encourage more adults who have attended some college to finish their certificates and degrees, and promote adult degree completion in existing statewide college-going campaigns.
- create accelerated pathways to certificates and degrees for adults, giving them credit for prior learning experiences and competencies that are tested and verified through external exams.
- call for a review of state financial aid policies and practices to ensure appropriate and adequate financial assistance for returning adults.

Most SREB states' percentages of adults with an associate's degree or higher are below the national average — and several have the lowest rates in the country. While significantly more adults have bachelor's degrees in SREB states than 20 years ago, the region still lags 2 percentage points behind the national rate of 27 percent.

Adults historically have not been a target market for American higher education. There are real challenges in reaching this segment of the population, but there are also significant opportunities for growth in increasing educational attainment levels of adults in SREB states.

Returning adults include full-time, part-time, working and non-working students, military veterans and first-generation students, all of varying demographics, with circumstances and needs different from those of traditional college-age students. Because adults often struggle to balance work and family obligations, they find it difficult to handle rigid course schedules and other requirements at most institutions. Affordability is usually a major concern because many adults are part-time students — and ineligible for most financial aid.

States need to restructure their pathways to help adults earn career certificates and degrees. Research suggests that successful certificate and degree programs for adults offer more flexible course-delivery and time formats than colleges traditionally offer, and they contain milestones with clear benefits to the students, such as completing a certain number of hours each semester and declaring a major. Many returning adults are eager to have the academic community recognize and award credits for their documented and assessed knowledge from prior learning experiences and competency-based skills. To better assist adult students who begin career-certificate programs, each state needs to create a unified credentialing system that feeds into associate's and bachelor's degree programs.



Brian Noland,
chancellor of the
West Virginia Higher
Education Policy
Commission

Increase Numbers of Degrees and Completion Rates Through Institutional Actions

Improving college completion in every state demands changes in policy and practice — and both require a stronger will among state and institutional leaders to make difficult decisions and take bold action. Post-secondary institutions face the challenge of designing and implementing solutions to help them reach state completion goals, while they also will face greater demand for their programs. Supportive state policies can provide the framework for institutional actions, but solutions must happen at the institutional level.



Senator
Tim Shaughnessy
of Kentucky

Institutional actions and campus cultures can make a significant difference in college retention and completion. Public institutions of higher education have a profound responsibility to focus their efforts and resources on helping students succeed. Indeed, students, their families and policy-makers should expect public colleges and universities to do everything possible to help students complete degrees.

The institutional commitment to degree completion and closing achievement gaps is especially important for students who need developmental courses before they can enroll in credit-bearing college classes. Institutions responsible for providing developmental or supplemental classes should align them with college-readiness standards adopted by K-12 schools. Institutions should be held accountable for increasing the percentages of students who successfully complete developmental and related first-year college courses.

Completion should be every institution's top priority, reinforced by a campus strategic plan with ambitious goals for increasing completion that support the state's public agenda and goals. While there is no single formula for institutions to follow that guarantees a student will graduate, institutions with higher degree-completion rates than other similar institutions share several common strategies, especially *a campus culture that supports student success*.

Many institutional actions show evidence of success and can be made part of state completion initiatives. (See SREB's report *Promoting a Culture of Student Success: How Colleges and Universities Are Improving Degree Completion*.)

Research shows one of the most effective strategies that institutions can use to help more students graduate is an effective system of learning communities — groups of students who often take the same courses together in a block format. Learning communities can increase degree completion by promoting academic success, providing intensive mentoring and advising, and engaging students with faculty and other students.

States should expect **Systems and Institutions** to:

- make graduating students the first priority of institutional leaders, faculty and staff — central to the campus culture and all institutional practices at every public institution.
- ensure that the selection, performance evaluation and accountability of all campus administrators — especially the president and top-level academic officials — emphasize a commitment to degree completion.
- ensure that all students choose a major and develop an individual graduation plan by the end of their freshman year, then closely monitor student progress, and intervene if they diverge from the plan.

Colleges and universities already have highly trained professionals at all levels in faculty and administration who work to help students graduate. But to improve degree completion, staff, faculty and students need greater intentional leadership from senior institutional administrators and board members and from appro-

priate state policies. These campus leaders need to channel fiscal and human resources into strategies and programs that are proven to increase degree completion. In turn, institutions need to share the results of their efforts with the state and the public.

State officials, university systems, state higher education agencies and governing boards also need to provide leadership in improving degree completion through more effective strategic planning, policies and procedures. State agencies and officials need to push for improved student retention and degree completion by requiring and monitoring institutional plans and reports on performance — and by rewarding successful and improving institutions. Governing boards should monitor institutions' progress in retention and completion regularly, especially when required by board-approved plans to enhance institutional performance.

Increase Productivity and Cost-Efficiency in Degree Completion

As SREB states and their postsecondary institutions design more efficient paths for students to complete college, the results will benefit all. More students should earn degrees in fewer credit hours and less time, and states should see the numbers of degrees rise at the same or lower costs.

State policy for **Productivity** should:

- require institutions to identify cost- and time-efficiencies such as providing innovative, alternative delivery through online and hybrid courses and credit by exam; increasing enrollment in summer classes; and requiring a minimum number of online credits.
- limit course requirements for an associate's degree to 60 semester credit hours and 120 for a bachelor's degree statewide, recognizing a limited number of exceptions.
- create financial and tuition policies for institutions and students to keep credit accrual to a minimum.

To build more efficient pathways for students toward college completion, statewide degree-completion goals must be supported by a commitment to improved productivity. The experiences of a wide range of institutions, programs and students show there are many areas to consider in improving productivity, including: the number of credit hours required for a degree, students' accrual of excessive credits, use of technology to support course availability, better college-transfer systems, and more opportunities for dual and early college enrollment.

State governments, college and university systems, institutions and students can save valuable resources by identifying strategies for increasing productivity and decreasing costs in public higher education. States need to restructure higher education's business model, reducing costs and reinvesting in areas that lead to greater student success. States also need to examine "learning productivity" and find ways to streamline their delivery of educational services, reducing students' excess time and credits, creating smoother paths to a degree, and increasing learning outcomes at lower costs. For example, several institutions have adopted financing approaches identified by the Delta Project and strategies developed by the National Center for Academic Transformation using technology to reduce the cost of higher education. Some systems and institutions have even explored offering three-year bachelor's degrees, with more clearly focused curricula and year-round classes to expedite graduation.

Streamline Credits, Time to Degree and Costs

Improving productivity means helping more students earn a degree or certificate more quickly and efficiently. While completion is the ultimate goal, it is also important that both the time it takes to earn an award *and* the total credit hours accrued be addressed and measured. Both affect student success and system productivity and efficiency.

In terms of time to degree, students who can attend full time throughout college should be expected to complete their course of study efficiently — four years for a bachelor’s degree, two years for an associate’s degree, and one year for a certificate. Part-time students will take longer, although these students should be expected to finish in five to six years. All of this means that states’ goals and measures should address different time horizons (four, five, six, and more than six years) and students’ full- and part-time status.

Just as important are the credit hours accrued in pursuit of a degree or certificate, for credit hours determine cost to the state and student. Keeping credit hours earned to a reasonable level is a major strategy that states should use as they work toward more efficiency in postsecondary education.

It is common for states to discover that even students who attend college full time while earning a degree do not finish in four years, meaning that they accrue substantially more hours than required for that degree. Part-time students also often accumulate more hours than required for a specific degree. Too often, transfer students amass many more credit hours during their community college and university experience than students who do not transfer. In short, state expectations regarding both time *and* credit hours to degree need to be reduced.

Some states and systems limit the number of credits required for degrees at public colleges and universities. This practice adds consistency across degree programs at various institutions and prevents colleges from requiring extra credits that may deter students from graduating. Such a policy may result in fewer required major-area and elective classes, possibly meaning fewer choices for students. However, fewer courses can save institutions money and may encourage students to choose a major earlier.

Students must also do their part to reduce excess courses by limiting the number of credits they take above the required minimum. It is important for states to measure the number of credits and amount of time students take to complete degrees. Ignoring credit accrual and the time students spend in degree programs may result in higher costs for the student and the state.

Career pathway initiatives are abundant in high schools, but states also should build more bridges that connect industry credentials, career certificates and applied degrees to associate’s degree and bachelor’s degree programs. Setting expectations for colleges and universities to provide more credentials and certifications for credit (and possibly transferring clock hours earned from these credentials into credit hours for degree programs) creates transparency in the system and can lead to more degrees.

Improve Transfer and Articulation

College-transfer policies also need to be a key component in states’ efforts to increase degree completion. National research shows that nearly 60 percent of all students now attend more than one postsecondary institution on their way to a bachelor’s degree. Additionally, many states now encourage and expect more students to begin studying for a bachelor’s degree at community colleges — making successful transfer to four-year institutions critical in attaining bachelor’s degrees.

To reach the goal of annual numerical increases in degrees and certificates, states need to ensure that policies support more community-college students as they transfer to four-year institutions. States and

State **Transfer** policy should:

- require that transfer policies be statewide and applied to all public universities and community colleges.
- be based on a common statewide, lower-division course curriculum for all public two- and four-year institutions that includes both general education and major-related courses acceptable at all universities in a state.
- guarantee that all 60 lower-division credit hours will transfer in full to all public colleges and universities.

students need a reliable, robust college-transfer system. Some states have found that guaranteed statewide college-transfer systems *can* help more students complete degrees. Some examples:

- Research from Florida shows that transfer students who enter the state's public universities accumulate about the same number of credits as native freshmen.
- Tennessee reports that transfer students graduate within six years at a *higher rate* than native students.
- Ohio community college students who transfer to four-year institutions are successful: Juniors who earn credits at two-year institutions have about the same grade-point average as those who enroll in four-year institutions, and the percentage of bachelor's degree recipients with one or more years of community college increased by 16 percent from 2007 to 2009.

But transfer policies do not work in most states, especially for students who often must take additional, sometimes repetitive courses, accrue excess credits toward a degree, and pay for courses they do not need. Frustrated with transfer policies that were designed to benefit institutions rather than students, these students often do not complete a degree. States need to make college-transfer systems more effective for three key reasons:

- to provide a clearer, shorter path to a bachelor's degree for transfer students.
- to reduce the time and cost required for transfer students to earn a bachelor's degree.
- to save states money by limiting excess credit hours taken by students.

The primary reason for ineffective statewide transfer systems can be traced to low expectations: States simply do not expect (and then demand) that the system provide an efficient path to the bachelor's degree for transfer students. An effective statewide college-transfer policy should result in an equally efficient path to the bachelor's degree for transfer students as for those who start at four-year universities — meaning that transfer students can earn a bachelor's degree in the same number of hours as native students.

Each community college course should be equivalent to a lower-division course in a public four-year institution. Florida and Louisiana have found that passing comprehensive transfer legislation is more effective than local agreements between neighboring institutions. Faculty from public universities and community colleges in each academic discipline can review and agree on specific criteria for these common courses.



Senator Bob Plymale
of West Virginia,
chair of the
Senate Education
Committee

Summary

The current national focus on improving college completion provides states and their institutions with an historic opportunity to galvanize the interests of the education community, policy-makers, business and industry, and American families to push for far greater levels of success for all students in postsecondary education. To increase the nation's educational attainment levels substantially in the next 15 years, all states need to take action to make increasing the completion of two- and four-year degrees, as well as career certificates, a top priority.

SREB challenges member states to work toward one major goal: to increase significantly the numbers of students who complete postsecondary career certificates, associate's and bachelor's degrees so that by 2025, 60 percent of each state's population ages 25 to 64 will have completed one of these credentials. The future of state economies depends on a well-educated citizenry. Policy-makers, education leaders, business representatives and families all share the responsibility of increasing each state's educational attainment levels. Together, the 16 SREB states call for all of these groups to support a renewed mission to increase certificate and degree completion in every state.

Detailed suggestions follow to assist state policy-makers and system and institutional leaders with specific recommendations in each area.

Appendix

SREB's Recommended Actions for State Policy-Makers and Institutional Leaders

Set Statewide Priority and Direction

1. Establish numerical goals for increasing the number of career certificates and degrees for the state and each public two- and four-year institution.
2. Create clear expectations and measurable objectives for key completion areas, including increasing access for all students, strengthening institutional actions to increase graduation rates, and generating greater productivity in the path students take to completion.
3. Identify the state's 15-year demographic projections for work force, economic and educational gaps; and create an appropriate set of state and institutional measures that include frequent milestones and aggressive baseline targets that assess progress toward college-completion and educational attainment goals.
4. Create a statewide accountability and recognition system to reward system and institutional progress on the degree-completion and related goals.
5. Require transparent reporting of spending practices and evidence that institutions are managing resources to support completion goals.
6. Align funding with college-completion and productivity goals to reinforce institutional accountability.
7. Hold presidents, chancellors and state higher education agencies responsible for ensuring that degree completion is a priority and that annual progress is made; and hold students responsible for moving efficiently through certificate or degree programs.
8. Create accountability and incentives for K-12 schools to improve students' college readiness and for the postsecondary sector to increase student completion rates in developmental and related first-year college courses.
9. Design measures to monitor institutional spending of state support targeted to meet the degree-completion priority and require transparent reporting to show resource management.
10. Establish incentives to motivate and reward better institutional performance; and reward students for graduating from college with a two- or four-year degree, using tax incentives.
11. Measure success for the state and each institution and system by number of degrees (increase in degrees compared with the base year) and by graduation rate.
12. In addition to publishing the 150 percent graduation rate required by the U.S. Department of Education, collect and publish the following time-to-degree graduation rates for all public institutions: 100 percent (two years to complete an associate's/four years to complete a bachelor's), 125 percent (two and one-half years for an associate's/five years for a bachelor's) and 150 percent (three years for an associate's/six years for a bachelor's).
13. Require institutions to report certificate and degree data by age, so this information can be used to track the educational attainment of the population.
14. Measure success for the state and each institution and system by number of degrees (increase in degrees compared with the base year) and by graduation rate; and include momentum points, such as remediation and credit completion, first-year persistence rates, completion of general education course work, and successful transfer.
15. Expand certificate and degree data-tracking systems to include year-to-year persistence and graduation rates for additional cohorts such as students who are part time, returning adults, first-generation, veterans or transfers and by racial/ethnic group and income levels. Also, degrees and certificates awarded should be related to full-time-equivalent enrollment.
16. Fund systems and institutions based in part on completed courses, certificates and degrees, using base money if new money is not available.
17. Require institutions to be transparent about use of resources to show evidence they are increasing efficiency and effectiveness and are reallocating cost savings to areas of greatest educational priority.

Appendix (continued)

18. Balance the need for state appropriations with moderate increases in tuition, when needed, accompanied by adequate need-based financial aid, cost reductions and improved productivity.
19. Award funding on the basis of system/institutional performance that is tracked annually against state education and economic development goals, rewarding improvements such as less student attrition, seamless transfers and learning outcomes.
20. Limit state institutional support and financial aid for students who exceed by 10 percent the base credit requirement (60 semester credit hours for an associate's degree and 120 for a bachelor's degree); avoid increasing fees to students to cover the decreased state support.

Increase Access

21. Ensure that all public K-12 and postsecondary institutions adopt a common set of specific college-readiness standards (i.e., Common Core State Standards) with rigorous performance expectations in reading, writing and mathematics that are emphasized in high school courses and for which students are assessed no later than their junior year.
22. Develop and provide supplemental transitional courses for 12th-graders who are assessed as not college-ready by 11th grade.
23. Designate one college-level placement test that is based on the college-readiness standards and similar in scope to 11th-grade high school assessments, and require all public postsecondary institutions to use the designated placement test.
24. Develop in-service and pre-service training plans for teachers that focus specifically on the state's readiness standards and performance expectations and how to teach them effectively in grades eight through 12.
25. Focus financial aid on need rather than merit so that more students from low-income families receive maximum assistance. Allocate a larger portion or provide some additional need-based financial aid to upper-division students and returning adults to encourage them to graduate.
26. Limit credit-hour requirements for degrees to reduce student cost.
27. Ensure that tuition policies produce only modest increases in costs for students, and avoid disruptive excessive fluctuations in tuition costs. States can limit maximum annual institutional tuition increases to a specified percentage equal to or less than the increase in median family income.
28. Make the filing of the FAFSA and state financial aid forms part of high school requirements, with an opt-out provision if needed.
29. Market financial aid through a user-friendly, comprehensive Web site that serves as a single portal and guide for students searching and applying for aid.
30. Create a statewide initiative to encourage more adults who have attended college to finish their certificates and degrees, and promote adult degree completion in existing statewide college-going campaigns.
31. Incentivize institutions to develop successful adult degree-completion programs.

Increase Numbers of Degrees and Completion Rates Through Institutional Actions

32. Make graduating students the first priority of institutional leaders, faculty and staff, central to campus culture and all institutional practices at every public institution.
33. Provide appropriate and targeted programs and services that foster degree completion.
34. Ensure that the selection, performance evaluation and accountability of all campus administrators — especially the president and top-level academic officials — emphasize a commitment to degree completion.
35. Charge a team of campus leaders with overseeing efforts to improve student success.
36. Ensure that all students choose a major and develop an individual graduation plan by the end of the freshman year, closely monitor all student progress, and intervene if students diverge from the plan.
37. Increase student contact with professional advisers and faculty who are trained to help students choose a major, enroll in the proper classes and avoid excess credit hours.
38. Develop an institutional master course schedule that at covers at least three years.

Appendix (continued)

39. Create accelerated pathways to certificates and degrees for adults through online and hybrid (a combination of traditional classroom and online) courses and credit for prior learning experiences, tested and verified through external exams.
 40. Ensure students who enter postsecondary education not ready, particularly returning adults, can take developmental courses quickly, and that such courses are succinct and convenient in time and location.
 41. Engage the business community, especially entrepreneurs, to create innovative strategies to educate and prepare our students and returning adults for the workplace.
- Increase Productivity and Cost-Efficiencies*
42. Limit course requirements for an associate's degree to 60 semester credit hours and to 120 for a bachelor's degree, recognizing a limited number of exceptions.
 43. Require institutions to be transparent about use of resources, including evidence that they are increasing efficiency and effectiveness, and reallocating cost savings to areas of greatest educational priority.
 44. Require institutions to identify cost- and time-efficiencies by financing course completion; providing innovative, alternative delivery for courses such as online and hybrid courses and credit by exam; increasing enrollment in summer classes; and requiring a minimum number of online credits.
 45. Create financial and tuition policy for institutions and students to keep credit accrual to a minimum.
 46. Insist that institutions provide core and major courses as student graduation plans require, either through traditional or online delivery — so that no student must wait more than a semester for a needed course.
 47. Require that transfer policies be statewide and applied to all public universities and community colleges.
 48. Develop a common statewide, 60 semester-hour, lower-division (freshman and sophomore) curriculum guaranteed to transfer for all public two-year colleges and universities (including general education, major program prerequisites and electives); identify common statewide courses using a course-equivalency table.
 49. Require that all universities admit transfer students as juniors if they have declared a major and have taken the specified 60 hours, and require students to complete the number of credit hours remaining to meet degree requirements.
 50. Strengthen pathways to create “stackable” credentials, folding associate's degrees into bachelor's degree requirements so that students experience smooth articulation.

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College Completion Advisory Panel

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