



NEW JERSEY

# Association of State Colleges and Universities

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**Senate Higher Education Committee  
October 17, 2016  
Senate Bill No. 2617**

The state colleges and universities support the goal of this legislation to help students complete their degree in a timely way, which will reduce their overall cost of attendance and help them step toward their next goals after college.

We oppose the specific proposal in this bill – a campaign to encourage students to enroll in 15 credits per semester – for two reasons:

1. The 15-credit standard is not used by all our institutions to define full-time attendance; and
2. Research indicates that 15-credit strategies may be ineffective and may have unintended consequences, particularly for students who must work at least 30 hours per week to afford their education.

According to a researcher at Columbia University:

No matter how appealing the incentive for enrolling in 15 credits may be, incentives can only target students on the margin—those who would have chosen a lighter credit load but could successfully devote the time and resources to 15 credits per semester, provided the right incentives and support. There will always be a population of students who would have enrolled in 15 credits no matter what, and there will always be a population of students who cannot afford the time and resources necessary to enroll in 15 credits. There may also be students who are induced to take 15 credits but who end up dropping or failing the additional course(s).

Not paying attention to these distinctions may result in unintended consequences. (Serena Klempin, 2014, “Redefining Full-Time in College: Evidence on 15-Credit Strategies,” Community College Resource Center, Teachers College, Columbia University).

Two researchers at the City University of New York (Monaghan & Attewell, 2014, "Academic Momentum at the Gate: Does First-Semester Credit Load Affect Postsecondary Completion") found that students working 30 or more hours per week did not graduate at higher rates when taking 15 credits, compared with students taking 12 credits. The researchers’ analysis considered only the first two semesters of enrollment, indicating that while these students started off on track to complete their degree in a timely way, they

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subsequently must have substantially decreased the number of credits in which they were enrolled.

The “15-to-Finish” campaign may be too specific. For example, it may be better to promote *30 credits per year* rather than *15 credits per semester*. Summer courses may be a practical alternative for students who do not feel equipped to handle 15 credits during the regular fall and spring semesters but still wish to graduate on time. And in some cases, it may be useful to incentivize continuous enrollment at a lower intensity rather than linking enrollment intensity to on-time two- or four-year completion.

Thank you for considering our comments.