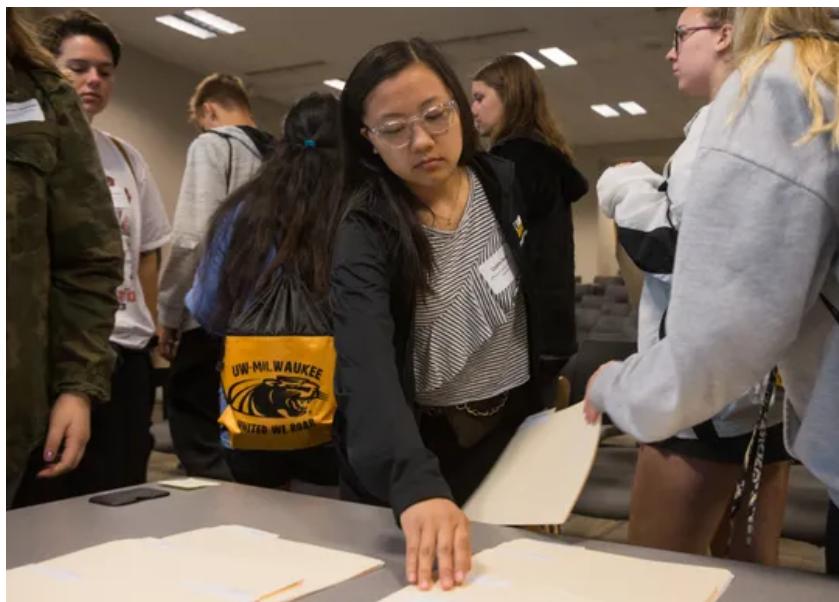


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Want to graduate on time and save money? Make sure you take 15 credits a semester.

[Devi Shastri and Alex Groth](#), Milwaukee Journal Sentinel Published 7:30 a.m. CT July 1, 2019 | Updated 11:13 a.m. CT July 1, 2019



Freshman Caitlin Yang selects her folder containing course recommendations, placement test results and semester course planning before picking courses for the fall semester. (Photo: Hannah Schroeder/Milwaukee Journal Sentinel)

Caitlin Yang, 18, sat in freshman orientation at the University of Wisconsin-Milwaukee, absorbing instructions from the academic adviser.

It was her second day on campus and Yang was signing up for classes this fall, her first semester in college.

She was trying to absorb all the information thrown at her: She'd need 120 credits to graduate; half should be in her major; one-fourth should be in general education requirements; the remainder should be electives or in a minor, if she wants one. She was holding class recommendations from UWM's advising staff, based on her general interests and how she scored on English and math placement tests.

And like so many others, Yang was unsure what she wanted to major in, beyond a general interest in medicine or engineering.

"I'm pretty intimidated, because especially when you're undecided, you're putting all this money into your education and you don't really know exactly what you want to do off the bat," Yang said.

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Advisers try to ease the tension; many joke that "undecided" is the most popular major on most campuses. But this summer, Yang and thousands of other incoming freshmen are receiving one other bit of advice: If you want to graduate in four years, keep in mind from the very beginning that you need "15 to Finish."

That slogan is part of a campaign that's been used for several years at four Wisconsin universities. It is based on simple math: to reach 120 credits, students need to average 15 credits in each of eight semesters. That works out to about five traditional classes each fall and spring.

Educators say many students progress through college not realizing that they are falling behind. Twelve credits are required to be considered a full-time student; 12 credits are also required to qualify for financial aid. That has led to the longstanding myth that 12 credits is an acceptable target.

But 12 credits per semester means five years to graduation, not four.



Dave Clark, senior associate dean of UWM's College of Letters and Sciences, assists undecided freshman Caitlin Yang in setting up her course selection during freshman orientation. (Photo: Hannah Schroeder/Milwaukee Journal Sentinel)

Yang said she's taking her 15 credits and aims to graduate on time. Though she hasn't even started her first degree, she's planning on getting a master's degree after this, so she wants to keep on track.

"Especially coming from high school, you've gone through so many classes a day," she said. "Five classes doesn't sound that bad ... as long as you keep yourself on track with all your homework and stuff like that."

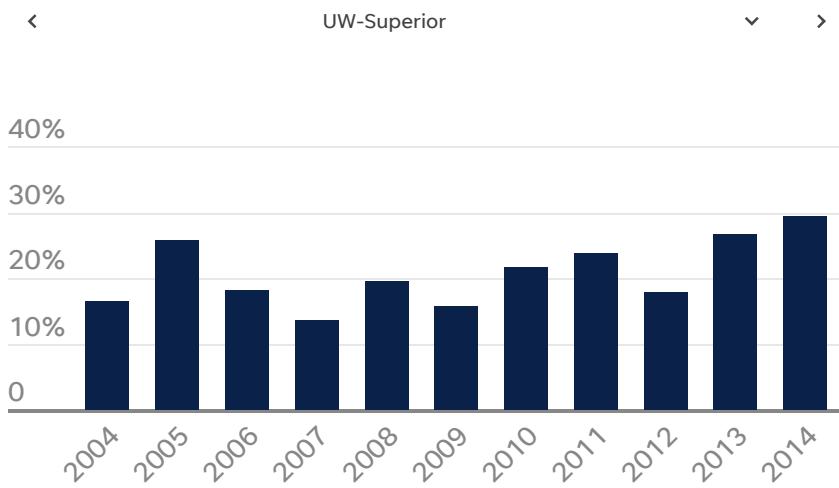
The 15 to Finish campaign is going to be adopted across the UW System starting this summer. It's the latest in a slew of efforts, driven by the high cost of tuition, to save students money and time.

"Too many students are graduating with an entire extra semester that maybe didn't count toward their degree," Dave Clark, senior associate dean of UWM's College of Letters and Sciences, said. "More learning is obviously not a terrible thing, but time matters. Time and money are really important."

Four-year graduation rates at pilot universities

Campuses at Milwaukee, Oshkosh, Parkside and Superior piloted the 15 to Finish campaign.

This is the percentage of incoming freshmen who graduated with a bachelor's degree in four years from those schools over a decade.



Source: [University of Wisconsin System](https://www.wisconsin.edu/accountability/progress-and-completion/)
Graphic by Alex Groth

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The four-year challenge

Every fall semester, UW-Milwaukee adviser Jennifer DeRoche stands in front of new freshmen and asks if they want to graduate in four years.

Nearly all of them say yes. But who actually gets their bachelor's degree on time is a different story.

At UW-Milwaukee, the four-year graduation rate for new freshmen in 2014 was 20.7% — almost half the UW System average for that year.

"I think a lot of students when they're coming to college, especially first-generation students, just even the concept of how credits work is new and different," DeRoche said.

All of the schools piloting the "15 to Finish" program have [graduation rates lower](https://www.wisconsin.edu/accountability/progress-and-completion/) (<https://www.wisconsin.edu/accountability/progress-and-completion/>) than 30%, most of them well below the most recent national average of about 36%.

There are outliers on the other end, namely UW-Madison, where 40.1% of the fall 2014 class got their bachelor's degree in four years. Four-year graduation rates have generally and slowly been rising at UW schools, though educators and campus leaders say there's still much work to be done.

There are plenty of legitimate reasons a student may not graduate on time. Timelines could be delayed because they're also holding down jobs to pay for school, or they are parents with young children or have other demands on their time. No one is trying to convert part-time students into full-time, or question their particular circumstances.

But some students are content with 12 credits because they have never been told any different, said Dhanfu Elston, the vice president of strategy at [Complete College America](https://completecollege.org/) (<https://completecollege.org/>), the national alliance that leads the "15 to Finish" initiative.

RELATED: [How UWM peer Georgia State figured out how to graduate more black students](https://story/news/education/2018/01/16/uwm-peer-georgia-state-university-figured-out-how-graduate-more-black-students-than-any-school-count/991109001/) ([/story/news/education/2018/01/16/uwm-peer-georgia-state-university-figured-out-how-graduate-more-black-students-than-any-school-count/991109001/](https://story/news/education/2018/01/16/uwm-peer-georgia-state-university-figured-out-how-graduate-more-black-students-than-any-school-count/991109001/))

National numbers show there's plenty of room for improvement.

Half of all college students fell just six credits per year — about one class per semester — short of being on track to graduate on time, Elston said. Those rates are even worse at two-year institutions, where only 11% of full-time students are enrolling in 30 credits a year.

Many students lack the people in their lives to point them in the right direction, Elston said.

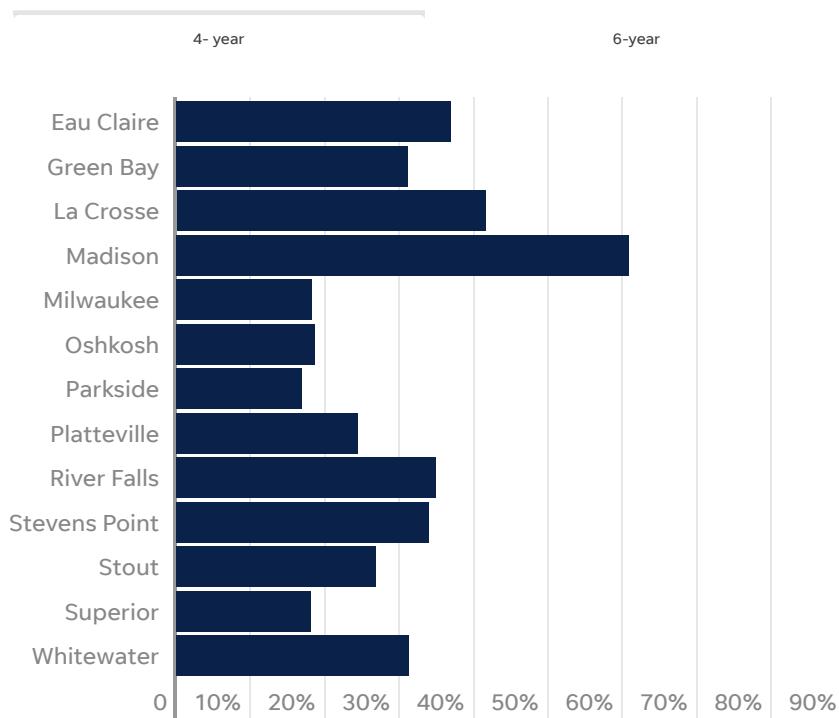
"What we've been doing in this campaign is (telling students) that full-time is not on-time," Elston said. "Most students, especially low-income, first-gen students, students of color, don't enter with that level of cultural capital."

And that delay is costing students much more (<https://www.nerdwallet.com/blog/loans/student-loans/victory-lap/>) than just the tuition that comes from an extra semester or year.

"Typically, when institutions talk about the cost of school, they're talking about tuition and fees and maybe a couple of other costs," Elston said. "But when you look at the opportunity cost ... like being in the job that you should be in, lost savings as far as 401(k) and retirement, when you add all of those things as well as the student debt and how much you pay in interest over years, every extra year at a public school is not just \$18,000. It's closer to \$147,000 over your lifetime."

4-year and 6-year graduation rates

The percentage of 2012 UW freshmen who graduated with a bachelor's degree in four versus six years.



Source: [University of Wisconsin System](#)
Graphic by Alex Groth

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Not just any 15 credits

Elston said students used to ease into college, not wanting to get swamped right out of the gate.

"Advisers were typically, in the most well-intentioned way, discouraging students from taking a 15-credit-hour load because they were afraid that it would be too much," Elston said.

That mentality has changed. Kay Eilers, director of the UWM Student Success Center, said students benefit not just from keeping on track to graduation, but from knowing what a full course load feels like, and how to manage their time.



Academic adviser Amanda Soika gives an orientation presentation for students who are undecided about their majors. Students were informed about their course options and advised to take 15 credits each semester to finish within the typical four-year time frame. (Photo: Hannah Schroeder/Milwaukee Journal Sentinel)

Early research on programs that encourage 15 credits shows that students who take a high academic load and keep that load throughout their college careers fare better academically, according to a [2014 report](https://ccrc.tc.columbia.edu/media/k2/attachments/redefining-full-time-in-college.pdf) (<https://ccrc.tc.columbia.edu/media/k2/attachments/redefining-full-time-in-college.pdf>) by the Community College Research Center at the Columbia University's Teachers College.

Research also shows that, across the board, whether students come into school with high GPAs and test scores or low ones, students who take a heavier course load are more likely to succeed academically, persist in school from year to year and to graduate.

That's been true so far at the Wisconsin schools emphasizing the 15-credit load. UWM, in just five years, saw an 18.5% increase in the number of students who completed 15 credits in their first semester and a 17.5% increase in the number who completed 30 credits by the end of the school year.

Further, UW System data shows underserved students (first-generation students, under-represented minority students, those with ACT scores under 25 and those from low-income backgrounds) benefit even more than the gains seen in the freshman population as a whole.

"If you look at how students do and you break it down by students who are very well-prepared ... and students who aren't as well-prepared, among students at every level of academic preparation, those that take 15 or more credits do better," said Robert Ducoffe, the provost at UW-Parkside and a member of the Wisconsin team that works with Complete College America.

It could be, in part, because taking 15 credits requires students to put school first, by the sheer virtue of the time commitment, Ducoffe said.

Others say it's about adjustment. When students start out taking 15 credits, it becomes normal, said Cortney Alexander-Doyle, director of academic advising at UW-Superior.

"After that it's pretty much habit," she said.

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[\(https://www.jsonline.com/story/news/education/2019/06/17/marquette-latest-more-than-1-000-schools-not-requiring-act-sat/1421959001/\)](https://www.jsonline.com/story/news/education/2019/06/17/marquette-latest-more-than-1-000-schools-not-requiring-act-sat/1421959001/)

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