



# Graduate on time

## Less than half of college students are on track to graduate on time.

- Many full-time students do not complete an average of 15 credit hours a semester, making it necessary to spend an extra year or more in college to finish a degree.
- Attending school full time does not mean you will graduate on time. Twelve credit hours is considered full time for most federal and state financial aid, but it takes an average of 15 or more credit hours a semester to earn an associate degree in two years or a bachelor's degree in four years.
- Completing just one more course each semester could help you graduate on time.

## Earn a degree in less time and at less cost.

- An extra year in college may cost more than you think. Tuition, fees, room and board, books, and the wages you would have earned at a full-time job can top \$50,000.
- Graduating on time can help make higher education more affordable and reduce the amount of money you might need to borrow to pay for your education.

## Make a plan.

- Know how many credit hours you need for your degree.
- Complete 15 or more credit hours a semester.
- Consider all your options – summer school and online courses can help you earn the credit hours you need to graduate on time.



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