THE CHALLENGE: Too many Missouri students start college but do not graduate on time or earn a degree.

- Less than half of students earn an average of 15 credit hours per semester to put them on track to complete an associate degree in two years or a bachelor’s degree in four years. The longer students stay in school the less likely they are to complete a degree.
- Taking 12 credit hours is considered full time for federal and state financial aid. However, it is practically impossible for students who earn less than 15 credit hours a semester to graduate on time.
- An extra year in college can cost students $50,000 or more in tuition, fees, books, room and board, and lost wages they would have earned had they graduated and joined the workforce.

THE OPPORTUNITY: Increasing the percentage of students who complete 15 or more credit hours a semester could improve college completion rates and affordability.

- Earning 15 or more credit hours a semester can help students complete a degree in less time and at less cost and potentially reduce student loan debt.
- Students who complete an average of 15 credit hours a semester are more likely to graduate.
- On-time college completion promotes the efficient use of public and private resources.

THE STRATEGY: Missouri is launching a statewide 15 to Finish initiative to increase college completion.

- Establish early awareness among high school students: The Department of Higher Education’s Journey to College initiative, which includes outreach events, social media, and publications about planning and paying for college, provides information about 15 to Finish and the benefits of completing college on time.
- Create awareness among college students: 15 to Finish materials are available to colleges and universities to encourage full-time students to make a plan to graduate on time and complete 15 or more credit hours a semester. Schools are encouraged to provide information about the benefits of graduating on time during student orientation and academic advising.
- Promote public awareness – particularly among parents: The Department of Higher Education is working to increase public awareness about the importance of on-time college completion as a way to reduce higher education costs and increase graduation rates.
- Recommend policies and best practices: A variety of approaches can help increase on-time graduation. Guided Pathways to Success and academic maps create clear degree pathways for students. Concurrent enrollment in two higher education institutions gives students more flexibility to take courses when they need them. “Banded tuition” allows students to pay a set tuition amount for enrollment in a range of credit hours. Scholarships or grants can be offered to students who stay on track to graduate on time.

Learn more at dhe.mo.gov/initiatives/fifteentofinish.php