



15 to Finish talking points

- Missouri's 15 to Finish program encourages full-time college students to take 15 or more credit hours a semester to put them on track to graduate on time.
- One way students can reduce college costs is to earn an associate degree in two years or a bachelor's degree in four years.
- An extra year in college can cost students more than \$50,000 in tuition, fees, room and board, books, and the wages they would have earned if they had graduated and joined the workforce full time.
- The longer students stay in school, the less likely they are to complete a degree and fully benefit from the time and money they have invested in their education.
- Less than half of students in Missouri earn an average of 15 credit hours a semester, making it nearly impossible, in most cases, for them to graduate on time.
- Students often take less than 15 credit hours a semester because 12 credit hours is considered full time by a majority of colleges and universities and many financial aid programs.
- Not all students can complete 15 credit hours a semester for a variety of reasons. However, many full-time students would need to take just one more course every semester to graduate on time.
- Students should:
 - Know how many credit hours they need for their degree.
 - Complete 15 or more credit hours a semester.
 - Consider all their options – summer classes, online courses, and dual credit and AP classes taken during high school can help them earn the credit they need to graduate on time.
- In addition to reducing college costs for students, on-time college completion promotes efficient use of valuable public resources, including funding for colleges and universities and student financial aid programs.
- Missouri is one of more than two dozen states who are participating in a national 15 to Finish initiative, sponsored by Complete College America, a non-profit organization working to increase college completion rates across the country.