

Student Success Initiative Credit Accumulation Initiative

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What is Credit Accumulation?

The SSI Credit Accumulation Initiative aims to promote students attempting and earning sufficient credit per semester in order to graduate in four years.

Students who finish their degree in four years see academic, social, financial, and career benefits.



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Theoretical Framework

Validation Theory (Rendon, 1994, 2002)

Defined as “an enabling, confirming and supportive process initiated by in- and out-of-class agents that foster academic and interpersonal validation” (p. 54).



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Academic Momentum Perspective

The speed that undergraduates initially progress in college significantly affects their likelihood of completing a degree.

After controlling for background differences, “an undergraduate’s momentum in his or her first semester predicts the student’s trajectory in later years” (Attewell et al., 2011).

(Adelman, 1999, 2006; Attewell et al., 2011)



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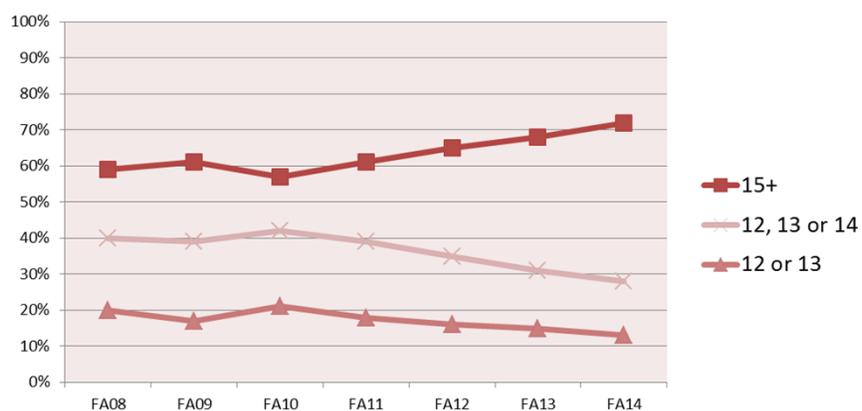
What do the data say about credit hour accumulation?

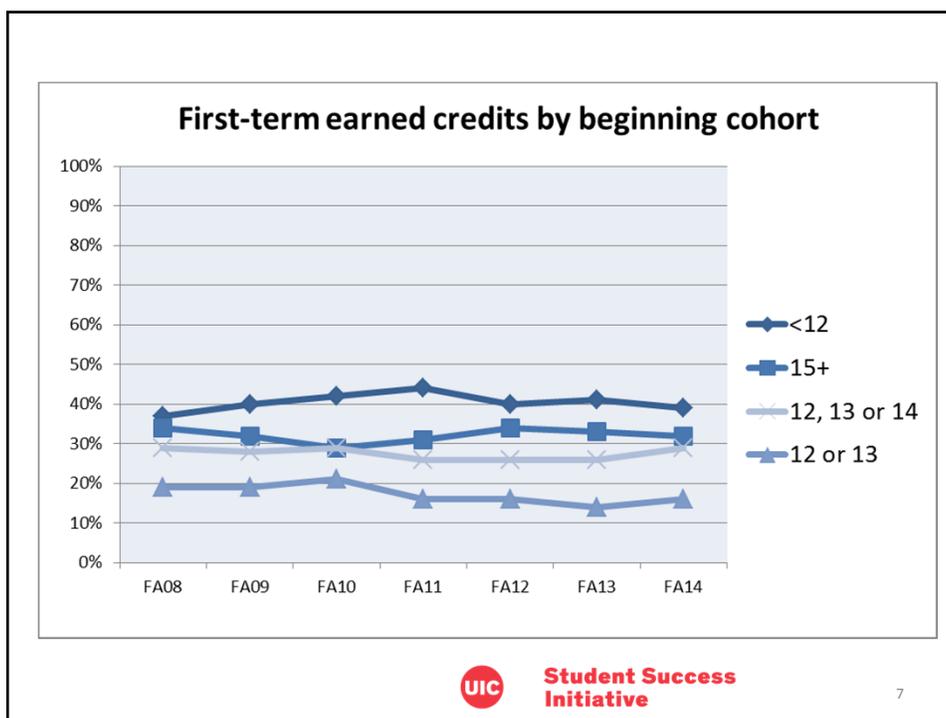
Over the past five years, the trend of students attempting at least fifteen credit hours in the first semester has increased.

The retention rate over this time remained flat – about 80%.

Last year, 13% of FY students attempted just **12 or 13** credits – about 400 students.

First-term attempted credits by beginning cohort





Attempted vs. Earned *defining terms*

- “LT15” refers to students from a first-year cohort who attempted or earned an average of less than fifteen credits per semester during their first year.
- “15+” refers to students to attempted or earned an average of 15 or more credits during their first year.

Do students who attempt or earn more credit in their first year succeed at higher rates?

	Odds Ratio Attempted	Odds Ratio Earned
Retention ¹	1.21	2.95
6 Year Grad Rate ²	1.66	2.98
4 Year Grad Rate ²	2.12	3.45

¹2013 beginning cohort

²2008 beginning cohort

- Controlling for demographics and preparation:
- For the 2013 first-time, full-time cohort, only **earning** is associated with improved odds of **retention**.
- For the 2008 first-time full-time cohort, both **attempting** and **earning** are associated with improved odds of **graduating**.
- Overall **earning** is a superior metric but it is more complex as it is affected by remedial coursework, course DFW rates, and course withdrawal issues.



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Are there significant differences in outcomes when considering Pell status, CPS alumni status, or race?

No.

No significant differences in retention and graduation were found when comparing “LT 15” students with “15+” students.

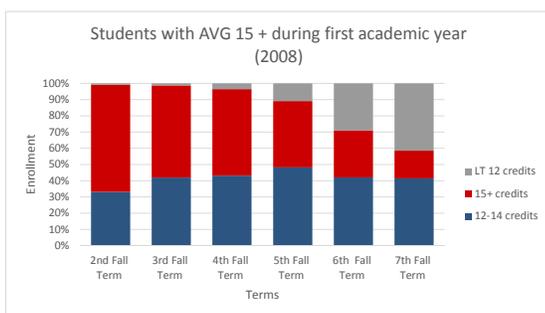
Analyses controlled for Pell eligibility, CPS status and race/ethnicity.



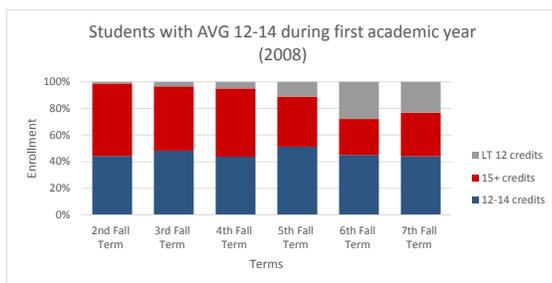
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What happens after the first year?



Students who start in the 15+ category do not remain at that level.



But neither do the students who start at 12-14 during their first academic year.

Data provide no evidence that students who begin attempting fewer credit hours tend to attempt more credit hours in subsequent semesters.

What are the financial implications to staying an extra year or two before completing a degree?



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Tuition and enrollment expenses for additional years in school are sizeable:

- An additional year of tuition, fees, and books will cost students approximately \$16,000.
- Other living expenses including housing and transportation will cost a student about \$14,500.
- The guaranteed tuition lasts four years: students are assessed increased tuition rate for enrollment beyond four years.

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Effect of delaying entry into the workforce

Lost salary income

Average beginning salary during first years of employment is approximately \$43,852*. For engineering related majors, this rate increases to approximately \$63,000*.

Future earnings potential/earnings wedge

Students who enter the work force later start from *behind* in salary increase/raise benefits. Over time, these increases can be significant.

*Data provided by UIC Office of Career Services



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Effect of delaying entry into the workforce

Career development

Lost opportunities for career training and advancement occur the longer a student delays entering the work force

Job Market changes

Students are likely to face diminished employment opportunities the longer they wait to enter the work force



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Financial Aid Effects

Increased Loan Indebtedness

Students typically accumulate more loan debt the longer they are enrolled. The average UIC undergraduate loan indebtedness in 2013-2014 was approximately \$23,158*.

MAP grant eligibility

Students must be enrolled for 15 hours per semester in order to receive the maximum MAP grant benefit. Awards amounts are reduced based on enrolled number of hours below 15.

Federal loan guidelines set maximum attempted credit hour limits to financial aid eligibility

*Data provided by UIC Office of Student Financial Aid

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Cost Impact – Case Studies



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	JACLYN	JOSEPH
IN COLLEGE	Graduate in 4 Years	Graduate in 5 Years
Number of Semesters enrolled	8 semesters	10 semesters
Credits per semester	15 credit hours	12 credit hours
Total tuition & fee costs (to complete degree) \$8,169 per semester ^a	(65,352)	(81,690)
Living expenses per year (\$14.5k)	(58,000)	(72,500)
Part-time work each year (15hrs/wk at \$8/hr) = \$6K	24,000	30,000
	(99,352)	(124,190)
IN THE WORKFORCE		
Salary (and benefits) earned in 5th year ^b	43,852	0
Total Impact ^c	(55,500)	(124,190)
^a Tuition and fee costs include additional tuition assessed after the 4 year		
^b Entry salary based on National Association of Colleges and Employers (NACE) survey.		
^c These costs do not include additional loan debt, cost of living, or other		

Benefits of attempting at least fifteen credits per semester:

- Students get into the workforce earning an average of about \$43K
- Those extra three credits each semester add up. Four semesters at 15 = one “free” semester.
- Tuition rates are only guaranteed for four years.
- When they finish earlier, students assume less debt.



Benefits of attempting at least fifteen credits per semester:

- MAP grants are offered on a sliding scale: 15+ 100%; 14 93%; 13 87%; 12 80% (and caps at 135 credit hours).
- UIC Grant caps at \$5K—may not cover all expenses.
- Grant and scholarship dollars spent on a fifth or sixth year could be redirected to students' first year.



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Challenges of attempting at least fifteen credits per semester

- Students must take remedial courses that don't provide earned credit.
- The DFW rates in some courses high.
- The math doesn't always work: With five-hour courses, for instance, it may be difficult to add up to 15.
- Some programs require more than 120 hours due to accreditation.
- Some students must work or have family obligations.



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Next steps

- Roll out a coordinated campaign to students, parents, faculty, staff, etc.
- OIR to prepare a policy brief to detail their findings
- Develop a website, video, materials, banners, etc.
Determine a “brand”



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Thank you!

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