

Leading Change to Improve Pennsylvania's Future

The case for reducing the minimum requirement for a bachelor's degree to 90 credits.

Students who borrow money to attend college but never finish see a significant negative impact on their future financial wellbeing¹, with students three times as likely to default, earn lower incomes throughout their lives, and have higher rates of unemployment.²

When we consider the rising cost of higher education and the high number of college students who fail to achieve a degree because of burdensome financial debt or time commitment, we are called upon to seek effective solutions. Not only for the sake of helping individual students succeed, but also to acknowledge and address the negative impact this problem has now and will continue to have on Pennsylvania's workforce and economic growth.

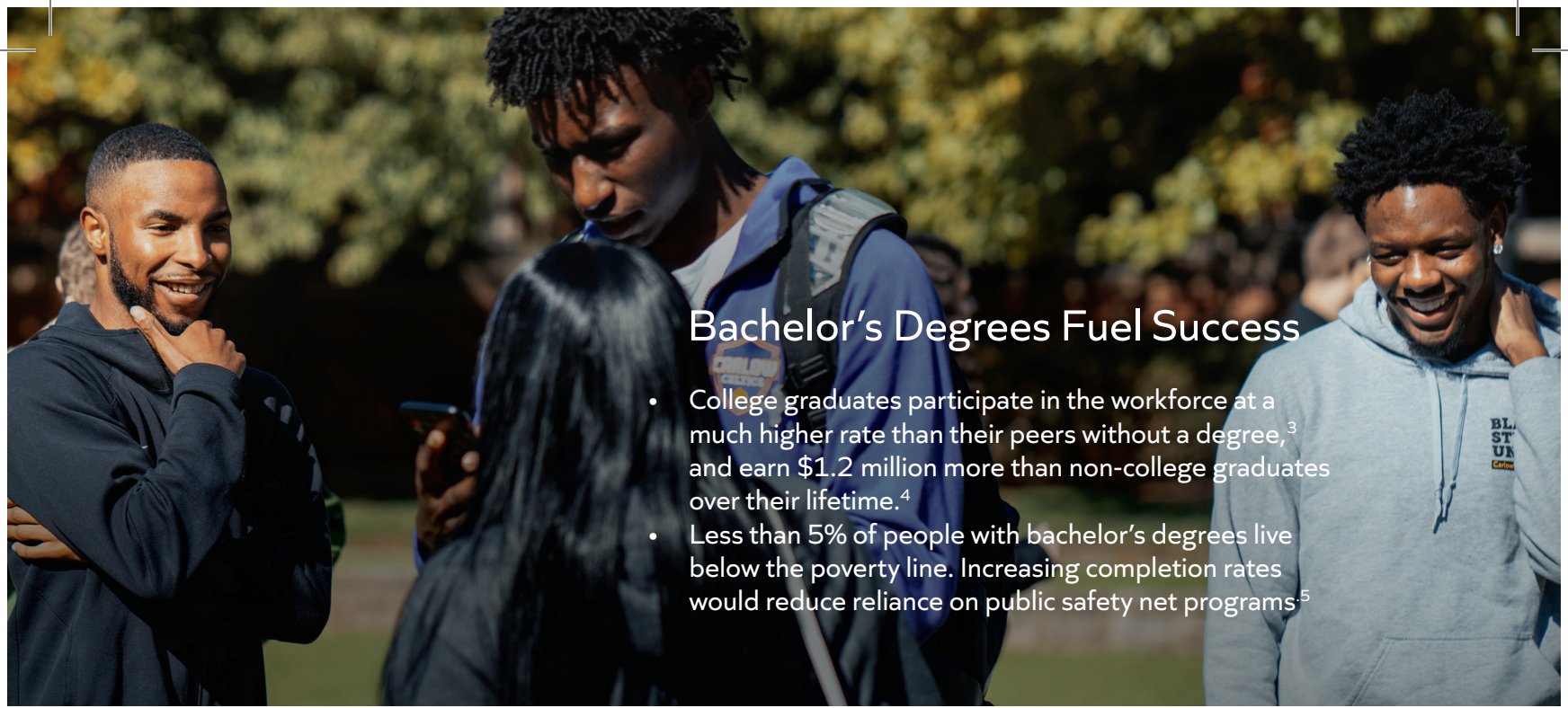
Existing Pennsylvania law (PA Code 31.21, 22 Pa. Code § 31.21, Curricula) requires students to complete a minimum of 120 credit hours to receive a bachelor's degree.

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Bachelor's Degrees Fuel Success

- College graduates participate in the workforce at a much higher rate than their peers without a degree,³ and earn \$1.2 million more than non-college graduates over their lifetime.⁴
- Less than 5% of people with bachelor's degrees live below the poverty line. Increasing completion rates would reduce reliance on public safety net programs.⁵

Reimagining the 120 Credit Rule

Carlow University leadership and educators recognize the far-reaching positive impact of higher education at the individual and community levels. Devoted to the future of our students, we see opportunities to expand access and affordability to a life-changing degree for more of Pennsylvania's young people and continuing students.

By reducing elective credits and concentrating the curriculum—focusing on outcomes and competencies—students could **complete a bachelor's degree in as few as 90 credits**. These valuable degree programs may include Creative Writing, English, Education, Public Health, Health Care Management, and Health Care Data Analytics.

We urge you, our state government leaders, to consider the economic and societal advantages of introducing new legislation that would amend Pennsylvania law, reducing the minimum requirement for a bachelor's degree from 120 to 90 credits.

Let's work together toward a bright future for the people of Pennsylvania.



¹ Lockwood, J. & Webber, D. (2023). Non-Completion, Student Debt, and Financial Well-Being: Evidence from the Survey of Household Economics and Decision-making. Fed Notes. <https://www.federalreserve.gov/econres/notes/feds-notes/non-completion-student-debt-and-financial-well-being-20230821.html> 21 Aug 2023. Accessed 27 Oct 2023.

²United States, U.S. Department of Labor, Bureau of Labor Statistics, "Household Annual Averages, Data Table 7: Employment status of the civilian noninstitutional population, 25 years and older by educational attainment, sex, race, and Hispanic or Latino ethnicity." 25 Jan, 2022. <https://www.bls.gov/cps/cpsaat07.htm>. Accessed 27 Oct 2023.

³Council of Economic Advisors (2016). Investing in Higher Education: Benefits, Challenges, and the State of Student Debt. 20160718_cea_student_debt.pdf (archives.gov) Accessed 27 Oct 2023.

⁴ Abel, J.R., and Deitz R. (2019). Despite Rising Costs, College Is Still a Good Investment, Federal Reserve Bank of New York, 2019. Accessed 27 Oct 2023.

⁵Whistle, Wessley (2019). The Ripple Effect: The cost of college drop out. Third Way. <https://www.thirdway.org/report/ripple-effect-the-cost-of-the-college-dropout-rate#:~:text=Students%20who%20take%20out%20loans,have%20higher%20rates%20of%20unemployment.> Accessed 27 Oct 2023.

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