

Diminishing Credit: How Colleges and Universities Restrict the Use of Advanced Placement

BY PAUL WEINSTEIN, JR.

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INTRODUCTION

The college affordability crisis looms large for working and middle-class Americans. Parents and students are reeling from record levels of student loan debt and ever-increasing tuition hikes. Total student loan debt is now a record \$1.26 trillion and the typical 2016 college graduate has \$37,172 in student loan debt, up six percent from last year.¹

The costs of postsecondary education are now higher in the United States than anywhere else in the world. Despite the buildup of student debt, colleges and universities continue to jack up prices in the form of higher tuition and fees. The cumulative change in tuition and fees at all types of higher education institutions has grown (in constant dollars) by 129 percent from 1981 to 2014. Median family income, of course, has not kept pace, growing only 11 percent over the same period. In 1981, annual college tuition

and fees represented 18 percent of median family income. Now they account for 37 percent.²

For a growing number of students the cost of college has become so high that they sometimes are forced to choose between skipping meals and paying for tuition, books, and dorm rooms. According to a study by Sara Goldrick-Rab of 4,000 community college students, slightly more than half of respondents indicated they experienced marginal to very low food security.³ If college costs continue to rise at their current pace, Congress may have to consider a free college lunch program for undergraduates.

Fortunately, responsible political leaders are pushing to make college affordable. Hillary Clinton has put America's ballooning student debt crisis at the center of the 2016 debate. In contrast, Donald Trump has

About the author

Paul Weinstein Jr. is a senior fellow with the Progressive Policy Institute and directs the Graduate Program in Public Management at the Johns Hopkins University.

offered no ideas for bringing college costs under control.

Clinton’s “New College Compact” is a big, multifaceted plan to take the debt monkey off the backs of millennials who attend public universities. But one thing it is not is cheap — the price tag is \$350 billion.⁴ And while it does try to curb college tuition costs at public institutions, it doesn’t roll them back.

In a 2014 report entitled “Give Our Kids a Break: How Three-Year Degrees Can Cut the Cost of College,” PPI proposed a more ambitious remedy that would actually reduce the cost of college: Awarding degrees in three years rather than four. If three-year bachelor’s degrees became the norm in America, as they are in much of Europe, students would see up to a 25 percent savings in tuition and fees. And because the proposal would free up class room and dorm space, colleges could make up the lost tuition

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by increasing the number of students they enroll in any given year. On average, students and families would see total savings of \$8,893 for undergraduates attending four-year public schools (in-state) and a \$30,094 reduction for those at private institutions.⁵ Best of all, it wouldn’t cost taxpayers a dime.

Cutting tuition by a quarter, of course, would also reduce the amount students need to borrow. Nearly 70% of bachelor’s degree holders have taken out student loans, with an average debt burden of \$29,400. Assuming someone borrows \$29,400 at 4.66% over four years, the interest owed would amount to \$7,505. But shaving a year off college cuts that interest tab to about \$5,629, a savings of \$1,876. And keep in mind we are talking averages here; the many students carrying debts well above the average will reap bigger savings.⁶

Nonetheless, it would be naïve to expect most U.S. universities and colleges to move toward three-year degrees without a nudge from public policy. It will likely require a mixture of incentives and penalties to encourage the vast majority of schools to move in this direction. Fortunately, some schools have taken the initiative and have begun offering a three-year degree option. Leading the way are Bates College, St. Johns University, Purdue, the University of South Carolina, the University of North Carolina Greensboro, the University of San Francisco, Florida State, and Wesleyan College, among others.⁷

HOW UNIVERSITIES AND COLLEGES RESTRICT CREDIT FOR ADVANCED PLACEMENT WORK

Another way for students to finish one semester early or perhaps graduate in three years is to earn Advanced Placement (AP) credit. AP’s origins lie in a 1952 study by three preparatory schools (Lawrenceville School, Phillips Academy, and Phillips Exeter Academy) and three universities (Harvard, Princeton, and Yale) that recommended allowing high school seniors to study college level material and to take examinations that (depending on the score achieved) would enable them to get college credit for their work.⁸ This report led to the creation of the AP program, run by the College Board, a nonprofit organization.

Today, over one million high school students take AP courses in 36 subject disciplines, and their number is growing. According to the College Board, the number of total AP examinees doubled from 2003 to 2013 (going from 514,163 to 1,003,430). About a quarter of those examinees are minorities, whose share of the total has more than quadrupled during that same decade, going from 58,489 to 275,874.⁹

Yet while the number of students taking AP exams grows, colleges and universities are making it increasingly difficult for them to get actual college credit. Eighty-six percent of the top 153 universities and colleges in the United States restrict the awarding of AP credit, denying students hundreds of millions in tuition savings. Only a handful of colleges deny AP credit altogether, but many others restrict the granting of credits. As a result, students who start their undergraduate studies thinking they have enough AP credits to graduate a semester or year early often discover their school has denied some or all of their AP coursework. “The AP system

increasingly resembles the frequent flier programs of legacy airlines,” notes Bruce Reed, President Clinton’s former top domestic policy adviser. “They are worth a lot more when you earn them than when you try to redeem them,” Reed stated.

In researching this study, I examined the AP policies of the top 102 universities and top 51 colleges according to *U.S. News and World Report*.¹⁰ According to information made publicly available by the College Board and these schools, a majority of colleges and universities limit the use of AP credit towards a degree. Based on the data shown in Tables 1 and 2, there are four primary ways schools restrict AP credit.

Over one million high school students take AP courses in 36 subject disciplines, doubling numbers from 514,163 in 2003 to 1,003,430 in 2013

- 1. Disallow course credit for any AP work.** Nine schools give students no credit for AP work. These institutions include some of the top schools in the country: Dartmouth University, Brown University, the California Institute of Technology, Williams College, and Amherst College.
- 2. Restrict the number of AP subject areas that are eligible for course credit.** Only 25 percent of the schools in this study allow students to receive credit in all AP subject area disciplines.¹¹ The rest (75 percent) eliminate some subject areas from consideration. The schools that give credit for all AP subject areas tend to be public universities.
- 3. Hike the minimum AP score needed to receive credit.** Almost half (44 percent) of the top schools do not accept a score of 3 on AP exams for credit. AP exams are scored on a scale of 1 to 5. A score of 5 means the student is extremely well qualified to receive college credit for that course. A score of 4 means the student is well qualified, and a score of 3 indicates that the student is qualified.¹² Yet even though the College Board considers those who score a 3 to have achieved a grade of C, C+ or



B-, 64 schools choose not to recognize that score. And among some elite schools such as Harvard, MIT, and Haverford, the minimum score is a 5.¹³ In response to this raising of the bar for AP credit, Texas enacted a law in 2015 that requires the state’s colleges and universities to give credit for scores of 3 or higher on AP tests (an exception was made for prerequisites). The law’s sponsor has argued that accepting all scores of 3 for credit will save students in Texas up to \$160 million in foregone tuition.¹⁴ While that might be overly optimistic, the fact remains more students will be able to cut their tuition bill in Texas.

- 4. Cap the total amount of AP credit that students can receive.** Another way colleges restrict the use AP credit is by capping the total amount of AP credit granted to any one student. Some 38 percent of the schools on our list cap the amount of AP credit they will give students, making it nearly impossible in some cases for students to graduate early.

THE AP CREDIT SQUEEZE

Why are schools restricting the use of AP? One rationale is quality. Many schools and their faculty argue that AP courses are not an adequate substitute for actual college courses. At zero-credit Dartmouth, Michael Mastanduno, Dean of Faculty of the School of Arts and Sciences, explains: “Ultimately the decision to modify the policy was made to require our students to take full advantage of the faculty expertise

TABLE 1: ADVANCED PLACEMENT CREDIT POLICIES OF TOP 102 UNIVERSITIES¹⁵

RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS	RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS
1	Princeton University	Yes	55	4	Yes	30	Boston College	Yes	94	3	No
2	Harvard University	Yes	44	5	Yes	30	University of North Carolina—Chapel Hill	Yes	97	3	No
3	Yale University	Yes	38	4	No	32	New York University	Yes	83	4	Yes
4	Columbia University	Yes	65	4	Yes	33	University of Rochester	Yes	55	3	No
4	Stanford University#	Yes	41	4	Yes	34	Brandeis University	Yes	80	4	Yes
4	University of Chicago	Yes	71	3	Yes	34	College of William and Mary	Yes	86	4	No
7	MIT	Yes	82	5	No	36	Georgia Institute of Technology	Yes	89	3	No
8	Duke University	N/A	N/A	N/A	N/A	37	Case Western Reserve University	Yes	91	4	No
9	University of Pennsylvania	Yes	41	4	Yes	37	University of California—Santa Barbara	Yes	100	3	No
10	California Institute of Technology	No	0	N/A	N/A	39	University of California—Irvine	Yes	100	3	No
10	Johns Hopkins University*	Yes	31	4	No	39	University of California—San Diego	Yes	97	3	No
12	Dartmouth College	No	0	N/A	No	41	Boston University	Yes	86	4	No
12	Northwestern University ###	Yes	100	4	Yes	41	Rensselaer Polytechnic Institute	Yes	78	3	Yes
14	Brown University	No	0	N/A	N/A	41	Tulane University	Yes	94	4	No
15	Cornell University	Yes	53	4	No	41	University of California—Davis	Yes	94	3	No
15	Vanderbilt University	Yes	92	4	Yes	41	University of Illinois—Urbana-Champaign	Yes	100	3	No
15	Washington University in St. Louis****	Yes	80	4	Yes	47	Lehigh University	Yes	83	4	No
18	Rice University	Yes	89	4	No	47	Northeastern University	Yes	97	4	No
18	University of Notre Dame***	Yes	55	4	Yes	47	Pennsylvania State University—University Park	Yes	100	3	No
20	University of California—Berkeley	Yes	72	3	No	47	University of Florida	Yes	100	3	No
21	Emory University	Yes	89	4	Yes	51	University of Miami	Yes	86	3	Yes
21	Georgetown University	Yes	83	4	Yes	52	Ohio State University—Columbus	Yes	100	3	No
23	Carnegie Mellon University	Yes	92	4	No	52	Pepperdine University	Yes	100	3	No
23	University of California—Los Angeles	Yes	100	3	No	52	University of Texas—Austin	Yes	92	3	No
23	University of Southern California	Yes	100	4	Yes	52	University of Washington	Yes	89	3	No
26	University of Virginia	Yes	86	4	No	52	Yeshiva University	Yes	72	4	No
27	Tufts University	Yes	75	4	Yes	57	George Washington University	Yes	100	4	Yes
27	Wake Forest University	Yes	100	3	No	57	University of Connecticut*	Yes	94	4	No
29	University of Michigan—Ann Arbor	Yes	86	3	No	57	University of Maryland—College Park	Yes	92	3	Yes

RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS	RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS
57	Worcester Polytechnic Institute	Yes	69	4	No	82	Texas Christian University	Yes	86	3	No
61	Clemson University	Yes	100	3	No	82	University of California—Santa Cruz	Yes	100	3	No
61	Purdue University—West Lafayette	Yes	100	3	No	82	University of Iowa	Yes	100	3	No
61	Southern Methodist University	Yes	100	4	No	86	Marquette University	Yes	88	3	No
66	Fordham University	Yes	97	4	Yes	86	University of Denver	Yes	94	3	Yes
66	University of Pittsburgh	Yes	86	3	No	86	University of Tulsa	Yes	83	3	Yes
69	University of Minnesota—Twin Cities	Yes	69	3	No	89	Binghamton University—SUNY	Yes	72	3	No
70	Texas A&M University—College Station	Yes	94	3	No	89	North Carolina State University—Raleigh	Yes	92	3	No
70	Virginia Tech	Yes	97	3	Yes	89	Stony Brook University—SUNY	Yes	100	3	Yes
72	American University	Yes	94	4	Yes	89	SUNY College of Environmental Science and Forestry	N/A	N/A	N/A	N/A
72	Baylor University	Yes	78	3	No	89	University of Colorado—Boulder	Yes	97	3	No
72	Rutgers, The State University of New Jersey	Yes	97	4	No	89	University of San Diego	Yes	100	3	No
75	Clark University	Yes	94	4	No	89	University of Vermont	Yes	100	3	No
75	Colorado School of Mines	Yes	86	4	No	96	Florida State University	Yes	100	3	No
75	Indiana University—Bloomington	Yes	100	3	No	96	Saint Louis University	Yes	66	3	No
75	Michigan State University	Yes	94	3	No	96	University of Alabama	Yes	100	3	Yes
75	Stevens Institute of Technology	Yes	83	4	No	99	Drexel University	Yes	100	4	No
75	University of Delaware	Yes	94	3	No	99	Loyola University Chicago	Yes	83	3	No
75	University of Massachusetts—Amherst	Yes	91	3	No	99	University at Buffalo—SUNY	Yes	85	3	No
82	Miami University—Oxford	Yes	100	3	No	102	Auburn	Yes	92	3	No

3 for Physics
 * 3 for Calculus
 ** 4 for Calculus
 ## 4 for Chinese
 ### 3 for Chemistry
 ***2 for Italian
 ****3 for French

TABLE 2: ADVANCED PLACEMENT CREDIT POLICIES OF TOP 51 LIBERAL ARTS COLLEGES¹⁶

RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS	RANK	INSTITUTION	AWARD AP CREDIT	% AP TESTS ACCEPTED	MINI. SCORE	CAP AP CREDITS
1	Williams College	No	0	N/A	N/A	25	Bryn Mawr College	Yes	89	4	Yes
2	Amherst College	No	0	N/A	N/A	25	Colorado College	Yes	94	3	Yes
3	Swarthmore College	Yes	69	4	No	25	Kenyon College	Yes	100	4	Yes
4	Bowdoin College	Yes	55	4	Yes	32	College of the Holy Cross	Yes	100	4	Yes
4	Middlebury College*	Yes	78	4	Yes	32	University of Richmond	Yes	92	4	Yes
4	Pomona College	Yes	89	4	Yes	35	Mount Holyoke College	Yes	100	4	Yes
4	Wellesley College**	Yes	81	5	Yes	36	Pitzer College	Yes	47	4	Yes
8	Carleton College	Yes	89	3	Yes	37	Lafayette College	Yes	81	4	No
9	Claremont McKenna College	Yes	47	4	Yes	38	Skidmore College	Yes	N/A	4	Yes
9	Davidson College	Yes	89	4	Yes	38	Union College*	Yes	83	4	No
9	United States Naval Academy	Yes	48	4	No	40	Dickinson College	Yes	19	4	No
12	Haverford College	Yes	97	5	Yes	40	Franklin and Marshall College	Yes	100	4	Yes
12	Vassar College	Yes	55	4	Yes	40	Whitman College	Yes	78	4	Yes
14	Hamilton College+	Yes	64	4		43	Occidental College	Yes	100	4	No
14	Harvey Mudd College	No	0	N/A	N/A	43	Trinity College	Yes	86	4	Yes
14	Smith College	Yes	78	4	Yes	45	Bard College	Yes	100	5	No
14	Washington and Lee University	Yes	89	4	Yes	45	Centre College	Yes	78	4	No
14	Wesleyan University	Yes	75	4	Yes	45	Soka University of America	No	0	N/A	N/A
19	Colby College	No	0	N/A	N/A	48	Connecticut College	Yes	100	4	Yes
19	Colgate University*	Yes	69	4	No	48	Gettysburg College	Yes	100	4	No
19	Grinnell College*	Yes	97	4	Yes	48	Sewanee—University of the South	Yes	94	4	No
22	United States Military Academy	No	0	N/A	N/A	51	Depauw University	Yes	81	4	Yes
23	Macalester College##	Yes	69	4	Yes	51	Furman University*	Yes	86	4	No
23	Oberlin College	Yes	69	4	No	51	Rhodes College*	Yes	86	4	Yes
25	Bates College	Yes	89	4	Yes	51	St. Olaf College	Yes	100	4	Yes

and unique academic resources that characterize a Dartmouth educational experience.”¹⁵ While no longer granting AP credit, however, Dartmouth continues to let students with high AP scores opt out of some introductory courses or get exemptions from certain requirements. That of course acknowledges that some incoming students have already mastered college-level subjects, but denies them any credit for their extra work in high school.

A more prosaic reason for denying students AP credit could be boosting tuition revenue. It’s no secret that

U.S. colleges and universities depend increasingly on tuition to keep their doors open. The Government Accountability Office (GAO) has found that both public and private colleges and universities have come to rely more heavily on tuition and fees as support from state and local governments has declined. With AP credits eating into their tuition revenue, schools seem to be taking a different attitude toward the value of course work students do in high school.

Whatever the rationale, denying students the ability to use AP credit to graduate early is shortsighted.

For one thing, students who take AP exams are less likely to drop out of college than those who don't.¹⁶ According to a study by the College Board, "when compared to their matched peers, research consistently shows that students who score a 3 or higher on an AP Exam typically: earn higher GPAs in college; perform as well or better in subsequent college courses in the discipline than non-AP students who took the introductory class in college; take more—not less—college course work in the discipline; are more likely to graduate college within five years; have higher graduation rates."¹⁷

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Secondly, colleges and universities can make up any revenue shortfall by increasing the number of students they accept to match students who graduate early. Thus for most schools, being more generous with AP credit awards should be a revenue neutral proposition.

EXPANDING AP AND THREE-YEAR DEGREES

An important first step for moving towards a three-year degree would be to expand credit for the successful completion of AP coursework, and of the International Baccalaureate (IB). To get there would require schools to be willing to accept enough credit to count for at least two semesters of college. While obviously not every student would be able to follow this path, rewarding those who do would help students and families reduce the cost of tuition and recognize an important academic achievement. Furthermore, any student who would receive AP or IB credit under an expanded approach could benefit

both academically and financially. To get there, policymakers should consider the following:

1. **Follow the lead of Texas.** Congress should enact a law requiring any public or private college or university that enrolls students who receive federal aid or subsidized loans grant course credit for scores of 3 on any AP exam. In addition, all 36 AP subject tests should be accepted for credit. If colleges and universities feel some AP courses are not sufficiently rigorous, they should work with the College Board to eliminate or improve the quality of those courses, rather than limit student's ability to earn credit.
2. **Limit AP and IB credit caps.** While no school should be forced to hand out a degree to a student who does not complete most of their coursework at that institution, no student should be denied the ability to graduate early. Caps on AP and IB credits should be limited to one-year of coursework, ensuring students who have enough AP credit to graduate in three years (or three-and-a-half) can.
3. **Make AP exams free.** The AP test costs \$92 per exam.²⁰ That number adds up the more tests you take. No one should be prevented from getting AP credit because of a fee. The next administration should find budgetary resources that would allow anyone who has successfully completed an AP course the ability to take the AP exam in that subject area for free.

CONCLUSION

America is in the midst of a debate on how to make college affordable for future generations of students. One simple and inexpensive way to cut the cost of college is to ensure institutions of higher education don't unfairly limit credit for AP and IB work. As this study shows, thousands of Americans are attending schools that don't give them full credit for their AP work. Changing that would be a huge win for America's students, as well as the nation's colleges and universities.

ENDNOTES

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11. For the purposes of this study, the AP Capstone Courses (Research and Seminar) were not included.
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13. A total of 6 schools have a minimum score of 5. This includes two schools that allow a score of 4 in one subject area.
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15. As Ranked By *U.S. News & World Report*. Data included in this table was collected from the College Board as well as individual University catalogs and handbooks. The use of *U.S. News & World Report* rankings does not constitute an endorsement of those rankings.
16. As Ranked By *U.S. News & World Report*. Data included in this table was collected from the College Board as well as individual University catalogs and handbooks. The use of *U.S. News & World Report* rankings does not constitute an endorsement of those rankings.“
17. Office of Communications, “Dartmouth Issues Statement Clarifying Advanced Placement Decision” *Dartmouth News*, February 8, 2013. <https://news.dartmouth.edu/news/2013/02/dartmouth-issues-statement-clarifying-advanced-placement-decision>
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20. Exam Fee and Reductions: 2016, The College Board. <http://apcentral.collegeboard.com/apc/public/exam/calendar/190165.html>

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Progressive Policy Institute
1200 New Hampshire Ave NW,
Suite 575
Washington, DC 20036

Tel 202.525.3926
Fax 202.525.3941
Email info@ppionline.org
www.progressivepolicy.org