





INTRODUCTION

Despite all the attention it has received in recent years, the cost of college continues to rise at both private and public institutions across the United States.

According to data from the College Board, average tuition and fees for a public four-year college is \$20,770 if in-state or \$35,420 for out-of-state, and \$46,950 for private, non-profit institutions. This represents increases of 13, 12, and 15 percent respectively since 2014, when the Progressive Policy Institute (PPI) first called for institutions of higher learning to make a three-year bachelor's degree the norm and cut the cost of college by 25 percent.¹

TABLE 1: Average Fees at U.S. Universities, 2017-182

	PUBLIC TWO- YEAR COLLEGES	PUBLIC FOUR-YEAR COLLEGES (IN- STATE FEES)	PUBLIC FOUR-YEAR COLLEGES (OUT-OF- STATE FEES)	PRIVATE NON- PROFIT FOUR- YEAR COLLEGES
Tuition and other fees	\$3,570	\$9,970	\$25,620	\$34,740
Room and board	\$8,400	\$10,800	\$10,800	\$12,210
Total (per year)	\$11,970	\$20,770	\$35,420	\$46,950

American college students are facing a triple whammy – out-of-control college costs, record levels of student debt, and declining real earnings for college graduates. Yet politicians from both the left and the right have done nothing to fix the problem. Republicans actually proposed cutting student aid during the debate over tax reform. Meanwhile, some Democrats are pushing "free college," which – while well intentioned – would do nothing to restrain the rising cost of college (in fact, just the opposite) or ensure Americans access to the best colleges and universities.

To help some students reduce the financial burden of going to college, a growing number of schools have begun to offer a three-year degree option. According to our research, at least 32 schools now provide students with a pathway to graduate in three years — with more expected to come online in the coming years. A list of these schools with a description of their three-year programs can be found in Table 2.

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The trend toward three-year bachelor's degrees is heartening – particularly since the vast majority of these programs have been established since 2005. The creation of these programs is an important acknowledgement by some of these schools that tuition costs are out of control and that students need not only more financial assistance, but also a lower price.

However, if one were to assign a grade to the current crop of three-year bachelor's degree programs, it would be an "F."

That's because, with the exception of a handful of schools such as Southern Oregon University, most are merely four-year programs squeezed into a three-year window. By design, these programs appeal only to a few, highly motivated students. Therefore, the take-up rate among students has been minimal, from 2 percent at some schools to a high of 19 percent at New York University, according to a 2017 NBC News report.³

As experience across Europe has shown, three-year degree programs produce students who are well educated and prepared for work or further, more specialized education. Cambridge, Oxford, and the London School of Economics are some of the elite institutions where three-year degrees are the norm. For a short period around the end of 19th to the beginning of the 20th century, Harvard University sought to reduce the time to degree completion, leading a significant share of its students to finish in three years.

Why are four-year BAs the standard in the United States? Is it because someone long ago conducted an analysis and determined four years was the ideal amount of time needed to complete a college education? Of course not. The length of time to earn a bachelor's degree followed practices in Europe initially. In the U.S., our system has become standardized around four-year BAs, which are now granted by more than 2,000 schools.

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Throughout our history, the curriculum at U.S. colleges has changed to meet the growing demands of American society. Initially schools

focused on the development of new clergy. After the end of the American Revolution, the mission of colleges shifted to a new responsibility: preparing young men for citizenship and public service in a republic. In 1828, the Yale Report was issued, taking the position that students should be required to study a variety of topics to train all aspects of the mind (reasoning, accuracy, and expression). After the Civil War, curriculum shifted again toward more vocational education (e.g., ministry, teaching). Schools like Johns Hopkins University and the University of Chicago were established to promote research and scholarship at the advanced level.⁴

It's time for the nation's higher education complex to again take a serious look at the post-secondary curriculum to address the demands of life and work in the knowledge economy, as well as the growth in tuition costs. A new bachelor's curriculum should be developed to take into account a number of new realities:

1. A majority of those who receive college degrees go on to some kind of graduate education or professional training. Why? Because a growing number of knowledgeintensive jobs of the 21st century demand more than a college degree. According to a study from Georgetown University, since the beginning of the economic recovery, holders of graduate degrees have gained nearly as many jobs as bachelor's degree holdersdespite the fact that undergraduate students outnumber graduate students by 2-to-1. And going forward, occupations that typically require a master's degree for entry will grow the fastest over the next 10 years, according to the Bureau of Labor Statistics.5

Given the growing demand for graduate education (and the resulting expense in money and time), reducing the time needed to earn a bachelor's degree would enable students who want highly specialized skills to get to graduate school faster and with less debt.

- 2. According to one study, 93 percent of employers believe that critical thinking, communication, and problem-solving skills are more important than a job candidate's undergraduate field of study. Most students would be better served with a curriculum that helps them become innovative, problem-solving thinkers who can communicate with fellow workers effectively. Rethinking the college curriculum to refocus it on qualitative and/or quantitative skills could allow students to finish their degrees sooner and move on to graduate school or the workforce.
- 3. The early evidence suggests that online learning is not a panacea for rising college tuition and costs. In fact, a survey, conducted by the WICHE Cooperative for Educational Technologies (WCET), found that most colleges charge students the same or more to study online. And, when additional fees are included, more than half of "distance education" students pay more than do those in brick-and-mortar classrooms. 6

As someone who has taught both undergraduates and graduate students, as well as online courses and on-the-ground classes, it has become clear to me that online education is more appropriate at the graduate level because students are better prepared, more self-motivated, and self-directed.

Furthermore, massive open online courses (MOOCs), while offering huge savings for students, exacerbate the deficiencies in the online classroom. In a MOOC, students get almost zero direct feedback or interaction with actual faculty and, as a result, more students will fail to grasp the materials and pass the course. In addition, because online courses are "precooked," it is harder for faculty to adjust their teaching over the semester to the needs of the unique individuals taking the course.

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But, because of rising costs, students will continue to seek out cheaper online alternatives in return for giving up quality and the social interaction and development that come from the "on-campus" experience. One way to make on-campus learning more affordable and less time consuming is to move to three-year degree programs.

HOW TO DESIGN A SUCCESSFUL THREE-YEAR PROGRAM

In order to design a three-year program where students can excel, graduate on time, and be prepared for the workplace, several reforms must occur in higher education.

Cut the course fat.

The modern curriculum has become oversaturated with unnecessary electives and general education requirements that attempt to teach students a little about everything at the cost of educating extensively in one or two subjects. While a good liberal arts foundation has its place, it shouldn't take up more than the first year of coursework. Furthermore, because

so many of these courses are required by all students, many are taught in large classes by graduate assistants – raising serious questions about the quality and benefit.

Go abroad on your own time.

College is often romanticized as a time for finding oneself and seeking out adventure. But, at today's prices, a year of study abroad is an expensive way to discover what it's like to live overseas. Americans should explore the world, and there are many wonderful ways to do so, including volunteering, serving in the military, or earning a graduate degree. There are also lots of cheaper ways to go abroad than pay your college to send you; and, with one less year of undergraduate study, students will now have the time.

Declare early.

British students are generally required to declare an intended concentration prior to gaining admission to a university. This encourages an atmosphere of focus. American students should be required to do the same – with, of course, the choice to change their major after the first year.

Make sure colleges give credit for advanced study in high school.

In recent years, colleges and universities have become more restrictive in granting course credit for Advanced Placement (AP) and International Baccalaureate (IB) work done in high school. This is both unethical as well as misguided. According to a 2016 Progressive Policy Institute report titled "Diminishing Credit: How Colleges and Universities Restrict the Use of Advanced Placement," 86 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. To reverse this policy trend, Congress should

enact a law that requires any public or private college or university enrolling students who receive federal aid or subsidized loans to 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 a student's ability to earn credit.

To attract more students, and to help reduce the rising the mountain of school debt, three-year degrees should offer at least a 25 percent reduction in tuition and other fees.

Tie financial aid to three-year degrees.

Change is not easily embraced by academia. And tuition and fees have increasingly become the financial lifeline for most colleges and universities. So it's not surprising that most three-year degree offerings are designed for the benefit of only a handful of students. To ensure the many benefits of a three-year bachelor's degree become widely available, Congress should set a transitional period after which federal financial aid (Pell Grants, the various higher education tax benefits, and loans) will be limited to students who are in a three-year degree program.

Cut the cost of tuition and fees by 25 percent.

While some of the existing three-year programs reduce the cost of tuition by 25 percent (one

year of tuition), other programs offer only a portion of that amount. To attract more students, and to help reduce the rising mountain of school debt, three-year degrees should offer at least a 25 percent reduction in tuition and other fees. To ensure this happens, the federal government should condition financial aid and grants to universities and colleges on the school cutting prices by 25 percent and holding future tuition and fee increases to inflation.

CONCLUSION

Higher education is at a major crossroads. Skyrocketing tuition, the growth in online teaching, and the increase in graduate school attendance are all changing the way postsecondary education is delivered in America. Colleges need to recognize and adapt to these changes to ensure a college degree is affordable, can be earned more efficiently, and provides graduates with the cognitive and social skills they need to excel in today's highly competitive workplace. Some schools are recognizing this and have begun to offer a three-year option in the hope of saving students money and providing an on-campus alternative to online education. But three-year bachelor's degrees need to become the norm, not the exception reserved for a few highly motivated students. That will require reinventing the college curriculum to impart in three years the core skills our students need to get good, middle-class jobs or go on to graduate school to acquire highly specialized skills.



TABLE 27

INSTITUTION	DATE STARTED	THREE-YEAR DEGREE OPTION DETAILS
Harvard University	1941	To help males who served in World War II earn their degree before enlistment, Harvard University established an acceleration program that allowed a reduction in course load and attendance during one summer semester. The program is now defunct.
Bates College (Maine)	1965	Students who choose to complete the Baccalaureate Degree in three years must register for five courses each semester and take a unit each Short Term. Students should understand that, since the normal registration at Bates is four courses each semester, the three-year program allows less flexibility and requires the student to progress toward the completion of the degree at a more demanding pace.
Ball State (Indiana)	2005	The condensed degree, available in 30 academic programs, involves a full-time course load during the regular academic year, as well as required summer courses. Tuition costs are comparable to the standard four-year format.
Chatham University (Pittsburgh, PA)	2009	Bachelor of Interior Design is a three-year degree. The format saves students a full year of tuition and is distinctive from other three-year degree programs, which require summer study.
Lake Forest College (Lake Forest, IL)	2009	Lake Forest College offers three-year bachelor's degree programs in philosophy and communication and dual-degree programs in law and international studies.
Lipscomb University (Nashville, TN)	2009	Three-year plan requires classes during two summers, resulting in a \$10,000 savings and the opportunity to enter the workforce or pursue a master's degree a year early.
Hartwick College (Oneonta, NY)	2009	Available for most majors, it's a full degree that a student can earn a year ahead of the typical schedule, without summer or online study required. Available in most majors.
Southern Oregon University (Oregon)	2009	The Acc Bacc program actually reduces the number of credits required for graduation by taking into account high school work from students with very high GPAs. Acc Bacc students differ from regular four-year students in two important ways: 1) They have already decided upon their major when they enter college, and 2) They seek to complete college sooner rather than later. 25 percent reduction in tuition.

University of North Carolina Greensboro (Greensboro, NC)	2010	UNCG in 3 is available in 17 academic programs. Students are required to have 12 hours of prior learning credit to enroll in the condensed format and can realize up to \$9,000 in tuition savings.
University of Massachusetts, Amherst (Amherst, MA)	2010	University of Massachusetts Amherst offers a three year pathway in economics, sociology and music. The program is geared to those who have amassed considerable AP or IB credits in high school. "For instance," a university press release says, "a student with 12 AP credits could get a degree in three years by averaging 16 credits per term and earning 12 credits in summer sessions."
Sterling College (Craftsbury Common, VT)	2010	Sterling College has reshaped itself from a traditional two-semester college to a full-on, year-round, residential college, teaching three semesters in a 12-month period, with three- to five-week breaks between them.
Mount St. Mary's University (Emmitsburg, MD)	2010	Mount St. Mary's offers students a three-year degree option in any major available at the university. This program reduces costs for students who have a clear idea of their educational path and wish to enter graduate or professional school more quickly than is possible with a traditional four-year course of study.
American University (Washington, DC)	2011	American University's School of International Service offers a three-year BA program. The Global Scholars Program is a highly selective course of study designed for outstanding entering freshmen passionate about creating meaningful change in the world. The Program allows 25 School of International Service (SIS) first-year students to enroll in a three-year B.A. program with the option of considering a four-year B.A./M.A.
Judson University (Elgin, Illinois)	2011	Judson offers a three-year degree in business administration.
Bluffton University, (Bluffton, OH)	2011	Bluffton University is offering three-year bachelor's degree options in 12 programs. Students accepted into the three-year bachelor's degree program must declare their major before beginning classes and take approximately 18 hours per semester for three years and additional courses in the summer.
Grace College (Winona Lake, IN)	2011	Grace College offers a three-year accelerated degree in each of its 50-plus major areas of study. In order to complete an accelerated program, students must take at least 18 credit hours per semester and complete at least 12 online credits during the summers.



Lesley University (Cambridge, MA)	2011	Lesley University will offer three-year degree options. As is true of a four- year degree student, 120 credits are needed. Students take courses in summer or intersession.
St. John's University, Grymes Hill Campus (Staten Island, NY)	2011	St. John's launched a three-year degree program at its Grymes Hill campus, offering students a projected savings of \$29,000.
Ashland University (Columbus, OH)	2012	Ashland University offers 12 bachelor's degrees that can be completed in three years. Students are required to meet existing 120 credit hour requirement by studying in summer. Savings is one year tuition.
Kent State	2012	Kent State offers three-year option in 22 programs. This is a condensed four-year option.
Akron University	2012	The University of Akron announced three-year options for 30 programs. This is a condensed four-year program.
University of Houston- Victoria (Houston, TX)	2012	A compressed 120 credit degree program that freezes tuition for students who are making progress toward a three-year degree.
Thomas More College (Crestview Hills, KY)	2012	Thomas More College's three-year degree is available in all undergraduate programs except nursing and education. With admittance into the program comes a fixed tuition rate for all three years. Students must attend summer or take extra course in fall or spring semester.
Wentworth Institute of Technology (Boston, MA)	2012	Wentworth Institute of Technology offers three-year degrees in Building Construction Management.
University of Iowa (Iowa City, IA)	2015	The lowa Degree in Three program helps students in select University of lowa majors graduate in three years. Students agree to meet academic and advising milestones, while the university commits to ensure availability of required courses or alternatives.
Purdue University (Lafayette, IN)	2016	Brian Lamb School of Communications offers five majors in schedules that can be completed in three years. Total hours and major hours are the same. Includes two summer semesters. Tuition savings approximately 25 percent.

Belmont Abbey College (Belmont, NC)	2016	The Bishop Leo Haid Fellowship program aims to save students 60 percent on tuition (compared to average tuition at private colleges) by combining in-person and online studies. The students will spend summers on campus and then study online during the fall and spring semesters, graduating in three years.
Ursuline College (Pepper Pike, OH)	2017	The Breen School of Nursing is a three-year option for students interested in the program.
New York University (New York, NY)	2017	NYU announced a series of measures that make it easier to graduate in under four years – part of an initiative aimed at making the university more affordable, including offering more two-credit courses to help students take 18 credits per semester, increasing number of transfer credits allowed, and training advisors to help students plan 18-credit semesters.
State University of New York-Potsdam (Potsdam, NY)	N/A	To have access to a Three Year Adviser and priority registration, students must enter the College with a high school GPA of 95 (weighted up to 5 points) or higher and maintain a GPA of 3.25 or higher while at SUNY Potsdam. In order to graduate in three years, students should expect to take — and must average — 17-18 credit hours each fall and spring semester. Most will need to complete two three-credit-hour courses in each of three consecutive summers and some will need to complete one three-credit-hour course in three consecutive Winter interim sessions.
Arcadia (Glenside, PA)	N/A	The three-year degree provides an accelerated path for students who are able and willing to complete their bachelor's degree within a shorter time. This degree is offered in Psychology, International Studies, Business Administration, International Business and Culture, and Media and Communication. Two summer experiences: The experiences can include study abroad, internships or service learning. Once enrolled in the program, a student needs to maintain a minimum GPA of a 3.0 overall to remain in good standing within the program and be allowed to take a course overload without petitioning for an exception to academic policy.
University of San Francisco (San Francisco, CA)	N/A	The three-year bachelor's degree option accelerates the traditional undergraduate process.

About the Author

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