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EDUCATION FOUNDATION



Promising Models to Reduce Time to Completion

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The On-Time Opportunity

While many efforts to improve college affordability have been rightly focused on annual tuition, fees, and living expenses, comparatively little attention has been paid to reducing time to completion as an affordability strategy. Often, the biggest increase in cost a student might face is not an annual increase in tuition or increased housing costs, but in an extra semester or two – or more. When students take longer to graduate, they not only face increased direct and indirect costs, they also have the additional cost burden of forgone wages, delayed savings, and potentially increased debt. In some cases, employers may even negatively evaluate candidates who take longer to complete their education.[1]

Despite being called "four-year institutions," a majority of first-time, full-time students at public four-year institutions complete their bachelor's degree programs within four years in only 18 states.[2] As postsecondary institutions grapple with strained trust and confidence, particularly around cost and transparency,[3] ensuring that students have every opportunity to graduate on schedule is one meaningful step institutions can take to advance affordability. It especially may be relevant to ensure that factors within the governance and authority of the institution, from quality advising to class availability to credit when it's due, are not extending the time before a student can complete the credential they seek.

Access to required coursework, financial aid, wraparound supports, and robust advising all play a critical role in on-time graduation,[4] but some of these interventions can be costly, requiring substantial new spending. States and institutions increasingly are redesigning academic programs to ensure clear pathways from first term to credential and strengthen connections to career outcomes along the way.

PROMISING MODELS

Through ongoing engagement with postsecondary institutions and states, Strada has identified four emerging structural program models with particular promise in reducing time to completion.

THESE MODELS INCLUDE:

1. **Universal Dual Enrollment Transfer Block**
   Guarantees a defined set of course credit earned through dual enrollment (where high school students earn college credit from a college or university) transfers to any public institution in the state, so students have confidence that they can arrive with real progress toward their degree.
2. **Accelerated Bachelor's Degree**
   Compresses the calendar for a bachelor's degree while maintaining an approximately 120-credit curriculum, so students can reduce by a year or more their time enrolled.
3. **Reduced-Credit Bachelor's Degree**
   Concentrates bachelor's degree coursework to approximately 90 credits (instead of the traditional approximately 120 credits), so students clearly can see a promising pathway for real savings in the time and cost to completion.
4. **Community College Bachelor's Degree**
   Enables students to earn workforce-aligned bachelor's degrees at community colleges, so students can complete a bachelor's degree pathway without the added time, cost, and disruption of transferring to another institution.

Universal Dual Enrollment Transfer Block

Participation in dual enrollment or dual credit, where students earn college credit from a college or university while in high school, is surging across the country, with 3.1 million participants in 2024–25, a 24 percent increase from two years prior.[5] Despite rich evidence that dual enrollment is associated with increased college-going and success once enrolled,[6] students and parents are clear that they perceive dual enrollment's value in the promise to save time and money while pursuing a degree.[7] While many students do realize this promise, too many find that their credits may not transfer, or more importantly, apply to their program of study, a symptom of a larger nationwide challenge of credit mobility.[8] The result is that the time dual enrollment actually saves varies sharply from state to state. In some states, greater credit accumulation corresponds to a greater reduction in time to degree; in others, a student who earns 30 credits in high school is predicted to save no more time in college than one who earns six.[9]

One strategy to address the credit mobility challenges of dual enrollment students is a statewide transfer block: a defined set of courses guaranteed both to transfer and apply toward general education requirements across a state's public colleges and universities.[10] The most promising version of this model pairs the transfer block with an explicit connection to the K-12 system, so high schoolers can earn credits with a defined goal, and clear branding, so students, families, and counselors know it exists and understand its worth. Virginia (through College and Career Ready Virginia, adopted in 2024) and Indiana (through the Indiana College Core, branded in 2021) are implementing compelling models.



STATE SPOTLIGHT

INDIANA

Indiana College Core (ICC)

Indiana runs one of the most robust dual enrollment programs in the country, with 62 percent of the 2024 high school graduation cohort earning dual credit.[11] In 2021, Indiana launched the "Indiana College Core," a block of 30 credit hours of college-level general education coursework that applies and transfers to all Indiana public higher education institutions and 11 private institutions, with a 2024 mandate that all high schools offer the ICC. Earning the ICC provides certainty to students and parents that time and investment in dual enrollment participation will result in transfer and program applicability. Students who earn the ICC in high school – who may bring existing advantages – are more likely to enroll in college, demonstrate academic success while in college, and graduate on time or early from college. Of those students who earned the ICC in the 2021 high school graduation cohort, 67 percent who enrolled in an Indiana public college graduated on time, compared to 42 percent of students overall.[12]

Accelerated Bachelor's Degree

Students have for years opted to accelerate their studies and complete their programs early. But more recently, institutions, responding to student concerns about the time and value of a degree, have redesigned degree programs to ensure full-time students can complete their programs in three years.[13] Sometimes called "three-year degrees," these offerings leverage the full calendar year or other scheduling innovations to offer a compelling option for students.

The most promising accelerated degree models include employer partnerships to ensure students are well-positioned for post-graduation success, such as the University of Minnesota Rochester's partnership with the Mayo Clinic and East Tennessee State University's partnership with BlueCross BlueShield of Tennessee. States also have encouraged or required public institutions to develop pathways for students to complete their programs early, such as in California, Ohio, Iowa, and Indiana.

STATE SPOTLIGHT

CALIFORNIA

Three-Year Pathways Commitment in UC System

Under a 2015-16 Budget Framework Agreement between the University of California (UC) and the state, every UC campus built structured three-year pathways for its top undergraduate majors, with a goal that 5 percent of all UC undergraduate students will access these accelerated tracks by the summer of 2017. [14] Systemwide, the three-year graduation rate reached a historic high of 7.6 percent for the entering 2022 cohort, with UC Santa Cruz leading at 10.3 percent after years of sustained promotion, targeted summer programming, and improved degree-audit tools.[15]

COLLEGE AND UNIVERSITY SPOTLIGHT

University of Minnesota Rochester (UMR)

Get Forward Faster

A leader in career-outcomes-centered design, UMR builds its undergraduate model around deep integration with the neighboring Mayo Clinic, prioritizing year-round learning that leverages its proximity to world-class medical facilities. Through its "Get Forward Faster" pathways, students can combine the Bachelor of Science in health sciences with a professional certificate or graduate program.[16] Eighty-six percent of UMR graduates report a meaningful clinical experience at Mayo Clinic during their studies[17] and in 2024-25, 30 percent of UMR graduates completed their degree programs in three years or less.

East Tennessee State University (ETSU)

BlueSky Tennessee Institute

Launched in 2021 by ETSU and BlueCross BlueShield of Tennessee, the BlueSky Tennessee Institute lets students earn an ABET-accredited bachelor's degree in computing in 27 months, tuition-free, with coursework and paid internships based on-site at BlueCross BlueShield's Chattanooga headquarters, with a quality job awaiting completers. Through two full cohorts, more than 90 percent of students have completed the shortened program on time.

Reduced-Credit Bachelor's Degree

While accelerated degrees represent the traditional view of a "three-year degree," more recently a growing group of college and university leaders have prototyped and piloted bachelor's degrees with fewer than 120 credits, which has been the arbitrary standard for more than a century.[18] These reduced-credit "three-year" degrees typically feature programs with not fewer than 90 credits in largely workforce-oriented disciplines, such as business and information technology. When designing these offerings, most institutions leave the major and general education requirements intact and achieve the credit reduction by eliminating free electives. Accreditors have reinforced that approach, signaling an openness to reduced-credit degrees that maintain general education and major-specific learning outcomes.

Ensign College and Brigham Young University-Idaho launched the first accredited "reduced-credit" bachelor's degree programs in 2024 with approval from the Northwest Commission on Colleges and Universities.[19] Now, all of the formerly-regional institutional accreditors have approval processes for reduced-credit bachelor's degree programs, with 119 programs announced as of May 2026.[20] A 2026 RAND analysis showed roughly three-quarters of this first wave of new reduced-credit programs were launched by private nonprofit colleges, and most are delivered fully or partly online. Nearly two-thirds of these programs have no four-year counterpart at the same institution, suggesting they are being built as standalone offerings rather than trimmed versions of existing degrees.[21]

Promising reduced-credit programs reflect design with a clear focus on strong post-completion outcomes that preserve or even increase the value of the bachelor's degree, even with fewer required credits.[22] These programs are strengthening employer partnerships, embedding work-based learning experiences, and designing stackable credentials to be earned along the way. Because these programs are so new, it is too soon to understand completion or post-completion outcomes. A key test going forward is monitoring employment and earnings outcomes to ensure these programs deliver comparable or stronger value to students.

Growth in three-year degrees, whether pursued through accelerated or reduced-credit models, shows little sign of slowing. A 2026 Inside Higher Ed poll of college and university presidents showed 54 percent of presidents at public doctoral institutions anticipated planning to expand or add a three-year bachelor's degree option in the next three years and nearly half of presidents at public master's institutions and private master's/doctoral institutions indicating the same.

COLLEGE AND UNIVERSITY SPOTLIGHT

Arizona State University

90-Credit Bachelor of Education

Arizona State launched its first three-year, reduced-credit bachelor's degree programs in 2026, offering Bachelor of Education degrees in elementary education and special education.[26] Entry-level educator salaries are modest relative to the total cost of a four-year degree, making a shorter, lower-cost pathway especially compelling. These programs are the first 90-credit, three-year bachelor's degrees in education offered by a public university, providing a more affordable pathway to a bachelor's degree while meeting Arizona teacher certification requirements.

STATE SPOTLIGHT

OHIO

Required Experimentation

As part of recent legislative efforts, all public four-year colleges and universities are required to offer at least one reduced-credit bachelor's degree program by the 2026-27 academic year.[23] A feasibility study ordered by the Ohio legislature and conducted by the RAND Corporation found the clearest near-term opportunities in fields such as business, information technology, and cybersecurity, and greater constraints in fields with extensive licensure or accreditation requirements, such as engineering and architecture.[24]

MAINE

Focus on Adult Degree Completers

In July 2025, the University of Maine System board of trustees approved a pilot of five 90-credit "applied" bachelor's degrees across four universities, in fields such as public administration, business management, and psychology.[25] Enrollment is limited to adult degree completers, defined by the board as students who hold prior college credit and have been away from higher education for at least two years. Three of the programs were approved by the system's accreditor in November 2025 and are active as of August 2026.

Community College Bachelor's Degree

Despite decades of effort – and real improvements – to strengthen the transfer pipeline between community colleges and four-year institutions, too few community college students who intend to transfer ever do, and those who do make it often take far longer to graduate than planned. About 80 percent of community college students aspire to earn a bachelor's degree, yet only a third transfer to a four-year institution, and fewer than half of those who transfer complete a bachelor's within six years.[27] The net result is that just 16 percent of entering community college students earn a bachelor's degree in that window.

One strategy to improve the transfer pipeline is to let community colleges confer bachelor's degrees themselves. Community college bachelor's degrees (CCBs) eliminate the transfer process, so students follow one continuous pathway rather than navigating a break between systems. In Washington state, almost half of CCB students (46 percent) complete their program within two years of entering upper-division coursework, compared with the 15 percent of community college students who complete their bachelor's degree within two years of transferring to a college or university.[28]

More important than the streamlined pathway is the alignment between these programs and local labor market needs. At its best, a CCB builds the curriculum backward from the needs of a regional labor market, and keeps the entire pathway under one roof, so students stay on an uninterrupted path toward a credential regional employers recognize.[29] Because CCBs can be more efficient, more connected to regional needs, and more affordable,[30] they are especially well-suited to adults and place-bound learners, populations that community and technical colleges already serve well.[31] Community and technical colleges are now authorized to grant bachelor's degrees in 24 states, with others such as Iowa and Illinois considering expansion.

COLLEGE AND UNIVERSITY SPOTLIGHT

MiraCosta College

Biomanufacturing Leader

MiraCosta College, north of San Diego, offers the nation's first community college bachelor's degree in biomanufacturing. Biomanufacturing firms in the region needed workers skilled in quality and compliance, so MiraCosta leaders designed a program to meet this need.[32] With an estimated total program tuition cost near $10,000, graduates are able to move into technical and quality positions that local biotechnology employers are working to fill at an affordable price. Upon entering upper-division coursework, 91 percent of MiraCosta students completed their program within two years, 50 percentage points higher than the statewide year-two completion rate of 41 percent for those who transfer.[33]

Action Steps

Ensuring that more students complete their degree in a timely manner is an important part of an overall affordability strategy to have students complete their education without incurring additional expenses, excessive debt, or delayed labor market entry. States and institutions can take several steps to reduce time to completion for more students.

States:

States can start by tracking on-time completion rates across institutions to guide state-level strategy and support institutional benchmarking and decision-making, such as in Indiana[34] and Kentucky.[35] As participation in dual enrollment grows, states can work to ensure students save the time and money they expect by pairing easy-to-understand and clearly-branded transfer blocks with K-12 advising efforts. They can explore how to modernize state financial aid for year-round enrollment and support the connection of state labor market needs to new program development. States can also monitor post-completion employment and earnings for all of these models to ensure learners secure strong labor-market outcomes as pathways are redesigned.

Institutions:

Institutions can ensure widespread understanding by campus leaders of on-time completion by program to determine which programs are ripe for innovation, including those in which the current cost and length are poorly matched to the returns graduates receive. As new models are piloted, institutions can lay the groundwork for evaluation of completion and post-completion outcomes.

Institutions also can be transparent about actual time to degree, particularly when programs routinely take longer than expected. Some programs take longer by design, such as the Bachelor of Architecture, while others take longer in practice than their published length due to prerequisite bottlenecks or limited clinical placements. Under the U.S. Department of Education's 2026 final accountability and transparency rule, the department will, for the first time, report program-level measures of time to completion as part of the Student Tuition and Transparency System, filling a longstanding gap in national data,[36] and will require institutions to share the link to a portal with this information to prospective and current students.

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