ITEM 14 DRAFT

California Postsecondary Education Commission

California Higher Education Accountability: Goal - Student Success

Measure: Full-Time/Part-Time Enrollment Ratio

March 2007

This report examines the ratio of part-time students to full-time students enrolled at the University of California and the California State University—and the trends in enrollment over the past five years. It also discusses the fiscal impact part-time enrollment has on both the State and the individual student.

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The Commission advises the Governor and Legislature on higher education policy and fiscal issues. Its primary focus is to ensure that the state's educational resources are used effectively to provide Californians with postsecondary education opportunities. More information about the Commission is available at www.cpec.ca.gov.

Draft Commission Report

Summary

Fulfilling California's goals to provide accessible and cost-effective higher education is a challenge that public universities are continuously striving to achieve. The Commission found that part-time enrollment is declining on University of California and California State University campuses, raising concerns that the reduction of part-time enrollment, while likely to improve time-to-degree rates, may be at the expense of access to higher education for some students. The Commission concludes that:

- Fewer students are enrolling part-time at UC and CSU campuses.
- The decline affects both gender and racial groups, but students with employment and family obligations might face greater barriers to college.
- Part-time students and their families suffer the greatest adverse impacts in the form of increased college costs over time, delayed wage increases or earnings, or no degree attainment.
- The State's subsidy for educating a part-time student compared to a full-time student does not greatly differ as long as both students graduate. However, part-time students are less likely to persist to graduation.
- Improving support for students that encourages full-time attendance will benefit the State and, more significantly, benefit the students.

Full-Time vs. Part-Time

The availability of courses for students who do not fit the traditional mold of a college student and wish to attend school part-time is critical. Assessing the

delivery of services to part-time and full-time students at California public universities is a critical component in measuring how well the State promotes the goal of "Student Success." This report examines part-time attendance as it relates to students, their families and State resources.

Why is the Ratio of Full-Time to Part-Time Enrollment an Issue that Matters?

1. ***A national study estimates that approximately 47% of attendees of public four-year institutions fall under the category of "non-traditional" students. This population faces the greatest adversity in persisting through college and more frequently attends school on a part-time basis.***

   Some of the characteristics that define a "non-traditional" student include financial independence, working full-time while enrolled, delaying college enrollment following completion of high school, or having a dependent child.[1] It is critical to the statewide goal of access to make part-time education a sensible choice for non-traditional students.

2. ***Part-time enrollment is one of the primary risk factors in students not completing a degree program.***[2]

   It is essential that part-time opportunities are offered to students and, equally important, that part-time students are provided the necessary support to follow through with their education to obtain a degree.

3. ***The success of underrepresented populations depends on efficient part-time programs and California's ability to create educational pathways that will increase the degree attainment.***

   In a study that examined the baccalaureate completion rate of Latino students compared to White students of equal academic preparation level, researchers attributed lower success rates of Latino students to the fact that they more frequently attend on a part-time basis.[3]

The Commission's Accountability Framework

This report is one in a series that is part of the Commission's accountability framework for higher education in California. The framework, adopted in June 2006, consists of 17 performance measures corresponding to four goals: Student Preparation for College, Affordability and Access, Student Success in Progressing through College, and Public Benefits of Postsecondary Education.

California will spend more than $14 billion in 2007-08 to fund public universities and provide financial aid. The accountability framework gauges how well taxpayer dollars are spent to serve the needs of students and informs policymakers on progress toward achieving the State's higher education goals.

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[1] National Center for Education Statistics. *Nontraditional Undergraduates: Trends in Enrollment from 1986 to 1992 and Persistence and Attainment Among 1989-90 Beginning Postsecondary Students*. November 1996. NCES 97-578.

[2] O'Toole, D., Stratton, L., Wetzel, J. *A Longitudinal Analysis of the Frequency of Part-time Enrollment and the Persistence of Students Who Enroll Part-time*. Research in Higher Education, Vol. 44, No. 5, October 2003.

[3] Fry, R. *Latino Youth Finishing College: The Role Of Selective Pathways*. June 2004. Pew Hispanic Center. http://www.ed.arizona.edu/moll/special_projects/HSI/ARTICLES/fry_2004.pdf

To examine trends in part-time enrollment, the Commission analyzed student-unique data provided to the Commission by the public university systems. The study examined the percentage of all undergraduates who attended the University of California and the California State University part-time during each fall term, beginning in 2000 through 2005. Part-time attendance was defined as students who enroll in less than 12 units; the 12-unit threshold is relevant because when a student enrolls in fewer than 12 units, it changes the amount of financial aid that the student is eligible to receive. The study examined data by gender, ethnicity, and part-time enrollment at each campus. The "gender gap" between men and women in the higher education system, and the "achievement gap" between different ethnicities, are widely documented as challenges facing higher education and was therefore the impetus behind including these variables in the study.

UC & CSU Mission Issues

The system missions of the University of California and the California State University differ, and what is an appropriate level of part-time enrollment for one system may not be the same for the other. The University of California website states "in general, the University encourages students to attend full-time. The faculty believes that a full-time academic program provides the richest academic experience for students."[4] The mission of the California State University to "seek(s) out individuals with collegiate promise who face cultural, geographical, physical, educational, financial, or personal barriers"[5] suggests that part-time enrollment is encouraged to the extent that it promotes enrollment of students who might not otherwise enroll. It is expected, therefore, and necessary to the overall mission, that the CSU system enrolls a greater percentage of part-time students than the UC.

What the data show about the UC undergraduates:

- A steady decline in part-time enrollment (1.7 percentage points) occurred at UC from 2000 to 2005. In Fall 2000, part-time enrollment was 7%; and it dropped to 5.3% in Fall 2005.
- Freshmen and seniors have the highest levels of part-time enrollment and have also experienced a greater decline. Freshman and senior classes had part-time enrollment levels of 9.1% and 10.1%, respectively in 2000; those rates were 6.3% and 7.8% in 2005. Sophomore and junior class levels experienced minimal declines in part-time enrollment in those same years (from 2.8% to 1.7% for sophomores and from 4.9% to 3.9% for juniors).
- In 2005, 5.3% of males and females attended part-time. This figure is a two-percentage point drop for male students and a 1.5-percentage point drop for female students from 2000 levels.
- African-American students had the highest part-time enrollment percentages in 2000 (9.5%) and also experienced the greatest decline (2.2 percentage points). All ethnic groups had a decline in the percentage points of part-time attendance from 2000 to 2005 (Latino–2, Asian–1.9, White–1.7, Native American–1.1).
- All campuses within the UC system had a decline in part-time enrollment with the exception of UC San Diego, which had a 0.3 percentage point increase. Campuses with the greatest decline in part-time enrollment were Riverside (5.4%) and Davis (3.2%).
- A 6.4 percentage point gap separates the campus with the lowest part-time enrollment rate (Santa Barbara, 3.3%) and the highest part-time enrollment rate (Davis, 9.7%).

[4] University of California website. "Transfer Q & A."
http://www.universityofcalifornia.edu/admissions/undergrad_adm/paths_to_adm/transfer/tr_inter_camp.html
[5] California State University Mission Statement. http://www.calstate.edu/PA/info/mission.shtml

The UC identified several hypotheses that may explain a decline in part-time rates. Among possible explanations are that increasing fees are motivating students to take on more units per term and discouraging fifth-year seniors from lingering in taking classes that are not essential to obtaining a degree. The UC also credits the opening of UC Merced in 2005, a campus with high full-time enrollment rates, with deflating the overall part-time average.[6]

What the data show about the CSU undergraduates:

- The CSU had a 2.8 percentage point decline in part-time enrollment from 2000 to 2005, dropping from 23.4% to 20.6%.
- Juniors and seniors at the CSU enrolled part-time at a much greater rate (21.6% and 28.2%, respectively) than freshmen and sophomores (12.1% and 10.3%) in 2005. Part-time enrollment among all class levels dropped by about 3 percentage points in 2000 to 2005.
- Both males and females attended part-time at a rate of 21%, down two percentage points for females and three percentage points for males since 2000.
- 17.9% of White students enrolled part-time, a 4.5 percentage point decline since 2000. Part-time African-American enrollment dropped from 25.6% to 21.2% while Latino student part-time enrollment remained the most constant (23.8% to 22%).
- Most campuses within the CSU system had a decline in part-time enrollment with the exception of Chico, Dominguez Hills, San Bernardino, and Stanislaus, which changed by less than a percentage point. Campuses with the greatest decline in part-time enrollment were San Diego (24.9% to 18.4%) and San Marcos (32.7% to 26.4%). The Channel Islands campus showed a 20 percentage point drop in part-time enrollment since 2002, but this can likely be attributed to its growth as a new and developing campus.

An analysis of data from the Integrated Postsecondary Education Data System (IPEDS) was also conducted in order to determine part-time enrollment levels and trends at California private institutions and at other comparable public institutions across the nation. In addition, data were collected for the UC and the CSU institutions for comparative purposes. Data regarding part-time and total undergraduate student enrollments were collected for 2004. In comparing IPEDS data to CPEC data for the UC and the CSU, the IPEDS part-time figures match closely.

DISPLAY 1: Average Part-Time Rates per System

	UC	CSU
Year	**Percent Part-Time**	**Percent Part-Time**
2000	7.0%	23.4%
2001	6.9%	23.0%
2002	6.6%	22.3%
2003	6.3%	22.0%
2004	5.6%	20.7%
2005	5.3%	20.6%

Public universities from other states were used for comparative purposes to the UC and the CSU and were selected based on demonstrating equivalent first-year retention rates. Appendix A ranks the institutions from lowest to highest in terms of part-time enrollment. For both the UC and the CSU, the comparable institutions are fairly evenly dispersed around the median. A separate table also displays the rates for several private institutions. To view the part-time rates of California institutions compared to out-of-state institutions, and to see the rates of some of California's private institutions, please refer to Appendix A.

[6] University of California Office of the President. Email correspondence with Todd Greenspan. Received Feb. 26, 2007.

Impacts on Students and the Public

Research shows that part-time students, particularly certain populations, are at far greater risk of "stopping-out" or dropping-out than students who attend full-time. For female and Black students, part-time status had little impact on degree completion, while Hispanic students were significantly impacted.[7] Data from the 2003-2004 Student Expenses and Resources Survey (SEARS), conducted by the California Student Aid Commission, indicates that, among students who borrow money to assist with educational expenses, the personal cost of attending school part-time at the UC or the CSU can be substantial. Part-time students at UC and CSU campuses annually borrow about 88%[8] of the amount that full-time students borrow. Even if only one year is the difference in completion time between a full-time and a part-time student (for example, the full-time student completes his/her education in five years and the part-time student completes in six years), the part-time student will, in that case, incur 4-6% more in loan debt. A one-year difference in time-to-degree between a student who attends full-time and a student who attends part-time is an optimistic scenario; the difference in debt accumulation between full-time and part-time students is likely more significant.

The State funds enrollment in the amount of $10,800 to the UC and $7,839 to the CSU for every Full-Time Equivalent Student (FTES) taking an annual coursework load of 30 units. Each student is funded based on the percentage of 30 units they take. For example, a UC student who takes 20 units over the course of the year is equal to .67 FTES; therefore, the university is funded at $7,236 for that student. Although the State pays the systems of higher education according to the number of units students are taking, the State's public universities absorb fixed costs that remain the same for students regardless of their full-time or part-time status. Examples of costs that are fixed per student include registration and financial aid processing, parking and transportation, student health services, campus police, and facilities and property maintenance. Campus-based administrative costs are reflected in student fees and all students, regardless of enrollment status, pay the same amount of non-tuition fees.

Part-time students at the CSU pay 67% of the amount full-time students pay in tuition and fees. Part-time students also take on more personal financial burden in the long run than full-time students. Their education is more costly, and they tend to graduate with more debt than students who attend full-time.[9]

A substantial cost burden to the student occurs when students do not enroll for the maximum units they pay to attend. For example, a student attending the CSU will pay the same amount of tuition if he/she takes 7 units or 15 units in a semester. Students who are enrolling in fewer units than they pay for are still borrowing amounts equivalent to full-time students, but they remain in the system for additional terms.

When students delay earning a degree, or drop out of school, the personal fiscal impact to the student can be significant. According to the U.S. Bureau of Labor Statistics, a worker who holds a bachelors degree earns approximately $260 more per week than a worker with only some college experience. These figures, reflecting median wages, become increasingly polarized in some employment fields where college degrees are vital. For example, a college graduate in the field of computer programming will earn about $60,000 a year, equating to roughly $28 per hour. By contrast, a student who is pursuing a degree in computer science and working a student-level job in that field, will earn about $13 per

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[7] O'Toole, D., Stratton, L., Wetzel, J. A Longitudinal Analysis of the Frequency of Part-time Enrollment and the Persistence of Students Who Enroll Part-time. Research in Higher Education, Vol. 44, No. 5, October 2003.
[8] California Student Aid Commission. Student Expenses and Resources Survey (SEARS), 2003-2004. http://www.csac.ca.gov/PUBS/FORMS/GRNT_FRM/2003-04%20SEARS%20Data%20Casebook.PDF
[9] NCES, NPSAS:2004 Undergraduate Students 08/25/2006. Obtained from NCES Data Analyst, Aurora D'Amico on 01/25/2007.

CALIFORNIA STATE UNIVERSITY Three Sample Cost Analyses		
Student A Attends Full-Time	**Student B Attends Part-Time**	**Student C Attends Part-Time**
30 Units Per Year	20 Units Per Year	15 Units Per Year
4 Years to Completion	6 Years to Completion	8 Years to Completion
$7,839 Subsidy per Year x 4 Years **Total State Cost = $31,356**	$5,252 Subsidy per Year x 6 Years **Total State Cost = $31,512**	$3,920 Subsidy per Year x 8 Years **Total State Cost = $31,360**
Student pays full cost for two full-time terms plus campus fees $3,164 student fees per year x 4 years **Total Student Fee Cost = $12,656**	Student pays full cost for two full-time terms plus campus fees $3,164 student fees per year x 6 years **Total Student Fee Cost = $18,984**	Student pays cost for one full-time term and one part-time term plus campus fees $1,260 (FT) + $732 (PT) + $679 student fees per year x 8 years **Total Student Fee Cost = $21,368**

hour.[10] The opportunity costs of prolonging degree completion depend on a student's potential earning power upon graduation. For students pursuing careers in which a degree is a requirement, and starting income is substantial, the cost of a part-time enrollment can be significant.

Opportunity costs impact not only students and their families, but also impact the State, when students do not graduate in an expedient manner. Delay or failure to graduate—and consequently, students not meeting their full-earning potential—result in lost state tax revenues and reduced economic growth. In addition to earning a lower salary, and not contributing as much in federal and State income tax revenue, these students are also more likely to be unemployed or underemployed. This may add to social welfare costs, such as public healthcare assistance. Lower wage workers are also less likely to save for retirement and more likely to require public assistance in their old age or if they become disabled.

Policy Options and Opportunities

The federal government helps working students by funding campus work-study programs. Work-study positions offer students several advantages. Most positions are located on campus permitting students the convenience of working at the university. Another benefit of work-study programs is that income earned through work-study programs does not jeopardize future financial aid eligibility, as does income earned elsewhere. Further, under a work-study program, students work in an environment where it is understood that their education is of primary importance, and they are paid a fair wage and offered flexible hours. Federal funding for work-study programs was cut by $9.9 million in 2007 (total funding is $980 million).[11]

[10] Public Policy Institute of California. *Education and Wages: The Pay-Off in California*. Sept. 2000. Issue #39. http://www.ppic.org/content/pubs/rb/RB_900JBRB.pdf

[11] Chronicle for Higher Education "More Students Seek Campus Jobs as Work-Study Positions Dwindle" January 26, 2007, http://chronicle.com/weekly/v53/i21/21a04001.htm

The booming success of private postsecondary education over the past decade indicates that students are demanding that institutions respond to their needs for part-time enrollment options, including evening and online classes and course flexibility that allow them to "attend" school on their personal schedules. Educational enterprises, such as National University and the University of Phoenix, have been leaders in offering degree programs that cater to students who want or need to attend part-time. Public institutions are also attempting to better manage and deliver a part-time enrollment experience customized to the needs of students. For example, Northeastern University, in Boston, has a separate school and curriculum for students who attend part-time at its School of Professional and Continuing Studies. These students have a choice of 27 baccalaureate degree programs (as well as several certificate, associate, professional and graduate programs). The campus offers flexible options for students to attend evenings, weekends, online, or at five campus locations. The Program for Adult and Continuing Education (PACE), which has been implemented on several California campuses, offers a similar degree-path approach but with fewer degree options.

In California, several of the CSU campuses provide step-by-step plans for all students to graduate on time, making it a campus priority that institutional factors will not delay their completion. These universities provide a list of guidelines and requirements that a student must follow to ensure a prompt completion (see example in Appendix C). If a student follows the guidelines, the campus will provide additional assistance to ensure that the student meet the goal of completing in four years. For example, at CSU Fresno, participating students are granted guaranteed course availability, specialized advising, and priority registration. Other campuses, including Stanislaus and Fullerton, pledge that the campus will enroll students free of charge for the remaining terms needed to complete their degree if the student shows documentation that he/she has completed all requirements listed in the catalog, but was unable to achieve completion in four years. In essence, the institutions assume responsibility for the delay in graduation. At CSU Stanislaus, this pledge does not apply solely to full-time, first-time freshmen; part-time and transfer students are also provided guidance and a timeline for degree completion, and are afforded enrollment without paying fees for terms in which they enroll past their graduation time frame.

Some public colleges are combining "carrots and sticks" to improve degree attainment. For example, the University of Texas implemented tuition hikes last fall in order to create incentives for students to complete their education in a timely manner, but also took monumental steps to lower barrier-to-degree success by waiving tuition and fees for low-income students. Among the elements of the Texas program:

- A 25% tuition hike for part-time students, intended to encourage students to progress expeditiously through the system.
- Students with a family income of less than $40,000 are not subject to the increase in part-time fees.
- Students from families earning between $40,000 and $80,000 pay fee increases according to a scaled percentage.
- Students from families earning over $80,000 pay the full 25% increase.[12]
- University of Texas campuses are also encouraged to waive tuition and fees altogether for students with a family income of less than $25,000.

On the national front, a U.S. Senate panel recently discussed the issue of providing tax incentives for lower- and middle-income families, including the feasibility of combining tuition tax credits and Pell

[12] University of Texas website, "A Tuition Hike and a Message" from The Dallas Morning News, March 29, 2006. http://www.utsystem.edu/news/clips/dailyclips/2006/0326-0401/UTSystem-DMN-Hike-032906.pdf

Grant awards into one seamless pay-out. Currently students who pay less than $10,000 annually in tuition and fees are not eligible for a full tax credit. Further, the majority of the claimants of the largest tax deductions are families earning over $100,000.[13]

The aforementioned efforts speak largely to the issue of ensuring access and affordability in higher education—themes that are tightly linked to a student's ability to focus full-time on his/her studies.

Part-time students are at greater risk of delayed or non-completion of their education and, if and when they do obtain a degree, are often more financially burdened by accumulated debt. The key to helping part-time students to succeed is in acknowledging them as a unique student population with varying needs from full-time, "traditional" college students, and offering them specific programmatic, scheduling, and counseling options. The Commission encourages institutions to explore the feasibility of establishing specific colleges on university campuses which enroll exclusively part-time students. Such colleges could provide students with the following benefits:

- The expansion of PACE (Program for Adult and Continuing Education) programs to offer a greater variety of degree options.
- Administrative and counseling offices that are open during weekend and evening hours so working adults are able to utilize services according to their schedules.
- Customized counseling that helps students understand the timeline and costs of their education based on the number of units they are able to complete each term.
- Being in a cohort of students progressing through the same degree program provides a peer support system, similar to the experience of students enrolled in small graduate programs.

The Commission recommends that policymakers explore equity issues associated with part-time enrollment; specifically, why students, who may have limited resources to pay for school and do not have the luxury of attending full-time, end up paying more for their education? Although some may argue that higher relative costs for part-time students should be an incentive for them to progress more quickly, many part-time students do not have the option to attend full-time and should not be penalized. It is important that university systems and policymakers view the goal of part-time enrollment as one that expands the opportunities of students and ensures that it is not a hindrance or an obstacle to degree completion.

Commission Next Steps

As part of its accountability framework, the Commission will continue to collect and report on the status and success of part-time students. The Commission will work to improve the data available for developing strategic policy in this area. For example, the Commission sees value in more accurate forecasting of education cost-to-value analyses. In particular, the Commission will encourage efforts to link wage data to outcome assessments for students. This will provide researchers with a method for quantifying the value of baccalaureate degrees by comparing the average time and cost invested in obtaining a degree with the utility and wage outcomes of various disciplines. This is not to suggest that all benefits of earning a degree are quantifiable, but they could be a useful tool in ensuring that the investment families and the State are making in higher education yield both a personal and societal benefit.

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[13] United States Senate Committee on Finance. *Report Card on Tax Exemptions and Incentives for Higher Education: Pass, Fail, or Need Improvement?* December 5 , 2006. http://finance.senate.gov/sitepages/hearing120506.htm

APPENDIX A

Part-time Enrollment for University of California Campuses and National Comparable Public Institutions Ranked from Lowest to Highest Part-time Enrollment

	CPEC 2000	CPEC 2004	IPEDS2004
University of Illinois at Urbana-Champaign			3.2%
UC Santa Barbara	4.3%	3.3%	3.3%
UC Irvine	4.4%	3.6%	3.6%
UC Los Angeles	5.6%%	5.0%	3.8%
University of Michigan, Ann Arbor			4.2%
UC San Diego	5.0%	4.7%	4.7%
UC Berkeley	7.2%	5.0%	4.8%
University of North Carolina at Chapel Hill			5.0% (median)
UC Santa Cruz	6.7%	7.2%	5.2%
University of Virginia, Charlottesville			5.3%
UC Riverside	10.9%	7.1%	7.1%
University of Wisconsin-Madison			8.5%
University of Maryland, College Park			8.8%
UC Davis	12.3%	9.7%	9.6%
University of Delaware			12.5%

Part-time Enrollment for California State University Campuses and National Comparable Public Institutions Ranked from Lowest to Highest Part-time Enrollment

	CPEC 2000	CPEC 2004	IPEDS2004
Cal Poly San Luis Obispo	6.7%	4.9%	4.9%
Pittsburg State University			8.4%
CSU Monterey Bay	11.1%	9.0%	9.1%
CSU Chico	9.7%	9.8%	9.9%
CSU Humboldt	11.0%	9.6%	10.5%
Western Oregon University			10.5%
Eastern Washington University			14.4%
CSU Fresno	20.1%	14.8%	15.0%
Sonoma State	16.5%	14.7%	15.2%
Cal Poly Pomona	21.0%	16.7%	17.0%
CSU San Bernardino	17.6%	16.6%	17.1%
California Maritime Academy	13.7%	17.6%	17.2%
CSU Bakersfield	21.0%	18.5%	18.7%
San Diego State	24.9%	19.5%	19.2%
Texas A & M University-Corpus Christi			20.1% (median)
CSU East Bay	26.2%	21.0%	21.8%
CSU Long Beach	23.4%	22.0%	22.2%
CSU Sacramento	25.4%	22.7%	23.1%
San Francisco State	27.9%	23.0%	23.7%
CSU Northridge	24.8%	24.1%	24.4%
The University of Texas at Tyler			25.2%
San Jose State	29.1%	24.8%	25.7%
Kean University, Union, NJ			26.0%
CSU Los Angeles	29.3%	26.9%	27.4%
CSU Fullerton	29.7%	28.3%	28.5%
CSU San Marcos	32.7%	28.6%	28.7%
CSU Stanislaus	30.7%	31.0%	31.3%
Worcester State College, Worcester, MA			31.7%
CSU Dominguez Hills	40.1%	36.6%	37.2%

2005 Part-Time Enrollment Rates for California Private Universities*

CSU Comparable	Percent Part-Time Enrollment
Azusa Pacific University	14%
Biola University	12%
California Baptist University	18%
California Lutheran University	10%
Chapman University	5%
Concordia University	5%
Dominican University of California	21%
Fresno Pacific University	11%
La Sierra University	11%
Mount St Mary's College	26%
Notre Dame de Namur University	29%
Pacific Union College	10%
Point Loma Nazarene University	3%
San Diego Christian College	11%
The Master's College and Seminary	17%
University of La Verne	39%
Vanguard University of Southern California	21%
Woodbury University	19%

UC Comparable	Percent Part-Time Enrollment
California Institute of Technology	0%
Claremont McKenna College	0%
Harvey Mudd College	0%
Loyola Marymount University	6%
Mills College	4%
Occidental College	1%
Pepperdine University	14%
Pitzer College	5%
Pomona College	0%
Saint Marys College of California	24%
Santa Clara University	2%
Scripps College	1%
Stanford University	1%
Thomas Aquinas College	0%
University of Redlands	1%
University of San Diego	3%
University of San Francisco	4%
University of Southern California	5%
University of the Pacific	3%
Westmont College	0%
Whittier College	2%
Westmont College	0%
Whittier College	2%

* Comparisons to UC and CSU were made, and figures provided by, the Association of Independent California Colleges and Universities (AICCU).

APPENDIX B

Debt Accumulation of Public University Graduates Full-Time and Part-Time

Graduating senior in 2003-2004 = Yes
Institution sector (4 with multiple) = Public 4-year

	Cumulative borrowed for undergraduate education (%>0.5)	Cumulative borrowed for undergraduate education (Avg>0)	Cumulative federal loans-undergraduate (%>0.5)	Cumulative federal loans-undergraduate (Avg>0)
Estimates				
Total	61.6	$17,279	58.0	$15,982
Attendance intensity (all schools)				
Exclusively full-time	64.7	$16,894	59.8	$15,503
Exclusively part-time	52.4	$18,003	49.9	$16,854
Mixed full-time and part-time	62.7	$17,638	60.8	$16,406
Attendance intensity (half-time)				
Exclusively full-time	64.7	$16,894	59.8	$15,503
Exclusively half-time	58.7	$19,381	57.7	$18,347
Exclusively lt-half-time	42.8	$15,406	37.3	$12,807
Mixed	60.3	$17,293	58.1	$16,119
Attendance intensity in fall (half-time)				
Full-time	64.0	$17,295	60.0	$15,887
Half-time	57.4	$18,364	55.5	$17,728
Less than half-time	41.2	$14,177	34.4	$12,875
{Not enrolled}	58.8	$16,400	55.7	$14,858
Attendance pattern				
Full-time/full year	65.7	$17,020	61.8	$15,644
Full-time/part year	63.7	$17,040	57.7	$15,632
Part-time/full year	56.1	$17,993	54.2	$17,061
Part-time/part year	53.8	$17,641	51.0	$16,269
Standard Errors				
Total	1.2	$334	1.2	$288
Attendance intensity (all schools)				
Exclusively full-time	1.1	$365	1.2	$329
Exclusively part-time	2.4	$1,031	2.3	$934
Mixed full-time and part-time	2.5	$745	2.5	$666
Attendance intensity (half-time)				
Exclusively full-time	1.1	$365	1.2	$329
Exclusively half-time	2.9	$1,173	2.8	$1,126
Exclusively lt-half-time	5.1	$2,193	4.8	$1,612
Mixed	2.8	$719	2.8	$631
Attendance intensity in fall (half-time)				
Full-time	1.1	$380	1.1	$342
Half-time	2.6	$871	2.7	$916
Less than half-time	6.7	$2,288	6.2	$2,253
{Not enrolled}	3.5	$1,384	3.5	$1,170
Attendance pattern				
Full-time/full year	1.3	$442	1.3	$436
Full-time/part year	2.4	$754	2.6	$660
Part-time/full year	2.8	$714	2.7	$714
Part-time/part year	3.0	$1,078	2.9	$888

Weighted sample sizes (n/1,000s)				
Total	1103.99	680.54	1103.99	639.97
Attendance intensity (all schools)				
Exclusively full-time	598.4	387.21	598.4	357.51
Exclusively part-time	229.05	119.94	229.05	114.27
Mixed full-time and part-time	276.54	173.39	276.54	168.19
Attendance intensity (half-time)				
Exclusively full-time	598.4	387.21	598.4	357.51
Exclusively half-time	152.16	89.32	152.16	87.81
Exclusively lt-half-time	51.36	21.98	51.36	19.15
Mixed	302.07	182.04	302.07	175.5
Attendance intensity in fall (half-time)				
Full-time	776.82	496.94	776.82	465.91
Half-time	166.12	95.32	166.12	92.18
Less than half-time	36.47	15.04	36.47	12.56
{Not enrolled}	124.58	73.24	124.58	69.32
Attendance pattern				
Full-time/full year	548.05	360.3	548.05	338.61
Full-time/part year	165.71	105.48	165.71	95.57
Part-time/full year	206.57	115.9	206.57	112.03
Part-time/part year	183.67	98.86	183.67	93.75

Source: NCES, NPSAS:2004 Undergraduate Students 08/25/2006

APPENDIX C

Example of California State University Campus Pledges to Graduate Dedicated Students in Four Years From the California State University, Stanislaus, 2006-2007 Undergraduate Catalog, page 103

Opportunity to Achieve Degree in Four Years

The University pledges that its curriculum and the scheduling of courses are designed to provide the opportunity for first-time freshman students to achieve a baccalaureate degree in four years.

To take advantage of this four-year graduation opportunity, students must fulfill the following requirements beginning in their freshman year:

- Satisfactorily complete all qualifying examinations when required.
- Enroll as a full-time student each term and complete a minimum of 30 units per year.
- Declare a major within the first semester of enrollment.
- Maintain the declared major program without change.
- Meet all academic, grade, and coursework requirements.
- Maintain minimum 2.0 cumulative, major, and CSU Stanislaus grade point averages.
- Meet with the assigned adviser each semester prior to registration and adhere to adviser curricular recommendations.
- Register each semester during priority registration and meet all University deadlines.
- Meet financial aid obligations, if applicable.
- Adhere to all administrative and academic policies and procedures.

If a student has documentation to demonstrate that he/she has met fully each requirement stated in the degree pledge and is not able to graduate within the established timeline, the University will authorize the student to register in the remaining courses required for graduation without fees.

This is the sole remedy for the University's failure to meet any of its obligations under its degree pledge. Complete details of requirements are available from the First-Year Programs and Advising Office. Transfer and part-time students are given the opportunity to complete a degree in a comparable and reasonable time frame. Interested students should consult the First-Year Programs and Advising Office.

CSU Stanislaus Pledge - http://web.csustan.edu/Catalog/PDF-Publications/Catalog.pdf

CSU Fullerton Pledge - http://www.fullerton.edu/aac/Finish_in_4/pledgesAndObligations.asp

CSU Fresno Pledge - http://www.csufresno.edu/catoffice/current/degreereq.html