

Written Testimony Submitted to the Pennsylvania Senate Education Committee
Hearing Date: October 20, 2026, Offering Reduced-Credit Baccalaureate Degrees
Submitted by Dr. Kathy W. Humphrey, President, Carlow University

Dear Members of the Senate Education Committee:

Thank you for the opportunity to submit written testimony regarding Senate Co-Sponsorship Memo ID 48532, which proposes giving Pennsylvania's institutions of higher education the flexibility to offer bachelor's degrees requiring between 90 and 120 credit hours. This statement supplements the oral testimony I will present on October 20, 2026.

For years, I have heard legislators, employers, families, and students question the return on investment of a four-year college degree. I have heard repeated calls to make higher education more affordable without sacrificing academic quality. And, perhaps most troubling, I have watched capable, determined students leave college without a degree, not because they lacked the ability or desire to succeed, but because they could no longer afford to stay.

These concerns demand more than acknowledgment. They demand action.

As university presidents, we are often challenged to make higher education more affordable, accessible, and responsive to workforce needs. Yet when opportunities arise to reconsider the structures that contribute to the cost of a college education, we sometimes find ourselves defending those structures simply because they are familiar.

I believe we have an obligation to ask a more fundamental question: Are we requiring students to complete 120 credits because every one of those credits is essential to their education, or because 120 credits have become our tradition?

I support giving Pennsylvania colleges and universities the authority to offer carefully designed 90-credit bachelor's degrees in selected academic disciplines, provided they can demonstrate that graduates have achieved the knowledge, skills, and competencies expected of a bachelor's degree.

I am not advocating for less education. I am advocating for a more intentional education, one that measures achievement by what students know and can do rather than relying exclusively on how long they have occupied a classroom seat.

I. How Did We Arrive at the 120-Credit Bachelor's Degree?

The bachelor's degree existed for centuries before the American credit-hour system. In the early twentieth century, the Carnegie Foundation helped establish a standard measure of instructional time, initially tied to educational standards and faculty pensions.

Over time, this system shaped the familiar four-year degree: 15 credits per semester, 30 credits per year, and 120 credits to graduate. But here is an important distinction: **The credit hour was developed to measure instructional time, not necessarily what a student has learned or is capable of doing.**

More than a century later, we continue to rely on 120 credits as a standard for earning a bachelor's degree. Yet completing those credits does not, by itself, guarantee mastery of the knowledge and skills expected of a college graduate.

We should be willing to ask whether students can demonstrate those same competencies through a rigorous, thoughtfully designed curriculum requiring fewer credits.

Ultimately, we must distinguish between measuring time and measuring learning.

II. What Should a bachelor's degree Actually Represent?

If the number of credits alone does not establish educational quality, what should?

The Lumina Foundation's Degree Qualifications Profile offers a useful framework, identifying five essential areas of learning that bachelor's degree graduates should demonstrate:

- a) Specialized Knowledge: Understanding of a major field, including its theories, research, methods, and practical applications.
- b) Broad and Integrative Knowledge: The ability to connect ideas and knowledge across disciplines.
- c) Intellectual Skills: Critical thinking, communication, quantitative reasoning, ethical reasoning, and information literacy.
- d) Applied and Collaborative Learning: The ability to solve problems, work collaboratively, and apply knowledge in real-world settings.
- e) Civic and Global Learning: Understanding of civic responsibility, diverse perspectives, and global challenges.

These are the competencies that should define the quality of a bachelor's degree. Importantly, this framework does not prescribe a universal number of credits required to achieve them. It focuses on what students know, understand, and can demonstrate.

We should be unwavering in our commitment to what students must learn while remaining open to reconsidering how many credits are necessary to achieve those outcomes.

III. My Position: Preserve Academic Excellence While Allowing Flexibility

Carlow University was founded by the Sisters of Mercy to expand educational opportunity, particularly for those who might otherwise be denied access. That mission continues today.

More than 50 percent of our students are first-generation college students, 46 percent of our undergraduates are adults, and 51 percent are Pell-Recipients. Many balance work, family, and financial responsibilities while pursuing their degrees. **For these students, every dollar matters. Every semester matters. And every unnecessary barrier matters.**

At Carlow, our commitment to academic excellence, student success, workforce preparation, and educating the whole person is unwavering. **Those commitments are not negotiable.**

I am not suggesting that every bachelor's degree should be reduced to 90 credits. Programs such as nursing and teacher preparation may require 120 credits or more to meet professional and licensure standards. However, other programs may be able to maintain rigorous general education and major requirements while eliminating unnecessary or duplicative coursework.

Pennsylvania currently requires at least 120 credits for a bachelor's degree, including 40 general education credits. A hypothetical 90-credit model could preserve those 40 credits, include 36 credits in the major, and provide 14 credits for electives or additional learning experiences.

Electives contribute to intellectual exploration, personal growth, and professional development. Institutions should have the flexibility to determine which requirements are essential to achieving the educational outcomes of a particular degree.

The purpose of a bachelor's degree is not to accumulate credits. It is to develop educated, capable, thoughtful individuals prepared to contribute meaningfully to society.

IV. The Financial Burden of the Traditional Degree Deserves Greater Attention

The cost of higher education is a daily reality for students and families. Consider a university charging \$35,000 annually for 30 credits. That averages approximately \$1,167 per credit, or \$3,500 for a three-credit course, before accounting for financial aid or differences in tuition structures.

Now consider a student who has met the academic requirements of a degree but must take additional courses simply to reach 120 credits. **We should ask whether those additional courses provide educational value proportionate to their cost.**

If a university can responsibly reduce a degree by 30 credits, allowing students to graduate in three years instead of four, they could save on tuition and living expenses, reduce debt, and enter the workforce sooner. Actual savings would depend on the institution's tuition structure, financial aid, and program design.

For students with limited financial resources, the cost of an additional year can determine whether they graduate at all.

V. College Completion Is an Urgent Concern

The debate over reduced-credit degrees must consider the students who begin college but never complete their degrees.

Pennsylvania graduation data derived from the U.S. Department of Education's Integrated Postsecondary Education Data System (IPEDS) show that approximately 55 percent of students in the measured cohort graduate within four years, and 68 percent within six years. **That means nearly one-third have not earned a degree from their original institution after six years.** These figures reflect first-time, full-time bachelor's degree students, rather than all students pursuing a degree.

The consequences are significant. Students may leave college with substantial debt but without the credential that could improve their career opportunities and earning potential. Institutions also lose the opportunity to fulfill their educational mission.

Students leave college for many reasons, including academic preparation, family responsibilities, financial pressures, and changing life circumstances. But affordability is an undeniable part of the challenge.

We should examine every responsible strategy that could improve persistence and graduation. **Imagine the difference in a student's outlook if, after completing the second year, that student**

knew only one more year remained before graduation. A shorter, clearly structured pathway could make completing a degree feel more attainable.

We should study whether that opportunity leads to improved persistence and graduation outcomes rather than dismissing it without examination.

VI. Addressing the Concerns About Reduced-Credit Degrees

I recognize that some of my colleagues have raised concerns about this proposal. Those concerns deserve thoughtful consideration, but they should not prevent Pennsylvania from exploring a carefully regulated approach.

- a) Students Already Have Opportunities to Graduate Early: Students can already accelerate their degrees through Advanced Placement, dual enrollment, transfer credits, summer courses, and prior-learning assessments. I support these opportunities, but access is not equal. Some students have extensive options, while others face limited availability or additional costs. Adult learners may never have had these opportunities.

More importantly, **completing 120 credits faster is not the same as determining whether all 120 credits are academically necessary.** Pennsylvania should support both approaches.

- b) Employers and Graduate Schools May Not Recognize 90-Credit Degrees: This is a legitimate concern, particularly for students pursuing professional licensure or graduate education. It underscores the need for appropriate standards, not the rejection of the proposal.

Any reduced-credit degree must demonstrate the competencies employers and graduate schools expect. Institutions should verify accreditation and licensure requirements, consult employers and graduate institutions, and clearly communicate potential limitations to students.

- c) Reduced-Credit Degrees Could Weaken the Liberal Arts: As president of a Catholic university grounded in the Mercy tradition, I believe deeply in the liberal arts and their role in developing ethical reasoning, cultural understanding, and civic responsibility. Those commitments must remain central to higher education.

However, institutions can develop these competencies through different curricular approaches, including integrating them into major coursework and applied learning. We should assess what students learn and can demonstrate rather than assume these outcomes require a particular number of courses.

At Carlow, more than half of our undergraduate students are adults. A 35-year-old working parent brings valuable life and professional experience. That student deserves a rigorous education that builds on existing knowledge and supports personal and professional advancement.

The education must be substantial, but its structure should reflect the needs and goals of the students it serves.

- d) Reduced-Credit Degrees Could Create Educational Inequity: Some worry that students with fewer financial resources may choose shorter degrees while wealthier students pursue traditional programs. This concern deserves attention, but we must also recognize the inequities in our current system.

Students with greater resources often have more educational choices, while others work longer hours, borrow more heavily, or leave college before completing their degrees. A responsibly designed 90-credit degree could expand access and opportunity.

We must ensure that financially disadvantaged students are not steered toward shorter degrees because of their circumstances. Every pathway must meet rigorous academic standards and provide clear information about future educational and professional opportunities.

Educational equity should mean expanding meaningful choices, not requiring every student to follow the same pathway regardless of personal circumstances or academic goals.

- e) Institutions May Face Financial Challenges: Reduced-credit degrees could affect tuition revenue, instructional costs, staffing, and institutional budgets. These are real concerns that require careful planning. **However, institutional financial models should not be the sole determinant of what students are required to study.**

More affordable and efficient degree pathways could also attract students who might otherwise never enroll or complete their education.

We must balance institutional sustainability with student affordability, academic quality, and opportunity. Preserving existing credit requirements should not be our only approach to achieving that balance.

VII. Pennsylvania Can Learn from Other States and Lead Through Responsible Innovation

Pennsylvania would not be entering uncharted territory. States such as Ohio, Maine, Oklahoma, and Louisiana are already advancing reduced-credit bachelor's degrees through legislation, state oversight, and institutional accreditation. Additional examples and references are provided in **Addendum A: State Approaches to Reduced-Credit Bachelor's Degrees.**

These efforts demonstrate that institutions are exploring more affordable degree pathways while maintaining academic standards. Pennsylvania should learn from their experiences, including their academic outcomes, costs, and acceptance by employers and graduate institutions.

Pennsylvania students should not have to leave the Commonwealth to pursue an academically sound, more affordable degree simply because their home state will not permit its universities to explore the same opportunities.

I am not asking Pennsylvania to require universities to offer 90-credit bachelor's degrees. I am asking that institutions be allowed to demonstrate that selected programs can meet bachelor's-level standards with fewer credits. Let academic evidence determine which programs qualify. Let accreditation and appropriate state oversight protect students.

VIII. Conclusion: Measure Learning, Not Simply Time

Members of the Committee, I return to the question that brought us here.

What should a bachelor's degree represent?

Should it represent 120 credits accumulated over a prescribed period of time? Or should it represent a demonstrated level of knowledge, intellectual development, professional competence, ethical reasoning, and readiness to contribute to society?

I believe the answer must begin with what students have learned and what they are prepared to do.

The traditional 120-credit bachelor's degree will remain appropriate for many programs, and I support preserving it wherever academic and professional requirements justify it. But institutions should have the opportunity to demonstrate that other programs can meet those same rigorous expectations through a carefully designed 90-credit curriculum.

We should not allow credit requirements alone to become a barrier to responsible innovation or require students to bear unnecessary educational expenses simply because we have organized degrees the same way for generations. Most importantly, we must not lose sight of the students whose futures depend on our willingness to reconsider how higher education serves them.

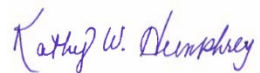
I am not asking Pennsylvania to lower the standards of a bachelor's degree. I am asking Pennsylvania to give its universities the opportunity to meet those standards differently.

I urge members of the General Assembly to support legislation that would allow Pennsylvania colleges and universities to offer carefully designed 90-credit bachelor's degrees in appropriate academic disciplines, subject to rigorous academic standards, accreditation, and state oversight. Let us preserve what is essential, reconsider what is not, and create pathways that allow more Pennsylvanians to complete a meaningful college education.

The value of a bachelor's degree should ultimately be measured by the knowledge students possess, the competencies they demonstrate, and the contributions they are prepared to make.

Thank you for your consideration and for your commitment to the students and families of the Commonwealth of Pennsylvania.

Respectfully submitted,



Dr. Kathy W. Humphrey
President, Carlow University

Addendum A

State Approaches to Reduced-Credit Bachelor's Degrees

Overview

Across the country, states and universities are exploring bachelor's degrees requiring fewer than the traditional 120 credits. Approaches vary, including legislative mandates, state governing board approvals, institutional pilots, and accreditor-authorized programs.

The following examples demonstrate how institutions are pursuing reduced-credit degrees while addressing academic quality, affordability, workforce needs, and student opportunity.

State Examples

- **Ohio: Statewide Legislative Requirement**
Under Ohio Revised Code § 3345.89, every public state university must establish at least one 90-credit bachelor's degree in an in-demand career field by the 2027–2028 academic year. Programs must meet accreditation requirements and receive appropriate state approval.
- **Hawaii: Institutional Innovation and System Policy**
Hawai'i Pacific University has developed a 90-credit Bachelor of Science in Global Business for fall 2026. The University of Hawai'i System also recognizes reduced-credit Bachelor of Professional Studies programs through its academic policies, subject to applicable approvals.
- **Oregon: Preserving Academic Requirements**
George Fox University received accreditor approval for 90-credit bachelor's programs beginning fall 2026. The model retains general education and major requirements while removing 30 elective credits, with estimated tuition savings of 25 percent.
- **Maine: Public University System Pilot**
The University of Maine System approved five proposed 90-credit applied bachelor's programs designed for adult learners. Three subsequently received accreditor approval and became active for fall 2026.
- **Oklahoma: Formal State Approval Process**
In September 2026, the Oklahoma State Regents approved four reduced-credit bachelor's programs at three public universities, requiring between 90 and 103 credits. The approval framework addresses academic outcomes, accreditation, workforce demand, and student protections.

- **Louisiana: State-Approved Accelerated Degrees**

In March 2026, the Louisiana Board of Regents approved its first 90-credit accelerated bachelor's programs. The model combines general education, career-focused coursework, and work-based learning experiences.

- **Rhode Island: Institutional Degree Options**

Johnson & Wales University offers three-year bachelor's programs requiring approximately 90 to 96 credits. The programs preserve a 42-credit arts and sciences core while reducing electives. Traditional 120-credit degrees remain available.

- **Implications for Pennsylvania**

These examples demonstrate that reduced-credit degrees can be developed through different regulatory and academic approaches. Several institutions are preserving general education and major requirements while reconsidering elective credits and curricular structure.

Pennsylvania can learn from these models while establishing its own expectations for academic rigor, accreditation, employer recognition, student protections, and affordability.

The opportunity is to allow carefully selected programs to demonstrate that bachelor's-level outcomes can be achieved through more flexible degree structures

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