

Penn State's Two-Step Bachelor Degree (A Hop-Skip Approach)

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Abstract

College students and graduates nationwide are swimming in debt after borrowing heavily to meet soaring college costs. The crushing monthly loan payments carry huge implications for this generation of college graduates including restricting their lifestyle, often forcing them to work extra jobs to make ends meet, putting off major purchases, and proceeding cautiously with career and family decisions. Many will struggle for a decade or more to pay off their loans. Total student borrowing more than doubled nationwide in the past decade, to \$86 billion, according to the College Board. The private loan portion spiked sevenfold. About two-thirds of the graduates have on average debt of \$20,000 with more of them being at least \$40,000 in debt. Students are taking longer than four years to earn a bachelor's degree, adding to the total cost. Nationally, about 44 percent of students take five or more years to finish baccalaureate degree.

The statistics on college costs and borrowing add up to a financial quagmire. Over the past decade, the tuition at public four-year schools has increased 37 percent while the average private four-year college tuition has increased by 71 percent.

Universities understand the financial burden that is placed on students to attend their schools, but with the decreasing state support as well as the economic stress, they rely on various resources to cover the operational cost including raising tuition. Therefore, efficient use of student finances is a goal for universities as much as it is for students in pursuit of a degree.

This paper will focus on a Penn State Harrisburg's initiative to allow students to pursue an undergraduate degree while minimizing their debt. This should be a goal for all universities as they evaluate their activities in achieving similar goals of offering an excellent education as well be accountable in minimizing the monetary impact for their students. The Penn State Harrisburg "Hop Skip Approach" includes PSU location options so the students can choose to stay home while starting their college education, provides different delivery systems for students to complete courses, and providing a guide so students know the transferability of classes. These initiatives are outstanding examples of the university's commitment to students, both educationally and financially.

1. Introduction

Students are taking longer than four years to earn a bachelor's degree. About 56 percent of students nationwide earn their degree within six years. Nationally, only about a third of students earn a bachelor's degree in four years, according to the National Center for Education Statistics. Each additional year can increase a student's total debt by 25 percent more than the four-year price.

Penn State Harrisburg understands the rising tuition cost of university and the increasing number of students who has to borrow funds for their degrees. Therefore, the college initiated several options that a student could select to reduce their borrowing dollars and completing their degree sooner.

Below is a brief overview of the college's options.

2. High School

A high school student may not have to wait to graduate from high school to start earning college credit. Penn State Harrisburg and other PSU campuses established partnerships with high schools where students were able to check out these opportunities to earn college credit before they graduate thus jump start their college experiences. This allowed these students to pursue an undergraduate degree while minimizing their debt. The program strives to foster and strengthen the relationships that will benefit the university as well as the high school student and profession.

3. Penn State Campuses

Students may opt to start their Penn State education with a "Hop-Skip Approach." Penn State has 22 campuses across the commonwealth and not every degree is offered at every location. An incoming freshman student may select a campus closer to their home to start this PSU education then transfer to the campus that offers the degree. This could reduce the student's financial expenses. PSU campuses offer most of the first two years of the bachelor's degrees so the student can stay home and still keep on track with their degree. In fact, the university websites show two suggested curriculum outlines for most of its bachelor's degree. One outline shows the courses per semester for the student will start and complete the degree at the degree-offering campus. The second curriculum outline shows the student starting at another campus for their first college years then completing the degree at the degree campus.

Again, not every degree being offered at every campus, the student can also consider start the degree campuses that only offered the degree. Therefore, students may start their PSU education near home then transfer to any of those campus locations which they decide to complete that degree. This helps the student with the course selections and keeping them on track with the degree. In addition, if the student takes the course at different campus, the transcript shows the student completing the identical course towards this degree. Penn State has only one official

transcript and it does not state which campus the student took the course. It also makes the transferability seamless and less confusing to the students.

The university also addressed the course content by only offering the identical course that was approved by the University Faculty Senate at the campuses. Thus, there is only one course, but it may be offered at various locations. The student is being taught similar information, which is especially critical if the course is a prerequisite.

This different campus course offering may also assist other current PSU and non-PSU students. These students may need to complete a course at a different campus for a numerous reason. The PSU student may need to repeat a course they did not received the required grade. Both PSU and non-PSU students may take the course at another location, so they keep on track in completing their degree on time are two reasons. Again, the student knows what courses s/he may need for the degree, which campuses are offering the course, and the semesters it is being offered. Thus, this possibility may reduce the student's length of time in competing the degree.

4. Transferability

Penn State campuses may also have agreements with other 4-year or 2-year colleges, the transferability of their course for a specific PSU course. Once one campus has the course transferability approved by the University Faculty Senate, it is acceptable wherever the course is being offered. Again, this may help the student who wishes to take the course at another campus location, possibly helping the student's time and financial issues.

5. Internships Offering

Some PSH programs may require an internship course, which students typically take during the summer. The course is for one credit and students will need to pay tuition for this summer class. Another internship course option offered for certain programs is a one-credit spring internship course. These students enroll into the spring course and tuition rolls into the student's spring tuition. PSU spring tuition is the same for any credits over the 12 credits that make the student full time. Therefore, there is no additional cost for this one-credit spring internship course.

This spring internship class meets several times to discuss topics like resume building, seeking internships, expectations from the employer as well as the student from the internship and interviewing process. This student receives an incomplete grade for that spring course and does the practicum internship during the summer. The instructor will receive progress reports, a final report from the student, which will change the grade to satisfactory. This option provides the student with practical experience, the required course requirements, and a cost saving.

6. Summary

College students and graduates nationwide are swimming in debt after borrowing heavily to meet soaring college costs. The goal for all universities should be to ensure a quality bachelor's degree

while minimizing the monetary impact for their students. The Penn State Harrisburg “Hop Skip” approach includes PSU location options so the students can choose to stay home while starting their college education, provides different delivery systems for students to complete courses, and provides a guide so students know the transferability of classes. These elements are other examples that universities could consider as well as their others. The university needs to think outside their status quo and be accountable for present and future financial burdens placed on their customer, the students.

References

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