STUDENT ASSOCIATION

EXPANSION OF THE CREDIT LIMIT

AFFORDABILITY SNAPSHOT
Earlier this year, the Student Association released the 2017-2018 Affordability Report, an overview of affordability at GW. The report combined the results of the affordability survey conducted in the spring of 2017 and extensive market basked research completed by the 2017-2018 Student Association administration. The report also highlighted efforts and initiatives from the Student Association to address over eleven areas of affordability.

The report confirmed what most students know to be true — GW is incredibly expensive. When compared to our market basket schools, GW was the most expensive by far in almost all areas.

In order to continue the conversation, we are releasing the first "Affordability Snapshot: Expansion of the Credit Limit." With what will hopefully be a series of Affordability Snapshots, we intend to share with students our proposals for addressing areas of affordability at GW.

It is important to recognize that affordability isn't something that can be solved by a survey or understood in one report. By continuing to analyze financial barriers that students face on campus, the Student Association will move the conversation forward to ensure that GW is accessible for all.

We hope that future Student Association administrations will continue to publish Affordability Snapshots to ensure that affordability is an ongoing and intentional conversation that is prioritized. This report will give student leaders and future administrations a blueprint to affect real and significant change to student’s daily lives.

**Peak Sen Chua**
SA President

**Sydney Nelson**
SA Executive Vice President
RESOLUTION

The second bill considered by the 2016-2017 Student Association Senate was "SR-F16-02: The Affordability Resolution," directing Senators to focus on affordability initiatives regarding academic costs, campus life expenses, and expenditures of student organizations.

SURVEY

In the spring of 2017, the Student Association sent an affordability survey to all GW students in order to gain insight on the tangible ways finances affect their college experience. Nearly 2,000 students responded, giving the Student Association valuable data to be able to best advocate for tangible ways to reduce financial barriers for students.

REPORT

In March of 2018, the Student Association released a 48-paged report analyzing the results of the survey. The report included extensive market basket research, comparing GW to our 11 peer institutions on various areas of affordability, and highlights of SA initiatives focused on addressing financial burdens faced by students.

SNAPSHOT

In May of 2018, the Student Association released the first "Affordability Snapshot," continuing the conversation on affordability by publicizing the proposal on the expansion of the credit limit for undergraduate students.
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I. OVERVIEW OF PROPOSAL

Academics are the foundation of the student experience at The George Washington University. With an accomplished faculty, far-reaching partnerships, and a unique location in the heart of the nation’s capital, GW is well positioned to provide the opportunities needed for students to learn, grow, and achieve. As a university community, we must continue to develop solutions and perspectives to ensure that GW nurtures life-long learners.

Fostering well-rounded students includes increasing academic access. GW prides itself on being able to blend disciplines and educate students in both qualitative and quantitative fields. However, the current credit limit makes it challenging for undergraduate students to embody this philosophy.

Under the fixed tuition rate, a student can take up to 17 credits per semester for up to ten consecutive semesters. Anything over this limit and students are faced with an extra $1,520 per-credit fee with few exceptions to this policy.

Students in the School of Engineering and Applied Sciences and the University Honors Programs, as well as students taking a University Writing 1020 course, can take 18 credits per semester at no extra cost. This inconsistent policy can restrict inquisitive and high-achieving students who want to challenge themselves by exploring new disciplines or who need more academic access to pursue professional opportunities.

A review of GW’s market basket shows that GW is the only school to offer fewer than 18 credits under tuition.

We are focused on “getting to yes” on an issue which has a significant impact on the daily lives of students. In March 2018, 96.25% of students voted in favor of a universal undergraduate 18th credit. We want to partner with the university to expand the credit limit while addressing budgetary concerns and academic implications.
II. BENEFITS OF CREDIT EXPANSION

ACADEMIC DIVERSITY
GW’s educational offerings are not only vast and comprehensive but also intellectually challenging and rigorous. As an institution, we pride ourselves on our cultural and intellectual diversity. However, students are unable to take advantage of these opportunities, struggling to fulfill their single major’s requirement. We want our students to be able to graduate with multiple majors, minors, or degrees, which showcase both qualitative and quantitative proficiency in an increasingly interconnected world.

ACADEMIC QUALITY
Currently, students in the University Honors Program are allowed to take up 18 credits per semester under the fixed tuition policy. One of the University Honors Program’s objectives is to broaden and challenge the perspectives of its students. Peer institutions are abandoning the honors program model in favor of adopting higher standards across all their academic offerings. As we move towards pre-eminence as a global comprehensive research university, it is essential that all GW students are empowered by the university to expand their scholarly aspirations.

ACADEMIC ACCESS
Out of financial necessity, some of GW’s best and brightest students need to graduate early as they are unable to afford additional semesters or courses. Depending on their educational background, some students don’t have the same opportunities to take advantage of AP/IB credits and dual-enrollment options while in high school. Compared to students who enter GW with these “more affordable” credits, these students are immediately on an unequal playing field. It is important that all students have the same academic access once coming to GW.
II. BENEFITS OF CREDIT EXPANSION

ACADEMIC OPPORTUNITY
Our university offers strong graduate programs and intentionally encourages its students to pursue these degrees following their undergraduate experience, as seen by the accelerated Combined-Degree Programs. However, not all academic areas offer these opportunities, placing their students at an educational and financial disadvantage. By increasing the credit limit, students with a firm grounding at GW could finish their undergraduate degree earlier in order to enroll in the traditional 2-year masters, while still finishing on an accelerated timeline.

GETTING TO YES
In recent years, student leaders have garnered student support for a credit limit expansion. These efforts have culminated in a referendum on the question in conjunction with the spring 2018 student body elections, asking: “Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate?” There was overwhelming support with 96.25% of students voted in favor of a universal undergraduate 18th credit. The referendum's proceeding resolution, “SR-S18-13 The Free 18th Credit Act,” passed unanimously by the Student Association 2017-2018 Senate.
PRIOR TO THE FIXED TUITION POLICY

Student Association records show that the students have been advocating for an increased credit limit for almost thirty years, even before the move to fixed tuition in 2005. In 1998, a resolution was passed by the Student Association Senate urging that the university take action on increasing the number of credits included within tuition to 18 credits. Nine years before, in 1989, the university had to refund fees incurred by students who took courses over the 17-credit cap but weren’t informed by the university in advance of the extra credit fee. In 2005, in response to student complaints, the Student Association unsuccessfully lobbied the administration to change the policy.

FIXED TUITION RATE

Currently, full-time undergraduates are charged a guaranteed, fixed tuition rate for up to ten consecutive semesters. A student must register for at least 12 credits per semester and maintain continuous full-time enrollment. Currently, the rate determined by the semester and year entered into the university ranges from $48,700 per academic year for students entering in Fall 2014 or Spring 2015 to $55,140 for students beginning in Fall 2018 or Spring 2019.

The fixed tuition rate covers costs for 12-17 credits with several exceptions. SEAS students, who often take 4 credit classes due to laboratory sections are allowed to earn 19 credits per semester. Students in the University Honors Program can earn up to 18 credits per semester at no additional cost in their first four semesters. In any given semester, students taking a University Writing (UW1020) course, worth 4 credits, are also permitted to take 18 credits at no additional cost.

For the Spring 2018, the undergraduate-per-credit-hour rate of $1,520 is charged for each credit exceeding any credit-hour limit. Fixed rates for additional credit hours do not apply, with costs of additional credits varying from year to year as tuition prices rise.
When compared to its market basket, GW has the lowest credit hour limit. All other schools offer between 18-20 credit hours under their tuition rates. Regarding the additional credit rate, GW charges a fee similar to that of its market basket, but currently, GW students incur that cost the earliest because of the lower credit limit.

<table>
<thead>
<tr>
<th>University</th>
<th>Maximum Credit Hours per Semester Under Tuition Limit</th>
<th>Additional Credit Rate ($ per credit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wake Forest University</td>
<td>Unlimited</td>
<td>N/A</td>
</tr>
<tr>
<td>Georgetown University</td>
<td>20</td>
<td>$2,155</td>
</tr>
<tr>
<td>University of Miami</td>
<td>20</td>
<td>$1,960</td>
</tr>
<tr>
<td>Syracuse University</td>
<td>19</td>
<td>$1,356</td>
</tr>
<tr>
<td>Tulane University</td>
<td>19</td>
<td>N/A*</td>
</tr>
<tr>
<td>University of Rochester</td>
<td>19</td>
<td>N/A*</td>
</tr>
<tr>
<td>Boston University</td>
<td>18-20</td>
<td>$1,593</td>
</tr>
<tr>
<td>New York University</td>
<td>18</td>
<td>$1,479</td>
</tr>
<tr>
<td>Northeastern University</td>
<td>18</td>
<td>$1,518</td>
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<tr>
<td>University of Pittsburgh</td>
<td>18</td>
<td>$1,237</td>
</tr>
<tr>
<td><strong>George Washington University</strong></td>
<td><strong>17</strong></td>
<td><strong>$1,520</strong></td>
</tr>
<tr>
<td>Tufts University</td>
<td>N/A (In the process, of converting into credit hour system)</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Market Basket Average</strong></td>
<td><strong>18.75</strong></td>
<td><strong>$1,602.25</strong></td>
</tr>
</tbody>
</table>

* N/A as students are not allowed to take additional credits beyond the credit limit
MARKET BASKET MODELS

Boston University
There are specific policies which govern credit limits in component schools of Boston University.

**College of Communication and School of Hospitality Administration:** Second and third-year students with a 3.3 GPA or higher can take up to 20 credits per semester. All fourth-year students can take up to 20 credits per semester.

**College of Engineering:** Students with a 3.0 GPA or higher can take an unlimited number of credits per semester. Seniors can overload at an infinite rate without penalty regardless of GPA.

**Questrom College of Business:** All seniors can take up to 20 credits per semester.

**School of Education:** Non-freshmen with a 3.0 GPA or higher can take up to 20 credits per semester.

Tulane University
Students are allowed to take up to 22 credits a semester if, in the previous semester, a student earned a 3.0 GPA on 15 letter-graded credits or more. Students are allowed to take up to 25 credits per semester if, in the previous semester, their cumulative GPA was at least 3.5.
V. STUDENT SUPPORT

In recent years, student leaders have garnered student support for a credit limit expansion. These efforts have culminated in a referendum on the question in conjunction with the Spring 2018 student body elections, asking: “Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate?” There was overwhelming support with 96.25% of students voted in favor of a universal undergraduate 18th credit. The referendum's preceding resolution, “SR-S18-13: The Free 18th Credit Act,” passed unanimously in the Student Association Senate.

Referendum SA 1A
Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate?

<table>
<thead>
<tr>
<th>Options</th>
<th>Votes</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>3,950</td>
<td>96.25%</td>
</tr>
<tr>
<td>NO</td>
<td>154</td>
<td>3.75%</td>
</tr>
</tbody>
</table>

(out of 4,104 votes)

Referendum SA 1B
Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate, because you would personally take advantage of the increased credits?

<table>
<thead>
<tr>
<th>Options</th>
<th>Votes*</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>2,123</td>
<td>64.78%</td>
</tr>
<tr>
<td>NO</td>
<td>646</td>
<td>19.71%</td>
</tr>
<tr>
<td>NOT APPLICABLE</td>
<td>508</td>
<td>15.50%</td>
</tr>
</tbody>
</table>

*Only undergraduate votes cast shown (out of 3,227 votes)
SENATE RESOLUTION
SR-S18-13

"A Resolution to call a referendum to put a question to the student body concerning making an 18th credit available to all undergraduate students each semester under the fixed tuition rate"

SHORT TITLE: The Free 18th Credit Act

SPONSORS: Sen. Yannik Omictin (Freshman, Academic Affairs)
Sen. Will Raderman (U-At-Large, Vice Chair of Finance)

CO-SPONSORS: Sen. Finley Wetmore (SEAS-U)
Sen. Mason Molesky (SEAS-G)
Sen. Matthew Ludovico (Freshman, Finance)
Sen. Brady Forrest (G-At-Large, Pro Tempore)
Sen. Ojani Walthrust (ESIA-U)

ENDORSERS: Karisa Anand (Vice President for Academic Affairs)

COMMITTEE: Academic Affairs Committee

PURPOSE: To call a referendum to put a question to the student body concerning making an 18th credit available to all undergraduate students each semester under the fixed tuition rate.

WHEREAS: The base undergraduate 2017-2018 tuition of The George Washington University is the highest of all the schools in its market basket at $53,435;

WHEREAS: Washington, D.C. is ranked as the fourth most expensive American cities to live in, behind only San Francisco, San Jose, and New York City;

WHEREAS: The estimated cost of attendance for undergraduates at The George Washington University for 2017-2018 is $70,793;

WHEREAS: All of The George Washington University new market basket schools allow for their undergraduate students to have the option of taking at least 18 credits, or equivalent, without paying additional fees;

WHEREAS: The current per-credit fee for undergraduates taking more than 17 credits is $1,520 for the 2017-2018 school year;

WHEREAS: Undergraduate students in the School of Engineering and Applied Sciences are able to take up to 19 credits without additional fees;
V. STUDENT SUPPORT

WHEREAS: Undergraduate students in the University Honors Program are able to take up to 18 credits without additional fees during their first four semesters;

WHEREAS: Undergraduate students taking University Writing courses are able to take up to 18 credits without additional fees;

WHEREAS: Theses various policies show that The George Washington University has the ability to provide 18 credits under the fixed tuition rate in various scenarios;

WHEREAS: More undergraduate students would be able to explore different academic and intellectual interests and disciplinaries without fear of incurring extra fees; and

WHEREAS: This referendum will provide indication of student enthusiasm for making 18 credits available for all undergraduate students under the fixed tuition rate.

BE IT RESOLVED by the Senate of the Student Association of The George Washington University that the Senate believes undergraduate students in good academic standing who demonstrate a desire and ability to take 18 credits in a semester should not be forced to pay for an 18th credit in addition to the high fixed-tuition rate and high costs of living;

BE IT RESOLVED by the Senate of the Student Association of The George Washington University that the Senate calls on the University to make an 18th credit available under the fixed tuition rate for all undergraduate students each semester;

BE IT RESOLVED by the Senate of the Student Association of The George Washington University (two-thirds of the members present concurring therein) that the Senate calls a referendum asking the student body, "Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate?" with the options for answers as, "Yes" "No"; and

BE IT RESOLVED by the Senate of the Student Association of The George Washington University (two-thirds of the members present concurring therein) that the Senate calls a referendum asking the student body, "Should all undergraduate students be allowed to take up to 18 credits a semester under the fixed tuition rate, because you would personally take advantage of the increased credits?" with the options for answers as, "Yes" "No" "Not applicable, as not a full-time undergraduate student".
V. STUDENT SUPPORT

ACADEMIC AFFAIRS COMMITTEE VOTE: __7_YEA 0_NAY 0_ABSTAIN
Date: Monday, 2/26/2018

SENATE VOTE: __34_YEA 0_NAY 0_ABSTAIN
FAILED  PASSED  PASSED AS AMENDED

Sydney Nelson, Executive Vice President
Date

ATTEST:

Rebecca Bizzarri, Acting Senate Secretary
Date

PRESIDENTIAL SUBMISSION:

Peak Sen Chua, President
APPROVE  VETO
Date
VI. PROPOSED SOLUTIONS

With a multitude of considerations weighed concerning the need for enhanced academics, we have identified several possible solutions to encourage educational diversity, quality, access, and opportunity.

SHORT TERM

Pilot Program
In the short term, we propose the creation of a pilot program which would provide the opportunity for up to 500 students with at least a 3.6 GPA to apply to receive additional academic credit at no cost. The selection process would consider an applicant’s graduation pacing and their interest in pursuing another academic discipline. These applications would be reviewed before the course registration period by a committee of academic advisors from each school with undergraduate programs on GW’s main campus. This program could be implemented with the support of trustees and alumni.

University Commitment to Review the Fixed Tuition Credit Limit
In the short term, the Student Association believes that a comprehensive review of the fixed tuition credit limit via a charge from the President to form a committee will signify the university’s commitment to academic diversity, quality, access, and opportunity. Under this plan, relevant members of university leadership will work with students and faculty to research financial and educational considerations and best practices. Eventually, they will recommend a long-term approach to the credit limit. This committee would also be an educational opportunity for students interested in the operations of a world-recognized private research university. The charge would ideally be made at the end of the Spring 2018 semester, and a recommendation would be made by the end of the Fall 2018 semester.
LONG TERM

Full Expansion
In the long term, the credit limit under the fixed tuition rate is increased to 18 or more credits, allowing students to pursue their academic interests with the guidance, advice, and support of the academic advisors.

Rolling System
In the long term, non-utilized credit from previous semesters could roll into consecutive semesters, while still preserving the limit of 17 credits per semester. The university could set a maximum limit of non-utilized credits that could be accumulated.

Example: If a student took 15 credits in a given semester, they would not be utilizing 2 credits available under the fixed tuition credit policy. Under a rolling system, these non-utilized credits would roll into the next semester, allowing a student to take up to 19 credits in the following semester with approval from an academic advisor.

This system makes the most fiscal sense for the university. The university could keep the financial cost of an expanded fixed tuition credit policy in check while “getting to yes” on an issue that is important to students.

Multi-Tiered System
In the long term, GW could expand the credit limit using Boston University and Tulane University as models. At these institutions, students earn an expanded credit limit through a combination of class level and academic standing.
VII. ADDITIONAL OPPORTUNITIES

In addition to expanding the fixed tuition credit limit, other educational enrichment can further encourage academic diversity and flexibility. The University of Miami Plus One program and the University of Rochester Take Five program offer a creative solution to broaden and expand learning.

Both programs offer undergraduates a tuition-free semester or year beyond the four or more years required to complete a bachelor’s degree. This semester or year can be done at the university or abroad.

These programs attract students who are intellectually curious and come from diverse background and encourage lifelong learning by empowering students to expand their educational horizons.

For the University of Rochester, a committee at reviews the applications. The review board consists of a student currently in the program, a college dean, and faculty members from the humanities, social sciences, natural sciences, and engineering. A staff member supports students in the program.
VIII. CONCLUSION

Academic diversity, quality, access, and opportunity are typical characteristics of the universities that GW aspires to surpass. With our unique location, a firm grounding in qualitative and quantitative fields, and the immense wealth of knowledge from members of our community, we are well positioned to bolster the academic pursuits of students at GW.

An expanded fixed tuition credit limit requires a significant commitment from the university. However, it would strongly signify that the university is serious about “getting to yes” on a policy that profoundly resonates with students. Increasing the credit limit will place GW on par with its market basket and position it yet again to provide students an avenue to pursue ambitious opportunities and new perspectives.

Peak Sen Chua
Student Association President

Sydney Nelson
Student Association Executive Vice President

Yannik Omictin
Student Association Freshman Senator

Will Raderman
Student Association Undergraduate-at-Large Senator
THE STUDENT ASSOCIATION AT THE GEORGE WASHINGTON UNIVERSITY

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