Currently, students taking 12 credit hours a semester are considered “full-time” and are eligible for the maximum Pell Grant award. Requiring students to take 15 credit hours a semester to be considered full-time for Pell Grants could cut millions of students’ grants by up to $1,400 a year.

In an attempt to reduce the cost of the Pell Grant program and provide students with an incentive to accelerate their studies, some have suggested requiring students take 15 credits, rather than 12 credits, to be eligible for the maximum Pell Grant. This proposal has not been fleshed out, so the extent and scope of its impact on students and schools is unclear. If this policy prompts students to take more classes, it will not generate any savings. The reality is that many students cannot increase their course loads, even if they would like to, so this change would simply cut their Pell Grants, reducing college access and their likelihood of completion.

Many students simply cannot take 15 credits per term:

- **Some colleges and universities cannot offer all students 15 credits.** Given the condition of state budgets, many colleges and universities face capacity constraints that impede their ability to offer all students 15 credit hours per term. For example, at California Community Colleges, approximately 10,000-15,000 students are on waiting lists for courses because 95 percent of those classes are already full. Faced with limited course availability, students at such institutions would simply see a cut to their Pell Grants.

- **Many colleges prohibit students who are struggling from taking 15 credits.** Many colleges impose credit limits on certain categories of students, including those admitted conditionally and those on academic probation or just removed from probation. For these students, credit limits are designed to help facilitate their success. Cutting their Pell Grants would only hurt their chances of success.

- **Work and family commitments may make it impossible to take more classes.** More than three-quarters (77%) of Pell Grant recipients already work to supplement their financial aid. And almost two out of five (38%) Pell Grant recipients have dependents other than a spouse. These students may not be able to increase their course load and would have their Pell Grants cut.

Students who cannot increase their course loads could have their Pell Grants cut by up to $1,400 a year, forcing them to work more or borrow more to stay in school:

- Research has found that students working 15 or more hours a week are more likely to drop out of college than those working fewer hours.

- Pell Grant recipients are already more than twice as likely as their peers to take out student loans. Cutting their awards would simply require them to take out more loans, leaving them further in debt once they graduate.

There is limited evidence to suggest that this policy will encourage students to take more credits. This policy is based on just one study of a merit-based grant program, where almost 90 percent of eligible students attended four-year colleges and 97 percent were white. In contrast, a study of a Wisconsin need-based grant program, whose participants are more representative of Pell Grant recipients nationwide, suggests that students do not consider grant eligibility as a primary factor when deciding how many courses to take. Rather, students in this study made course-taking decisions based on their perceived ability to juggle schedules and succeed in their courses.

Holding Pell Grant recipients to a higher standard is unfair: For most other purposes, full-time attendance is defined as 12 credits. Redefining full-time status for Pell eligibility alone—and not for satisfactory academic progress or other programs and services—is unfair, arbitrary and needlessly complicated.

(see reverse for footnotes)

Calculations by The Education Trust and TICAS on data from the U.S. Department of Education, National Postsecondary Student Aid Study, 2007-08.


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