

Fly In Four: What Are We Learning?

By Peter Jones, Senior Vice Provost for Undergraduate Studies

Temple University has long been recognized for its 'mission' of access to high quality educational opportunity. More recently, Temple has generated interest in its commitment to enhancing student retention and time to graduation, and to reducing student debt. Fly In Four is one such commitment. After two years of operation we have an opportunity to reflect on the goals, the implementation and the early impact of the program.

Fly In Four is just one example of a range of programs being implemented nationwide to try and reduce student indebtedness. [Tuition and fees at private four-year institutions have increased 167% in the last 30 years](#) and tuition and fees for in-state students at public institutions have risen 257%. As annual costs increase, a student's final debt burden is very much tied to the amount of time taken to complete a degree.

During the past decade there has been an increase in the number of institutions developing programs that seek to enhance on-time graduation as a way of reducing student debt. Some of the plans focus directly on cost – either freezing or reducing tuition. Others specifically target time-to-degree, with fast-track programs that enable students to compress four-year of coursework into shorter time frames, partial to full tuition discounts during the final semester for on-time graduates, and guarantees to pay tuition for additional semesters if the student fails to finish a degree in four years.

In 2014 Cleveland State University offered to rebate 2% of tuition plus \$100 per semester in book expenses to undergraduates who complete their academic year in good standing with at least 30 credits. In the same year, [California Senate Bill 15](#) proposed a graduation incentive plan which would provide students who completed at least 30 credits per academic year with a \$1,000 incentive grant after the first year, \$1,500 after the second year and \$2,000 after the third year. The University of Minnesota chose an alternate approach – one that was to be the template for Temple's Fly In Four. Under Minnesota's Four-Year Graduation Agreement incoming students would commit to an agreement with the university by which they would work with advisors, register on time, maintain adequate progress to degree and notify the university immediately if any required course were unavailable to them. In return, the university committed to providing course substitutions and priority registration to maintain on-time graduation and, if needed, to pay any tuition costs beyond four years.

Temple's Fly In Four program was announced in February 2014 and implemented for the 2014 entering class. It reflected President Theobald's commitment to tackle student debt – the first of the six commitments he described in his October inaugural address. The program has many similarities with that of Minnesota.

Students commit to:

- Affirmatively accept the agreement
- Consult with an advisor each semester and plan ahead
- Register for classes during early registration
- Advance in class standing (complete 30, 60, 90 credits first three years)
- Complete graduation review prior to senior year

Temple commits to:

- Provide a 4-year degree plan for every major
- Offer access to quality academic advising
- Provide progress reports for every student
- Conduct a graduation review
- Ensure alternatives are available when a required course is not
- If a student meets all obligations of the *Fly in 4* agreement and still cannot graduate in four years, Temple University will enable the student to complete his or her degree free of charge.

Temple's Fly In Four program does have an important additional element – the four year study grants. Temple research on risk factors found that students are most likely to drop-out during their first year if they had committed to work 15+ hours for pay, usually off campus. National research not only confirms these findings, but shows that working students are more likely to register for fewer credits, earn lower grades, take longer to graduate and increase their level of debt. Many of these students are from low- and middle-income families. To address this challenge Temple has committed to provide 500 study grants of \$4,000 per year to those students with the highest financial need. Fly In Four study-grant recipients are required to maintain Fly In Four standing, commit to not working for pay for more than 15 hours per week during the academic year, and to using their additional time for academic study.

The early results from Fly In Four are encouraging but suggest there is room for continued development and improvement. Student sign-up rates for Fly In Four were 89% in 2014 and 93% in 2015. For the 2014 entry cohort program participants were more likely to be retained to their second year - 90% for participants and 86% for non-participants. Of the 3,973 2014 entry cohort students who signed on to Fly In Four 1,363 (34.3%) did not meet program requirements and were demitted at the end of the academic year.

In some ways the results from the first year of the study grant program are provoking. For study grant students who met Fly In Four program requirements, retention to the sophomore Fall semester was 98.6%, an exceptionally high success rate for this student group. However, of the 500 who received study grants, 147 (29.4%) did not meet Fly In Four program requirements, were demitted and lost their study grant. Of this group, 98 (66.7%) were retained to the sophomore Fall semester and 49 (29.4%) dropped out of Temple. At this point we do not have data to enable us to explore the confounds of the causal relationship among Fly In Four, study grants and retention.



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What is clear, however, is that for some students the challenges of successfully completing the freshman year are beyond even the additional benefit of a \$4,000 study grant.

The long term effects of Fly In Four reach well beyond college. A recent [report](#) showed how student loans, created to be an engine for social mobility, are in fact limiting young peoples' ability to achieve financial success:

- 27% of respondents said they found it difficult to buy daily necessities because of their student loans
- 63% said their debt affected their ability to make larger purchases such as a car
- 73% said they have put off saving for retirement or other investments
- 75% indicated that student loan debt affected their decision or ability to purchase a home

Survey respondents indicated that in addition to limiting their ability to make major purchases, student loan debt also impacts their important life decisions:

- 30% responded that their student loan debt was the deciding factor, or had considerable impact, on their choice of career field
- 47% indicated it was the deciding factor, or had considerable impact, on their decision or ability to start a small business
- 29% indicated that they have put off marriage as a result of their student loans
- 43% said that student debt has delayed their decision to start a family

At the time of writing the first Fly In Four student cohort is approaching the end of their sophomore year. Current estimates show that about 600 more sophomores than last year are on track to graduate in four years. If they stay the course to a 4 year graduation they will collectively save more than \$15 million in college costs. These savings will recur—and even grow—with each succeeding class. The impact of such savings on the lives of these students is incalculable. ♦