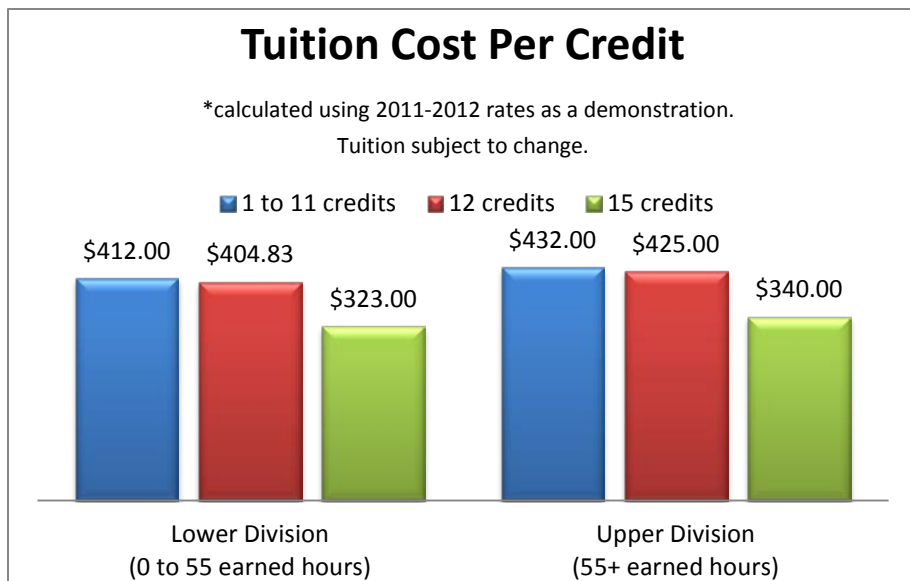


The Value in Taking 15 Credits

Why you should take as many credits as you can succeed in per semester



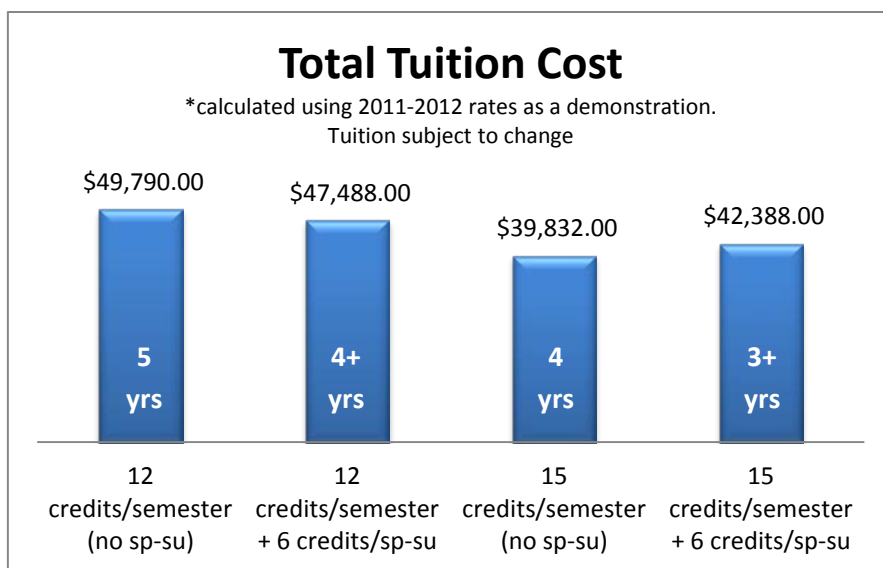
Cost per Credit

Grand Valley State University provides students one of the lowest tuition rates in the state of Michigan. We also offer students who are attending full-time to receive the benefit of a block rate of tuition. This means that if you take between 12-15 credits the tuition costs the same amount! However, if we break down the numbers we can see that actually the cost is very different depending on how many credits you choose to enroll in per semester. It is definitely a better

value to take the most credits you can for your tuition dollars. If you are able to maintain an academic load of 15 credits per semester successfully there are significant savings to be had.

Time to Degree & Cost

How many credits you choose to take per semester also determines how long it takes to earn a degree. Obviously if you are here longer, it costs more money! All GVSU degrees require a minimum of 120 credits to complete. If you complete 12 credits per semester it will take you 5 years to earn those credits. If you earn 15 credits per semester you can be done in 4 years, saving you nearly \$10,000 in tuition, plus you'd be out working in your field earning a salary sooner!



Sometimes students will choose to take spring/summer courses to “catch up” if they have been taking 12 credits per semester. It will definitely help reduce your time to just over 4 years and save some money...but it's still nearly \$8,000 more than if you took the full block! Having summers free to work can allow you to save up money so you can work less during the academic year or provide the time to volunteer, travel, or gain valuable job shadowing experience. It also provides an often necessary mental break to rest up and relax between semesters. However, there are times when students will choose to take spring/summer classes and move through their degree program sooner. There is some cost savings here as well, in addition to getting out into the work force sooner. You have to determine which timeline is right for you.

Taking 16 credits now vs. a Sp-Su class later

*calculated using 2011-2012 rates as a demonstration.
Tuition subject to change

■ 13 credits ■ 13 credits + 3 credits sp-su ■ 16 credits



Should I take 16 credits?

There may be times when your course selections push you over the block rate of tuition into the 16 credit range. This is especially true when you are taking sciences or foreign language courses. We know that this means it will cost you more tuition per semester to take that extra credit. However, if you look at the long run, it would cost you much more to take it at another time. If you use your full block rate and pay for the extra credit, you can see that it could save you nearly \$900! Plus, if you depend on financial aid

assistance, you must take 6 credits in the spring/summer which actually means it would cost you nearly \$2,000 more to make up the credit than to add it to your regular semester. Spend a few hundred dollars in the regular semester to save you thousands in summer tuition!

When it's NOT possible to take 15 credits per semester

Of course we realize that it's not possible for every student to be full-time or take a 15 credit load per semester. We suggest that you work with an academic advisor to discuss your specific scheduling needs and to create an appropriate academic plan to reach your degree goals. We recognize that our students come to us with a wide variety of outside responsibilities and backgrounds. It's important to balance overall success in achieving your degree with the time it takes and the total cost! There is no "one size fits all" when it comes to higher education. Our priority is to help you reach your goals in the timeline that is right for you based on your specific needs. With regular advising we can help you save time and money and meet your degree goals in the time frame that is right for you.

Meet with an academic advisor regularly!



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