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# Three-Year (90-Credit) Bachelor's Degrees at UW

## Economic Opportunities, Trade-offs, and Statewide Impacts\*

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March 12, 2026

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*\*The views expressed herein are those of the author and not necessarily those of the Center for Research on the Wisconsin Economy, the Department of Economics, or the University of Wisconsin – Madison.*

## Executive Summary

On March 5, 2026, the Universities of Wisconsin Board of Regents Education Committee unanimously approved a policy allowing UW institutions to offer 90-credit bachelor's degree programs—completing a bachelor's degree in three years instead of the traditional four. This report examines the economic case for this policy. Key findings include:

- A bachelor's degree is both an investment good and a consumption good. Economists estimate the annual consumption value of college—amenities, leisure, the campus experience—at \$11,600 to \$15,100. Students who view college primarily as an investment should have the option to graduate in three years without paying for consumption they do not value.
- Three-year degrees can save Wisconsin families \$18,000 to \$29,000 in direct costs (one year of tuition, room, and board) plus an additional year of post-graduation earnings. These savings will reduce pressure on General Purpose Revenue (GPR) and state need-based aid while moving graduates into the workforce—and onto the tax rolls—sooner.
- Enrollment at UW institutions outside of UW-Madison fell 22% between 2012 and 2023, while the Wisconsin Technical College System rebounded to 293,904 students by 2024–25. Three-year applied bachelor's degrees can help UW comprehensive universities compete more effectively for students and funding.
- A growing wave of states—including Indiana, Utah, Maine, Massachusetts, North Dakota, New Hampshire, and Rhode Island—have adopted or are piloting three-year degree programs. Over 70 institutions have joined the College-in-3 Exchange, and every U.S. accreditor now permits sub-120-credit degrees.
- Many Wisconsin students already arrive with substantial credits: 78,703 high school students participated in dual enrollment in 2023–24, and 25.2% of the Class of 2024 scored 3+ on an AP exam. At UW-Madison, average time-to-degree has fallen to 3.78 years.
- While the Legislative Council Study Committee rejected a 2024 proposal to create an entirely new standalone college, the Regents' unanimous approval in March 2026 gives each existing institution the flexibility to offer 90-credit programs within its current structure.

# 1 Introduction

On March 5, 2026, the Universities of Wisconsin Board of Regents Education Committee unanimously approved a policy revision allowing UW institutions to offer 90-credit bachelor's degree programs (Milwaukee Journal Sentinel, 2026). Under the new policy, individual institutions may develop three-year bachelor's programs in fields aligned with workforce needs, subject to accreditation requirements. The policy permits but does not require institutions to adopt the option. While the policy permits a range of reduced-credit bachelor's degree programs, this report focuses on the 90-credit pathway as the primary and most widely discussed option enabled by the Regents' action.

This decision is timely. The Universities of Wisconsin face declining enrollment at their comprehensive universities, growing competition from the Wisconsin Technical College System (WTCS), and rising pressure to deliver affordable, workforce-relevant credentials. At the same time, a national movement toward three-year degrees is gathering momentum: Indiana now requires every public university to offer at least one such program, and over 70 institutions nationwide have joined the College-in-3 Exchange (Zemsky and Carrell, 2025).

The idea of a streamlined three-year degree is not new to Wisconsin policy discussions. In October 2024, the Legislative Council Study Committee on the Future of the UW System considered a proposal to create a College of Applied Arts and Science offering three-year degrees focused on workforce needs. The proposal failed on a 3–12 vote, with the author of this report among the three voting in favor (Wisconsin Legislative Council, 2025). The Regents Education Committee's unanimous approval suggests that the economic and policy case for this reform has strengthened considerably. Indeed, Wisconsin already has an operational three-year degree program: Mount Mary University in Milwaukee launched its “Thrive in 3” initiative in January 2026, offering 95-credit bachelor's degrees in cybersecurity, digital marketing, and social work (Hess, 2026).

This report examines the economics of three-year bachelor's degrees at the Universities of Wisconsin. Section 2 discusses the dual nature of college as both an investment and a consumption good, which provides the core theoretical rationale for the policy. Section 3 presents Wisconsin-specific data on enrollment, costs, and student preparation. Section 4 reviews the experiences of other states that have adopted or are piloting three-year degree programs. Section 5 discusses the projected impacts on UW institutions, students, and the state. Section 6 addresses risks and counterarguments. Section 7 concludes with policy recommendations.

## **2 College as Investment and Consumption**

### **2.1 The Investment Value of a Bachelor's Degree**

A bachelor's degree remains one of the highest-return investments available to most Americans. The Federal Reserve Bank of New York estimates that the average rate of return to a bachelor's degree is approximately 14% (Federal Reserve Bank of New York, 2024). According to the Federal Reserve Bank of Chicago, the net lifetime earnings boost from a bachelor's degree is \$200,000 to \$300,000 in present value terms (Federal Reserve Bank of Chicago, 2024). The Foundation for Research on Equal Opportunity estimates a median return on investment of approximately \$160,000 across all bachelor's programs nationally (Foundation for Research on Equal Opportunity, 2024).

In Wisconsin, the returns vary significantly by institution and major. Using U.S. Census Bureau data, Seshadri (2024) estimated net private lifetime returns of a bachelor's degree (relative to median high school graduates in Wisconsin) ranging from approximately \$960,000 at UW-Madison to \$160,000 at UW-Stevens Point. Returns also vary dramatically by field of study: at UW-Madison, median earnings ten years after graduation range from roughly \$48,000 for education majors to \$130,000 for computer science majors.

However, several trends suggest that the investment case for college is evolving. The raw college wage premium stopped growing around 2013 and has declined in recent years, driven partly by faster wage growth for workers without a college degree (Seshadri, 2024). The college wealth premium—the extra net worth associated with a bachelor's degree—has declined among all cohorts born after 1940 and is at a historic low among white families headed by someone born in the 1980s (Emmons et al., 2019). Looking ahead, the Bureau of Labor Statistics projects that roughly 60% of projected job openings between 2020 and 2030 will be in occupations that do not typically require an associate's, bachelor's, or graduate degree (Bureau of Labor Statistics, 2022).

These trends do not mean that college is a bad investment. They do mean that the return depends heavily on the institution attended, the major chosen, and the cost incurred. A policy that reduces the cost of obtaining a bachelor's degree—by allowing students to complete it in three years—improves the return on investment for every program.

### **2.2 The Consumption Value of College**

Economists have long recognized that college is not purely an investment good. Students and families also value the campus experience itself—athletic and entertainment facilities, social life, leisure activities, and the broader residential experience. Lazear (1977) provided early empirical evidence that individuals pursue education beyond the earnings-maximizing level, confirming that college has significant consumption value.

More recently, Gong et al. (2021) estimated that the average annual consumption value of college ranges from approximately \$11,600 to \$15,100. Jacob et al. (2018) found that most students place substantial value on consumption amenities when choosing a college, with the highest willingness to pay for amenities among lower-ability, higher-income students. In contrast, high-achieving students tend to prioritize academic quality. Many of these amenities—state-of-the-art recreation centers, lavish student unions, and extensive non-academic programming—are funded in part by Wisconsin taxpayers. Families who simply want a high-quality education and a credential should not have to subsidize amenities and programming they do not value. While additional college experience and coursework may build durable skills and personal enrichment valued by many students and employers, the policy simply gives families and students additional choice about how much of that experience they wish to purchase.

This dual nature of college has a direct policy implication. The traditional four-year, 120-credit bachelor's degree bundles the investment component (instruction, skill acquisition, credentialing) with the consumption component (the campus experience). Students who value the consumption aspects can and should continue to pursue a traditional four-year degree. But students who view college primarily as an investment in future earnings—and who do not wish to pay for a fourth year of consumption—should have the option to complete their degree in three years.

As I argued to the Legislative Council Study Committee in August 2024: if you don't want to pay for the consumption aspect, you should be able to get out in three years (Seshadri, 2024).

## **2.3 Implications for Degree Design**

A 90-credit degree is not simply a truncated version of a 120-credit program. It requires deliberate curricular design that preserves the core investment value—the knowledge, skills, and credentials that drive labor market returns—while reducing requirements that primarily serve consumption or tradition. In practice, this means:

- Focusing on courses directly relevant to the major and essential general education.
- Reducing or eliminating elective requirements that do not contribute to the degree's labor market value.
- Targeting applied fields with clear workforce demand, where employers value specific competencies over breadth of coursework.

By stripping away credits that primarily serve consumption or institutional tradition, we restore focus on what actually drives earnings: skills and knowledge. This is efficiency, not dilution.

This approach does not diminish the value of a liberal arts education for students who want it. It simply restores freedom of choice for Wisconsin families, allowing students to choose the combination of investment and consumption that best fits their circumstances.

### **3 The Wisconsin Context**

#### **3.1 Enrollment Trends Across the Universities of Wisconsin**

The Universities of Wisconsin have experienced significant enrollment shifts since 2012. Between 2012 and 2023, FTE enrollment at UW institutions outside of UW-Madison fell by 22.1%—25.8% for men and 18.8% for women (Seshadri, 2024). This decline has been particularly severe at smaller campuses: UW-Richland, for example, fell from 567 students in 2014 to just 62 in 2022 before closing in 2023 (Universities of Wisconsin, 2025b).

In contrast, UW-Madison's FTE enrollment increased by 19.6% over the same period (Seshadri, 2024). The divergence between UW-Madison and the comprehensive universities is one of the central challenges facing the Universities of Wisconsin.

Total UW enrollment stabilized at approximately 162,500 by Fall 2023 and reached roughly 165,000 by Fall 2025 (Universities of Wisconsin, 2025b). But the comprehensive universities remain under pressure, with some continuing to decline (UW-Eau Claire fell 5% in Fall 2025) while others showed modest growth (UW-Whitewater and UW-Stevens Point each grew about 4%).

#### **3.2 Competition with the Technical College System**

The Wisconsin Technical College System has emerged as a formidable competitor. WTCS enrollment reached 293,904 students in 2024–25, with FTE enrollment up 11% since 2020–21 (Wisconsin Technical College System, 2025). The system operates with a budget of approximately \$1.3 billion, funded by state aid (44%), property taxes (39%), and tuition (17%) (Wisconsin Legislative Fiscal Bureau, 2025).

WTCS has been particularly effective at capturing dual enrollment students: 63,115 of the 78,703 Wisconsin high school students enrolled in dual enrollment courses in 2023–24 were in WTCS programs, representing 80% of the total (Wisconsin Policy Forum, 2024). The earnings outcomes of some WTCS graduates are comparable to those of graduates from smaller UW institutions. Median first-year salaries for 2021–22 graduates of several technical colleges were in the range of \$45,000 to \$55,000—comparable to graduates of some UW comprehensive universities (Seshadri, 2024).

Three-year applied bachelor's degrees at UW comprehensive universities could help bridge this competitive gap. By offering a faster, more affordable path to a bachelor's degree in

workforce-relevant fields, UW institutions can provide an option that combines the credential value of a four-year degree with a timeline and cost structure more competitive with technical college alternatives. Allowing UW comprehensive universities to compete directly for these students with a faster, cheaper bachelor’s credential is classic market discipline.

**3.3 Cost of Attendance and Potential Savings**

Table 1 reports the approximate cost of attendance for in-state students at selected UW institutions in 2025–26. The potential savings from completing a degree in three years rather than four are substantial: roughly \$29,000 at UW-Madison and \$18,000 to \$20,000 at the comprehensive universities. These figures represent the direct cost of one year of tuition, fees, room, and board. They do not include the additional year of post-graduation earnings that a three-year graduate would gain, which at median starting salaries could add \$40,000 to \$50,000 or more.

**Table 1: Approximate Cost of Attendance for In-State Students, 2025–26**

| Campus           | Tuition & fees | Total (with room & board) |
|------------------|----------------|---------------------------|
| UW-Madison       | \$12,000       | \$29,300                  |
| UW-Eau Claire    | \$10,200       | \$19,200                  |
| UW-La Crosse     | \$10,400       | \$19,800                  |
| UW-Stevens Point | \$9,500        | \$18,400                  |
| UW-Oshkosh       | \$9,000        | \$18,500                  |

*Source:* University of Wisconsin–Madison Office of Student Financial Aid (2025); Universities of Wisconsin (2025a). Figures are approximate and rounded to the nearest \$100.

These savings are particularly meaningful in the context of student debt. The average student loan balance in Wisconsin is approximately \$32,200, ranking 45th nationally out of all 50 states (6th lowest) (State Student Aid Research Network, University of Wisconsin–Madison, 2024). Of course, actual debt levels vary considerably across students and UW institutions, depending on tuition differences, financial aid packages, and individual borrowing decisions (fewer than 57% of UW bachelor’s recipients borrow, with an average debt of \$24,450 among those who do; At UW-Madison, 66% of undergraduates graduate debt-free). Nonetheless, eliminating one year of college costs could meaningfully reduce borrowing for many students.

**3.4 Students Are Already Prepared**

Many Wisconsin students already arrive at college with substantial credits, making three-year completion increasingly feasible even under current 120-credit requirements. A record 78,703 Wisconsin high school students participated in dual enrollment programs in 2023–24, representing 26.6% of all secondary students (Wisconsin Policy Forum, 2024).

Within the Universities of Wisconsin, dual enrollment grew 12% to reach 15,588 students. Additionally, 25.2% of Wisconsin's Class of 2024 scored 3 or higher on at least one AP exam, placing the state 12th nationally and above the 22.6% national average (College Board, 2024).

At UW-Madison, the effects of these trends are already visible. Average time-to-degree has fallen to a record low of 3.78 years in 2024–25, down from 3.96 years in 2018–19 (University of Wisconsin–Madison Office of Data, Academic Planning & Institutional Research, 2025). This means that many UW-Madison students are already effectively completing their degrees in under four years.

However, the situation is different at the comprehensive universities, where four-year graduation rates are lower—around 37% at UW-Stevens Point, for example (National Center for Education Statistics, 2024). A formal 90-credit degree pathway would be most transformative at these institutions, where students who might otherwise take five or six years to complete 120 credits could instead earn a bachelor's degree in three years with a focused, 90-credit curriculum.

## **4 Evidence from Other States**

Wisconsin is not acting in isolation. A growing number of states have adopted or are piloting three-year degree programs, and national accreditation bodies have cleared the way for sub-120-credit bachelor's degrees. Table 2 summarizes the major state-level initiatives.

### **4.1 Indiana: A Legislative Mandate**

Indiana's Senate Enrolled Act 8, signed in March 2024, is the most ambitious state-level initiative. The law requires every public university in the state (except two-year institutions) to offer at least one three-year, 90-credit bachelor's degree by July 1, 2025. The law also established reverse transfer policies and expanded access to Indiana College Core courses for high school students (Indiana General Assembly, 2024).

### **4.2 Utah and Maine: Targeted Approaches**

Utah took a different approach, creating a new degree category—the bachelor's of applied studies—with a minimum of 90 credits, limited to programs tied to specific industry needs and requiring national accreditation. Southern Utah University and Weber State University are developing proposals (Utah Board of Higher Education, 2024).

Maine focused on adult learners, approving five online 90-credit applied bachelor's programs at University of Maine System campuses. Eligibility is restricted to adults who have

**Table 2: Three-Year Degree Initiatives Across the United States**

| State         | Initiative                                                                                                                                                                                                         |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indiana       | 2024 law requires every public university to offer at least one 90-credit bachelor's degree by July 2025 (Indiana General Assembly, 2024)                                                                          |
| Utah          | Board of Higher Education approved a new bachelor's of applied studies category (minimum 90 credits) in March 2024 (Utah Board of Higher Education, 2024)                                                          |
| Maine         | University system approved five online 90-credit applied bachelor's programs for adult learners in July 2025 (University of Maine System, 2025)                                                                    |
| Massachusetts | Board of Higher Education voted 8–2 in February 2026 to create a pathway for sub-120-credit degree proposals (Massachusetts Board of Higher Education, 2026)                                                       |
| North Dakota  | State Board approved pilots of bachelor's of applied science degrees (up to two per institution, 2026–2030) (North Dakota State Board of Higher Education, 2026)                                                   |
| New Hampshire | Plymouth State University launching five 96-credit programs in Fall 2025, approved by NECHE (Plymouth State University, 2025)                                                                                      |
| Rhode Island  | Johnson & Wales University became the first institution approved to offer in-person 90-credit bachelor's degrees (NECHE-approved, September 2024; programs enrolling Fall 2025) (Johnson & Wales University, 2024) |
| Minnesota     | University of Minnesota Morris offers “Degree in Three” across 30+ majors (University of Minnesota Morris, 2025)                                                                                                   |
| Wisconsin     | Mount Mary University (Milwaukee) launched “Thrive in 3” 95-credit programs in cybersecurity, digital marketing, and social work in January 2026 (Hess, 2026)                                                      |

been out of higher education for at least two years, with target enrollment beginning in summer 2026 (University of Maine System, 2025).

### **4.3 The National Accreditation Landscape**

A critical enabler of three-year degrees has been the shift in accreditation policy. Since April 2024, every U.S. regional accreditor has implemented or clarified policies allowing sub-120-credit bachelor's degrees. The Higher Learning Commission, which accredits Universities of Wisconsin institutions, released formal guidelines in September 2024 allowing institutions to seek approval for reduced-credit bachelor's degree programs of as few as 90 credits (Higher Learning Commission, 2024).

The College-in-3 Exchange, founded in 2021 by Robert Zemsky of the University of Pennsylvania and Lori Carrell of the University of Minnesota Rochester, has grown from a handful of institutions to over 70 members by December 2025 (Zemsky and Carrell, 2025).

## **5 Projected Impacts for Wisconsin**

### **5.1 Benefits for UW Comprehensive Universities**

The comprehensive universities—UW-Oshkosh, UW-Green Bay, UW-Parkside, UW-Platteville, UW-Stevens Point, UW-Stout, UW-Superior, UW-Whitewater, UW-River Falls, UW-Eau Claire, and UW-La Crosse—stand to benefit most from three-year degree programs. These institutions face the dual challenge of declining enrollment and competition from WTCS institutions that offer shorter, more affordable credentials.

Three-year applied bachelor's programs in fields like business, criminal justice, information technology, and healthcare administration would give these institutions a new tool for attracting students who might otherwise choose a two-year technical college or skip college entirely. A 90-credit bachelor's degree completed in three years offers a compelling middle path: faster and cheaper than a traditional four-year degree, but with a bachelor's credential that commands a significant earnings premium over an associate's degree.

### **5.2 Benefits for UW-Madison**

While the three-year programs implemented in other states are most comparable to the comprehensive universities, they are not direct peers of UW-Madison. At UW-Madison, where average time-to-degree is already 3.78 years, the direct impact may be more limited. More than 25% of Wisconsin high school graduates arrive with AP credit (and many more with dual enrollment), allowing a substantial share of students to complete 120-credit programs in under four years. However, it should not be assumed that all of these

incoming credits would automatically apply toward a 90-credit degree. Three-year programs will have their own curricular requirements, and credits earned through AP or dual enrollment may not always align with the specific courses required in a more focused, streamlined curriculum. The net time savings for students with extensive prior credits will depend on the degree to which those credits satisfy the requirements of the new programs.

That said, three-year degree options could still benefit UW-Madison by allowing the university to offer accelerated programs in high-demand applied fields while preserving the traditional four-year liberal arts experience for students who value it.

### 5.3 Fiscal Implications for the State

From the state's perspective, three-year degrees offer several potential fiscal benefits:

- **Faster workforce entry.** Graduates who enter the workforce a year earlier contribute to state tax revenue sooner and for longer.
- **Reduced student aid costs.** One fewer year of college means one fewer year of state need-based grants for eligible students.
- **Higher bachelor's attainment.** By offering a more affordable and faster path, three-year degrees could increase the share of Wisconsin residents with a bachelor's degree, boosting long-run economic growth.
- **Competitive positioning.** As other states (Indiana, Minnesota) adopt three-year degree options, Wisconsin risks losing students and workforce talent if it does not offer comparable pathways.
- **Lower long-term GPR pressure.** Faster graduation reduces the state's annual subsidy per student and accelerates the point at which graduates become net contributors to the state budget through income and sales taxes.

### 5.4 Competition and Complementarity with WTCS

The relationship between UW three-year programs and the Wisconsin Technical College System is likely to be both competitive and complementary. On the competitive side, some students who currently choose a two-year WTCS program might opt instead for a three-year UW bachelor's degree, especially if the time and cost difference is modest. On the complementary side, three-year UW programs could create clearer transfer pathways for WTCS graduates who want to complete a bachelor's degree with minimal additional coursework.

For state policymakers, the key consideration is the overall human capital stock: the goal should be to maximize the number of Wisconsin residents with the credentials and skills that employers need, regardless of whether those credentials come from UW or WTCS institutions. Three-year bachelor's degrees restore freedom of choice for Wisconsin families without reducing the value of existing programs at either system.

## **6 Risks and Counterarguments**

### **6.1 Quality and Signaling Concerns**

The most common objection to three-year degrees is that they might be perceived as inferior by employers or graduate schools. This concern has some theoretical basis: in signaling models of education, a longer degree can signal greater persistence and capability. It is also worth noting that the U.S. institutions that have adopted three-year degrees to date—such as Johnson & Wales University, Plymouth State University, and Mount Mary University—are not peer institutions of UW-Madison. No major research university has yet made this move, and the reputational implications for a flagship institution may differ from those facing regional or specialized universities. That said, several factors mitigate the broader risk:

- Three-year bachelor's degrees are the norm at top universities in the United Kingdom and have become standard across much of continental Europe under the Bologna Process. Employers have not discounted these degrees.
- The programs being adopted in the U.S. are accredited through the same bodies that accredit four-year programs.
- Johnson & Wales University, one of the first to offer 90-credit degrees, reports that industry partners have affirmed strong confidence in hiring graduates of three-year programs (Johnson & Wales University, 2024).
- The degree itself is a bachelor's degree—the transcript will show the same credential, with the same accreditation, as a traditional program.

### **6.2 Faculty and Curricular Challenges**

Designing a 90-credit program that maintains rigor while reducing credits by 25% requires careful curricular work. Faculty may resist perceived dilution of their programs. These concerns are legitimate and should be addressed through inclusive curricular design processes. The experiences of Indiana and other states suggest that faculty engagement is essential for successful implementation.

### **6.3 Helping Working Families and First-Generation Students**

Three-year degrees could disproportionately benefit certain student populations. On the positive side, low-income and first-generation students who are most sensitive to the cost and time burden of college stand to gain the most from a shorter, cheaper path to a bachelor's degree. Students who are debt-averse or face family obligations that make a fourth year difficult could also benefit.

On the other hand, there is a risk that three-year degrees could create a two-tier perception—with traditional four-year degrees seen as the “real” bachelor's and three-year degrees as a lesser alternative. Careful program design and messaging can mitigate this risk, but it warrants ongoing attention.

### **6.4 The Legislative Council Vote**

The October 2024 failure of the three-year degree proposal in the Legislative Council Study Committee (3–12) reflected several of these concerns (Wisconsin Legislative Council, 2025). The proposal—to create a new College of Applied Arts and Science granting streamlined three-year degrees—was ambitious, calling for a new institution focused exclusively on academics with no non-instructional amenities. It also suggested replacing an existing institution with the new college. A related compromise proposal to create a planning commission received four votes but was also defeated (Wisconsin Legislative Council, 2025).

The Regents' March 2026 approach is more incremental: rather than creating a new institution, it allows existing institutions to develop 90-credit programs within their current structures. This institution-by-institution approach addresses some of the concerns that led to the committee's “no” vote while still opening the door to three-year degrees across UW.

### **6.5 Taxpayer and Fiscal Risk**

Some will worry that three-year degrees could increase pressure on state funding. The opposite is true. By shortening time-to-degree and increasing completion rates at UW comprehensive universities, these programs will actually reduce the total state dollars spent per bachelor's degree awarded.

## **7 Conclusion and Policy Recommendations**

The UW Board of Regents Education Committee's unanimous approval of 90-credit bachelor's degree programs represents a significant opportunity for the Universities of Wisconsin. The economic case is strong: college is both an investment good and a consumption

good, and students who do not wish to pay for the consumption component should be able to complete their degrees in three years. The potential savings of \$18,000 to \$29,000 per student, combined with an additional year of post-graduation earnings, substantially improve the return on investment of a bachelor's degree.

The policy is well-timed. Enrollment at the UW comprehensive universities has declined sharply, competition from the Wisconsin Technical College System is intensifying, and a national movement toward three-year degrees has reached critical mass. Indiana, Utah, Maine, Massachusetts, North Dakota, New Hampshire, and Rhode Island have all adopted or are piloting similar programs, and every U.S. accreditor now permits sub-120-credit bachelor's degrees.

Going forward, several policy priorities would strengthen implementation:

- **Prioritize the comprehensive universities.** The greatest enrollment and affordability gains will come from three-year programs at institutions like UW-Oshkosh, UW-Stevens Point, and UW-Whitewater, where students face the starkest trade-offs between cost, time, and credential value.
- **Target high-demand workforce fields.** Programs in business, information technology, criminal justice, healthcare administration, and applied sciences are natural candidates, given both student demand and employer needs.
- **Build transfer pathways with WTCS.** Three-year UW programs should be designed to accept transfer credits from WTCS institutions, creating seamless 2+1 pathways from an associate's degree to a bachelor's degree.
- **Build in assessment.** Following the lead of North Dakota and Maine, Wisconsin should build formal assessment into its three-year degree pilots, tracking retention, completion, employment outcomes, and employer satisfaction.
- **Engage faculty early.** Successful implementation requires faculty buy-in. Indiana's experience demonstrates that faculty engagement in curricular redesign leads to better outcomes than top-down mandates.

The question is no longer whether three-year bachelor's degrees are viable—the national evidence shows that they are. The reform gives students the freedom to graduate faster, enter the workforce sooner, and strengthen our state's economy without additional government spending. The question for Wisconsin is whether the Universities of Wisconsin will seize this opportunity to expand the set of options and pathways available to Wisconsin families and strengthen the comprehensive universities at a time when they need it most.

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