What's Working in the 90-Credit Degree Movement: Design Principles from the Field

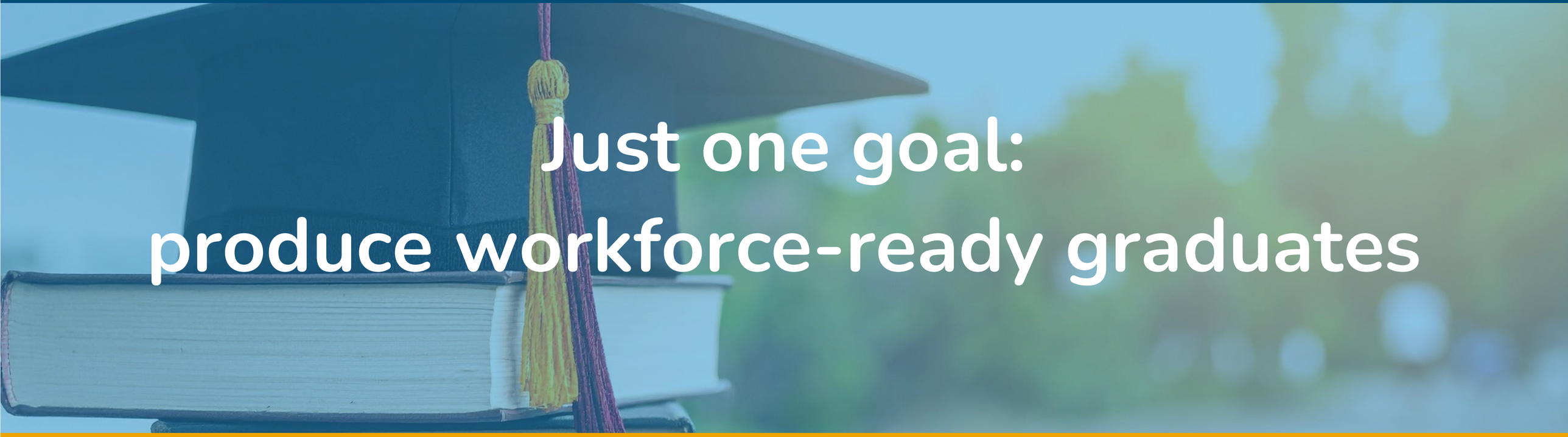
Tracey Abell
President, ACHS

Tiffany Rodriguez, Ph.D.
Chief Academic Officer, ACHS

Sonny Calderon
Cofounder, EdStrat

IMAGINE THIS

You're building a degree from scratch. No legacy curriculum. No catalog.



Just one goal:
produce workforce-ready graduates

Would you land on 120 credit hours?

THE PROBLEM WITH THE TRADITIONAL BACHELOR'S

The four-year degree isn't working for most students. The data are clear.

56%

don't finish in 4 years

And only 44% of first-time students complete a bachelor's within 48 months.

NCES, 2020

$35,639

average debt at graduation

Students graduate carrying significant debt, and increasing each year.

Education Data Initiative, 2025

51%

say grads lack the right skills

More than half of HR leaders cite skills gaps as the top barrier to hiring.

Hult/Workplace Intelligence, 2025

130–140

credits actually completed

Transfer loss and course changes push students well beyond the 120-credit standard.

Roksa & Keith, 2008

50%

of Gen Z call degrees a waste

Half of Gen Z workers say their degree was a waste of time and money.

Higher Ed Dive, 2025

25%

employers dropping degree reqs

One in four employers plan to eliminate degree requirements for some roles by end of 2025.

Higher Ed Dive, 2025

A MOVEMENT

This isn't a pilot program anymore.

Three-Year Bachelor's Degrees Could Become the Standard—If Accreditors Allow It

Rising tuition costs have made three-year degree programs an enticing option for cost-stressed students.

Universities try 3-year degrees to save students time, money

A New Push to Create a 3-Year Degree Option

Higher education thought leaders and colleges are working together to create a three-year bachelor's degree program.

US Joins Rest of World and Will Offer 3-year Bachelor's Degrees

Is the 3-Year Degree Dream Becoming a Reality?

Colleges from Utah to Indiana and Maine are on track to offer three-year degrees in the near future.

Largest Accreditor Clears Way for Review of ‘Reduced Credit’ Bachelor's Degrees

The Five Myths Protecting the Status Quo

1

More credits = more learning

No evidence supports this. Competency-based programs achieve equal outcomes with variable credit hours.

Kelchen, 2015-2018

2

Electives build well-rounded grads

Most students choose electives based on scheduling convenience, not intellectual exploration.

Brint & Cantwell, 2012

3

Employers care about credit hours

Employer partners consistently prioritize competencies over credit counts.

JWU Employer Feedback, 2024-2025

4

Three years isn't enough

The UK, Australia, and most of Europe have awarded 3-year bachelor's degrees for over a century.

OECD Education at a Glance, 2024

5

Students won't enroll

Applications to JWU's 3-year programs surged 47% year over year.

JWU Admissions Data, Feb 2026

THE CURRENT LANDSCAPE

Five Years. From Idea to Movement.

2021 College-in-3 Exchange founded

2023 First programs approved

2024 First students enroll

2025 On-ground cohorts launch; 6 states pass policy

2026 60+ institutions; 10+ states active; all regions engaged

STATE-LEVEL ACTION

2024
- Indiana
- Utah

2025
- Maine
- Texas
- Iowa

2026
- Minnesota
- North Dakota
- Massachusetts
- Wisconsin
- Oklahoma
- 11 Southern States

Institutions Leading the Way

Ensign College / BYU

First Online

First approved and launched in April 2024. Went on to be the first to convert all 10 bachelor's to 90-credits.

The Chicago School

First With Graduate-level Courses

Incorporated graduate-level coursework. Addresses rigor by raising expectations, not lowering them.

Johnson & Wales

First On-Ground

Same 42-credit gen ed core and same major courses as 4-year degree. Eliminated free electives only.

Indiana Wesleyan U.

First With Stackable Credentials

Students earn stackable credentials en route to the bachelor's, not as add-ons.

UMaine System

First System

96-credit degrees in robotics and outdoor adventure leadership.

ACHS

First Designed by Employers

Competencies developed in partnership with employers through Workforce Readiness Roundtable sessions.

CASE STUDY

How ACHS Applied Design Thinking to Build a 90-Credit Bachelor's Degree From the Ground Up

Applied Bachelor of Integrative Healthcare & Wellness Coaching

American College of Healthcare Sciences | Portland, Oregon

WHY ACHS IS READY TO LEAD

American College of Healthcare Sciences

Founded 1978 • Portland, OR • 100% Online • DEAC Accredited • Certified B Corp

45+	10K+	60+	98%
YEARS	STUDENTS	COUNTRIES	RECOMMEND

Focused on Today's Learners

We serve working adults and career changers who need flexible, accelerated, skills-focused degree pathways.

Built-In Industry Certifications

Programs embed preparation for credentials such as NBHWC and CHES®, ensuring graduates meet professional standards on day one.

Proven Innovator

45+ years pioneering online education. Holistic AI integration woven into curriculum and student experience. Leading-edge programs in emerging integrative health fields.

Employer-Partnered from Day One

We co-create programs with employers like Salem Health, Quest Diagnostics, and Natural Grocers, aligning every degree to real workforce needs.

DESIGN THINKING

Starts with people, not precedent.

Built for outcomes, not tradition.

Design thinking is a structured, human-centered approach to problem-solving. Instead of starting with what an institution already offers and rearranging it, you start with the people the solution is for—students and employers—and build backward from what they actually need.

THE FIVE STEPS

- **EMPATHIZE** — Understand who this is for
- **DEFINE** — Frame the real problem
- **IDEATE** — Generate multiple solutions
- **PROTOTYPE** — Build and test before launch
- **ITERATE** — Refine based on evidence

WHY THIS METHOD

1. **We weren't cutting. We were building.**
2. **Accreditors need to see the "how."**
3. **Employer input had to be structural, not decorative.**
4. **Our students are working adults who need every credit to count.**

Map the Stakeholder Ecosystem

Employers

What competencies do you screen for?

Current Students

Which courses feel essential vs. filler?

Industry/Professional Associations

Will 90 credits still meet eligibility requirements ?

Prospective Students

What makes 3 years worth choosing?

Accreditor & State Regulators

What evidence of quality do you need?

Alumni

What from your degree has been most useful?

Graduate Programs

Would you accept 90-credit applicants?

Faculty

Engage with candidates to assess their skills, experience, and cultural fit

Institutional Readiness Assessment

Before designing the degree, ACHS asked: Are we actually ready for this?

Regulatory Readiness

Does your accreditor or state regulator have a pathway? What are the specific requirements?

Curriculum Architecture

Are stakeholders aware of how reduced credit is different from accelerated? Competency-based or outcomes-aligned? Will gen ed be affected?

Student Demand

Is there a market for a shorter, workforce-focused pathway in your programs?

Faculty Readiness

Are faculty aware of the limitations of the 120 credit degree? Do faculty understand this means new courses from competencies, not cutting credit hours?

Financial Impact/Market Demand

Can your tuition model absorb 25% fewer credit hours per student? Is there a student demand for this degree?

Workforce Alignment

Do you have employer relationships that can validate the reduced model? Do you know the skills that graduates would need on Day 1?

DOWNLOAD THE READINESS ASSESSMENT

TAKE-HOME RESOURCE

Readiness Assessment Checklist

A self-assessment to help your institution gauge readiness across 10 domains before investing resources.

DESIGN THINKING · STEP 3: IDEATE

The Workforce Readiness Roundtable

Employers as Co-Designers

Employer partners from 3 industries shaped the degree before a single course existed.

We brought employers to the table before writing a single learning outcome.

HEALTHCARE & CLINICAL

1

Salem Health
Hospitals & Clinics

Quest Diagnostics
Diagnostic Services

Pack Health
Digital Health Coaching

LABORATORY & PRODUCT SCIENCES

2

MaxGen Labs
Genomics & Testing

New Century Labs
Product Development

XYMOGEN
Dietary Supplements

INTEGRATIVE & WELLNESS

3

Natural Grocers
Health-Forward Retail

Two Trees Health
Integrative Health Practice

evanhealy.com
Clean Skincare & Botanicals

The Framework We Gave Employers to Design Backward

01 Day-One Skills
What must a graduate be able to do on their first day?

02 90-Day Competencies
What must they demonstrate in their first 90 days?

03 Applied Experiences
What learning activities produce those skills?

04 Skill Gaps in New Graduates
What gaps have you seen in new graduates you've hired? What skills were they missing?

05 Course Assignments
What courses assignments scaffold toward those experiences?

PHASE 04: PROTOTYPE

Day-One Ready: What Employers Said

Employers joined a collaborative Miro board to define the profile of a hire-ready graduate.

Core Tasks & Responsibilities

Day 1: What must they do?

- Build rapport with clients
- Complete intake assessments
- Create wellness plans
- Navigate health records
- Conduct motivational interviews

Knowledge & Attributes

90 Days: What must they know?

- Business familiarity
- Scope of practice boundaries
- Cultural competence
- Growth mindset
- Integrative health modalities

Skill Gaps & Solutions

Where do new hires fall short?

- Comfort with uncertainty
- Team-based collaboration
- Data-driven decision making
- Self-directed learning
- Technology adaptability

Learning Experiences

What assignments build readiness?

- Practice coaching sessions
- Real-world client scenarios
- Side-by-side practicum
- Mock case studies
- Role-playing with feedback

PHASE 04: PROTOTYPE

From Employer Need to Course Design

WHAT EMPLOYERS TOLD US

- *"We need coaches who can hold a motivational interview, not just explain one"*
- *"Graduates need to know how to assess readiness to change"*
- *"New hires really need to be familiar with shame-free coaching techniques"*
- *"Ideally these graduates would also have NBC-HWC certification"*
- *"Real client practice matters more than theory"*
- *"They need to build rapport before they can change behavior"*

→

WHAT ACHS DELIVERS

NAT 305 Wellness Coaching & Communication Skills

- ✓ Motivational interviewing protocols
- ✓ Client engagement & rapport building
- ✓ Shame-free coaching techniques
- ✓ Readiness-to-change assessment
- ✓ Health coaching credentialing pathways

NBC-HWC CERTIFICATION PATHWAY

This single course is being redesigned to directly prepare students for the National Board Certified Health & Wellness Coach exam, the credential employers said they want most.

Seven Critical Skill Areas Employers Said Graduates Must Have

Client Communication

Rapport, empathy, storytelling, difficult conversations

Intake & Documentation

Documentation, dashboards, SOAP notes, scope of practice, referrals

Technology & AI

Telehealth platforms, AI workflow integration

Business & Systems

Teamwork, metrics, data dashboards, productivity

Coaching & Behavior Change

Motivational interviewing, readiness assessment, shame-free approach

Professional Habits

Time management, self-direction, teamwork, comfort with ambiguity

Applied Learning

Internships, simulations, mock cases, role-playing, real-world projects

The Ultimate Test:
Can They Do the Job on Day One?

ACHS designed a capstone that compels students to demonstrate competency across all 7 employer-defined skill clusters in a single, real-world project. Two pathways. Same standard.

Community Wellness Practice

OPTION A

Each student is placed with a community health partner and manages a caseload of 3-5 real clients over 10 weeks, delivering holistic health services from intake through follow-up coaching.

FORMAT	Individual practicum with real clients
DURATION	10 weeks
OUTCOME	Portfolio of professional work
ASSESSED BY	Employer + faculty panel

Employer Challenge Project

OPTION B

Employer partners pose a real organizational challenge. Student teams of 3-4 design, propose, and deliver a holistic health solution evaluated by the employer who set the problem.

FORMAT	Team consulting engagement with a real employer
DURATION	10 weeks
OUTCOME	Implementable solution
ASSESSED BY	Employer + faculty panel

THE ROAD AHEAD

The Questions This Movement Still Needs to Answer

Early evidence, honest tensions, and the design principles that help institutions navigate what comes next.

EARLY SIGNALS

What the Data Show So Far

No reduced-credit cohort has graduated yet. First cohorts expected Spring 2027.

STUDENT RECRUITMENT

47%
application increase

Student demand for JWU's reduced-credit programs surged in year two

Applications to JWU's three-year bachelor's programs increased 47% from the first to second enrollment cycle, signaling strong and growing student interest.

Hechinger Report, March 2026; U.S. News Higher Ground, Feb. 2026

EMPLOYER CONFIDENCE

100%
of JWU employers (n=30 per field)

"Without hesitation, across the board, their response was favorable"

JWU surveyed their top employers in each degree field. Employers would hire three-year graduates for the same roles as four-year graduates.

Chancellor Mim Runey; U.S. News Higher Ground, Feb. 2026

MARKET PERCEPTION

72%
of students

Students and parents see 90-credit degrees as equally or more valuable

72% of students and 73% of parents consider a 90-credit degree as valuable or more valuable than a traditional 120-credit degree.

Tyton Partners, September 2025

NATIONAL MOMENTUM

60+
institutions planning or launched

The movement is accelerating across every region and accreditor

Every U.S. accreditor now permits sub-120-credit bachelor's degrees. 5 states have enacted legislation or regulation. 60+ institutions planning or launching.

Hechinger Report, March 2026; College-in-3 Exchange, 2025

THE BIGGER QUESTIONS

This movement forces questions that will shape the next decade of higher education

What is the purpose of electives?	If students succeed without them, what does that reveal about the traditional curriculum?
Is this really about 120 vs. 90 credits?	Or is it about whether seat time is a meaningful measure of learning? If 90 credits produce equivalent outcomes, the implications extend into CBE, PLA, and the entire credit hour system.
What happens when outcome data arrive?	First cohorts graduate in 2027. Strong outcomes will accelerate adoption. Weak outcomes could end the experiment. Everything hinges on evidence.
Will this extend beyond undergraduate education?	Some argue professional programs should shorten too. Changes to federal loan policy may pressure graduate programs to follow.

STRATEGIC PLAYBOOK

Six things your leadership team should be working through right now

01 Know your accreditor's and state's position

Map naming, disclosure, and review requirements before committing resources.

02 Pick fields strategically

Start with workforce-aligned programs where employers value skills over credit counts. Avoid licensure fields.

03 Engage faculty as designers, not opponents

"If you had 90 credits, what would you keep, integrate, and cut?" Ensign's approach produced buy-in.

04 Design with the grad school barrier in mind

Pair reduced-credit programs with your own graduate offerings. Build internal pipelines.

05 Build outcomes assessment infrastructure now

Direct competency assessment, employer surveys, employment tracking. Completion rates alone won't suffice.

06 Model the finances honestly

25% per-student revenue reduction. Model against realistic enrollment gains. Don't assume they offset.

RESOURCE HUB

Where to Learn More

READ

Hechinger Report

March 2026: 60+ universities launching three-year degrees. Enrollment data, retention metrics, state policy tracker.

hechingerreport.org

JOIN

College-in-3 Exchange

60+ institutions sharing research, data, and playbooks for sub-120-credit degrees.

college-in-3.org

READ

Slate: The Drastic Move

How student, parent, and employer pressure is driving the three-year shift. March 2026.

slate.com

LISTEN

EdUp Experience Ep. 707

Dr. Bruce C. Kusch, President of Ensign College, on the first 90-credit bachelor's programs.

edupexperience.com

Thank You

Let's continue the conversation.

Tracey Abell

President, ACHS

traceyabell@achs.edu

Tiffany Rodriguez

Chief Academic Officer

tiffanyrodriguez@achs.edu

Sonny Calderon

Co-founder, EdStrat Consulting

sonny@edstratgroup.com

American College of Healthcare Sciences

Online Integrative Health & Wellness Education | achs.edu