



Three-Year Bachelor's Degrees:

An Introduction to the National Movement to Expand Baccalaureate Options

AT A GLANCE

This brief describes how states, accrediting bodies, and postsecondary institutions are approaching a new model: bachelor's degrees that can be completed in three years and fewer credit hours.

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- Cleveland State University
- Kent State University
- Ohio University
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- The University of Akron
- The University of Toledo
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- Virginia Union University
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About JFF

Jobs for the Future (JFF) transforms U.S. education and workforce systems to drive economic success for people, businesses, and communities. www.jff.org.

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Introduction

The recent movement to launch three-year bachelor's degree programs has emerged in response to longstanding postsecondary concerns about college affordability, time to degree, and curricular efficiency. The 120-credit threshold has long been the standard for baccalaureate degrees, which are traditionally structured for completion in four years of full-time study. But some institutions, accreditors, and states are now considering whether degrees that require fewer credits, and therefore less time, might be more effective. The model has grown rapidly alongside the movement toward an expanded range of credential pathways for learners, such as micro-credentials, workforce Pell Grant programs, and apprenticeship degrees. The movement also coincides with a decline in college enrollment over the past five years, likely due in part to growing concerns about affordability and students having to cover a greater share of the cost of postsecondary education.¹ In early 2023, all bachelor's degree programs in the United States required that learners earn at least 120 credits. Since then, over 100 programs that require approximately 90 credits, or three years as a full-time student, have been launched or announced across many states. In just the past few years, accreditors, private and public universities, and nonprofit organizations have begun to explore ways to increase the options available to potential learners.

These programs are an attempt to address growing concerns about the relevance of postsecondary education as the workforce and the economy experience rapid change. They also signal a growing acknowledgment that traditional college models do not always meet the needs of the sizable number of nontraditional learners in postsecondary education, including working-adult learners and transfer students. As academic leaders design these new options for postsecondary learning, they are looking for strategies to ensure that the programs maintain rigorous academic standards and prepare students for quality jobs and graduate study.

Three-year bachelor's programs align with Jobs for the Future's (JFF's) ongoing work, including supporting its [North Star](#) vision: that by 2033, 75 million Americans facing barriers to economic advancement will work in quality jobs through more flexible degree options that can better serve diverse populations, including adult and working learners. This work also aligns with the goals inspired by JFF's [ELEVATE Postsecondary Network](#), a coalition of state, regional, and institutional leaders that advance innovation, scale solutions, and transform education-to-employment pathways.

The following brief is an introduction to the movement toward three-year bachelor's degrees and how different stakeholders are approaching the call for more flexible degree options.



A HISTORY OF THE 120-CREDIT BACHELOR'S DEGREE

The Carnegie unit, developed more than 120 years ago, has become a time-based standard for college learning. In the unit system, a typical baccalaureate program is designed to comprise about 15 credits per semester, over a total of eight semesters across four years, for a total of 120 credits.²

The impetus for creating the 120-credit threshold was more practical than pedagogical. In the early 1900s, higher education in the United States served less than 1% of the population and had few standardized systems or requirements. The credit system gave colleges a common currency for regulating admissions, faculty workload, and operations. Over time, that system hardened into the familiar bachelor's degree model, though critics have long argued that the credit hour is more a measure of time spent in class than of what students know or can do.³ Indeed, bachelor's degrees requiring fewer than 120 credits exist in other parts of the world and have had student outcomes, including graduate school performance and completion, equivalent to those of four-year programs.⁴

Defining the Model: What Is a Three-Year Bachelor's Degree?

Throughout this brief, JFF uses the term “three-year bachelor's degrees” to refer to baccalaureate degrees that are designed to be completed in three years rather than four when students attend full time, requiring approximately 90 credits for program completion rather than the standard 120.⁵ These do not include accelerated degrees that include the same number of credits as a traditional program but are designed to be completed in three years.

States, institutions, and accrediting bodies use different terms for these degrees, such as reduced-credit, accelerated, applied, or abridged degrees, each of which may carry different meanings depending on the policy and accreditation context. They are also often referred to simply as bachelor's degrees.

In the United States, there are three parties that are critical to developing three-year bachelor's programs: institutions of higher education; institutional and specialized accrediting agencies; and statewide governing, policy, and coordinating boards of postsecondary education.

According to a RAND feasibility study, in which the new degree model is referred to as “reduced-credit degrees,” 119 individual institutions were offering or had announced the launch of these bachelor's degrees as of May 2026.⁶ Many accreditors have provided guidance and created processes for establishing such programs. Several states are actively exploring the feasibility of such options or have passed laws requiring colleges to examine them. This brief will go into more detail on the actions each of the groups noted above is taking and their approaches to developing three-year bachelor's degree programs.

JFF's Scaling 3-Year Bachelor's Degrees Project

The Scaling 3-Year Bachelor's Degrees Project, facilitated by JFF, brings together state and institutional leaders from Ohio and Virginia to explore and advance the development of three-year bachelor's degree programs. Launched in the summer of 2026, the group has engaged with 11 four-year universities in Ohio and 15 in Virginia to help them explore what three-year bachelor's degree models could look like in their contexts; understand the key policy, accreditation, curriculum, and design considerations; identify viable development pathways; and build stakeholder alignment and readiness for future implementation. JFF is leading this work alongside the American Association of Colleges and Universities (AAC&U), which is providing technical assistance to the universities engaged in program design, and Ithaka S+R, which is leading program evaluation and helping to build the field's understanding of these emerging degrees.

Early Institutional Examples: What Programs Look Like in Practice

While many programs are still currently being designed and implemented at the institutional level or, more commonly, at the program level, models are already emerging across the country around three-year degrees. The recent RAND study identified the following trends in degree development nationwide:



The number of programs announced by institutions has increased more than fivefold, from nine in 2023 to 50 by May 2026



Three-year programs are mostly concentrated in applied and workforce-facing fields, with a majority of all programs in business fields.



Early activity has been especially common at private, nonprofit institutions, which have announced 78% of all programs.



Online learning is a significant modality for delivering three-year programs. Forty-three percent of the 119 programs RAND identified were online only.



Most institutions have announced only one or two programs, which signals that these degrees represent an emerging and targeted strategy rather than a redesign of programs institution-wide.

The following table highlights how some colleges are approaching credit consolidation in practice, including how they are describing their three-year programs.

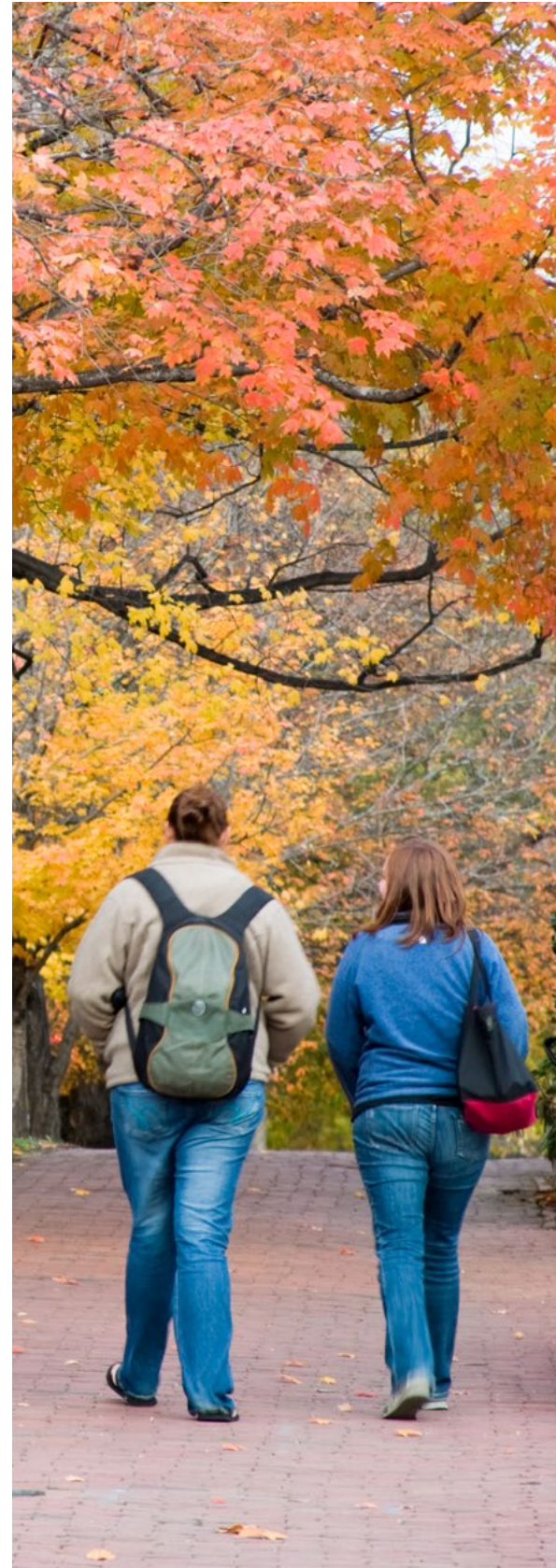
Table 1: Examples of Active Programs

College	Type of School	Program(s)	No. of Credits	Launch Semester	Modality
Ensign College	Private	• Communication • Information Technology	90	Spring 2024 ⁷	Online and in person
Brigham Young University-Idaho	Private	• Applied Business Management • Applied Health • Communication • Family and Human Services • Information Technology • Professional Studies • Software Development⁸	90-96 ⁹	Spring 2024 ¹⁰	Online ¹¹
Johnson and Wales University	Private	• Computer Science • Criminal Justice • Graphic Design • Hospitality Management¹²	90-96 ¹³	Fall 2025 ¹⁴	Online and in person, depending on the major ¹⁵
Northwood University	Private	• Cybersecurity¹⁶	90 ¹⁷	Spring 2025 ¹⁸	Online and in person ¹⁹
Plymouth State University	Public	• Cybersecurity • Outdoor Adventure Leadership • Police Studies • Robotics and Automation Engineering • Small Business Administration²⁰	96 ²¹	Fall 2025 ²²	In person ²³
Southeast Missouri State University	Public	• Criminal Justice	90	Fall 2026 ²⁴	Online and in person

Institution Spotlight:

Southeast Missouri State University

In the fall of 2026, Southeast Missouri State University (SEMO) launched Missouri's first three-year bachelor's degree, a Bachelor of Science in criminal justice. It received approval for the three-year format from the Higher Learning Commission, an institutional accreditor, in March 2026. Unlike institutions that have added three-year options alongside existing, traditional-length programs, SEMO is replacing its 120-credit criminal justice degree with a 90-credit version, framing it as a lower-cost, faster pathway that offers students an estimated savings of more than \$10,000.²⁵ The approach to transforming this degree included eliminating "free" electives (courses outside of the major and the university's General Education Program requirements), enhancing the rigor of the program by increasing the number of upper-division courses, and adding an innovative experiential learning capstone requirement. The new degree complies with Missouri's 42-hour general education framework and SEMO's 39-hour upper-division requirement. The program accepts credit for prior learning through the SEMO Law Enforcement Academy (and comparable certifications) and provides an accelerated pathway to a Master of Science degree in criminal justice. With strong initial interest in the program and momentum from this shift, SEMO leadership anticipates broader three-year bachelor's degree redesign across the institution.





Accreditation and Approval: Flexibility Grows While Constraints Remain

Accreditors are critical partners in the development of three-year bachelor's degrees. Universities must partner with an accrediting body to get their programs approved. In response to the movement toward three-year bachelor's degrees, accreditors have begun to create application processes and systems to allow for them. However, in its feasibility study, RAND reported that while accreditors' openness to three-year degrees has expanded, approval of such programs vary widely and remain conditional. Institutions must show that their proposed programs are academically coherent and preserve meaningful breadth and depth, and they must clearly communicate to students how the pathway may affect transfer, licensure, employment, or further study.

The Higher Learning Commission (HLC) is an accreditor that primarily serves institutions in the central United States and is one of the few accreditors to provide guidance and publish actions around programs with fewer than 120 credits. Thus far, it has accredited about 950 colleges and universities across 19 states. It defines a three-year bachelor's degree as any bachelor's program requiring fewer than 120 semester credits, which it regards as the "commonly accepted minimum program length."²⁶ Institutions must obtain HLC approval before implementing each new three-year bachelor's degree program, starting with filling out an application. As of May 2026, HLC had accredited 57 three-year bachelor's degrees, which accounted for 48% of all accreditor-approved programs in the United States.²⁷ To better understand commonalities around programs approved, the JFF research team examined accreditation actions described on the HLC website.²⁸ From that process, the following themes emerged:



Most approved three-year programs are targeted to specific careers. The approved programs cluster in fields like business, cybersecurity, marketing, criminal justice, education, sports management, and other occupationally specific areas—not in traditional liberal arts degree subjects. Program examples include business administration, data analytics, applied cybersecurity, public safety administration, digital marketing, and human resource management.



Ninety credit hours seems to be the dominant model, although programs do vary. Many approved programs are explicitly listed at 90 credit hours, such as Northwood University's Bachelor of Science in applied cybersecurity and Moody Bible Institute's Bachelor of Science in business administration. However, some are 92 to 99 credits, and some quarter-based programs are listed in quarter hours. Examples include Drake University's 92-to-98-credit data analytics degree and Yavapai College's 94-credit visual design degree. The variation indicates that three-year programs are being designed at the institutional level and have not been standardized across institutions.



Most three-year programs are offered in addition to traditional four-year programs, with rare exceptions. In most cases, institutions are maintaining their traditional 120-credit degree programs and repurposing existing coursework to offer three-year programs to specific populations, such as adult learners and transfer students. Southeast Missouri State University is a notable exception, as was previously discussed.



State Policy Landscape: Where Policy Is Enabling, Requiring, and Constraining Change

State policy is another factor that is shaping the three-year bachelor's landscape. While most states have not yet passed legislation regarding three-year bachelor's degrees, some, such as Ohio, have actively mandated or encouraged similar initiatives, while others have allowed for experimentation without clear directives. Meanwhile, others have existing statutory or regulatory barriers that constrain institutional action on creating such degree options. The following table outlines actions states and public higher education systems had taken regarding the development of three-year degrees as of the time of this writing.

Table 2. Policy Actions by State

State	Current Status	Description
California	System Policy Approved	California State University campuses can now design three-year bachelor's degrees under three newly approved degree types (Bachelor of Education, Bachelor of Professional Studies, and Bachelor of Applied Studies); program development could begin in the fall of 2026. ²⁹
Connecticut	State Policy Failed	Senate Bill 396, which would have permitted colleges to offer three-year bachelor's degrees, did not move forward in committee in 2026, so the state's public institutions remain without approved 90-credit bachelor's pilots. ³⁰
Florida	State Policy Approved	Public universities are at the proposal/rulemaking stage: In 2026, the Board of Governors discussed three-year bachelor's degrees, and the criteria and regulations for such programs, so campuses can now submit proposals. ³¹
Idaho	State Policy Approved	The Idaho State Board of Education has implemented a framework around board approval of three-year bachelor's programs. ³²
Iowa	System Policy Approved	The Board of Regents gave preliminary approval for the state's three public universities to develop a 90-to-95-credit Bachelor of Applied Professional Studies degree, with implementation targeted for the start of the 2027 academic year. ³⁴
Kansas	System Policy Approved	The Kansas Board of Regents authorized a three-year pilot project, enabling leaders of the state's six public universities to propose special undergraduate degrees requiring at least 90 credit hours. ³⁵
Louisiana	System Policy Approved	The Louisiana Board of Regents approved two accelerated bachelor's degree programs at Louisiana State University of Alexandria, but no public launch timeline has been announced. ³⁶
Maine	System Policy Approved	The University of Maine System approved a pilot for five three-year applied bachelor's programs for adult learners, pending accreditor approval. ³⁷
Massachusetts	State Policy Approved	The Board of Higher Education approved a pilot pathway for sub-120-credit degrees, so public institutions may now submit proposals for board review, but individual programs will not be approved automatically. ³⁸
Missouri	State Policy Approved	The Department of Higher Education and Workforce Development has released a standard review process for three-year bachelor's degrees. ³⁹
Nebraska	System Policy Approved	The Board of Trustees of the Nebraska State Colleges system released a policy that the Board must approve of all programs requiring less than 120 credit hours. ⁴⁰
North Dakota	State Policy Approved	The State Board of Higher Education will now allow colleges to develop up to two three-year bachelor's degree pilot programs each, limited to applied science degrees; pilots will start in late 2026 and run through the summer of 2030, though they could be extended. ⁴¹
Ohio	State Mandate	State law now requires each state university to establish at least one 90-credit degree aligned with an in-demand career area by the 2027-2028 academic year; institutions can choose the programs, subject to chancellor approval and reporting requirements. ⁴⁵
Oklahoma	State Policy Approved	The Oklahoma State Regents for Higher Education approved the policy framework and submission process for 90-to-119-credit bachelor's program proposals, so public institutions can now seek case-by-case approval under workforce and quality criteria. ⁴²
Tennessee	System Policy Approved	The University of Tennessee's board approved a system framework for three-year bachelor's degrees, but individual public-campus programs still need board approval before they can launch. ⁴³
Utah	System Policy Approved	The public system created a Bachelor of Applied Studies pathway for three-year bachelor's degrees, but campus programs still require accreditation and state board approval. ⁴⁴

Note: Policies include legislative and regulatory actions approved through state boards, commissions, and legislative bodies. Policies were identified through desk research and Quorum public affairs software, as of June 2026, using key terms, including "three-year bachelor's degrees," "reduced-credit bachelor's degree," "90-credit bachelor's degrees," and "accelerated bachelor's." This is not an exhaustive list of relevant state policies, and in cases where state policies reference three-year degrees but not sub-120 credit approaches, such as in Indiana, the policies were not included.

State Spotlight:

Ohio

The Ohio legislature has taken a state-level approach to encouraging three-year bachelor's degrees by establishing an accelerated college and career pathways program in a state statute. Under Ohio Revised Code Section 3345.89, "Each state university shall establish at least one accelerated ninety semester credit hour degree program aligned to an in-demand career area by the 2027-2028 academic year."⁴⁵ The law gives institutions the discretion to determine how many accelerated degrees they will offer and in which fields while requiring that those programs be included in course and program catalogs, properly accredited, and aligned with state requirements for three-year bachelor's degrees.

Ohio's model links three-year bachelor's degrees directly to both workforce alignment and K-12 pathway design. In addition to launching at least one 90-credit program, each state university must develop model College Credit Plus pathways in consultation with local and regional education partners so that dual enrollment options connect into the accelerated programs and reflect regional and statewide workforce needs. The law also includes a strong compliance incentive: The chancellor will withhold the state's share of instruction funding from any state university that does not comply.

As Ohio institutions move toward implementation, the Ohio Department of Higher Education (ODHE) is offering multiple structural

pathways for compliance. The state has identified three main options for establishing these degree programs:

- Create an entirely new accelerated program
- Modify an existing 120-to-126-credit (or 180-to-189-quarter-credit) program to replace it with an accelerated version
- Modify an existing program to offer an accelerated version alongside the traditional program⁴⁶

The ODHE's program review still treats 120 credits as the standard model, even while allowing for shorter programs if they are justified and approved.

Thomas Sudkamp, a Scaling 3-Year Bachelor's Degrees Community of Practice member and the vice chancellor for academic affairs at ODHE, stated in a member survey that "Ohio universities are actively engaged in the development of reduced-credit bachelor's degrees." Julie Thalman, vice provost for the University of Cincinnati Online, stated in the survey that her institution's motivation for creating more three-year programs was to be able to serve more adult learners. "One of the most compelling opportunities is addressing the growing population of adults with some college and no degree," she said. "Many of these learners are not questioning the value of higher education. They are questioning whether they have the time, money, and capacity to complete a traditional 120-credit pathway. A thoughtfully designed 90-credit degree could help remove unnecessary barriers while maintaining academic quality and workforce relevance."

The RAND study found that the Ohio programs launched most recently are in applied and workforce-facing fields, such as business, information technology, and cybersecurity. The fields facing the biggest development constraints are those shaped by licensure, specialized accreditation, tightly sequenced curricula, or substantial clinical/practicum requirements.

Emerging Tools That Help Colleges Select Programs and Measure Success

To support institutions in developing three-year bachelor's programs, Ithaka S+R will be releasing two frameworks. The Program Identification Framework will offer a data-driven approach for defining and assessing such programs' impact. Its aim is to help postsecondary institutions identify which programs can be created anew or adapted from existing curricula and which are best positioned to deliver on the promise and value of three-year bachelor's degrees. The State Alignment Framework will assess how state-level conditions might affect different approaches to three-year programs' design, implementation, and evaluation.

Emerging Design Questions: What the Field Is Still Trying to Understand

Major questions remain unresolved regarding the potential of shorter degree programs, even as such programs continue to gain attention and be implemented across the country. Among those questions are the following:

- How do employers and graduate schools interpret the value of the degree?
- Which populations of students are interested in and served well by these programs?
- How does work-based learning fit into shorter degree pathways?
- Which disciplines have room for redesigning traditional bachelor's degree programs?
- What kinds of student-facing disclosures are necessary to help prospective learners make informed educational choices?

Continued research will find answers to those questions to assist colleges and students in making informed decisions around the selection and design of three-year programs as the model continues to expand.

What to Consider When Starting on the Process

Three-year bachelor's degrees are moving from isolated experiments toward a more visible area of policy and institutional activity, but the movement is still in the early stages, and important questions about quality, design, and outcomes remain.

In 2027, JFF will develop a playbook for Scaling 3-Year Bachelor's Degrees that will summarize lessons learned from the multistate community of practice and the technical assistance provided by JFF and AAC&U.

Considerations that will be further discussed in the playbook include the following:

- Design principles for high-quality/high-impact learning, including implications for work-based learning
- Approaches to credit consolidation (including general education, program major, and elective courses)
- Institutional and professional accreditation considerations
- Workforce and market alignment
- Ways to build institutional engagement and shared ownership of the process and resulting degrees
- Data capacity and methods for evaluating and tracking student outcomes through and beyond these programs
- Assessment and measurement of student success
- Alignment with graduate school admissions criteria
- Digital innovation and artificial intelligence
- Admissions, credit for prior learning, and transfer-credit policies
- The development of models that support every student
- Recruitment/marketing strategies
- Alternative approaches to advising and mentoring





Call to Action

- Connect with institutional and state practitioners exploring alternative credential pathways, through the [ELEVATE Postsecondary Network](#).
- Explore your state's existing and anticipated policies, processes, and guidance related to establishing three-year bachelor's degrees.
- Ask your institutional accreditation liaison about regional trends and recently issued guidance. If these resources are still in development, there may be opportunities to preview them and submit comments to your accreditor before they are finalized.
- Check upcoming national and regional conferences for sessions on alternative credentials. Remember that not all organizations use the term "three-year bachelor's degree," so keep an eye out for institutions and states using different terminology.
- Inventory your current reduced-credit and alternative degree offerings.
- Share the news with colleagues. Find out which faculty, administrative, and staff members at your institution are interested in exploring three-year bachelor's degrees. Cultivating informed and engaged leaders and champions is key to successful implementation.
- Learn more from these resources:
 - [The College-in-3 Exchange](#), a membership-based network helping postsecondary institutions design and implement three-year degrees
 - [The National Task Force on Three-Year Degree Pathways](#)
 - ["Evaluating Reduced-Credit Bachelor's Degree Programs,"](#) from the Higher Learning Commission

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