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### Flat-spot' offers UM students savings, faster graduation extra

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## **NEWS RELEASE**

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Jan. 26, 2006

### **'FLAT-SPOT' OFFERS UM STUDENTS SAVINGS, FASTER GRADUATION EXTRA MISSOULA—**

University of Montana officials have stepped up efforts to inform students about the 'flat spot,' the line drawn at 12 credits, after which additional credits up to 18 don't cost any extra tuition.

What are the benefits of taking more than 12 credits each semester? A UM study has shown the benefits are legion, ranging from graduating in four years to a higher likelihood of staying in school, in addition to saving money.

"The thing that we're concerned with is that students may be unaware that it is the best value to take more credits each term," said Jed Liston, assistant vice president for Enrollment Services. "We don't encourage students to take more than they are able to handle given their individual circumstances. But we are urging students to add some credits to take reasonable loads."

According to the study, a resident undergraduate at UM who arrived in Fall 2001 and took 15 credits each fall and spring semester could graduate in four years with an estimated cost of \$52,444. This includes tuition, mandatory fees, books and supplies, room and board, and other living expenses.

However, the same student entering school at the same time, but lightening the load to 12 credits, would graduate in five years, with an estimated cost of \$66,170. That's a 26 percent

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difference – \$13,725 less – besides the additional year in school.

Other benefits are as significant as more money in the bank and less in loans.

“This study shows that people who take less have a higher chance of dropping out,” Liston said. The retention rate for students taking less than 15 credits drops significantly each semester.

“In the overall, long haul, students are twice as likely to drop out if they don’t take a full load,” Liston said. More time in school can discourage students. “Our concern is that students might be here for three years and still be a sophomore,” he said. “The end seems too far away.”

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