

May 11, 2026

**VIA EMAIL**

Noe Ortega, Ph.D.  
Commissioner, Massachusetts Department of Higher Education  
Nortega@dhe.mass.edu

Dear Commissioner Ortega:

Pursuant to 610 CMR 16.00: Degree Granting Regulations for Pilot Proposals on Innovation, Merrimack College (“Merrimack” or “College”) hereby submits this Letter of Intent to the Massachusetts Board of Higher Education (“BHE” or the “Board”) seeking authorization to offer four 96-credit applied bachelor’s degree programs in business, criminal justice, psychology, and communication. The College received approval in April 2024 from the New England Commission of Higher Education (NECHE) to offer these programs pending state approval. This submission is intended to provide the information required by the Board to evaluate the proposed programs within the framework of 610 CMR 16.00 and to support a determination regarding their implementation in the Commonwealth.

This Letter of Intent is organized as follows:

- I. Demonstration of institutional eligibility [610 CMR 16.07(1)]
- II. Identification of program elements that are inconsistent with Board regulations or policies [610 CMR 16.07(2)]
- III. Proposal Purpose and Intent [610 CMR 16.07(1)]<sup>1</sup>
- IV. Review criteria related to Innovation [610 CMR 16.06(1)]
- V. Review criteria related to Quality and Consumer Protection [610 CMR 16.06(2)]
- VI. Appendix A: Program Overviews and Description, Program Learning Outcomes and Curriculum Map
  - A. Applied Bachelor of Arts in Psychology
  - B. Applied Bachelor of Arts in Communication
  - C. Applied Bachelor of Arts in Criminal Justice
  - D. Applied Bachelor of Science in Business Administration
- VII. Appendix B: Assessment Plan

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<sup>1</sup> In 610 CMR 16.00 there are two sections numbered “610 CMR 16.07(1);” the first refers to eligibility (which is covered here in section I), the second refers to the purpose and intent of the initiative (which is covered here in section III).

Note: In order to limit repetition, the required elements of 610 CMR 16.07 not covered in Sections I, II and III have been included within the relevant sections IV and V as follows:

<b>Specific Section of 610 CMR 16.07</b>	<b>Specific Section of 610 CMR 16.06</b>	<b>Section</b>
610 CMR 16.07(2): Problem to be solved	610 CMR 16.06 (1)(b)	IV.
610 CMR 16.07(3): Program Efficacy	610 CMR 16.06 (1)(a)	IV.
610 CMR 16.07(4): Consistency with Mission	610 CMR 16.06 (2)(a)	V.
610 CMR 16.07(5): Demonstrated Need	610 CMR 16.06 (1)(b)	IV.
610 CMR 16.07(6): Alignment with Academic/Workforce Needs	610 CMR 16.06 (1)(b)	IV.
610 CMR 16.07(7): Resources required	610 CMR 16.06 (2)(d)	V.
610 CMR 16.07(8): Risk/Risk Mitigation	610 CMR 16.06 (1)(d)	IV.
610 CMR 16.07(9): Degree Nomenclature	610 CMR 16.06 (2)(e)	V.
610 CMR 16.07(10): Marketing Material Disclosure	610 CMR 16.06 (2)(g)	V.
610 CMR 16.07(11): Informed Consent	610 CMR 16.06 (2)(g)	V.
610 CMR 16.07(12): Outcomes	610 CMR 16.06 (1)(c)	IV.
610 CMR 16.07(13): Assessment	610 CMR 16.06 (1)(c)	IV.
610 CMR 16.07(14): Other relevant information	N/A	

## I. Demonstration of institutional eligibility [610 CMR 16.07(1)]

Merrimack is eligible for consideration for approval of a pilot proposal under 610 CMR 16.04 based on the following: (1) the College has been accredited by NECHE continuously since 1953, and has been accredited without sanction or public notation for more than six years preceding the date of this proposal; (2) the College has operated in Massachusetts since receiving its charter from the Commonwealth in 1947; (3) the College has operated continuously by the same governing entity for a minimum of six years; and (4) the College is not under any investigation or corrective action reasonably related to an academic program, academic quality and/or the sufficiency of financial resources by the Commonwealth, including the Massachusetts Attorney General and the Department, or the federal government. Accordingly, Merrimack meets the institutional eligibility requirements of 610 CMR 16.07(1).

## II. Identification of program elements that are inconsistent with Board regulations or policies [610 CMR 16.07(2)]

The sole regulatory inconsistency identified is the 120-credit minimum for bachelor's degrees set forth in 610 CMR 2.07. The College submits that, consistent with the purpose of 610 CMR 16.00, the benefits of this innovation, measured in student access, cost reduction, workforce alignment, and improved educational effectiveness, outweigh the risks associated with temporary modification of that standard.

## III. Purpose and Intent [610 CMR 16.07(1)]

Merrimack College is seeking approval to offer the following 96-credit applied bachelor's degrees:

- Applied Bachelor of Arts in Psychology
- Applied Bachelor of Arts in Communication
- Applied Bachelor of Arts in Criminal Justice
- Applied Bachelor of Science in Business Administration

The Applied B.A. and B.S. degrees offered as part of this 96-credit initiative meet the same general education requirements as every other 124-credit degree program at Merrimack, and learning outcomes for each of the majors overlap significantly with the similar companion 124-credit programs (see **Section VI: Appendix A** below). The primary difference for students in the 96-credit programs is that they will take fewer electives, and are constrained in pursuing double majors, minors, and study abroad opportunities. At the same time, students will have flexibility in choosing specific clusters of related courses within the existing suite of general education courses. Students in these programs will typically take the same full semester course load as other Merrimack students (16 credits per semester) and thus will not need to take

summer or winter term courses, allowing them greater accessibility to co-curriculars, internships, and employment opportunities as compared to accelerated 3-year pathways (120-credits in three years). They may take courses in summer and winter terms if they choose, but they do not need to utilize those terms in order to graduate in three years.

The 96-credit degree framework was designed to address many of the challenges currently facing higher education. By significantly reducing the cost and time to complete a bachelor's degree, it has the potential to expand educational access, reduce time to completion, improve retention rates and enhance return on investment.

A 96-credit bachelor's degree model that emphasizes clearly defined learning outcomes represents a meaningful shift in how undergraduate education is conceptualized and assessed. Rather than defining a degree primarily by inputs, such as the number of credits completed or time spent in class, this approach centers on demonstrable student learning and competency acquisition.

#### IV. Review criteria related to **Innovation** [610 CMR 16.06(1)]

**The institution is proposing an innovative pilot program that seeks to increase the effectiveness of higher education; and the risks of temporarily waiving or modifying the Board's standard(s) or regulation(s) to advance and evaluate the pilot program are outweighed by the proposed benefits. Factors the Board shall take into consideration in making this determination include whether the proposal sufficiently:**

- (a) demonstrates how it is intended to increase the effectiveness of higher education, based on validated research, similar pilots in operation elsewhere, or emergent market and/or industry best practices;**

The 96-credit applied bachelor's degree initiative seeks to address multiple challenges facing contemporary higher education, including the rising costs of undergraduate education, growing student debt, declining enrollments, significant drops in graduation and retention rates, and increased public scrutiny of the cost versus the value of higher education.

The current 120-credit bachelor's degree standard was established in American higher education when Andrew Carnegie pioneered the Carnegie Foundation for the Advancement of Teaching in 1905. The intent behind the foundation was to provide a pension system for "one of the poorest paid, but highest [most significant] professions in our nation," namely college professors.<sup>2</sup> In the early twentieth century, American higher education was unregulated, and what constituted a college was undefined. The *First Annual Report* of the Foundation, published in 1906, noted that "The terms college and university have as yet no fixed meaning on this

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<sup>2</sup> Carnegie Foundation for the Advancement of Teaching, *First Annual Report*, NY: Carnegie Foundation for the Advancement of Teaching, 1906: 7.  
[https://www.google.com/books/edition/Annual\\_Report\\_Carnegie\\_Foundation\\_for\\_th/p58VAAAAIAAJ?hl=en&gbpv=1&kptab=getbook](https://www.google.com/books/edition/Annual_Report_Carnegie_Foundation_for_th/p58VAAAAIAAJ?hl=en&gbpv=1&kptab=getbook)

continent...The trustees have therefore adopted for the present *an arbitrary definition* of what constitutes a college, one framed very closely after that adopted in the revised ordinances of the State of New York.” (emphasis added) The definition had three components: a College had to have at least six full-time professors, it had to require that students have four years or its equivalent of “academic or high school preparation,” and finally it must have “a course of four full years in liberal arts and sciences.”<sup>3</sup>

The 120-credit bachelor’s degree has been challenged in the past, most notably in 2009, by Senator Lamar Alexander, who unsuccessfully pushed for a three-year degree option citing the cost savings to students. Other institutions (e.g., Bates College, St. John’s University, Wesleyan University, and Ball State University) have offered so-called three-year bachelor’s degrees, but those are 120-credit programs that utilize summer and winter terms to condense coursework into a shorter time frame and have some discounts on tuition compared to their four-year counterparts.

In the summer of 2020, Dr. Robert Zemsky (University of Pennsylvania) and Dr. Lori Carrell (University of Minnesota, Rochester) invited selected higher education leaders to address the challenges of cost, quality, and time to degree by exploring the possibility of three-year degree programs, in addition to the dominant four-year option. Merrimack College was among more than a dozen other higher education institutions invited to join the national innovation project. This initial group has grown into a group called the “College-in-3 Exchange,” which as of 2025 had 68 participating institutions across the United States. The exchange currently includes a variety of private and public institutions that run the full spectrum from associate-granting through Carnegie-classified R1 and R2 doctoral-granting institutions. According to the College-in-3 Exchange’s website, “This broad institutional membership is our strength: rural and urban, faith-based and secular, selective and open-access institutions are all working to design programs that reduce costs, accelerate time to degree, and maintain excellent student outcomes. By bringing such a wide range of institutions into a Community of Practice, the Exchange demonstrates higher education’s collective capacity to innovate and respond to urgent calls for affordability, flexibility, and workforce relevance.”<sup>4</sup>

Over the last several years, a number of colleges and universities in the United States have developed and received approval to offer 90-96 credit bachelor’s degrees. The first to do so were BYU-Idaho and Ensign College, who developed degrees requiring students to complete the major and core requirements while eschewing the electives, which is the same structure that Merrimack is proposing.<sup>5</sup> Since the creation of BYU-Idaho’s degrees, a growing number of accredited institutions across the United States have begun implementing bachelor’s degree programs requiring fewer than the traditional 120 credits. These initiatives demonstrate a national trend toward carefully designed reduced-credit pathways that maintain academic rigor while improving accessibility and efficiency. For example, Plymouth State University (New Hampshire) has introduced 96-credit programs in areas including business, cybersecurity, and

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<sup>3</sup> Carnegie Foundation *First Annual Report*, 38.

<sup>4</sup> <https://college-in-3.org/who-is-joining-cin3/cin3-membership-profile/>

<sup>5</sup> <https://www.byupathway.edu/degrees/program-list#viewallcertificates/#list-bachelors-degrees>

robotics.<sup>6</sup> Johnson & Wales University (Rhode Island) has developed 90-credit bachelor's degrees in computer science, criminal justice, design, and hospitality management,<sup>7</sup> and Northwood University (Michigan) offers a 90-credit cybersecurity bachelor's program.<sup>8</sup> Other institutions have adopted similar models, including Saint Mary's University of Minnesota, which currently offers a 90-credit online bachelor's degree in psychology (and has five other degrees under review by their regional accreditor following approval by the Minnesota Office of Higher Education),<sup>9</sup> and the University of Lynchburg (Virginia) which offers 96-credit programs in public health and education.<sup>10</sup>

In addition to institutional innovation, several state governments and higher education systems have begun actively encouraging or requiring the development of reduced-credit bachelor's degrees as a strategy to improve affordability and accelerate workforce entry. For example, Ohio law now requires each public state university to establish at least one accelerated ninety-credit bachelor's degree program aligned with in-demand career fields.<sup>11</sup> Similarly, Indiana enacted legislation directing its public universities to explore and implement three-year bachelor's degree options, with the goal of enabling students to complete degrees more quickly and at lower cost.<sup>12</sup> These state initiatives reflect a broader national shift toward reconsidering the traditional 120-credit standard and exploring alternative program structures that maintain academic quality while reducing time to completion.

At the same time, regional accrediting agencies allow reduced-credit degrees or have created or are exploring formal guidelines allowing institutions to propose reduced-credit bachelor's degree programs, further demonstrating that these models are increasingly recognized within mainstream higher education policy and accreditation frameworks. In addition to NECHE's support for reduced-credit bachelor's degrees, other regional accreditors have moved to support this innovation. In October of 2024, the Middle States Commission on Higher Education (MSCHE) noted that they do not have a 120-credit minimum requirement for bachelor's degrees and their accreditation requirements "demonstrate long-held support for three-year degrees, which do not require our prior approval."<sup>13</sup> Also in 2024, the Higher Learning Commission (HLC) provided guidelines for reduced-credit bachelor's degrees.<sup>14</sup> In the summer of 2025, the Northwest Commission on Colleges and Universities (NWCCU) Board of Commissioners approved removing the pilot designation for the current accelerated degrees at Brigham Young

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<sup>6</sup> <https://www.plymouth.edu/96-credit-three-year-applied-bachelors-degrees>

<sup>7</sup> <https://www.jwu.edu/academics/3-year-degree/index.html>

<sup>8</sup>

<https://www.northwood.edu/news/northwood-university-makes-history-with-one-of-nations-first-3-year-bachelors-degrees/>

<sup>9</sup> The other St. Mary's degrees under review by the Higher Learning Commission are Business Administration, Criminal Justice Leadership, Healthcare Management, Human Resource Management, and Information Technology; see <https://www.smumn.edu/90-credit-online-bachelor-degree-programs/>

<sup>10</sup>

<https://www.lynchburg.edu/university-of-lynchburg-to-offer-applied-degrees-in-public-health-educational-studies/>

<sup>11</sup> <https://codes.ohio.gov/ohio-revised-code/section-3345.89>

<sup>12</sup> <https://iga.in.gov/legislative/2024/bills/senate/8/details>

<sup>13</sup> <https://www.msche.org/2024/10/23/myth-busting-degree-in-three-and-other-accelerated-credentials/>

<sup>14</sup> [https://download.hlcommission.org/Reduced-CreditBachelorsGuidelines\\_OPB.pdf](https://download.hlcommission.org/Reduced-CreditBachelorsGuidelines_OPB.pdf)

University. NWCCU also approved allowing institutions to submit substantive change proposals to offer bachelor's degrees based on specific learning outcomes within a reduced credit hour amount rather than requiring a traditional number of credit hours to the degree.<sup>15</sup> Together, these developments indicate that reduced-credit bachelor's degrees are emerging as a credible policy innovation being adopted by institutions, accreditors, and state governments seeking to expand access to high-quality postsecondary education.

**(b) demonstrates that it is responsive to: a documented need, such as labor market or student demand; changes in society, demographics, technology, educational research; or public expectations regarding postsecondary education;**

The proposed 96-credit applied bachelor's degrees in business, criminal justice, psychology, and communication are designed to address both workforce demands and systemic challenges in higher education. By aligning programs with regional labor market needs in fields like business operations, public safety, behavioral health, and communication, these degrees equip students with practical, workforce-ready skills while enabling faster entry into careers. In addition, the reduced credit structure responds to rising tuition costs, student debt, declining enrollment and retention and increasing public concern about the value of a college degree, all while maintaining clear learning outcomes and academic quality.

The cost of college tuition in the United States has increased dramatically over time, rising much faster than both inflation and average household income. This steady escalation has made higher education significantly less affordable for many families, forcing students to delay enrollment, take on substantial financial burdens, or choose not to attend college at all. A three-year degree model directly addresses this issue by shortening the time required to complete a bachelor's degree, thereby reducing the number of semesters students must pay for. With fewer tuition payments, as well as reduced costs for housing, meals, and other expenses, students can obtain the same credential at a significantly lower overall price.

Along with higher tuition, student loan debt has grown to unprecedented levels as more students rely on borrowing to cover these rising costs. Many graduates leave college owing tens of thousands of dollars, which can limit their financial flexibility for years after graduation. A three-year degree helps mitigate this problem by reducing the total amount students need to borrow in the first place. By cutting a full year of expenses, students take on less debt and can enter the workforce sooner, allowing them to begin earning income and repaying loans earlier. This combination of lower borrowing and faster entry into the job market offers a way to mitigate the student debt crisis.

Previous efforts to reduce time to degree have typically required summer and winter coursework and heavier course loads during the academic year, which can increase costs and limit students' ability to engage in co-curricular activities, internships, and employment opportunities. As a result, rather than improving access or efficiency, accelerated 120-credit pathways may

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<sup>15</sup> <https://nwccu.org/news/v7i4-bachelors-degrees/>

reduce students' ability to gain the practical experiences that are critical for career readiness. By contrast, a 96-credit program helps put a bachelor's degree within reach of those who are most often excluded from higher education. This is accomplished at the same time that it opens opportunities for paid internships, career advancement, and graduate education to that more diverse pool of students.

The proposed programs also reflect broader demographic and technological shifts affecting higher education. Massachusetts, like much of the Northeast, is experiencing stagnation or decline in traditional college-age populations alongside growth in adult and nontraditional learners. In addition, in keeping with regional and national trends, fewer Massachusetts high school graduates are choosing to attend college at all, as Table 1 demonstrates.

Table 1: High School Graduates and College/University Attendance (2014-2024)<sup>16</sup>

Year	Mass High School Graduates	Number Attending College or University	Percentage	Number Attending Mass. College or University	Percentage
2014-15	65678	48082	73.2%	33672	51.3%
2015-16	67052	48868	72.9%	33529	50.0%
2016-17	67061	49374	73.6%	34027	50.7%
2017=18	67914	49092	72.3%	33731	49.7%
2018-19	68233	49233	72.2%	34571	50.7%
2019-20	68405	43773	64.0%	29366	42.9%
2020-21	68947	43224	62.7%	27797	40.3%
2021-22	68919	43028	62.4%	27473	39.9%
2022-23	66858	42231	63.2%	27097	40.5%
2023-24	66801	42390	63.5%	28086	42.0%

Before the COVID-19 pandemic, roughly seven in ten Massachusetts high school graduates went on to attend a college or university, with college-going rates consistently hovering around 72–74% from 2014 to 2019. However, beginning in 2019–2020, there was a sharp and sustained decline. The percentage of graduates attending college dropped to 64.0% in 2019–2020 and fell further to about 62–63% in the years that followed. Although there has been a slight stabilization since then, college attendance rates have not returned to pre-pandemic levels, indicating a lasting shift in postsecondary enrollment patterns.

<sup>16</sup> Data gathered from Massachusetts Department of Education School and District Profiles. <https://profiles.doe.mass.edu/statereport/gradsattendingcollege.aspx>

A similar trend appears for students choosing to attend college within Massachusetts. Prior to the pandemic, about half of all high school graduates enrolled in in-state institutions. After COVID-19, that share dropped significantly to around 40–42% and has remained at that lower level through 2023–2024. This suggests not only that fewer Massachusetts graduates are attending college overall, but also that a smaller proportion are staying within the state for higher education, reinforcing the broader decline in college participation since the pandemic.

In addition to responding to long-standing challenges related to cost, debt, and demographic change, applied bachelor's degrees can also address local and regional workforce needs. MassHires's series of regional workforce blueprints developed across Massachusetts, provide a comprehensive, data-driven analysis of labor market trends, employer demand, and workforce gaps across the Commonwealth.<sup>17</sup> These reports, produced through collaboration between workforce boards, educators, and industry leaders, consistently highlight a central challenge: a persistent mismatch between the skills employers need and the available workforce, alongside ongoing labor shortages in key sectors. This data suggests that three-year degrees across a wide spectrum of disciplines would be valuable; the College is proceeding with four degrees to start. These degrees were chosen because they clearly support regional workforce needs while also being relatively straightforward to offer as applied degrees.

Across these regions, the data show strong demand for workers in roles that rely on competencies developed in business, psychology, communication, and criminal justice. Employers report difficulty filling positions in management, human services, behavioral health, education, and administrative occupations, even as overall labor force participation struggles to recover. For example, the Pioneer Valley Blueprint identifies a clear “supply gap” between workers and in-demand occupations, emphasizing the need for more responsive education and training systems, while the Northeast and Central Massachusetts reports call for stronger alignment between education pipelines and employer needs to sustain economic growth .

Three-year degree programs in business, psychology, communication, and criminal justice directly respond to these findings by accelerating the preparation of students for these high-demand, cross-cutting roles. Many of the priority industries identified in the reports, such as healthcare, social assistance, education, and business services, depend on skills in leadership, communication, and human behavior. The Greater Boston Blueprint, for instance, highlights significant projected growth in behavioral health and social service occupations, while the Southeast Blueprint emphasizes the importance of aligning academic programs with employer-defined career pathways .

By reducing time to degree, three-year programs can help address both the workforce shortages identified in these reports and the broader decline in college enrollment. They offer a way to produce qualified graduates more quickly, lower the cost of education, and better align higher education with labor market demand—advancing the core goals outlined across Massachusetts' regional workforce strategies.

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<sup>17</sup> <https://www.mass.gov/lists/regional-workforce-blueprints>

Recent national research underscores strong latent demand for three-year bachelor's degree programs among prospective students and families. A 2025 Tyton Partners survey of nearly 500 families found that while only 20% of respondents were initially aware of three-year degree options, interest rose dramatically once introduced, with 73% of students and 69% of parents expressing strong interest. Notably, over 70% of both students and parents view a 90-credit bachelor's degree as equally or more valuable than a traditional 120-credit program. The findings further indicate that students drawn to accelerated pathways are highly career-oriented, motivated by reduced cost and faster entry into the workforce, and are willing to make tradeoffs to achieve these outcomes. Together, these data points suggest that well-designed three-year degree programs align closely with evolving student preferences and represent a compelling opportunity to expand access while improving time-to-degree and return on investment.<sup>18</sup>

Beyond labor market and student demand, the proposed programs are grounded in a necessary pedagogical shift in how undergraduate education is structured and evaluated. The 120-credit bachelor's degree is not the product of evidence-based learning science, but rather a historical artifact of the early twentieth century, when the Carnegie Foundation established the credit hour to determine institutional eligibility for faculty pension programs. Over time, this measure of instructional time became synonymous with learning, despite increasing recognition that time spent in a classroom does not equate to knowledge gained. As the president of the Carnegie Foundation has argued, the skills and competencies required for success in the twenty-first century are not adequately measured by time, yet higher education continues to rely on a system that conflates duration with learning.<sup>19</sup>

In response, institutions and accreditors have already begun to shift toward outcomes-based education. The widespread adoption of clearly defined learning outcomes, competency-based education models, and assessment frameworks such as the AAC&U VALUE rubrics reflects a growing consensus that learning should be measured by what students can demonstrate rather than how long they spend in a course. The proposed applied bachelor's degrees build on these developments by aligning curriculum design explicitly with demonstrated learning outcomes and workforce-relevant competencies.

Importantly, academic rigor in this model is not diminished but redefined. Rigor should not be understood as a function of time spent in the classroom, but rather as a function of the quality, depth, and intentional design of the educational experience. A rigorous program is characterized by clear learning objectives, intellectually challenging coursework, and assessments that require critical thinking, problem-solving, and the application of knowledge in complex contexts. By focusing on these elements, reduced-credit bachelor's degrees maintain—and in many cases enhance—academic rigor while eliminating excess or duplicative coursework.

Finally, these programs respond to growing public expectations for higher education to be more affordable, accountable, and aligned with economic realities. Policymakers and stakeholders increasingly expect public institutions to deliver high-quality degrees that lead to meaningful

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<sup>18</sup><https://tytonpartners.com/parents-and-students-are-attracted-to-3-year-bachelor-degrees-but-can-institutions-make-the-business-model-work/>

<sup>19</sup> <https://www.carnegiefoundation.org/what-is-the-carnegie-unit/>

employment while minimizing student debt. By offering reduced-credit bachelor’s degrees in high-demand fields, this initiative demonstrates a commitment to innovation, efficiency, and responsiveness to the Commonwealth’s workforce priorities.

Taken together, the proposed applied bachelor’s degrees represent a strategic and evidence-based response to documented need. They align institutional offerings with labor market demand, expand access for a broader range of students, incorporate advances in pedagogy and instructional design, and meet public expectations for affordability and effectiveness in postsecondary education.

**(c) identifies goals and intended outcomes, including student and program or institutional outcomes, and includes proposed measures and metrics the Board and the institution will use to evaluate the success of the initiative, including the use of an external perspective and;**

The College will evaluate the success of the proposed applied bachelor’s degrees through a combination of direct and indirect assessment of student learning, student experience measures, and program- and institutional-level outcomes. These metrics are designed to assess both academic quality, the extent to which program learning outcomes are being met, and the effectiveness of the reduced-credit model in improving access, affordability, and student success. (See **Appendix B: Assessment Plan** below for more details).

Outcome	Proposed Metric(s)
<b>Major-Specific Learning Objectives</b>	Percentage of students demonstrating proficiency in at least three program-designated learning outcomes (direct assessment via capstones, projects, or applied evaluations)
<b>General Education Learning Objectives</b>	Assessment of student performance on general education outcomes using institutionally approved rubrics informed by AAC&U VALUE rubrics (e.g., critical thinking, written communication, integrative learning) based on embedded course assessments
<b>Student Learning (Overall Program Performance)</b>	Percentage of students meeting or exceeding proficiency benchmarks across multiple learning outcomes; aggregated direct assessment results
<b>Student Satisfaction and Experience</b>	Student and alumni satisfaction survey results collected at program completion and longitudinally (e.g., 1-year and 3-year follow-up)

<b>Post-Graduation Student Success</b>	Employment rates, job placement in field or related field, graduate school enrollment, and early career earnings; we would expect these rates to be comparable to metrics for the existing 124-credit bachelor's degrees
<b>Program Outcomes – Cost Efficiency</b>	Total cost at graduation (tuition and fees); comparison of average cost between 3-year and traditional 4-year program graduates; we would expect the average cost to be 70-80% of the cost of comparable 124-credit degrees
<b>Program Outcomes – Completion</b>	Completion rates and Time to Completion at 3-year and 5-year benchmarks; comparison with traditional 4-year program completion rates (at 4-year and 6-year benchmarks) we would expect these rates to be comparable to metrics for the existing 124-credit bachelor's degrees
<b>Institutional Outcomes – Retention</b>	Year-to-year retention rates (first-to-second year; second-to-third year) within the applied bachelor's programs; we would expect similar rates or higher rates than for comparable 124-credit bachelor degrees
<b>Institutional Outcomes – Internal Transfer</b>	Tracking transfer to and from 96-credit to 124-credit degrees

**(d) demonstrates that students will not be harmed and will receive equivalent benefit from the initiative by identifying potential limitations and/or risks to students, identifying mitigation strategies to address those limitations and/or risks, and ensuring informed consent.**

Merrimack College will offer students a choice of 124-credit (four-year) or 96-credit (three-year) degree options, the latter initially in four selected fields of study. These new degree options are designed to attract both price-conscious and academically-focused students, as well as a potentially more diverse pool of students.

A comparison of equivalent benefits between the 96- and 124-credit degree options can be divided into the time period students are matriculated at Merrimack and their post-baccalaureate experience. Part of the full implementation phase of this initiative is to collect the relevant data, information, and outcomes to ensure that the 96-credit degree will not harm students or limit their capacity for career and/or graduate study outcomes. Merrimack will be transparent with prospective students and their guardians and/or families regarding the innovative nature of the 96-credit degree program and will share with them the findings of the program analyses.

While matriculated, students in both the 96- and 124-credit degree programs will be taking the same major courses (with the exception of two experimental psychology courses in the applied psychology B.A. program and unique internship and professional development courses across all four majors) and general education courses. In addition, they will have: the same faculty, access to the same academic support and career development services, equal opportunities to participate in co-curricular activities, the same option for a residential experience if they choose, and the same access to all facilities and health and wellness support. Students in 96-credit programs will also have the option to change to a 124-credit degree any time before graduation.

The College currently has in place all the financial, human, information, and technological resources to support the success of the 96-credit degree initiative.

To ensure that students are well prepared for both careers and graduate studies, the College intends to build additional support for students enrolled in the 96-credit degree programs. An intentional focus on helping students identify career pathways and readiness from the moment they enroll has been integrated into all degree programs and the additional curricular, co-curricular, and extra curricular support and opportunities. Skills assessment, resume and cover letter assistance and review, interview preparation, career explorations, and salary negotiation are provided by career advisors in the O'Brien Center for Career Development.

#### *Employer views of reduced-credit bachelor's degree*

Because reduced-credit bachelor's degrees offered at American colleges and universities have not been regularly offered since the nineteenth and early twentieth centuries, one of the concerns that skeptics of this innovation have raised is that employers will look at such degrees differently than they look at "traditional" 120-credit bachelor's degrees. The available evidence strongly suggests otherwise.

For example, Johnson and Wales Chancellor Mim Runey has noted that her institution reached out to the top 30 employers of the school's graduates in each field to research whether they would hire a three-year degree graduate for the same roles as a four-year graduate. "Without hesitation, across the board, their response was favorable," she said. "The thing that is most important to students is getting into the industries that they serve."<sup>20</sup>

In developing these proposed degrees, Merrimack hired Huron Consulting to assess the readiness of American employers to hire graduates of three-year bachelor's degrees. In conversations Huron held with Chief Human Resource Officers, American employers expressed support and open-mindedness at the idea of a three-year bachelor's degree, and stressed that what matters most in their hiring processes are the skills, competencies and relevant experience of job candidates. "What I look for and what can differentiate a college graduate is leadership

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<https://www.usnews.com/education/u-s-news-higher-ground/articles/2026-02-26/three-year-bachelors-johnson-wales>

and practical experiences—evidence on their resume that they can be a functioning human in the workplace,” one Chief HR Officer of a \$3 billion American manufacturing company said. “A three-year bachelor’s degree would need to ensure it augments coursework with leadership development and experiential learning opportunities. But I wouldn’t discount a resume just because it was a three-year program versus four.” Doniel Kofel, Senior Vice President of People and Culture at Coretelligent, a Massachusetts-based IT solutions provider, agreed. “I think a three-year bachelor’s option is a great idea,” Kofel said. She and her colleague Sorcha Eastwood, Director of Talent Acquisition, were clear that what matters most at Coretelligent is professionalism, communication skills and technical skills. “If these candidates can show up in the same way or better than candidates with a four-year degree in the interview process,” Kofel said, “[the length of their degree program] makes no difference.”

Employers in Massachusetts continue to value the bachelor’s degree as an important credential, but increasingly view it as a signal of underlying skills rather than an end in itself. State and regional workforce analyses consistently emphasize the importance of cross-cutting competencies, such as communication, critical thinking, teamwork, and problem-solving. According to the Massachusetts Executive Office of Labor and Workforce Development and the Massachusetts Skills Cabinet, employers report that while degrees remain useful in screening candidates, hiring decisions are driven more directly by whether graduates can demonstrate applied skills and workplace readiness. Similarly, surveys conducted by the National Association of Colleges and Employers (NACE) show that employers prioritize competencies such as communication, teamwork, and critical thinking over specific majors or coursework, reinforcing that the value of the degree lies in the skills it represents rather than the accumulation of credits alone.

This shift is particularly pronounced in Massachusetts’ innovation-driven economy, where employers must respond to rapid technological and organizational change. Reports from the Burning Glass Institute and the Harvard Business School Project on Managing the Future of Work highlight the growing adoption of “skills-based hiring,” including in the Northeast, where employers are increasingly relaxing strict degree requirements in favor of demonstrable competencies. At the same time, Massachusetts workforce projections emphasize the need for more efficient pathways into roles in business operations, human services, communications, and public safety—fields directly aligned with the proposed applied bachelor’s degrees. These trends suggest that higher education programs must focus more intentionally on clearly defined, measurable learning outcomes and applied experiences. In this context, reduced-credit, outcomes-focused bachelor’s degrees are well positioned to meet employer expectations by ensuring that graduates leave with demonstrable skills that align with labor market demand, rather than simply completing a prescribed number of credit hours.

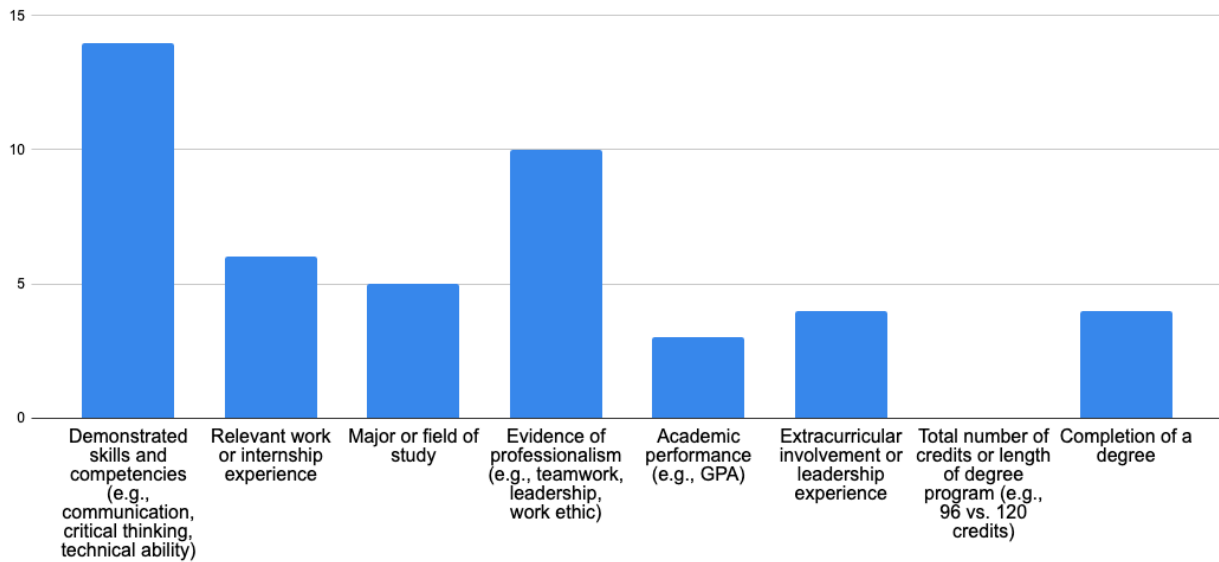
In order to more fully understand potential employer sentiment regarding applied bachelor’s degrees, Merrimack sent out a three-question survey to members of our school’s Boards of Advisors. Members of the Board of Advisors are business and community leaders who provide guidance and support to our six schools, our research enterprise, and to the College as a whole. The information provided by these members strongly suggests that what matters to employers is

not the length of the degree but the skills, competencies and relevant experiences that college graduates can demonstrate.

Survey respondents were first asked if their company or industry would be open to hiring graduates of Merrimack's 96-credit (three-year) bachelor's degrees for roles typically filled by graduates with traditional four-year (120-credit) degrees. A significant majority answered affirmatively, and only two out of 27 respondents answered "no." Instructively, both of the respondents who responded with "no" explained their response. A member of the College's Engineering and Computational Sciences Board of Advisors stated that "Our field involves engineering and construction so the time needed for in classroom and coop/internship is critical." The other respondent, a member of our Girard School of Business Board of Advisors, stated that "Deloitte is a very large company with over 250,000 employees and \$70B annual revenue. There are parts of our business (Consulting, Shared Services, internal support) where we would hire someone with 96 credit hours, but this will not work for our core Audit and Tax businesses unless there are changes in the laws around CPA requirements."

Survey respondents were then asked what was or would be most important to them when evaluating a job candidate's college experience. Respondents were given a list and asked to choose up to the three factors. Survey results from Board of Advisors members indicate a clear shift in how employers evaluate college graduates. The most heavily weighted factors are demonstrated skills and competencies, followed by evidence of professionalism such as teamwork, leadership, and work ethic. Most notably, respondents assign no importance to the total number of credits or the length of a degree program. This suggests that employers are not evaluating graduates based on time spent in school, but rather on the capabilities and behaviors they bring to the workplace.

Chart 1: Most Important Factors in Evaluating College Graduates for Jobs



Additional qualitative feedback from Board of Advisors members strongly affirms the potential of three-year degree models as an innovative and forward-looking approach to higher education. Many respondents expressed clear enthusiasm, describing the model as a “great idea,” “a smart way to address the high cost of a secondary education,” and “a way to create access & affordability.” One advisor noted they were “beyond thrilled to see [an institution] paving the way,” emphasizing that such programs position colleges “at the forefront” of needed change.

Overall, the comments reflect broad optimism and support for three-year degrees as a practical, innovative pathway that can expand access, reduce costs, and better align higher education with workforce needs, while maintaining academic quality through intentional program design. This advisory board feedback is consistent with the feedback Huron received in their conversations with business and industry leaders. And while the overall support is very positive, we also recognize that there are majors and situations that would be less suited to reduced-credit degree formats.

#### *Reduced-credit bachelor’s degrees and graduate study*

Recent research conducted by the College-in-3 Exchange on graduate admissions perspectives provides important context for understanding how reduced-credit bachelor’s degrees are likely to be received within the broader higher education ecosystem.<sup>21</sup> While many graduate programs currently maintain formal policies referencing a 120-credit bachelor’s degree, the findings make clear that these policies are neither fixed nor determinative. Graduate admissions processes are already more flexible and adaptive than such policies suggest. Institutions routinely make

<sup>21</sup> <https://college-in-3.org/views/policies-practices-and-perspectives/>

exceptions for well-qualified applicants, and many have established mechanisms—such as faculty committee review or graduate council petitions—to admit students who may not meet standard credit thresholds but can demonstrate readiness for advanced study.

Across institutions, graduate admissions leaders consistently emphasized that the most important factors in evaluating applicants are the depth and rigor of their academic preparation, the achievement of clearly defined learning outcomes, and evidence of applied or research experience. The total number of undergraduate credits completed was generally viewed as secondary to these indicators of student capability. In particular, faculty reviewers focus on whether applicants have mastered prerequisite knowledge, demonstrated critical thinking and analytical skills, and engaged in meaningful experiential learning. These findings reinforce a central premise of the proposed applied bachelor's degrees: that academic quality and readiness for advanced study are best measured by demonstrated learning and competencies, rather than by time spent in coursework.

The study also indicates that graduate admissions policies and perceptions are actively evolving in response to broader changes in higher education. Several respondents noted that the development of three-year bachelor's degrees in the United States is likely inevitable, with some institutions already designing such programs or responding to state-level directives to do so. As with prior innovations—such as the initial introduction of online education—early skepticism is expected to diminish as institutions gain familiarity with new models and as evidence of student success becomes available. Importantly, the study highlights that increasing awareness, transparency in program design, and clear articulation of learning outcomes are key factors in facilitating this shift.

In this context, the proposed applied bachelor's degrees are intentionally designed to align with the criteria that graduate admissions reviewers already prioritize. The programs emphasize coherent, outcomes-based curricula; robust assessment of student learning; and the integration of applied and experiential learning opportunities. By focusing on the depth and quality of student learning rather than the accumulation of credits, the College ensures that graduates are well prepared for both employment and further study. Moreover, the College will actively support graduates in articulating the rigor and structure of their degrees to graduate programs and will pursue opportunities to develop formal and informal pathways with graduate institutions. Taken together, these efforts position graduates of the proposed programs to be competitive in admissions processes that are increasingly holistic and focused on demonstrated competencies.

Merrimack College affirms its confidence in the rigor and quality of reduced-credit bachelor's degrees by committing to accept graduates of such programs, including those offered by other accredited institutions, into its own graduate programs, provided they meet established standards for academic preparation and readiness for advanced study. The College will not use total credit accumulation as a barrier to admission, and instead will evaluate applicants based on demonstrated learning, achievement of relevant prerequisites, and evidence of their capacity to succeed at the graduate level. Through this commitment, Merrimack seeks to model an

evidence-based approach to graduate admissions that reflects evolving national practice and supports broader recognition of high-quality, outcomes-focused undergraduate degree pathways.

Merrimack recognizes that the introduction of reduced-credit applied bachelor's degrees represents an innovation in program design and has carefully identified potential risks to students. The proposed programs have been intentionally designed to mitigate these risks and to ensure that students receive an educational experience and outcomes that are at least equivalent to those of students enrolled in traditional 124-credit bachelor's degree programs.

As has been noted above, one potential risk is that reduced-credit degrees may be perceived differently by employers or graduate programs. While we believe this risk is limited, the College has designed the programs to emphasize clearly defined and measurable learning outcomes, ensuring that graduates demonstrate competencies aligned with workforce and graduate school expectations. The College will provide students with guidance on how to effectively present their degrees, including articulation of learning outcomes and experiential learning components. In addition, Merrimack College will accept graduates of reduced-credit bachelor's degree programs into its own graduate programs, and will actively engage with the College-in-3 Exchange and employer advisory boards to support broader recognition of these degrees.

A second potential risk is that a reduced number of credits could result in diminished academic breadth or depth. This risk is addressed through intentional curriculum design that eliminates redundancy while preserving essential learning outcomes. Faculty have identified core disciplinary and general education competencies and structured the curriculum to ensure that all required knowledge and skills are achieved. Academic rigor is maintained through the use of direct assessment methods, including capstones, portfolios, internships, and applied learning experiences, with performance evaluated using established rubrics such as AAC&U VALUE frameworks. Outcomes will be continuously assessed to ensure that students in reduced-credit programs achieve learning results comparable to those in traditional programs.

A third potential risk relates to student progression and program fit, particularly for students who may determine that a traditional 124-credit pathway better meets their academic or career goals. To mitigate this risk, the College will maintain flexibility for internal transfer between reduced-credit and traditional degree programs. Student progress will be closely monitored through retention and completion data, and advising structures will be designed to support informed decision-making and timely intervention where needed.

A fourth potential risk concerns student success outcomes, including retention, completion, and post-graduation placement. The College will closely track these outcomes using defined metrics, including retention rates, completion rates, time-to-degree, employment outcomes, and graduate school placement. These outcomes will be benchmarked directly against those of comparable 124-credit programs, with the expectation that students in reduced-credit programs will achieve equivalent results. Cost of attendance and student debt at graduation will also be monitored, with the expectation that reduced-credit programs will result in significantly lower

costs (approximately 70–80 percent of traditional programs), thereby providing an additional benefit to students.

A fifth potential risk concerns the necessity to follow relevant NECHE transfer credit standards. For Merrimack's 124-credit degrees, students may transfer up to 90 credits (which is equivalent to 72.5% of the total credits required for the degree). To address this potential risk, students who enroll in the 96-credit degrees may transfer up to 69 credits (which is consistent percentage-wise to the 124-credit degrees), and is also consistent to NECHE's new standards 2.11 and 2.12. NECHE Standard 2.11 states that "Students complete at least one-fourth of their undergraduate credits, including substantial advanced work, at the institution awarding the degree." NECHE Standard 2.12 states that "In accepting transfer credit, the institution exercises the responsibility to ensure that students have met the stated learning goals of its programs at all degree levels. The institution does not erect barriers to the transfer of credit that are unnecessary to protect its academic quality and integrity. In the acceptance of transfer credit, the institution ensures that the proportion of intermediate and advanced coursework is sufficient to maintain the academic quality and integrity of the program.")

Finally, the College recognizes the importance of ensuring transparency and continuous improvement. Through ongoing formative and summative assessment, participation in the College-in-3 Exchange, and compliance with NECHE accreditation requirements, the College will regularly evaluate program effectiveness and make adjustments as needed. These processes provide both internal and external validation that the programs are meeting their intended goals.

Through these mitigation strategies Merrimack ensures that students participating in the proposed programs will not be harmed and will receive an educational experience and outcomes that are at least equivalent to, and in some respects enhanced relative to, those of students in traditional bachelor's degree programs.

## V. Quality and Consumer Protection [610 CMR 160.06(2)]

**The institution's proposal demonstrates the institution's overall ability to provide and sustain an appropriate learning environment for students and otherwise satisfies the Board's standards or regulations for degree-granting institutions of higher education. Factors the Board shall take into consideration in making this determination include whether:**

**(a) the proposal is consistent with the institution's existing mission;**

The mission of Merrimack College is to enlighten minds, engage hearts, and empower lives and is inspired by our Catholic faith and the Augustinian tradition of seeking truth through inquiry and dialogue. Merrimack was founded in 1947 in order to address the fundamental challenge of massive demobilization following World War II. In the immediate aftermath of the war, there were serious concerns that the economy might return to the pre-war crisis of

depression and extensive unemployment, and that military veterans might struggle to adapt to civilian life. With the GI Bill and the creation of schools like Merrimack, higher education proved to be a powerful engine of economic growth and upward mobility for generations. Seventy-five years later, economic inequality and the spiraling costs of college have made it more and more difficult for a growing number of Americans to recognize the benefit of a college degree. Like those who faced depression, war, and demobilization in the mid-twentieth century, we again face significant social and economic challenges that need to be addressed directly. This 96-credit applied bachelor's degree proposal is one powerful way to address the cost of college while still providing students with a broad, deep, and rigorous education. In that way, this proposal is completely aligned with Merrimack College's mission and trajectory as an Augustinian Catholic college.

**(b) For independent institutions, the proposal otherwise satisfies the Board's standards. Regulations and implementation policies and procedures as required by M.G.L. c.69, § 30, and 610 CMR 2.00 *Independent Institutions of Higher Education Standards*,**

As stated above (2), The sole regulatory inconsistency identified is the 120-credit minimum set forth in 610 CMR 2.07.

**(c) the institution demonstrates that it will exercise sufficient administrative and fiduciary control over the initiative, including academic programming;**

The College will maintain full administrative and fiduciary control over the proposed applied bachelor's degrees, consistent with Board of Higher Education and NECHE standards. All academic programming associated with the initiative has been developed, reviewed, and approved through the College's established shared governance processes, including departmental faculty oversight, curriculum committees, and final approval by the appropriate academic leadership. The College retains sole authority over curriculum design, learning outcomes, credit structure, and academic policies, ensuring that all programs meet existing degree requirements and accreditation standards.

From an administrative and operational perspective, the initiative will be fully integrated within existing institutional structures. Responsibility for implementation and oversight will reside with designated academic and administrative leaders, including the Provost's Office, relevant academic deans, and relevant divisions or departments. Student services, including advising, financial aid, registration, and career services will be provided through the College's existing offices, ensuring consistency in student support and compliance with institutional policies.

The College will also exercise full fiduciary control over the initiative. All tuition, fees, and financial aid will be administered through established institutional systems and in accordance with state and federal regulations. Budgeting, financial oversight, and resource allocation will remain under the authority of the College's finance office, with appropriate internal controls, audit processes, and reporting mechanisms in place.

*Fiduciary Control and Budget* - The enrollments, revenues, and expenditures for the initiative are embedded in Merrimack's overall undergraduate enrollment model. Basically, 96-credit student enrollments are folded into the total number of students and the overall financial aid model.

Net revenue for the program will be based on tuition and fees, and in some cases room and board. All 96-credit students will have the option of living on campus if it is financially viable for them. The expenses for the programs are embedded into the faculty and personnel budgets as well as existing operational budgets because the vast majority of the curricular requirements for each of the four 96-credit programs is built primarily on existing major and general education courses that are already being offered by the College. In this way, 96-credit students will simply be enrolled in courses that are already being staffed by faculty hired by the College and the initiative will not face any additional personnel expenses in terms of course delivery.

While some might interpret a 96-credit degree as a 25% loss in tuition and room and board, the enrollment increase is expected to offset that loss. In short, we may have students staying for three years instead of four, but overall we anticipate adding more students. In addition, we anticipate many students will choose Merrimack because of the 96-credit degree option, and then choose to stay to earn a master's degree at Merrimack. All students in 96-credit programs would also be eligible for the *Double Warrior* program, whereby undergraduate alumni who complete their baccalaureate degrees at Merrimack receive a tuition discount rate of 25% for almost all master's degrees.

**(d) the institution demonstrates that it has sufficient resources (e.g., financial, human, physical, and technological) to both initiate and sustain the initiative;**

The College is in a strong financial position to offer the 96-credit degree option and the College has the human resources to implement, support, and sustain the initiative. The complexity of Merrimack as a growing regional university has required that the College build its financial, human, information, and technology resource infrastructure to meet the needs of the diverse array of students the College serves. This includes all student populations, in all learning modalities, and in all locations - on-ground, commuter, and remote - and will certainly include students in our 96-credit degree programs. The College's expansion of information and technology infrastructure has been critical to support the growing bandwidth, technology, and academic technology needs for our increasing student populations and our growing academic portfolio.

*Human Resources* - Merrimack has made a commitment to encourage, sustain, and reward our faculty; empower, inspire, and challenge our students; support and value our staff; and celebrate the successes of our alumni and community partners. One of the keys to our success over the past dozen years has been building and maintaining a sense of community for all our members and ensuring that our community is vibrant, mutually respectful, and responsible for one

another. Achieving this has required a concerted effort, from how we communicate, to how we maintain a sense of community, to our approach on compensation and benefits. Merrimack College's founding values of teaching, learning, and service inform the College's unwavering commitment to fostering unity in all aspects of the College's operations. Adding 96-credit degrees to our academic portfolio is supported by the capacity and commitment of our human resources and our community.

In fall 2025, Merrimack College had a total of 690 employees, including 197 full-time faculty, 14 faculty in administrative positions, 433 full-time staff, and 46 part-time staff. We have adequate faculty staffing to initiate the new 96-credit degree programs. If there is enrollment growth, the College has a proven track record of hiring new faculty and support staff to cater to that growth and to continue to provide excellence in our academic program delivery. The College also has a robust work-study and student employment program that in fiscal year 2025 included over 782 undergraduate students. Student employees are critical and essential contributors to the functioning and operations of the College. In turn, these student employees earn money and/or gain critical applied work experience to advance their careers. Students in 96-credit programs will have equal access to our student employment program.

*Financial Resources* - Merrimack prepares annual operating and capital budgets in conjunction with the College's strategic planning priorities. The academic enterprise, including the academic portfolio, academic personnel, academic support services, residential life infrastructure, and co-curricular programming, are front and center in all aspects of financial planning and budgeting and, combined, provide the framework for interpreting the financial resources of and the financial planning for the College. The 96-credit degree initiative has been incorporated into our financial planning and will be a positive contribution to our enrollments and overall financial status.

Enrollment projections are compiled by the office of undergraduate admission based on consultations with academic affairs, on the rate structure and on current retention and recruiting trends. This approach is used for the overall budget and done similarly for undergraduate, graduate, and continuing education projections. The College is and has been in a strong financial position to fuel growth at the College over the past dozen years. The launching of a new portfolio of 96-credit degrees fits into this model of successfully managing our financial resources in support of our academic mission.

*Informational, Physical and Technological Resources* - Over the past twelve years, the College has experienced significant enrollment growth, changing student norms and needs, an expanding and more diverse faculty, expansion of online learning, an enlarged physical footprint of the campus, broadening campus operations and student support units, and mushrooming technology needs. In response, the College has worked to upgrade and optimize the information, physical, and technological resources needed to support the growing and rapidly changing academic and co-curricular enterprises at Merrimack. In terms of physical resources, Merrimack's 240-acre campus is located in the towns of North Andover and Andover, MA. The campus has 63 buildings, including classroom buildings and other academic spaces, athletic

facilities, student residence halls, and buildings for support services. In 2024, the College opened the Shared Instrumentation and Research Facility (“SIRF”), a 7,000 square foot shared research facility for Merrimack Faculty and students, as well as industry partners, to conduct research in biology, chemistry and other disciplines of the Life Sciences. This upcoming fall 2026, the College will be opening two new residence halls with 540 beds, and open a new space in Andover that will house our creative arts program and our new architecture program. Just prior to this, in the summer of 2026, the College will open its first BioSafety Level 2 Laboratory Suite (“BSL-2”) in Palmisano Hall. In the past year the College has opened a new lecture hall, and renovated classroom buildings including the School of Engineering and Computational Sciences located at 510/530 Turnpike Street and Palmisano hall. These renovations included teaching and research laboratories, seminar rooms, classrooms, an observatory, and a greenhouse.

Merrimack’s Information Technology (“IT”) unit oversees the infrastructure for technology resources. IT’s reach spans across the College, including support for expanding and augmenting wireless networks, different enterprise software systems and their integration, card access systems, cable services, the College’s learning management system (Canvas), collaborations with the Center for Teaching and Learning Design on academic technologies, the technology help desk, and business continuity planning.

**(e) the proposal speaks to degree or certificate nomenclature, and intended student outcomes, as appropriate;**

To help ensure transparency and clarity for prospective students exploring the 96- and 124-credit degree options, and in keeping with the framework established by NECHE, the 96-credit degree majors will all be called applied bachelor’s degrees and will be referred to as such in all marketing materials.

**(f) the proposal speaks to the integrity of the proposed initiative or degree program(s) (e.g., admissions and degree requirements) and requires students to accomplish a defined amount and quality of work, with graduates well prepared for continued study or performance in occupations related to the program of study; and**

Students in the applied bachelor’s programs are required to complete a clearly defined and rigorous course of study totaling 96 credits, typically completed over six semesters at a standard full-time load. The programs include the same general education curriculum as traditional 124-credit degrees and a fully developed major with substantially overlapping learning outcomes and course requirements. The primary structural difference is the reduction of elective coursework, rather than any reduction in core academic content or expectations. Students engage in sequenced coursework, applied projects, and, in many programs, extensive experiential learning components such as internships, ensuring both the amount and quality of work remain consistent with degree-level expectations. Internships are required for two of the

four proposed degrees, and are recommended in the other two. Merrimack will assist students in securing relevant internships through the resources and guidance provided by the O'Brien Center for Career Development. These internships may be paid or unpaid, and the internship experience will be assessed through the internship course that students will take as part of the degree program.

The curriculum is intentionally designed to be coherent, outcomes-driven, and aligned with both disciplinary standards and workforce competencies. Faculty have identified essential learning outcomes and eliminated redundancy to ensure that each course contributes meaningfully to student learning. Academic rigor is defined not by time spent in the classroom, but by the depth, quality, and intentional design of learning experiences, including assignments that require critical thinking, problem-solving, and application of knowledge in real-world contexts .

Graduates of the proposed programs will be well prepared for both continued study and employment in fields such as business, criminal justice, psychology, and communication. The programs emphasize clearly defined, measurable competencies and incorporate applied and experiential learning opportunities that align with employer expectations for workforce readiness. Evidence from employer engagement and national research indicates that hiring decisions are driven primarily by demonstrated skills, competencies, and practical experience rather than total credit accumulation. Similarly, graduate admissions practices increasingly prioritize academic preparation, learning outcomes, and applied experience over strict credit thresholds, positioning graduates of these programs to be competitive for advanced study .

Finally, the College will ensure ongoing program quality through robust assessment of student learning outcomes, including direct measures such as capstones, projects, and applied evaluations, as well as broader indicators such as retention, completion, and post-graduation success. These outcomes will be benchmarked against traditional 124-credit programs, with the expectation of comparable results. Through continuous assessment and participation in national initiatives such as the College-in-3 Exchange, the College will maintain rigorous standards while contributing to a growing evidence base supporting the effectiveness of reduced-credit bachelor's degrees.

**(g) marketing of the initiative or degree program(s) will be clear and transparent with the institution publicly disclosing whether the pilot may limit a student's future eligibility for transfer opportunities, continued study, or employment and ensuring that all participating students have informed consent of the pilot nature of the initiative.**

Merrimack has a history of successfully recruiting and retaining students despite a highly competitive higher education landscape. Our success is anchored primarily in our agility and willingness to innovate and in our unwavering commitment to student success. The 96-credit degree will be clearly explained to prospective students and their guardians and/or families, as will the innovative nature of the degree programs. We also believe the initiative will position Merrimack College as a pioneer to those concerned with access and affordability in higher education in the United States.

To help ensure transparency and clarity for prospective students exploring the 96- and 124-credit degree options, the 96-credit degree majors will all be called applied bachelor's degrees and will be referred to as such in all marketing materials, and the following disclosure will be included as part of program marketing and the admissions process.

*Merrimack College has launched an innovative option for students to obtain their applied bachelor's degrees in three years with just 96 credits. The College's accreditor, the New England Commission of Higher Education (NECHE), has approved these applied reduced-time and reduced-credit programs in lieu of the standard program that takes four years with 120 credits.*

*Given the novel nature of the programs, students should be aware of the following:*

- *Applied bachelor's programs are best suited to students committed to a particular field or discipline, students who have a clear career objective, and/or students who are focused on pursuing near-term employment in their chosen industry as practitioners.*
- *To enable students to complete the applied programs in less time and with fewer credits, these programs will be highly structured with limited elective credits.*
- *Merrimack's applied bachelor's programs are eligible for Title IV federal financial aid. However, students who leave Merrimack having completed an applied bachelor's degree (or any bachelor's degree for that matter) but later choose to return to Merrimack or attend another institution to complete additional undergraduate credits, either to earn a Certificate of Post-baccalaureate Studies or to earn a second baccalaureate degree, will not be eligible for federal grant aid and may have limited eligibility for other federal aid programs. For more details, see Federal Subsidized & Unsubsidized Loans and Federal Pell Grants.*
- *Given that Merrimack's applied bachelor's programs are designed to be completed within three years, students can expect to save a full year of tuition fees and related costs, including room and board, assuming they complete the program within the expected time frame.*
- *Merrimack's applied bachelor's programs will be sufficient to meet admission requirements for Merrimack's master's degree programs. However, other institutions may have different admission requirements, and such institutions may not accept Merrimack's applied bachelor's program as sufficient for admission.*
- *Merrimack's applied bachelor's programs will be available for the following degrees:*
  - *Applied Bachelor of Arts in Psychology*
  - *Applied Bachelor of Arts in Communication*
  - *Applied Bachelor of Arts in Criminal Justice*
  - *Applied Bachelor of Science in Business Administration*

As part of the admissions process, students will be required to acknowledge that they are participating in a pilot program offered under Massachusetts Board of Higher Education's Degree Regulations for Pilot Proposals on Innovation.

## VI. Appendix A: Program Overviews and Description, Program Learning Outcomes and Curriculum Map

The following four 96-credit applied bachelor's degrees are the first four degree programs Merrimack proposes to offer starting in fall 2027, pending BHE approval of the initiative.

1. Applied Bachelor of Arts in Psychology
2. Applied Bachelor of Arts in Communication
3. Applied Bachelor of Arts in Criminal Justice
4. Applied Bachelor of Science in Business Administration

## A. Applied Bachelor of Arts in Psychology

### Program Overview

The 96-credit degree is a robust and comprehensive program that prepares students for a wide variety of career pathways while also positioning them competitively for graduate study. Graduates may pursue careers in areas such as mental health support, human services, case management, behavioral health, research assistance, human resources, organizational behavior, education, and community outreach. Despite its streamlined structure, the program is comparable to a traditional 124-credit degree when applying to master's and other advanced degree programs. Students are especially well prepared for Merrimack's M.S. in Clinical and Mental Health Counseling, the M.Ed. in School Counseling, Master of Social Work and Master's of Industrial/Organizational (I/O) Psychology programs. A defining feature of the program is its emphasis on experiential learning: students complete four semesters of scaffolded internships, providing an exceptional depth of hands-on experience that exceeds what is typically offered in traditional four-year psychology programs. Combined with equally rigorous coursework across diverse areas of psychology, this program ensures that graduates develop the knowledge, skills, and professional readiness needed to pursue a broad range of careers or further studies in psychology-related graduate programs.

### Target Audience

- Students with strong interpersonal skills and students who are interested in working with people
- Students with an interest in the human mind, behaviors, development, neuroscience, and psychological disorders
- Students with an interest in psychological counseling, human services, or research-based professions

### Curriculum Highlights

- Breadth of exposure to a variety of psychological disciplines
- Hands-on and project-based learning experiences through research labs, internships, and unique course sequences
- Robust experiential learning and professional development focus

### Career Pathways

- Common professional pathways: human resources, counseling, social work, applied behavioral analysis, management, I/O, marketing, children's advocacy, sports psychologist
- Opportunity to participate in Merrimack's *Double Warriors* program by taking a graduate course (no charge) as an open elective in their 3rd year
- Graduate programs: e.g. clinical and mental health counseling, social work, and school counseling

### Differences Between Applied Bachelor's (96-credit) and Bachelor's (124-credit)

- In place of a single semester internship requirement, we are requiring two year-long scaffolded internships. This requires creating two 2-course sequences: Internship and Professional Development I and II, and Internship and Professional Development III and IV.
- In place of two semester-long professional development courses, we are requiring professional development in conjunction with the year-long internships.

### Program Learning Outcomes

Upon completion of the program, students will be able to:

1. **Demonstrate knowledge of fundamental principles of human behavior and experience**, including major psychological theories, concepts, and perspectives.
2. **Apply analytic reading skills** to interpret, evaluate, and synthesize scholarly and empirical literature in psychology.
3. **Employ theoretical analysis and critical thinking skills** to examine psychological questions, evaluate evidence, and construct well-supported arguments.
4. **Communicate effectively in oral and written formats**, presenting ideas clearly and persuasively to diverse audiences.
5. **Demonstrate proficiency in statistical and research methodologies**, including the ability to design, analyze, and interpret psychological studies.
6. **Collaborate effectively in group settings**, demonstrating teamwork, interpersonal communication, and problem-solving skills.
7. **Utilize information literacy and technology skills** to locate, evaluate, and apply credible sources and digital tools in academic and professional contexts.
8. **Analyze ethical issues in psychology**, applying established ethical standards to research, practice, and professional decision-making.
9. **Demonstrate an understanding and appreciation of human diversity**, including the influence of cultural, social, and individual differences on behavior and experience.

### Curriculum Map for Existing 124-Credit Major in Psychology, B.A. (58 Major Credits)

*Note there are an additional 12 credits of required electives in Biology or Health Sciences and Psychology.*

Learning Outcome/Course	PSY 1000	PSY 1100	PSY 2110	SR** Psy	I** Psy	PSY 1111*	PSY 1112*	PSY 4950	PSY 3150	PSY 3120	PSY 4900	PSY Elec	PSY Elec
Understanding of fundamental aspects of human behavior and experience	X			X	X			X	X	X	X	X	X
Analytic reading skills	X	X									X		
Theoretical analysis and critical thinking skills		X	X					X			X		
Oral and written communication skills		X				X	X	X			X		
Statistical and methodological skills		X	X						X	X	X		
Group interaction and collaborative skills		X	X						X	X	X		

Information literacy and technology skills		X	X							X	X		
Understanding of ethical issues in psychology		X	X			X		X	X	X	X		
Appreciation of human diversity	X			X	X						X		

\* 1-credit course

\*\* SR = Social Relations course; I = Individuation course

### Proposed 96-Credit Major in Applied Psychology, B.A. (60 Major Credits)

*Note there are an additional 4 credits of required electives in psychology.*

Learning Outcome/Course	PSY 1000	PSY 2310	PSY 2150	PSY 1100	I*	PSY 3920	PSY 3950	PSY 4920	PSY 4950	PSY 3150	PSY 3120	PSY 4900	PSY Elec	PSY Elec
Understanding of fundamental aspects of human behavior and experience	X				X	X	X	X	X	X	X	X	X	X
Analytic reading skills	X		X	X								X		
Theoretical analysis and critical thinking skills		X	X	X		X	X	X	X			X		
Oral and written communication skills				X		X	X	X	X			X		
Statistical and methodological skills		X	X	X						X	X	X		
Group interaction and collaborative skills		X	X	X						X	X	X		
Information literacy and technology skills		X	X	X							X	X		
Understanding of ethical issues in psychology		X	X	X		X	X	X	X	X	X	X		
Appreciation of human diversity	X	X			X							X		

\* SR = Social Relations course; I = Individuation course

### Sample Course Map - Applied Bachelor of Arts in Psychology

Total Major Credits: 60

Year One						
Fall	Cred	Req	Spring	Cred	Req	
PSY 1000 Intro to Psychology (SOSC)	4	G, M	Individuation Psy Course*	4	M	
FC Core Course (HUM)	4	G	PSY 2150 Brain Sciences	4	M	
RTS 1001 Intro Religion/Theology (RTS)	4	G	SOJ 1000 Intro to Social Justice (CS)	4	G	
FYS 1947 First Year Seminar: Who am I? (FYS)	4	G	PSY 2460 Abnormal Psychology	4	ME	
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>		

<b>Year Two</b>					
<b>Fall</b>	<b>Cred</b>	<b>Req</b>	<b>Spring</b>	<b>Cred</b>	<b>Req</b>
PSY 3920 Internship + Prof Dev I	4	M	PSY 3950 Internship + Prof Dev II	4	M
PSY 1100 Psych Inquiry (W)	4	M	DES 2840 Visual Story Telling (Core Cert.)	4	G
COM 3360 Visual Communication (Core Cert.)	4	G	PSY 2110 Psych Stats (Q and SOOSC)	4	G, M
Open Elective	4	O	Open Elective	4	O
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

<b>Year Three</b>					
<b>Fall</b>	<b>Cred</b>	<b>Req</b>	<b>Spring</b>	<b>Cred</b>	<b>Req</b>
PSY 4920 Internship + Prof Dev III	4	M	PSY 4950 Internship + Prof Dev IV	4	M
PSY 4900 Psychology Seminar	4	M	PSY 3120 Cognitive Psychology + Lab	4	M
PSY 3150 Behavioral Neurosci + Lab	4	M	Social Relations Psy Course (2000 level)**	4	G, M
ENG 2150 Intro to Creative Writing (W and Core Cert.)	4	G	PSY 2280 Organizational Psychology (SOOSC)	4	ME
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

G = Gen Ed Requirement; M = Major Requirement; ME = Major Elective; O = Open Elective

\*Individuation Psy Course (2 courses to choose from: PSY 2310 Lifespan Developmental Psychology, PSY 2400 Personality, PSY 2460 Abnormal)

\*\*Social Relations Psy Course (3 courses to choose from: PSY 2200 Social Psychology, PSY 2270 Group Dynamics, PSY 2310 Lifespan Developmental Psychology);

\*\*\* With a Content Creation Certificate for General Education

Note: This is a sample curriculum map. Students may progress toward graduation using alternative pathways.

## B. Applied Bachelor of Arts in Communication

### **Program Overview**

The Applied Bachelor of Arts in Communication is a versatile degree that can lead to many different kinds of careers, including those in advertising, athletic communications, social media marketing, public relations, human resources, higher education, event planning and management, and more. Students will work on their critical and creative thinking, professional writing, public and persuasive speaking, and media production skills across courses like Public Communication, Writing for Strategic Communication, Sports Communication, Health Campaigns, Live Media Production, Conflict Management, and Persuasion and Social Influence.

An Applied Bachelor of Arts in Communication degree can also help students prepare for graduate school, especially professionally-oriented programs like Merrimack College's M.A. in Communication as well as graduate programs in Marketing, Management, and more. If students are interested in pursuing a graduate degree, they will be encouraged to take at least two 4000-level communication courses to help prepare them for learning more advanced communication theories and research processes.

The 96-credit Applied Bachelor of Arts in Communication consists of the 40-credit major, 40-credit FC Core, and 16 credits of open electives in which students can take any courses pertinent to their professional goals, including an additional certificate in the FC Core. Since the FC Core has a built-in credential, either in the form of a minor or certificate, students completing the Applied Bachelor of Arts in Communication could choose to also complete a Public Relations minor through the FC Core and still have enough room to complete a variety of additional 3-course certificate, such as Content Creation, Digital Media Production, Graphic Design, Film Studies, Ethics, Political Science, and more.

### **Target Audience**

Traditional and non-traditional students interested in communication, including public relations and media production.

### **Curriculum Highlights**

- Maximizes curricular flexibility by allowing students to take additional 3000-level communication courses, which are more skills-based and creation-focused.
- Hands-on and project-based learning experiences through internships, media production courses, and professionally-oriented communication courses.

### **Career Pathways**

- 3 + 1 year graduate program in Communication, Marketing, Management, and so on.
- Career in professional communications

### **Differences Between Applied Bachelor's (96-credit) and Bachelor's (124-credit)**

- The Applied Bachelor of Arts in Communication allows for greater student flexibility in choosing any 3000 or 4000-level courses in the Communication major rather than a specific

number at each level. This allows students to focus on “applied” or praxis-oriented courses befitting the major.

- The Applied Bachelor of Arts in Communication allows students to pick one of Communication & Media’s “large lecture” introductory courses, COM2401 Media & Culture or COM2801 Communication & Society. This gives students the ability to further tailor the major to their specific communication interests while still giving them a foundational understanding in the field of communication.

### Program Learning Outcomes

- Understand a breadth of communication theories and apply those theories to make sense of communication in the everyday world.
- Demonstrate knowledge of the ethics that enables responsible and sensitive communication.
- Demonstrate knowledge of the communication discipline and its societal and professional implications.
- Prepare and present effective messages in a variety of contexts.
- Construct well-reasoned arguments and articulate them clearly. Participate in the exchange of ideas resulting in personal growth and social change.

### Program Learning Outcomes and Curriculum Map of the 124-Credit Degree

Learning Outcome/Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course
Understand a breadth of communication theories and apply those theories to make sense of communication in the everyday world.	1020 Public Com	2010 Communication Inquiry	2410 Media & Culture	2801 Com & Society	3312 Media Criticism	3350 Media Industries	3360 Visual Com	3401 Public Relations	3420 Film Experience	3586 Sports comm	4350 Misinformation	4510 Persuasion	4633 Interpersonal Com
Demonstrate knowledge of the ethics that enables responsible and sensitive communication.	2010 Communication Inquiry	3355 Media, Cultural and Identity	3360 Visual Com	3401 Public Relations	3586 Sports Com	3621 Conflict Management	4510 Persuasion						
Demonstrate knowledge of the communication discipline and its societal and professional implications.	2010 Communication Inquiry	2410 Media & Culture	2531 Intercultural Com	2801 Com & Society	4900 Senior Seminar	3360 Visual Com	3420 Film Experience	3625 Health Campaigns	3586 Sports Com	4500 Com Advocacy	4543 Lying and Deception	4750 Leadership & Collaboration	4740 Organizational Com
Prepare and present effective messages in a variety of contexts.	1020 Public Com	3011 Writing for Strategic Com	3312 Media Criticism	3401 Public Relations	3452 Journalism and Content Creation I	3453 Journalism and Content creation II	3422 Field Production	3423 Live Media Production	3621 Conflict Management	4510 Persuasion	COM 3586 Sports Com	4500 Com Advocacy	

Construct well-reasoned arguments and articulate them clearly. Participate in the exchange of ideas resulting in personal growth and social change.	1020 Public Com	2010 Com Inquiry	2401 Media & Culture	3355 Media, Culture, and Identity	3401 Public Relations	3452 Journalism and Content Creation I	3453 Journalism and Content creation II	4500 Com Advocacy	4500 Com Advocacy	4510 Persuasion			
Participate in the exchange of ideas resulting in personal growth and social change.	2401 Media & Culture	2531 Intercultural Com	3312 Media Criticism	3355 Media, Culture, and Identity	3452 Journalism and Content Creation I	3453 Journalism and Content creation II	4100W Humor and Media	4633 Interpersonal Com	4520 Gender and Com	550 Food as Com			

### Program Learning Outcomes and Curriculum Map of the proposed 96-Credits Degree

Learning Outcome/Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course	Course
Understand a breadth of communication theories and practically apply those theories in creating communication and media projects	1020 Public Com	3011 Writing for Strategic Com	3312 TV Media Criticism	422 TV Production	3423 Field Production	3424 Post Production	3450 Photography	3586 Sports comm	3625 Health Campaigns	3801 Directed Study Praxis	3850 Com Internships		
Demonstrate knowledge of the ethics that enables responsible and sensitive communication.	2010 Research Inquiry	2531 Intercultural Com	3355 Media, Cultural and Identity	3360 Visual Com	3401 Public Relations	3586 Sports Com	3621 Conflict Management	4510 Persuasion					
Prepare and present effective messages in a variety of contexts.	1020 Public Com	3011 Writing for Strategic Com	3312 Media Criticism	3401 Public Relations	3452 Journalism and Content Creation I	3453 Journalism and Content creation II	3422 Field Production	3423 Live Media Production	3621 Conflict Management	COM 3586 Sports Com	3625 Health Campaigns	4500 Com Advocacy	4510 Persuasion
Appropriately use media technologies to create and share information	3420 The Film Experience	3423 Live Media Production	3423 Field Production	3424 Post production	3450 Photography	3453 Journalism and Content Creation II	3586 Sports Comm	3801 Directed Study Praxis	4850 Experiential Directed Study	4900 Senior Seminar			
Engage in applied experiences that support one's own personal and professional growth	1020 Public Com	3011 Writing for Strategic Com	3355 Media, Cultural and Identity	3420 Film Experience	3452 Journalism and Content Creation I	3453 Journalism and Content creation II	3621 Conflict Management	3742 Com and Non-Profit Organizing	3801 Directed Study Praxis	4633 Interpersonal Com	4705 Leadership and Collaboration	4850 Experiential Directed Study	4900 Senior Seminar

## Sample Course Map - Applied Bachelor of Arts in Communication

Total Major Credits: 40

Year One					
Fall	Cred	Req	Spring	Cred	Req
COM 1020 Public Communication	4	M	COM 2801 Communication & Society <b>or</b> COM 2401 Media & Culture	4	M
COM 2531 Intercultural Communication	4	M	FC Core Course (HUM)	4	G
RTS 1100 Intro to Christianity (RTS)	4	G	FC Core Course (CS)	4	G
FYS 1947 First Year Seminar: Who am I? (FYS)	4	G	FC Core Course (STEM/Q)	4	G
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	
Year Two					
Fall	Cred	Req	Spring	Cred	Req
COM 2010 Communication Inquiry (W)	4	G, M	3000 or 4000 Level COM Course	4	ME
3000 or 4000 Level COM Course	4	ME	FC Core Credential (Core Minor)	4	G
FC Core Course (SOSC)	4	G	FC Core Credential (Core Minor)	4	G
FC Core Credential (Core Minor)	4	G	Open Elective	4	O
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	
Year Three					
Fall	Cred	Req	Spring	Cred	Req
3000 or 4000 Level COM Course	4	ME	COM 4900 Senior Seminar	4	M
3000 or 4000 Level COM Course	4	ME	3000 or 4000 Level COM Course	4	ME
FC Core Credential (Core Minor)	4	G	Open Elective	4	O
Open Elective	4	O	Open Elective	4	O
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

G = Gen Ed Requirement; M = Major Requirement; ME = Major Elective; O = Open Elective

Note: This is a sample curriculum map. Students may progress toward graduation using alternative pathways.

## C. Applied Bachelor of Arts in Criminal Justice

### Program Overview

The applied Bachelor of Arts in Criminal Justice is a 96-credit applied bachelor's degree with a career-focused curriculum. The criminal justice system is the operation and administration of law, court systems, police, parole officers, corrections officers, victim advocates and others who work within our systems of justice. Criminal Justice courses are practical and cover topics such as criminal investigation or police procedures. Students enrolled in the 96-credit Criminal Justice program will study the agencies of social control: police, courts, and corrections, as well as crime prevention and victim advocacy. The main focus in the 96-credit degree program will be the practical workings of the criminal justice and juvenile justice systems. The curriculum is designed to prepare students to enter careers within law enforcement, the courts, advocacy, and corrections, as well as related public safety agencies.

### Target Audience

- Students who seek a concentrated criminal justice curriculum that puts careers in the criminal justice field at the forefront
- Students who want to work with juvenile justice and adult offenders in various jobs such as police officers, probation and parole officers, law clerks, corrections officers, and victim advocacy
- Students who wish to pursue a Bachelor's Degree at an affordable price
- Students who want to graduate in three years and matriculate into the Master's of Science in Criminology and Criminal Justice (MSCCJ), a one-year degree, with or without the option to attend a Massachusetts Municipal Police Training Committee (MPTC) Academy at the same time

### Curriculum Highlights

- Career-focused classes and internships
- Students graduate in three years ready to enter the job market or into graduate degree programs
- Academically rigorous courses delivered in a redefined, concentrated format
- Students achieve applied skills that will carry over into the workforce

### Career/Graduate School Pathways

- Direct path into the Department of Criminology and Criminal Justice's 3+1 or 3+2 Master's Program (MSCCJ, with or without MCPA certification)
- Direct path into other related Master's degrees at Merrimack College, e.g., Master's of Social Work, Clinical Mental Health Counseling, Master's of Public Administration
- Readiness for other Master's level programs elsewhere
- Career-ready for jobs in law enforcement, the court systems, human service agencies, jails and prisons

### Differences Between Applied Bachelor's (96-credit) and Bachelor's (124-credit)

The 96-credit degree consolidates the content of the 124-credit curriculum and focuses on criminal justice, juvenile justice, and court systems--how they operate, and how to prepare for

various occupations and professions within those systems. This degree is less theoretical than the 124-credit degree program and concentrates on the applied, practical aspects of the Criminology and Criminal Justice 124-credit degree.

### Student Learning Outcomes

Upon completion of the program, students will be able to:

1. Analyze the causes of crime using major theoretical frameworks, including sociological, psychological, and biological perspectives.
2. Demonstrate knowledge of the criminal justice and juvenile justice systems, including their structure, functions, and key processes from law enforcement through adjudication and corrections.
3. Examine the impact of inequality, bias, and differential outcomes within the criminal and juvenile justice systems.
4. Apply critical thinking and writing skills to evaluate policies, research, and practices within criminal justice contexts and to construct well-supported arguments.
5. Communicate effectively in oral formats, presenting analyses and recommendations clearly to diverse audiences.
6. Demonstrate proficiency in research methods and statistical analyses, including the ability to interpret crime data and evaluate empirical studies related to crime and justice.
7. Apply ethical principles to issues in criminal and juvenile justice, including decision-making in professional and policy contexts.
8. Demonstrate career readiness skills, including job search strategies, professional networking, writing skills specific to the field, and an understanding of career pathways within criminal and juvenile justice **systems**.

### Program Learning Outcomes and Curriculum Map of the Existing 124-Credit Degree (44 Major Credits)

Learning Outcome/Course	CRM 1000	CRM 1100	CRM 3000	CRM 4000	CRM 4500	CRM 4800	CRM Elec	CRM Elec	CRM Elec	CRM Elec	CRM Elec
Understanding the causes of crime	X	X	X	X	X		X	X	X	X	X
Understanding the various stages of the criminal justice (cj) and juvenile justice (jj) systems		X	X	X		X		X		X	
Understanding inequality, bias, and differential outcomes within the criminal and juvenile justice systems	X	X	X				X		X		
Critical thinking and writing skills	X	X	X	X	X	X	X	X	X	X	X
Theoretical analysis	X		X				X	X	X	X	X
Oral communication skills	X	X	X	X	X	X	X	X	X	X	X

Statistical and methodological skills				X	X							
Understanding ethical issues within the cj systems	X	X	X			X		X		X		

### Learning Outcomes and Curriculum Map of the Proposed 96-Credit Degree (48 Major Credits)

Learning Outcome/Course	CRM 1000	CRM 1100	CRM 2000	CRM 2100	CRM 2700	CRM 3000	CRM 3100 W	CRM 4250	CRM 4800	CRM Elec	CRM Elec	CRM Elec
Understanding the causes of crime	X	X	X	X	X	X		X		X	X	X
Understanding the various stages of the criminal justice (cj) and juvenile justice (jj) systems		X	X	X	X	X			X		X	X
Understanding inequality, bias, and differential outcomes within the criminal and juvenile justice systems	X	X	X	X	X	X				X	X	X
Critical thinking and writing skills	X	X	X	X	X	X	X	X	X	X	X	X
Oral communication skills	X	X	X	X	X	X	X	X	X	X	X	X
Understanding statistical and methodological practices	X							X		X		
Understanding ethical issues within the cj systems	X	X	X	X	X	X	X		X			
Job acquisition skills, professional writing skills, and career networking within the cj and jj systems							X		X			

### Sample Course Map - Applied Bachelor of Arts in Criminal Justice

Total Major Credits: 48

Year One					
Fall	Credits	Req	Spring	Credits	Req
CRM 1000 Intro to Criminology (SOSC)	4	G, M	CRM 1100 The CJ System (SOSC)	4	M
FC Core Culture and Society Class	4	G	CRM 2700 Ethics in CJ (SOSC)	4	M
FYS 1947 First Year Seminar: Who am I? (FYS)	4	G	FC Core RTS Class	4	G

FC Core Social Science Class	4	G	FC Core Humanities Class	4	G
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

M = Major Requirement; G = Gen Ed Requirement; ME = Major Elective; O = Open Elective

Year Two					
Fall	Credits	Req	Spring	Credits	Req
CRM 2100 Crim Courts and Sentencing (SOSC)	4	M	CRM 2000 Youth, Deviance and Crime (SOSC)	4	M
CRM 3000 Society and Law (SOSC)	4	M	CRM 4250 Research Methods and Statistics in CJ	4	G, M
FC Core STEM Class	4	G	FC Core Credential Class (Core Cert.)	4	G
FC Core Credential Class (Core Cert.)	4	G	FC Core Credential Class (Core Cert.)	4	G
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

Year Three					
Fall	Credits	Req	Spring	Credits	Req
FC Core Credential Class	4	G	CRM 3100 CJ Career Explorations (W)	4	G, M
CRM 4800 Internship in CJ	4	M	CRM Elective	4	M
CRM Elective	4	ME	Open Elective	4	O
CRM Elective	4	ME	Open Elective	4	O
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

Note: This is a sample curriculum map. Students may progress toward graduation using alternative pathways.

## D. Applied Bachelor of Science in Business Administration

### **Program Overview**

The Applied Business Administration degree is a streamlined general business degree focused on applied learning and career readiness. Students enrolled in this 96-credit program will develop practical competences such as the ability to communicate effectively and persuasively in a business environment, to be a valuable member and a leader in a collaborative process, to analyze data, to identify and solve problems, and others. The curriculum includes valuable active learning components, such as a business experiential requirement, that effectively transfer the responsibility of learning from the professor to the students. Students will graduate from this program with the competencies they need to achieve optimal employability and with the motivation to be life-long learners. This program is ideal for students interested in adding flexibility and optionality to their professional careers. The Applied Business Administration degree will allow students to pursue a wide range of professional pathways, such as sales, marketing, project management, entrepreneurship, general administration, and finance. Students will also have the option to pursue a professional graduate degree in any business area.

### **Target Audience**

- Motivated students interested in pursuing a general business degree to advance and add flexibility to their professional careers
- Students that face barriers to entry into a traditional four year business degree due to monetary, time, or other personal constraints
- Students with an associate degree interested in obtaining their bachelor's degree in one year

### **Curriculum Highlights**

- Breadth of exposure to the different areas of business courses)
- Opportunity to further explore specific areas of interest (with 2 major electives)
- Streamlined business program with a focus on soft skills and career readiness
- Focus on active and applied learning with an experiential business requirement Ability to graduate in three years and be prepared to transition into a specialized master program in the fourth year

### **Career/Graduate School Pathways:**

- Specialized graduate programs in the different business disciplines: e.g. finance, accounting, business analytics
- Common professional pathways: sales, marketing, entrepreneurship, business analysis, human resources, project management, insurance, supply chain management, financial analysis, consultancy, public relations, general administration

### Differences Between Applied Bachelor's (96-credit) and Bachelor's (124-credit)

- Merrimack does not currently offer a four-year B.S. in Business Administration. Students choose a B.S. in either Accounting, Finance, Applied Economics and Finance, Management, Marketing, Entrepreneurship or Sport Management. The proposed three-year program is a general business degree that does not require students to concentrate in a specific business discipline. Students in the three-year degree are required to take two business electives (E) so that they can delve deeper into one or more of the business disciplines.
- The four-year degrees do not require all students to take MGT 3430: Ethics and Social Responsibility and MGT 3440: Workplace and Culture while the three-year degree has MGT 3430 and MGT 3440 as both a major and general education requirement.

### Student Learning Outcomes

Upon completion of the program, students will be able to:

1. **Produce professional written documents** that communicate ideas clearly, effectively, and persuasively for a range of audiences and purposes.
2. **Communicate business concepts effectively**, using appropriate oral and written communication strategies.
3. **Collaborate effectively in team environments**, functioning as both a contributing member and a leader.
4. **Apply collaboration processes and strategies** to achieve team goals and improve group performance.
5. **Analyze data to generate insights**, supporting decision-making and problem-solving.
6. **Identify and define complex problems**, clearly articulating key issues and constraints.
7. **Develop creative and feasible solutions** to address identified problems.

### Program Learning Outcomes and Curriculum Map of the Existing Management, B.S. 124-Credit Degree (52-60 Major Credits)

Learning Outcomes /Course	ACC 2203	ECO 1201	FIN 2500	MGT 1100	MGT 2150	MGT 3110	MGT 3120	MGT 3130	MGT 4100 W	MKT 2205	GSB Exp
ANALYZE DATA											
Prepare and analyze data	X	X	X	X	X				X		
Summarize and interpret information	X	X	X	X	X				X		
COMMUNICATE											

Deliver professional presentations				X						X	X
Write professional documents				X				X	X	X	X
COMMUNICATE											
Apply collaboration processes				X			X	X		X	
SOLVE PROBLEMS											
Identify and define a problem	X	X	X	X	X	X		X			
Develop creative alternatives to address a problem			X	X	X	X		X			

**Program Learning Outcomes and Curriculum Map for proposed 96 credit degree program (56 majors credits)**

Learning Outcomes /Course	ACC 2203	ECO 1201	FIN 2500	MGT 1100	MGT 2150	MGT 3120	MGT 3130	MGT 3430	MGT 3440	MGT 4100 W	MKT 2205	GSB Exp
<b>ANALYZE DATA</b>												
Prepare and analyze data	X	X	X	X	X					X		
Summarize and interpret information	X	X	X	X	X					X		
<b>COMMUNICATE</b>												
Deliver professional presentations				X				X	X		X	X
Write professional documents				X			X	X	X	X	X	X
<b>COLLABORATE</b>												
Apply collaboration processes				X		X	X	X	X		X	
<b>SOLVE PROBLEMS</b>												
Identify and define a problem	X	X	X	X	X		X	X	X			
Develop creative alternatives to address a problem			X	X	X		X	X	X			

## Sample Course Map - Applied Bachelor of Science in Business Administration

Total Major Credits: 56

Year One					
Fall	Cred	Req	Spring	Cred	Req
MGT 1100 Intro to Business	4	M	ACC 2203 Accounting for Business	4	M
ECO 1201 Intro to Economics (SOSC)	4	M	MKT 2205 Principles of Marketing	4	M
FYS 1947 First Year Seminar: Who am I? (FYS)	4	G	MGT 2150 Data Analysis for Business (Q)	4	M, G
FC Core Course (RTS)	4	G	FC Core Course (STEM)	4	G
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	
Year Two					
Fall	Cred	Req	Spring	Cred	Req
FIN 2500 Managerial Finance	4	M	Major Elective	4	ME
MGT 3130 Legal Environment Business	4	M	MGT 3120 Organizational Behavior	4	M
MGT 3440 Workplace & Culture (CS)	4	G, M	MGT 3430 Ethics & Social Responsibility (HUM)	4	G, M
FC Core Course (Core Cert. or Minor)	4	G	FC Core Course (Core Cert. or Minor)	4	G
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	
Year Three					
Fall	Cred	Req	Spring	Cred	Req
Business Experiential Req. (MGT 4010 or equiv.)	4	M	MGT 4100 Strategic Analysis & Dec. Making (W)	4	G, M
Major Elective	4	ME	Open Elective (or FC Core Cert. or Minor)	4	O
FC Core Course (Core Cert. or Minor)	4	G	Open Elective (or FC Core Cert. or Minor)	4	O
Open Elective (or FC Core Cert. or Minor)	4	O	Open Elective (or FC Core Cert. or Minor)	4	O
<b>Total Semester Credits</b>	<b>16</b>		<b>Total Semester Credits</b>	<b>16</b>	

G = Gen Ed Requirement; M = Major Requirement; ME = Major Elective; O = Open Elective

*Note: This is a sample curriculum map. Students may progress toward graduation using alternative pathways.*

## VII. Appendix B: Assessment Plan

Merrimack will partner with the College-in-3 Exchange to support the assessment and continuous improvement of these applied bachelor's degree programs. Through this collaboration, the College will engage in shared data collection, benchmarking, and evaluation practices aligned with peer institutions implementing similar models. We recognize that many colleges and universities are closely monitoring the development of reduced-credit bachelor's degrees and are seeking clear, evidence-based validation of their effectiveness. Accordingly, the College is committed not only to assessing its own program outcomes, but also to contributing to a broader body of evidence regarding student learning, cost efficiency, and post-graduation success. We strongly believe in the potential of this model to expand access and improve outcomes for students, and we aim to generate rigorous, transparent data that can inform and encourage innovation across the higher education sector.

The College will evaluate the success of the proposed applied bachelor's degrees through a comprehensive set of measures that include direct assessment of student learning, student experience indicators, and program- and institutional-level outcomes. These metrics are intended to assess both academic quality and the effectiveness of the reduced-credit model in improving access, affordability, and student success. Student learning will be evaluated through multiple lenses, including the percentage of students demonstrating proficiency in at least three major-specific learning outcomes, as measured through capstones, projects, or applied evaluations, as well as performance on general education outcomes using institutionally approved rubrics and embedded course assessments. In addition, student achievement will be assessed using AAC&U VALUE rubrics (such as those measuring critical thinking, written communication, and integrative learning) alongside validated measures of student mindset, engagement, and applied skills. Overall program performance will be measured by the percentage of students meeting or exceeding proficiency benchmarks across multiple learning outcomes, based on aggregated direct assessment results.

Student experience will be captured through satisfaction surveys administered at program completion and through longitudinal follow-ups at one- and three-year intervals. Post-graduation success will be evaluated using employment rates, job placement in field or related field, graduate school enrollment, and early career earnings, with the expectation that these outcomes will be comparable to those of traditional 124-credit bachelor's degree programs. Program-level outcomes will also focus on cost efficiency and completion. The total cost at graduation, including tuition and fees, will be compared between three-year and traditional four-year program graduates, with the expectation that costs for the reduced-credit model will be approximately 70–80% of those for comparable 124-credit degrees. Completion rates and time to degree will be assessed at three- and five-year benchmarks and compared with four- and six-year completion rates for traditional programs, with the expectation of comparable outcomes.

The College will implement a comprehensive assessment strategy that integrates both formative and summative approaches to ensure the continuing quality, relevance, and effectiveness of the proposed applied bachelor's degree programs in business, criminal justice, psychology, and

communication. This approach is grounded in clearly defined student, programmatic, and institutional outcomes, with specific metrics designed to evaluate both academic quality and the effectiveness of the reduced-credit model.

Formative assessment will occur on an ongoing basis and will support continuous program improvement. At the course and program levels, faculty will use embedded assessments (such as projects, applied assignments, and experiential learning activities) to evaluate student progress toward major-specific and general education learning objectives. These assessments will be aligned with institutionally approved rubrics and, where appropriate, AAC&U VALUE rubrics to measure competencies such as critical thinking, communication, and integrative learning, as well as broader indicators of student mindset, engagement, and applied skills. Faculty will regularly review data on the percentage of students demonstrating proficiency in program-designated learning outcomes and overall aggregated learning outcomes performance to identify areas for curricular refinement. Additional formative inputs will include student feedback collected through course evaluations and targeted program surveys, as well as ongoing monitoring of retention rates (first-to-second year and second-to-third year) and internal transfer patterns between 96-credit and 124-credit programs. Input from employer advisory boards and participation in the College-in-3 Exchange will further inform program alignment with workforce needs and emerging best practices.

Summative assessment will evaluate overall program effectiveness at key milestones. Direct measures will include capstone projects, portfolios, internships, or other culminating experiences, through which students will be assessed on their ability to demonstrate proficiency in multiple program-level learning outcomes. The College will track the percentage of students meeting or exceeding proficiency benchmarks across these outcomes as a primary indicator of academic quality. Summative evaluation will also include student satisfaction and experience, measured through surveys administered at program completion and longitudinally (e.g., one- and three-year follow-up), as well as post-graduation outcomes such as employment rates, job placement in field or related field, graduate school enrollment, and early career earnings. These outcomes will be benchmarked against those of existing 124-credit bachelor's degree programs, with the expectation that student success metrics will be comparable.

Program-level effectiveness will be further assessed through analysis of cost efficiency and completion outcomes. The College will track total cost at graduation (tuition and fees) and compare average costs between 3-year and traditional 4-year programs, with an expected reduction to approximately 70–80 percent of the cost of comparable 124-credit degrees. Completion rates and time-to-degree will be evaluated at 3-year and 5-year benchmarks and compared to traditional program outcomes at 4-year and 6-year benchmarks, with the expectation that completion rates will be comparable or improved. Retention rates and patterns of internal transfer between reduced-credit and traditional programs will also be analyzed to assess student progression and program fit.

Findings from both formative and summative assessments will be systematically reviewed through annual assessment reports and program review processes. Faculty and administrators

will use these data to make evidence-based adjustments to curriculum, pedagogy, and program structure, ensuring continuous improvement and responsiveness to student and workforce needs.

Through this integrated assessment framework, grounded in clearly defined outcomes, measurable metrics, and both internal and external review, the College will ensure that the proposed applied bachelor's degrees maintain high academic standards, demonstrate strong student outcomes, and fulfill their intended goals of improving access, affordability, and workforce alignment.