

**Merrimack College**  
**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**

*96-Credit Pilot Baccalaureate Degrees — Executive Summary for Public Comment*

May 2026

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**I. Purpose and Intent:** Merrimack College is a private, nonprofit institution that has been operating since 1947 and has been continuously accredited by the New England Commission of Higher Education (NECHE) without sanction or public notation. Pursuant to 610 CMR 16.00 (Degree Granting Regulations for Pilot Proposals on Innovation), Merrimack College is seeking authorization from the Massachusetts Board of Higher Education (BHE) to offer on a pilot basis [redacted] Merrimack meets all the eligibility criteria under BHE's pilot proposal innovation [redacted]. Pursuant to its Policy on Innovation, NECHE approved the proposal, contingent upon final approval from the Massachusetts Board of Higher Education.

Merrimack's primary objective of reducing the credit requirements of these proposed degree programs is to address critical challenges facing modern higher education, including rising tuition costs, mounting student debt, declining enrollment, and workforce shortages while also delivering a degree of similar value to a traditional bachelor's degree. By significantly reducing the time and cost to complete a bachelor's degree, the College aims to expand educational access and improve the return on investment for students, which is central to the College's mission. Reduced-credit applied bachelor's degrees have gained acceptance from multiple accreditors nationally and are now being offered in neighboring New England states.

**Key Structural Features of the Initiative:**

- **Curricular Integrity:** The 96-credit applied bachelor's degrees meet the exact same 40-credit general education requirements ("core") as Merrimack's traditional 124-credit programs, and learning outcomes for the majors overlap significantly.
- **Streamlined Electives:** The main structural difference is that students in the 96-credit applied bachelor's degree programs will take fewer open electives rather than seeing a reduction in core academic content.
- **Typical Course Load:** Students will take a standard full-time course load (16 credits per semester) and can graduate in three (3) years without the need to take mandatory summer or winter courses. This preserves their ability to participate in internships, employment, and co-curricular activities outside of the academic year.
- **Cost Savings:** The total cost at graduation for these applied bachelor's degrees will be 70–80% of the cost of the comparable 124-credit degrees.
- **Workforce and Employer Alignment:** The curriculum moves away from a focus on defining a bachelor's degree as total "time spent in a seat" in favor of a model that emphasizes program and core learning outcomes. Outreach by the College indicates that employers are highly receptive to three-year degrees, prioritizing demonstrated

skills, leadership, and practical experience over the total number of credits when it comes to the majors selected for this pilot.

**II. Brief Description of the Proposed Degrees:** Merrimack intends to launch this pilot with four specifically chosen degrees that align with regional workforce needs and are structurally well-suited for an applied format.

### **1. Applied Bachelor of Arts in Psychology**

- **Focus:** Prepares students for careers in areas such as mental health support, human services, behavioral health, and human resources, while also acting as a competitive pathway into Merrimack's master's programs in clinical and mental health counseling or social work. 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.
- **Distinguishing Features:** Relative to the 124-credit degree, the applied bachelor's degree places greater emphasis on experiential learning by requiring multiple internships.
- **Summary of Major Program Learning Outcomes:** Students will be able to apply analytic reading and critical thinking skills to interpret scholarly literature, evaluate evidence, and construct well-supported arguments. The program requires proficiency in statistical and research methodologies, enabling students to design and analyze psychological studies. Additionally, students will learn to communicate effectively to diverse audiences, collaborate in group settings, utilize information literacy tools, apply ethical standards to professional practice, and demonstrate a deep appreciation for human diversity and its impact on behavior.
- **Credits:** Because of the expanded emphasis on experiential learning, the major is sixty (60) credits, with twelve (12) of the major credits also counting towards the core. As a result, twenty-eight (28) additional core credits are required, which brings the total credits that count towards the major and the core to eighty-eight (88). This allows for eight (8) credits of open electives, or additional electives within the major.

### **2. Applied Bachelor of Arts in Communication**

- **Focus:** A versatile degree leading to careers, including those in public relations, advertising, social media marketing, and event management.
- **Distinguishing Features:** The 40-credit major maximizes curricular flexibility by prioritizing praxis-oriented courses. Students engage in hands-on projects, live media production, and strategic communication writing.
- **Summary of Major Program Learning Outcomes:** Students will be able to demonstrate an understanding of ethical practices for responsible communication and recognize the discipline's societal and professional implications. Students will be trained to prepare and present effective messages across various contexts, construct

well-reasoned arguments and appropriately use media technologies to create and share information.

- **Credits:** The major is forty (40) credits, and the core is forty (40 credits), which allows up to sixteen (16) credits for electives.

### 3. Applied Bachelor of Arts in Criminal Justice

- **Focus:** Designed to prepare students for the practical workings of the criminal justice and juvenile justice systems, targeting careers in law enforcement, courts, corrections, victim advocacy, and related public safety agencies.
- **Distinguishing Features:** The curriculum is highly career-focused and less theoretical than its 124-credit counterpart. It heavily concentrates on applied skills, ethical principles, and career-readiness.
- **Summary of Major Program Learning Outcomes:** Students will be able to: analyze the causes of crime through sociological, psychological, and biological frameworks, understand the comprehensive structure of the criminal and juvenile justice systems, apply critical thinking and research methods to evaluate justice policies, interpret crime data, communicate analyses effectively, and apply ethical principles to professional decision-making.
- **Credits:** The major is forty-eight (48) credits, and the core is forty (40 credits), which allows up to eight (8) credits for electives.

### 4. Applied Bachelor of Science in Business Administration

- **Focus:** A streamlined, general business degree focused on core business competencies. It prepares students for diverse fields like sales, project management, general administration, and entrepreneurship.
- **Distinguishing Features:** This program provides a broad foundation and requires an active experiential business component. It places a heavy emphasis on interpersonal skills, collaboration, data analysis, and professional communication.
- **Summary of Major Program Learning Outcomes:** Students will be able to produce professional written documents and effectively communicate complex business concepts using appropriate strategies. The program places a strong focus on teamwork, requiring students to apply collaboration processes and function as both contributing members and leaders. Finally, graduates will be trained to analyze data to generate actionable insights, clearly define complex business constraints, and develop creative, feasible solutions to organizational problems.
- **Credits:** The major is fifty-six (56) credits, and the core is forty (40 credits). There are two (2) major courses that can also count towards the core, which then allows for eight (8) credits of open electives, or additional electives within the major.

**III. Brief Assessment Plan:** Merrimack College is committed to a rigorous, transparent assessment plan to ensure these pilot degrees maintain high academic standards and student success outcomes. The College will partner with the national **College-in-3 Exchange** to share data, benchmark against peer institutions, and contribute to the broader body of higher education research on reduced-credit models.

**IV. Student Protections:** Merrimack will adopt the “Applied Bachelor’s” degree title to clearly distinguish this credential from traditional 120-credit baccalaureate degrees, consistent with NECHE guidance. NECHE recently updated their guidance to institutions proposing reduced-credit baccalaureate, requiring the following disclosure text:

*Reduced-Credit baccalaureate degrees are eligible for Title IV federal financial aid. However, students who complete a reduced-credit baccalaureate degree and choose to then complete either a traditional baccalaureate or other undergraduate certificates or programs may not be eligible for federal financial aid.*

*Reduced-credit baccalaureate degrees may not be sufficient for admission into graduate level programs and may not be considered equivalent to a traditional 120-credit bachelor’s degree by some employers.*

*The norm for a baccalaureate degree remains 120 credits. Reduced-credit baccalaureate degrees will be highly structured with limited elective credits.*

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. Students will be made aware that these 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. Students will also be made aware that for them to complete the applied programs in less time and with fewer credits, these programs will be highly structured with limited opportunity for elective credits. 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 students will be made aware that such institutions may not accept Merrimack’s applied bachelor’s program as sufficient for admission. Merrimack’s applied bachelor’s programs are eligible for Title IV federal financial aid. However, students will be made aware that if they 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, they will not be eligible for federal grant aid and may have limited eligibility for other federal aid 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. For students who determine that a traditional 124-credit pathway better meets their academic or career goals, Merrimack will maintain flexibility for internal transfer between reduced-credit and traditional degree programs.

**Key Assessment Strategies:**

- **Direct Assessment of Student Learning**
- **Student Experience and Post-Graduation Success:** Student satisfaction will be

captured on a regular basis, and the College will measure employment rates, job placement, early career earnings, and graduate school enrollment, expecting these metrics to mirror the performance of graduates from 124-credit programs.

- **Program Effectiveness and Efficiency:** The College will formally track the cost-efficiency of the degree. Institutional outcomes such as completion rates, time to degree, year-to-year retention rates, and internal transfer patterns (between 96-credit and 124-credit degrees) will be strictly monitored at 3- and 5-year benchmarks.
- **Continuous Improvement:** A mix of formative (ongoing course-level feedback) and summative (milestone reviews) assessments will feed into annual reports and program reviews, allowing faculty and administrators to make evidence-based curriculum adjustments.

The institution's application (Letter of Intent) submitted to the BHE pursuant to 610 CMR 16.00, including the **curriculum and learning outcomes**, for each of the four of the proposed pilot degree programs, may be accessed through the following link:

[Merrimack College's Letter of Intent to Offer Four 96 Credit Applied Bachelor's Degrees May 2026](#)