

# THE TENNESSEAN

---

**CONTRIBUTORS | Opinion** *This piece expresses the views of its author(s), separate from those of this publication.*

## A new path to faster, more affordable degrees in Tennessee | Opinion

*The 90-plus degree model trims unnecessary coursework while maintaining academic rigor. Why Tennessee is poised to lead the nation.*

**Tre Hargett** Guest Columnist

Feb. 27, 2026 | Updated March 24, 2026, 1:41 p.m. CT

---

### Key Points

A new movement advocates for three-year bachelor's degree programs to make college more affordable.

These 90-plus credit hour programs could save students up to 25 percent in costs and allow earlier workforce entry.

Public perception of the value of a four-year degree is declining amid rising college costs.

Tennessee is joining a nationwide push, with several institutions exploring these accelerated degree paths.

---

Tennessee prides itself as a state where opportunity, freedom and innovation make it a great place to live. At the heart of this is equipping Tennesseans with the education and skills needed at an affordable price.

It's time for higher education leaders, businesses and government to collaborate on innovative degree paths. There is a nascent movement to offer three-year degrees that emphasize mastery in a core field of study and require 90-100 credit hours. Under these 90-Plus programs, students could save up to 25 percent in cost and enter the workforce sooner.

Consider the possibilities: a veteran returning home, looking to earn a degree to support his or her family, a student from a low-income family, or an adult student looking to change careers. All would benefit from an option to start work sooner, earn a degree for less and with lower debt. They could also fill critical labor demands in fields like cybersecurity, healthcare, manufacturing or data analytics.

## The rising cost of college and rising doubts about its value

The average cost of attendance at Tennessee four-year public universities — tuition, fees, books and living expenses — exceeds **\$25,800 per year**. Over four years, that is about \$103,200. Grants and scholarships help bring the average net cost to about \$14,900 per year. Still, median debt for those earning 4-year undergraduate degrees hovers at \$20,600. University officials and state leaders strive each year to make education more affordable. But for many families, these figures are daunting.

**Need a news break?** [Check out the all new PLAY hub with puzzles, games and more!](#)

Despite data showing higher lifetime earnings for those with degrees, polls show that a growing number of Americans question the value of higher education. A 2025 Gallup poll revealed **only 35% of Americans** view a four-year college degree as “very important” for success — down from 75% in 2010. A 2025 Pew survey found that **55% of respondents** rated higher education as only “fair or poor” in job preparation.

This is a call for higher education to innovate and offer paths where more students complete a degree more quickly, possess the skills and knowledge sought by employers and start careers from stronger financial foundations.

## A degree path that focuses on what really matters

Consider someone pursuing a typical accounting degree. Following common degree requirements, a bachelor's degree consists of 120 credit hours. Approximately 65 percent of the credits are within the major course of study. The remaining 35% are core (general education) and elective coursework, including courses such as math, history, art, psychology, physical education and natural sciences.

**Opinion:** [What Tennessee students really want in a college](#)

The 90-plus bachelor's degree is more affordable and focuses on the most critical coursework. Are electives and so many core classes worth the expense for all aspiring accountants? Reducing these classes at Tennessee public institutions,

where a single three-credit-hour course could cost nearly \$1,000, would save students considerably.

Employers seek students who possess a strong and practical understanding of their profession. Consider social workers, who remain in short supply in Tennessee. Can we equip these students to serve in their field more quickly and at less expense?

## **Tennessee joins a nationwide push for three-year degrees**

Accreditors are now open to considering 90-plus bachelor's degrees, and several Tennessee institutions recognize the need and are exploring programs. Universities in Utah, Rhode Island, New Hampshire and Michigan are offering accredited three-year programs in computer science, criminal justice, graphic design, robotics, hospitality management, marketing and accounting — all with 90 to 100 credit hours.

As Vice Chair of the Tennessee Higher Education Commission, I am encouraged that the organization has become the second state higher education commission in the nation to join the [College-in-3 Exchange](#).

Tennessee must remain at the leading edge of higher education. It is a conversation that must engage our leaders in the legislature, the executive branch, employers, and, of course, our great universities. Together we can give our citizens a more prosperous future through educational choices that are flexible, affordable, effective and responsive to workforce demands.

*Tre Hargett was elected by the Tennessee General Assembly to serve as the 37th Secretary of State in 2009; he has been re-elected to this position in 2013, 2017, 2021 and 2025.*

