Following the general custom of 4-1-4 colleges, Saint Mary's College awards undergraduate degree credit in terms of "course credits" or more simply, "courses" (as opposed to semester or quarter units).

Since 36 course credits are required for the bachelor's degree, the regular full-time student will enroll in nine courses per year, four each in the fall and spring terms and one in the January Term. Regular courses in the fall and spring terms are designed to require approximately one-fourth of the academic work expected of a full-time student during the term; January Term courses are designed to require all of the academic work of a full-time student during the term.

Courses listed under departments are worth one full course credit (1.00) unless specifically indicated otherwise; multi-part courses (e.g., Communication 132 – 133) are worth one full course credit for each part. Each 1.0 course credit is equivalent to 3.5 semester units. January Term courses are equivalent to 4.0 semester units. Fractional courses are credited as follows: .25 equals 1.0 semester unit and .50 equals 2.0 semester units.