

**CROSSING THE FINISH LINE:**

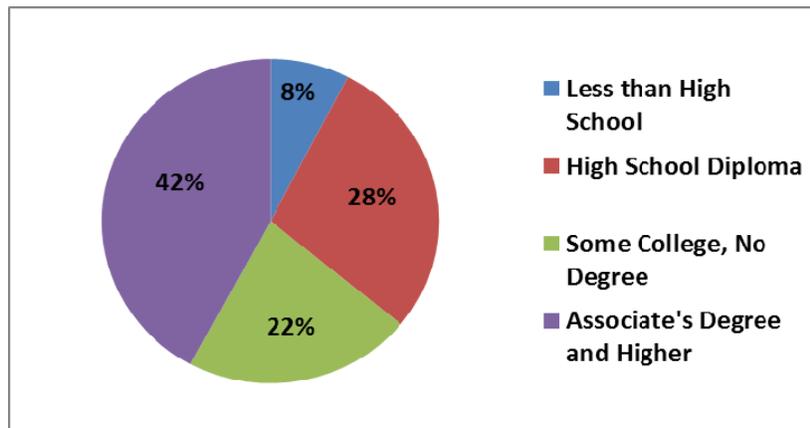
Helping Adults with Significant College Credit Get Back on Track to a College Degree

**OVERVIEW**

Nearly all states are grappling with the question of how to boost college attainment to meet workforce needs with the resources available. For many states, that task is complicated by the fact that the young adult population is projected neither to grow nor decline over the next several years.

There is a significant opportunity, however, for states to increase degree attainment even in the face of those challenges. According to Lumina Foundation for Education, more than 22 percent of working-age adults in the U.S. (more than 37 million Americans) have attended college but have not earned a degree (Figure 1). A subset of this group—those who are close to having earned a degree but have not yet returned to college—offer a particularly rich opportunity for states to increase degree attainment. Also known as near-completers or ready adults, these potential students generally are a lower risk investment for states and institutions because these students have already demonstrated success in college.

**Figure 1: Educational Attainment of Adults 25-64 in the U.S., 2006-2008**



While the gains from serving these potential students are significant, to do so effectively requires a willingness to do business differently. Returning students face a host of challenges, but states and institutions serving them face challenges as well. These include:

**Data.** When launching an effort to target ready adults, states and institutions should begin by identifying who these individuals are, why they left college, where they are now, and what prevents them from coming back. States' data capabilities vary considerably, however, and while many postsecondary institutions know who their ready adults are, many states do not. And even if they do, they often do not have current contact information to reach such potential students. Additionally, no data system captures all the ready adults in the state. For example, those who move into a particular state or have attended a private institution in state or elsewhere are simply not included unless there is a concerted effort to find them through marketing or other means.

**Academic Policies.** Many students who want to finish their degrees face a number of academic obstacles to their doing so. One example of this is the requirement that the last 30 credits for a four-year degree (or 15 credits for a two-year degree) must be completed at the student's original campus (rather than the campus at which they would now like to enroll). Another example is remedial education requirements that require ready adults to sit through 15-week remedial education courses rather than taking a more targeted approach to skill gaps. Finally, ready adults often face challenges in transferring credits from other institutions or receiving credits for college-level learning gained from work, life, and volunteer experiences.

**Student Services.** People often avoid going back to college because they are anxious about it. Their anxiety may be about navigating the enrollment or registration process, getting around campus, or even sitting in a class with people who are much younger. Many returning adults also work, have families, and face other obligations that prevent them from being on campus during traditional times when necessary services, such as those found at the registrars or bursars office, are available. Advising and counseling services are often designed with traditional students in mind. Even a lack of parking and child care options are enough to prevent many students from completing degrees.

**Financing and Financial Aid.** Paying for college can be a significant barrier for near completers. Although many are working adults, they typically have other financial obligations, and many state financial aid programs simply do not offer benefits to adult or part-time students. Additionally, policies that prevent students with unpaid campus bills (ranging from tuition to parking and library fines) from enrolling or even receiving transcripts—referred to as financial holds—trip up many ready adults. Whether large or small, these holds pose an immediate and often insurmountable obstacle for working adults.

## IN THE STATES

Several states have been involved in significant efforts to reach this population, and many have experienced success. For the last several years, the Western Interstate Commission for Higher Education (WICHE) has led a Lumina Foundation-funded effort, *Non-traditional No More: Policy Solutions for Adult Learners*, which has worked closely with six states to identify their ready adults and reduce the barriers to success through comprehensive policy and practice changes at the state and institutional levels. Following are several promising state strategies for addressing the needs of ready adults.

**Data.** **Arkansas** and **South Dakota** are partnering with a cost-effective private-sector partner to find up-to-date demographic and contact information for ready adults identified through their data mining processes. South Dakota's initial evaluation of the ready adult population identified more than 2,500 students who had dropped out after completing more than 90 credit hours. More than half of these former students still reside in the state, and efforts are underway for campuses to use the data to engage those students who reside within the geographic proximity of either the campus or a university center location.

**Academic Policies.** The Center for Adult Learning in **Louisiana** (CALL) has funded the development of "portfolio assessment" models for two- and four-year public college and university members in the state. Students selecting the portfolio assessment method of prior learning evaluation conduct a thorough review of previous experience and document their college-level learning through a portfolio

then have it assessed by a credentialed and trained faculty member for college credit. In **Tennessee**, the Board of Regents is leading an effort to redesign remedial courses so that students can move at their own pace and focus only on the areas where they have skill gaps, which allows ready adults to move through their programs faster.

**Student Services.** Policymakers and institutional leaders in **Nevada** have devised a system to better serve near completers. Borrowing the idea of a concierge from the state's tourism industry, each institution has an individual (or an office at the larger institutions) who is trained to help ready adults navigate the application, enrollment, and registration process in the same way that a hotel concierge assists its guests in finding services that suit their needs or interests. These "ready adult concierges" can help guide potential students to the appropriate office, work with institutional colleagues to address issues, and help institutions eliminate unnecessary burdens and obstacles that can prevent these individuals from reenrolling and earning degrees.

**Financing and Financial Aid.** With the support of Governor Mike Beebe, **Arkansas** has adopted a number of systemic and far-reaching changes. The most notable is the creation of a scholarship program that provides \$55 million to returning students and adult learners with priority given to students nearing completion of an associate or bachelor's degree. Revenue from a new state lottery is fully earmarked for scholarships. In addition, the state-funded need-based financial aid program was expanded to non-traditional students.

Additionally, loans can be a viable option for these students because they only need to borrow money for a short time and can generally pay it back quickly. Several institutions in **Nevada** have emergency loan programs where students can borrow a small amount of money (generally between \$100 and \$500) for unexpected expenses, repayable in 30-90 days, depending on the institution. For these types of loans, in most cases, students have to be enrolled in classes, and the loan cannot go toward fees.

The **South Dakota** Board of Regents is tackling the issue of financial holds exploring the possibility of allowing institutions the authority to remove financial holds up to \$1,000 for ready adults or to create alternative repayment opportunities that would allow reentry.

## IDEAS FOR ACTION

- **Request an analysis of the ready adult student population in your state.** Questions to ask include: What percentage of the adult population in the state has some college but no degree? Of those, how many began their programs at the state's colleges and universities and left with 75 percent or more of the credits needed to graduate? How many of those students remain in the state?
- **Require colleges and universities to conduct an assessment of their policies affecting adult students.** The Council on Adult and Experiential Learning's (CAEL) Adult Learning Focused Institution (ALFI) Initiative provides a useful framework for evaluating existing policies and highlights policies and practices that higher education institutions can adopt to make educational opportunities more accessible and to remove obstacles from the path to degree completion.
- **Consider leveraging federal College Access Challenge Grant (CACG) dollars to serve ready adults.** Since governors designate the entity that administers states' CACG programs, they have a unique opportunity to guide program development. One strategy that is gaining steam nationally is to leverage CACG dollars to serve ready adults. For example, **Oklahoma's** Reach Higher Program is maximizing available CACG funds for both program development and scholarship incentives. Overall

degree completion efforts are aided by extending these one-time, need-based funds to adults returning to Oklahoma's universities and colleges to complete their degrees.

### **ACKNOWLEDGEMENTS**

This briefing paper was prepared by Demarée K. Michelau, Director of Policy Analysis, Western Interstate Commission for Higher Education. This briefing paper was produced with support from The Bill and Melinda Gates Foundation and Lumina Foundation for Education.