FULFILLING OHIO’S ADULT LEARNER PROMISE

Report of the Adult Learner Working Group

Policy Improvement Subgroup Report

September 2020
Background

Since the Second World War, Ohio’s primary education policy was effectively educating 18-24-year-old learners to enter the full-time workforce and life as an educated Ohio citizen. Public and private educational providers created educational environments and administrative systems geared towards 18-24-year-old learners devoting their “full-time” attention to educational needs. This strategy successfully built educational offerings, organizational processes, and co-curricular activities using a defined timespan. Consequently, we see education delivered mostly face-to-face during 16-week semester courses designed for younger learners (pedagogy). The model assumes a “full-time” learner has ample time for class, outside academic activities, periodic visits to student services, and attendance at co-curricular events. When you consider the vast majority of effectiveness measures for education, including enrollments, graduates, job placements, and GDP, this system has met Ohio’s needs for an educated workforce very well. However, over the last generation, demographic, economic, technological, social, and other forces point to a reshaping of our post-secondary systems if we desire to keep our relevance to learners and our influential role in economic development and quality of life.

Problem Statement

In the last generation, the demographic, economic, and social landscape of the nation has changed dramatically. Postsecondary credentials are now essential for sustainable family wages. For example, Georgetown University’s Center on Education and the Workforce (https://cew.georgetown.edu/) has effectively documented the need for post-secondary education, especially in mid-west states like Ohio and Michigan. Also, as large numbers of baby boomers retire from the workforce, there are far fewer 18-24-year-olds entering the workforce. Midwestern states are part of a “rust belt” effect where core industries like manufacturing are
being transformed to need skilled labor. Technology, often an industry disruptor, has changed the landscape of post-secondary education with more on-line and blended offerings. It has also brought stronger competition to Ohio from other educational partners. Socially, post-secondary education’s value proposition has slid in the eyes of the public, endangering the legislative commitment to postsecondary education. The result is cost-shifting to the learner and increased student debt.

Most importantly, the adult learner, even if they desire post-secondary education, faces significant barriers to their success. They discovered that the “one-size fits all” approach for 18-24-year-old full-time learners misses the mark for adults who hold working, family, civic, and spiritual responsibilities as important in their lives. Consequently, we have over a million Ohioans wearing the educational label “some college-no degree.” Many have a negative bias due to their previous educational experience, including outstanding debt or other barriers preventing their re-admission to college. We even have a name for these learners – comebackers.

To maintain Ohio’s economy and quality of life, a more significant number of Ohioans must (re)access, afford and acquire postsecondary credentials. The sheer demographics point to the need to serve more adult learners. Over the last 40 years, many Ohio educational institutions made commitments to the adult learner. These institutions have discovered that the lifestyle, educational, and financial needs of adult learners required a different approach. Ohio’s Technical Centers, community colleges, public, and not for profit private four-year institutions created programs geared to adults. These “adult-friendly” educational programs are typically part of a separate organizational structure for part-time, evening learners. These programs provide excellent examples of best-practice as well as emerging trends as we look to scale adult-friendly programming in Ohio. While we have wonderful examples of successful, adult-friendly programs, serving adults is still not mission-centric or a strategic focus of most Ohio educational providers.
Given the many challenges facing post-secondary education, the focus of Ohio’s educational policy must turn to educating adults. As stated in *Finish for Your Future*:

*Ohio is committed to providing affordable and equitable educational opportunities to adult students; Finish for your Future establishes the goal to increase the proportion of adults over age 25 enrolled in public higher education from the current 27 percent to at least 40 percent by 2025.*

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**Data**

In the Fall of 2019, Trellis Research conducted a study of postsecondary students’ well-being and student success indicators. Key findings include:

- Students' finances appear susceptible to unexpected expenses that might derail their academic standing. 59 percent indicated they would have trouble getting $500 in cash or credit in case of an emergency.
- 57 percent of students reported that it is important that they support their family financially while pursuing a credential or degree.
- 57 percent of students reported having more student loan debt than they expected to have at this point.
Research

At the age of 25, there is a shift in life focus toward employment and home life, and education becomes part of one’s life journey, a lifelong learning endeavor. While education may seem useful, the over 25 adult learner (often called “comebacker”) will engage educational providers with three direct questions:

- Q1: Can I make education work with my busy life? *Sample answer: Come to us every Tuesday evening for the next 18 months with a total time commitment of 10 hours a week.*
- Q2: What will it cost me to complete my credential or degree? *Sample answer: This program’s total cost will be $18,000, including tuition, fees, and books.*
- Q3: What is my return on investment for completing my credential or degree? *Sample answer: Full-time jobs with your credentials or degree are available with these specific local employers and have a starting salary of $48,000 - $50,000.*

When comebackers hear clear, direct answers to these three questions, they continue their interest and engagement. If not, potential adult students often disengage.

Emerging Trends

Across Ohio’s post-secondary institutions, valuable lessons about serving adults have been learned and are being applied. These lessons are summarized effectively in Appendix One.
– CAEL’s Ten Principles for Effectively Serving Adults. For this report, the focus is on four emerging trends.

**Trend One.** Comebackers expect their educational commitment to accommodate their lifestyle. They ask for certainty in their educational experience and flexibility in the institutions serving them.

If an institution can provide answers to the three initial questions, the comebacker will initiate a relationship. As learners, adults crave certainty throughout their journey, and they ask institutions to be flexible in assisting them in reaching their educational goals. Many best practices have been identified and are becoming standard practice.

Some examples of adult-friendly learning experiences include:

- Single point of contact for connecting to the institution throughout a program experience
- Guided program pathways with specific options instead of many, many choices
- Providing the total cost of an educational program including tuition, fees, books, and other expenses
- Providing specific financial tools for financing an educational program
- Certainty about academic experiences, typically 8-week learning environments, class schedules using the same day or night of the week, and the same time. In some cases, the same day of the week for assignment due dates
- Creating learning cohorts that permit students to engage with classmates
- Common look and feel to educational environments, including course-level learning management systems
- Built-in support systems with regularly scheduled contact regarding credential or degree progress and completion
- Redesign of course structures that faithfully honor comebacks’ expertise and expect them to share their experiences as part of the learning process
While certainty is a primary motivator for the adult comebacker, there are times when comebackers express their need for flexibility. This need is often asking the institution to be flexible. Some good examples of institutional flexibility include:

- A clear path to credit for prior learning assessment (PLA) so that the adult learner is not re-demonstrating learning objectives already accomplished through their work, life, or military experiences.
- Facilitating adult learners’ ability to move in and out of an educational program as their life situation changes.
- Providing flexibility in course attendance that anticipates the adult’s need to be a parent or caregiver.
Institutions that are successfully providing adult learners certainty about their pathway have experienced increased enrollments, high completion rates, and active student loyalty.

**Trend Two.** To serve comebackers effectively, educational institutions must build strong partnerships that create a holistic student experience.

We know that 90% of adult learners will stop out at least one time on their educational journey. Over 60% will stop out twice. The primary drivers of dropping out are life issues that are often beyond the control of educational institutions. Some examples of life issues include:

- Financial barriers, including bad educational debt and lack of a funding source to address college costs
- Changing employment conditions
- Consistent transportation
- Childcare during classes and for completing other academic activities
- Healthcare and caregiving for the learner or a family member
- Food insecurity
- Digital access to learning materials at the learner’s convenience
- Crisis support for addiction, mental illness, sexual assault

As we build more “adult-friendly” support systems to retain the comebacker student, we will need partnerships with employers, health care providers, not-for-profit agencies, and government social service providers that serve adults. Some examples include:

- Employer pre-reimbursement instead of reimbursement programs
- Food banks and food availability on campus
- Coordinating public benefits with educational plans
- Locating and subsidizing childcare
- Subsidizing transportation
Trend Three. Adult learners require equity in their learning journey to ensure success across all of Ohio’s adults.

As we build successful adult-friendly educational programs, we know that not all Ohioans come to the educational table with similar learning backgrounds, financial means, access to WiFi and technology, or academic abilities. A successful adult-friendly, postsecondary effort in Ohio could well lead to exacerbating the gap between the haves and have-nots. In Ohio, the “have nots” are disproportionately people of color, especially black and Hispanic Ohioans. Successful adult-friendly programs will need to disaggregate the data and monitor their efforts regularly using an “equity lens.” Some examples of an equity lens include:

- Not all Ohioans needing post-secondary education have the prerequisite high school degree or equivalency. A vibrant Adult Diploma program is necessary to help adults acquire their first degree. The state has a defined resource for this program and will need supplemental funding from other sources.

- There are many Ohioans with a high school degree/equivalency who are not prepared for their post-secondary educational journey. The current developmental, educational system will need to create fast-track, adult-friendly development programming to ensure adults are “college-ready” in reading, English, and math as quickly as possible.

- Many Ohioans are college-ready and remediation free who face significant fiscal and other life barriers. Working with a variety of stakeholders (as suggested in Trend Two), adult learners will need individualized and holistic assistance, typically using a case management model, to address and overcome the barriers they face outside the classroom. For example, many institutions’ scholarship resources are overwhelmingly devoted to first-time, full-time students. Also, there are often viable public benefits that can address life barriers, but the adult student has little knowledge of their existence or how to engage benefit systems.
• Many Ohioans are entering our educational systems with the appropriate background and life support systems. However, they also exhibit high academic risk. The academic support systems for academic programs (e.g. counseling, tutoring) will need to be redesigned as intrusive processes with regular monitoring to discover and address academic issues.

**Trend Four.** Many Ohioans have to complete the first degree (High School diploma or equivalency) before accessing post-secondary systems.

As we envision serving adults at scale in Ohio, there are over one million Ohioans who have not completed their first degree – a high school diploma or equivalency. According to the American Community Survey (ACS), 805,643 adults lack this requirement. The state has a variety of programs to serve this audience, including Aspire and the Adult Diploma program. These adult programs, both valuable and transformational, are not funded to meet the current need, and often disconnected with the post-secondary partners.

Based on the data, research, and trends, the policy subgroup will make 11 policy recommendations in four areas. In general, we believe that a combination of state policy, ODHE coordination, and local institutional policy / best practices can provide strong support for creating and growing effective, adult-friendly postsecondary programs.
Policy Subgroup Recommendations

We structure our 11 policy recommendations across four areas:

**Area One: What is success?**

**Recommendation One:** ODHE should create reporting requirements to determine the success of adult learners using commonly used statistics that are already tracked and reported by other entities and not create additional, burdensome reporting requirements for institutions. ODHE can measure adult learner success via enrollments, progress, completion, student loan defaults, and, where available, employment. This recommendation should be developed in the coming year, and start being used July 1, 2021.

**Area Two: Educational records**

**Recommendation Two:** ODHE’s Articulation and Transfer Council should continue to encourage the transcription of credit obtained from the military, apprenticeships and career/technical centers though support and expansion of the Apprenticeship Pathways, MTAGs and CTAGs. The Council should reach out to stakeholders in Fall 2020 to encourage this increase. This recommendation should be effective immediately.

**Recommendation Three:** The Ohio General Assembly, in collaboration with ODHE, should develop, implement, and coordinate a comprehensive policy addressing PLA not currently covered by state law. Such a policy should, whenever feasible, use existing resources and processes (i.e., PLA with a Purpose, Transfer and Assurance guides, College Credit Plus, etc.) as models for the development of such a comprehensive statewide PLA policy. The policy must address, at a minimum, the following five elements recommended through PLA with a Purpose and the Education Commission of the States:

1. Establish a uniform set of standards and procedures for provision of PLA;
2. Establish a minimum set of standards regarding informing students of PLA opportunities and policies;

3. Establish a system of accountability for quality assurance and reporting of data;

4. Establish a set of standards and procedures for providing professional development regarding PLA; and

5. Provide oversight for application, transcription and transferability of credits earned through PLA.

This recommendation should be developed in the coming year, pilot tested in Spring, 2021, and used across the state by January 1, 2022.

**Area Three: Connecting with the adult learner**

**Recommendation Four:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should review current policies and practices to identify and remove barriers for adult learner re-entry. This would include making the admission process as seamless as possible. Options for consideration could include: methods to share transcripts among schools without students having to request and pay; grade forgiveness; or debt forgiveness, allowing students a “fresh start.” These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Recommendation Five:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to increase partnerships between postsecondary institutions and employers. These partnerships will allow postsecondary institutions and employers to work collaboratively to ensure that the training taking place in the classroom will meet employer demand. These policies should be developed
in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Recommendation Six:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to expand support services for adult learners. Colleges must work together to make sure that their campus is inclusive of the adult learner and that they provide the same resources and support to adult learners as they do for traditional students, including doing what is necessary to ensure digital inclusion. The support services may include academic support like advising, tutoring, counseling, and career services but also services connecting them with community resources and childcare. These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Recommendation Seven:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to more broadly assess and use the value of workplace learning. Applying job training and work experience is essential, as doing so will enable adults to receive appropriate academic credit and placement for life experiences and to see a shortened path to completion. These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Recommendation Eight:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to improve the persistence and graduation rates of adult learners, with a focus on addressing skills gaps. These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Area Four: Financing**

**Recommendation Nine:** ODHE, working with governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies, practices, and
funding that provide access and opportunity for scholarship resources to adult learners. These policies should be developed in the coming year, piloted in the Spring of 2021, and start being used statewide July 1, 2021.

**Recommendation Ten:** The Ohio General Assembly, in coordination with ODHE and related state agencies, should revise state law and implement state policy to lessen the burden of past and future student debt on the adult learner. This policy should be developed as soon as possible and be effective statewide by January 1, 2021 for use in Spring 2021 educational activities.

**Recommendation Eleven:** The Ohio General Assembly, in coordination with ODHE and related federal agencies, should improve the eligibility for and use of federal financial aid by adult learners by providing support and information about FAFSA completion, financial literacy training, and by joining efforts to encourage increases in federal financial aid funding. These efforts should be designed in the coming year, piloted in the Spring of 2021, and start being used statewide July 1, 2021.

**Area One: What is Success?**

**Problem Statement:**

Adult learners have different needs and expectations than traditional aged students in higher education. For many adult learners, the primary objective is to increase the level of educational attainment in order to obtain skills that make their labor more valuable in the market.

With every increase in postsecondary educational attainment, adult learners take a step up the socioeconomic ladder. Ohio’s policymakers face a critical issue: 64 percent of all jobs in Ohio will require some form of postsecondary education by 2020, while Ohio only has a 44 percent postsecondary attainment rate. Adult learners are an enticing market for the state to pursue in order to close the attainment gap.
The official definition of success is a favorable or desired outcome. When we look at the world of adult learners, ‘success’ could mean a few different things:

- Earn a postsecondary degree (baccalaureate) to better compete in the workforce;
- Earn a postbaccalaureate degree (master or Ph.D.) to advance toward better paying jobs;
- Earn a certificate of high school equivalence, e.g., GED, just to make it into the labor market, e.g., ASPIRE program through ODHE;
- Earn a job through trade skills or other means of education, e.g., certificates or credentials.

**Data Points:**

To measure success for adult learners, there are two sets of data that can be used: enrollment data via the Integrated Postsecondary Education Database System (IPEDS) and outcomes data via the National Student Clearinghouse (NSC) and United States Department of Education (DoE) databases.

Enrollment data, which includes age category breakdowns that cover the adult learner population, captures the ability of an institution or technical center to attract nontraditional students. The federal government collects the data which is housed in IPEDS, a publicly accessible database.

Outcomes data could be focused on two variables: completion and student loan default rates. They are reported to two different entities but can be used in conjunction to determine the relative outcomes of Ohio’s adult learner population. The NSC database has the ability to disaggregate completion data by age, which captures the completion rate. The second variable,
student loan default rate data, is collected by DoE and can be disaggregated by age to analyze the adult learner population.

**Recommendations:**

Current law has various mandates as it relates to institutional and agency reporting requirements either to the chancellor, governor, or General Assembly. Currently, there are no statutory reporting requirements for institutions and technical centers as to the success they are having with attracting and completing adult learners.

However, there are federal databases and third-party entities that track the necessary variables to determine how successful institutions and technical centers are at attracting and completing adult learners without burdening institutions with additional reporting requirements (as mentioned in the previous section).

This policy subgroup's recommendations are as follows:

**Recommendation One:** ODHE should create reporting requirements to determine the success of adult learners using commonly used statistics that are already tracked and reported by other entities and not create additional, burdensome reporting requirements for institutions. ODHE can measure adult learner success via enrollments, progress, completion, student loan defaults, and, where available, employment. This recommendation should be developed in the coming year, and start being used July 1, 2021.

**Area Two: Educational Record – Prior Learning Assessment**

**Problem Statement**

Adult learners frequently enter or return to institutions of higher education (IHE) with experiences, knowledge and training that are valuable and applicable to a course of study.
Oftentimes, this learning is not quantified in the form of credit-bearing coursework. Adult learners are more likely to enter into higher education institutions if they believe that their prior learning will be valued and considered as applicable towards their intended degree. “By offering PLA, institutions help students shorten the amount of time and money that adults spend on their degree program. Students who pursue PLA retain and graduate at higher levels than non-PLA students, which should incentivize higher education to fully embrace PLA” (Delleville, 2019). It is in the interest of the state of Ohio to encourage IHEs to consider and promote the provision of credit for prior learning. As a whole, provision of college credit for prior learning is referred to as prior learning assessment (PLA) and can include credit for portfolio, examination, military, and other career, technical or professional education.

Data/Research

A report conducted by the Education Commission of the States (Whinnery, 2017) in December of 2017 found that 24 states had statewide policies governing PLA; Ohio was not one of these. Despite not having a comprehensive statute governing all forms of PLA, Ohio does have statutes and policies addressing several subtypes of prior learning including military, career/technical, examination and apprenticeship education.

Specific to military credit: Sec.3333.164 of Amended Substitute House Bill 488 of the 130th General Assembly (Ohio General Assembly Archives, n.d.) directs the Ohio Department of Higher Education to “develop a set of standards and procedures for state institutions of higher education to utilize in the granting of college credit for military training, experience, and coursework” (Ohio General Assembly Archives, n.d). The result of which was development of the Military Transfer Assurance Guides (MTAGs; Ohio Department of Higher Education, 2020b).

Similar to the MTAGs, Ohio also has a statewide policy regarding IHE awarding of credit for career and technical education: the Career-Technical Assurance Guides (CTAGs; Ohio Department of Higher Education, 2020a). This policy is encoded into law as Sec. 3333.162 of the Ohio Revised Code (Ohio Revised Code (n.d.).
Apprenticeships are another potential form of prior learning that should be considered a part of a student’s educational record. Ohio has established the Apprenticeship Pathways initiative. The goal of this initiative is to provide academic credit for apprenticeship programs leading to a viable pathway to a two-year degree. As such, the Apprenticeship Statewide Partnership Panel (ASPP) was developed as a part of the Ohio Articulation and Transfer Network (OATN). The ASPP provides oversight to apprenticeship programs and institutions of higher education providing academic credit for apprenticeship programs (Ohio Department of Higher Education, 2020d).

Adult learners may also seek to receive credit by examination for subjects with which they are particularly familiar. In 2011, ODHE proposed a statewide policy governing awarding of credit for College-Level Examination Program (CLEP) exams. The policy was suspended until 2013 when it was resumed as part of the PLA with a Purpose initiative. Statewide faculty panels proposed CLEP alignment recommendations for each exam, with the final recommendations being issued in December 2017 (Ohio Department of Higher Education, 2020e).

As noted earlier, Ohio has not yet developed an overarching statute governing PLA, but has made five recommendations through the PLA with a Purpose initiative (Ohio Board of Regents, 2014; Ohio Department of Higher Education, 2020a):

1. The Ohio Board of Regents should work collaboratively with all Ohio universities, colleges and adult career-technical centers to establish a statewide Prior Learning Assessment system with uniform criteria and process steps for the review and granting of credit via all three PLA methods, which will be agreed upon by all USO institutions.

2. All USO institutions should make prior learning assessment accessible to their students by ensuring that their PLA processes and procedures are fully transparent, with clear, rigorous and public criteria for credit granting, and by making information about PLA opportunities readily available to prospective students, currently enrolled
students, faculty, academic administrators, and potential employers of students receiving credit from prior learning assessment.

3. All USO institutions should guarantee the quality, rigor, and effectiveness of their PLA efforts by regularly reviewing all prior learning assessment processes and procedures, and by submitting a biennial accountability report to OBR, which should conduct its own oversight reviews of institutional programs and investigate the use of financial incentives to promote improved performance.

4. All participants in the PLA process should receive training and professional development, with support and guidance from the Ohio Board of Regents, to ensure use of best practices, consistency of review and quality, and rigorous assessment at all USO campuses.

5. The Ohio Board of Regents should convene consultations with USO institutions to (1) develop standardized criteria and process steps for the evaluation of prior learning; (2) assure consistency in the evidence requested for the evaluation of prior learning; (3) provide oversight for the transcription, application and transfer of credits awarded through the state’s existing Articulation and Transfer initiatives; and (4) establish methods for reporting and measuring PLA’s impact on students’ completion of their degree and certificate programs.

**Emerging Trends**

The Education Commission of the States recommends that statewide policies governing PLA address the following elements (Whinnery, 2017):

- **Informing Students**: Raising awareness of PLA policies and procedures assists adult learners who must balance their education with other responsibilities (family, work, civic, etc.), increases the likelihood of such students engaging with an institution. Transparency is important, and clear communication allows students to plan their process for engaging with portfolios, exams, etc. It is important to be clear
about fees, costs, and credit limits. *Recommendation 2 from PLA with a Purpose mirrors this recommendation.*

- **Assessing Student Knowledge:** While most statewide statutes or policies provide the IHE with significant latitude in assessing student knowledge; PLA statutes should provide a basic framework and set of minimally acceptable standards and procedures in order to ensure integrity of transferability. *Recommendation 5 from PLA with a Purpose mirrors this recommendation.*

- **Recording Academic Credit:** Statewide statutes frequently define whether credit obtained with PLA is noted as such on the student’s transcript. Several states have established maximum numbers of PLA-earned credit hours that can be applied to a degree. Further, some states prohibit the transcripting of excess credits (credits non applicable to a degree or credential) earned via PLA in order to safeguard a student’s financial aid eligibility. *Recommendation 5 from PLA with a Purpose mirrors this recommendation.*

- **Collecting and Reporting Data:** Most state statutes specify reporting processes including the body to which data should be reported and the type of data to be reported (the number of students receiving PLA credit, total number of credit hours awarded, etc.). *Recommendation 3 from PLA with a Purpose mirrors this recommendation.*

**Recommendations**

**Recommendation Two:** ODHE’s Articulation and Transfer Council should continue to encourage the transcription of credit obtained from the military, apprenticeships and career/technical centers though support and expansion of the Apprenticeship Pathways, MTAGs and CTAGs. The Council should reach out to stakeholders in Fall 2020 to encourage this increase. This recommendation should be effective immediately.
Recommendation Three: The Ohio General Assembly, in collaboration with ODHE, should develop, implement, and coordinate a comprehensive policy addressing PLA not currently covered by state law. Such a policy should, whenever feasible, use existing resources and processes (i.e., PLA with a Purpose, Transfer and Assurance guides, College Credit Plus, etc.) as models for the development of such a comprehensive statewide PLA policy. The policy must address, at a minimum, the following elements recommended through PLA with a Purpose and the Education Commission of the States:

1. Establishing a uniform set of standards and procedures for provision of PLA;
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3. Establishing a system of accountability for quality assurance and reporting of data;
4. Establish a set of standards and procedures for providing professional development regarding PLA; and
5. Provide oversight for application, transcription and transferability of credits earned through PLA.

This recommendation should be developed in the coming year, pilot tested in Spring, 2021, and used across the state by January 1, 2022.

Area Three: Connecting With Students

Problem Statement

Since the peak of the recession, higher education has seen a consistent and steady decline in the enrollment of adult learners. These declines are a direct link to the improved
economy. As colleges, we must show students that there is value in returning to College and that a degree is attainable. Still, more importantly, we must help students understand how they can afford this education.

The adult seeking to return to College is managing a job and familial obligations, while determining how they might be able to fit their learning plan into their already hectic schedule. These students need to understand what their return on investment (ROI) will be and what career opportunities await them upon completion of their credentials. Whether the students are returning to College to obtain their high school equivalency (HSE), earn a certificate, or complete undergraduate degrees, colleges must better understand the challenges and obstacles facing this population.

The better we as fully understand our adult learners, the better we can meet their needs. Our goal is to not only recruit adult learners and show that this is their best option for a better life, but also we need to monitor adult learners closely from entrance until they complete a credential or degree.

**Data Points**

Adults are classified as adult, transfer, returning, non-traditional, and the list goes on. No matter what we call this population, they often share common characteristics that help us define this group:

- They are usually 25+ years of age
- They are typically employed, often full-time
- They support a family
- They have traditionally attended one or more colleges
- They are looking to advance in their current position or change careers
While we do have a sense of who this population is, we also know some of the concerns or challenges this population has, which may be delaying them from returning to College:

- Unsure how to manage the school, work & family balance
- Fear of failure given previous college experiences
- Lack of funds to return to College
- Need to see that the investment is worth the ROI

Are we ready for this new population? Are our campuses adult-friendly? Five general overarching things that we must consider:

1. **Terminology:** A sampling of many 2- and 4-year colleges in Ohio, along with Ohio technical centers, showed that there is no consistency as to what we call this population. A search of the more popular terms including adult and non-traditional often did not produce information about admission, academic programs, or services that might be available for this unique population. Knowing this is a population that all colleges want to target, it would make sense that we find a consistent term that all schools would be encouraged to use. By doing so, adults will be able to navigate college websites better to ascertain the information they are seeking.

2. **Admission Requirements:** Over the years, schools have tried to make the admission process for traditional, incoming first-year students as simple as possible. When doing so, did colleges look to make the process as straightforward for the adult student? Some schools may still require adults to submit high school transcripts and standardized test scores from 20 years ago. Will this information tell us if an adult will be a success in college today? Are there other measures that we might be able to use better to predict their success today?
As we paint the picture of who this adult is, we must remind ourselves that most have started and stopped before, and without a clear pathway to entry, any obstacle may be an excuse for not starting.

Website, Social Media, Marketing Materials, and online courses: As we seek to include adults in our population, do the print and digital resources we use to promote ourselves reflect this population. As adults look at the information, they need to see the postsecondary institution as inclusive and welcoming of all people, not just the traditional high school population. In the midst of the COVID-19 pandemic, there has been a surge of on-line activity; therefore, post-secondary institutions should also ensure online courses and support services are inclusive of all people.

3. **Funding Opportunities**: There are numerous scholarship opportunities to support high school seniors seeking to enroll in College, but, has the College provided similar opportunities for adult learners to be able to return to post-secondary education? Providing a clear financial pathway for adults on a college website is critical for students to see an economical path to completion. This pathway should include state and federal funding opportunities, college-level aid, and links to places like College Now that provide a database of scholarships for these populations. Given that adults often attended multiple colleges, the likelihood is they have already exhausted much, if not all, of their state and federal eligibility. If this is the case, the probability of an adult being able to meet the financial obligations is grim. Knowing this is a reality for many, policies must be considered that meet the needs of this population better.

Today, we also know that all adults may not require a degree. Some might be seeking a certificate, boot camps, micro-credentials, or possibly a degree. Regardless of the credential they are attempting, funding opportunities should be in
place to help students with financial needs to understand that attainment of this
degree is possible and that there are funding resources available.

4. **Academics:** While some adults are seeking to return to postsecondary education to
finish what they started, most are trying to return to get a better job or change
careers. Postsecondary institutions must ensure adult students’ program portfolio
aligns with in-demand jobs.
The better we know the market and the needs of our community, the better we can
provide them with qualified candidates. In recent years, there has been much
discussion about the idea of credentials, badges, nano degrees, micro-credentials,
and the list goes on.
Knowing adults often have to step out of school as life dictates, we must think about
the idea of stackable credentials that can be pieced together to form a degree.
Each credential should serve as a building block for the next and allow adult
students to see themselves moving up in a company.

5. **Academic Support:** Knowing that adults are often working during the day and
seeking evening/weekend programs, colleges must ensure support services are in
place to support this student in the evening and on weekends. Adult students
should be connected with resources both on and off campus to help them feel as
though they are part of something bigger. The more “connected” they are, the more
they will invest and hopefully see their program through to completion.
To be genuinely student-centered, we must be mindful that offices are open during
non-traditional hours to support this population. An adult learner should also expect
to be able to access advising, counseling, support services, career services,
tutoring, networking opportunities, etc. To assume that adults do not need these
services and support means that the postsecondary institution doesn’t understand
this population.
In addition to academic and support services, postsecondary institutions must have community partners that might be able to support them with opportunities including childcare, mental health counseling, housing, shelters, etc. Adults come with a lot of layers, and to fully support them, we must be able to connect them to the services and assistance they will need to enroll, thrive, and graduate.

**Research**

As a society, we know that traditional-aged students who want to go to school are, in many instances, given numerous opportunities to attend school. Sadly, these same opportunities are not afforded to our adult learners even though they may have the same enthusiasm to return and learn.

With fewer traditional-aged college students entering college, our focus needs to be on preparing adults to fill the skills gap. Today, more than 80% of all jobs require some form of education or training beyond a high school diploma. Policymakers need to rethink how to prepare today’s workforce for jobs of tomorrow and have an established pipeline to keep our workforce competitive.

Adults with some college but no degree see their barriers to returning to school to include lack of funding, inability to schedule classes while maintaining full-time employment, ease of entry to postsecondary education, and the fear or uncertainty of returning.

The traditional full-time student was the intended audience when state and federal financial aid standards were established. This model makes it difficult for adults to receive these same opportunities because they are often enrolled part-time and have income that exceeds the maximum threshold.

Adults with some college but no degree are likely to have dependent children. Not only will they be seeking a program that will allow them to work, but they will also need to plan for
other resources like childcare. Finding dependable and affordable childcare in the evening when the adult is in school is often challenging to find and afford and results in the student's inability to return.

Attracting adults with some college but no degree back to postsecondary education will require policy changes that address the lack of financial aid opportunities, reducing barriers to returning, and creating education to employment pathways.

Adults seeking to return to post-secondary education likely had a bad experience when they were last in school. They remember these negative experiences and continue to have a sense of failure.

Emerging Trends

There are many examples where post-secondary institutions have found innovative ways to work with the adult learner population. The following are a few examples:

More than 20 years ago, Ursuline College realized that adult learners were looking for something different. The College launched UCAP, the Ursuline College Accelerated Program, to accommodate this new learner. The program was a degree-completion program offering 5-week courses with nine starts per year. This model, still used today, provides students the flexibility to take classes in the classroom, hybrid, or online in a variety of degrees ranging from business, social work, RN to BSN, and Humanities.

Youngstown State University has partnered with IBM in creating a pre-apprenticeship training and apprenticeship program so local companies can train area workers in fields ranging from software engineering and data science to analytics, cybersecurity, and mainframe systems administration. Candidates who are apprenticeship-ready and accelerate progress to promising careers are the intended audience. Once students complete the apprenticeship, they can seek
prior-learning credit, allowing the time spent in the apprenticeship to be used to accelerate the
time required to obtain a college degree.

    Pickaway-Ross Adult Education in partnership with Platinum Horizon Group has
developed a program to teach soft skills, the skills that will help students succeed at work and in
life, and the skills all employers are seeking in their job applicants. This offering is known as the
Skills Training Enhancement Program (STEP) While there are no guarantees of a job, STEP
increases the opportunity for an interview and potential success, if hired.

    To connect with corporate and community partners, Boise State University launched
Passport to Education, offering corporate partners affordable, accessible, and highly desirable
programs that allow students to pay tuition through a monthly subscription model. Students
select the application and pay a small monthly fee versus a lump-sum tuition payment. This
model makes returning to school more manageable and offers students a lock on tuition.

    Often adults seek to return to finish their education at a school they previously attended,
but their academic performance was poor. For some, this may be a deterrent to return because
their past academic performance follows them. The University of Alabama offers adults who
have been away at least three years to apply for readmission through Academic Second
Opportunity. If approved, students have a fresh start to earn their degrees without their previous
grades calculated into their GPA.

    Another reality of adult learners is that they may owe a balance to a college, making it
difficult to return. One example of a school that understands this reality is Wayne State in
Detroit, MI. They implemented a Warrior Way Back initiative geared at stop-outs seeking to
return. Students enrolled in at least six credits per semester, could earn a $500 reduction of
their balance, which is waived.
Monroe Community College’s economic and workforce development division in Rochester, New York is collecting local and state data and aligning it against their programs to see what impact their programs have on the local economy. This information can also show if the courses and curriculum content aligns with employer needs and can show the student what their return on investment would be along with available job opportunities.

Today's adults are seeking credentials to help them obtain in-demand jobs. Those credentials can include individual courses, boot camps, certificates, two and four year degrees or micro-credentials, badges, or even micro degrees. Knowing the market, the credentials employers are seeking, and showing adults a clear path to completion will be the key to success.

While the data alone paints a vivid picture, they are also establishing partnerships with employers in their region that will employ these students upon graduation. This pathway from education to employment can go a long way for adults seeking to return to College.

**Recommendations**

**Recommendation Four:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should review current policies and practices to identify and remove barriers for adult learner re-entry. This would include making the admission process as seamless as possible. Options for consideration could include: methods to share transcripts among schools without students having to request and pay; grade forgiveness; or debt forgiveness, allowing students a “fresh start.” These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

When students search the internet for recommendation on how to obtain their college/university transcripts, when they have outstanding debt at those institutions of higher learning, they typically find the following suggestions:
• Pay the money owed;
• Negotiate with the registrar;
• Talk to a representative at their respective Department of Education; or
• Declare bankruptcy (Gilbert, 2019).

Universities need to develop policies and procedures in which the payment of owed past tuition can be repaid, perhaps as part of the billing formula of the new/current institution.

Another issue facing the state of Ohio concerning the education of their adult population is that many adult learners have not obtained their high school diplomas. See Chart below from Ohio Education Resource Center, The Ohio State University (2019).

Why are young people leaving school? Educational Management Information System (EMIS) tracks all students who are enrolled in the public-school system. Individuals who stop attending a public school for any of the following five reasons are counted as a dropout in EMIS.

1. Withdrew due to truancy or nonattendance;
2. Left school to pursue employment;
3. Left school when they were over 18 years old;
4. Moved to another area and are not known to be continuing their schooling; and
5. Completed course requirements, but did not pass all portions of Ohio’s Graduation Test.

Dropouts peaked in the 2007-08 school year with 30,000 students quitting school. In the most recent year of data, which is the school year 2016-17, only 24,000 students dropped out. Having 6,000 fewer dropouts per year is good news for Ohio. Universities need to continue to work with the K-12 school system to help increase the graduation rates of our young people.

**Recommendation Five:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to increase partnerships between postsecondary institutions and employers. These partnerships will allow postsecondary institutions and employers to work collaboratively to ensure that the training taking place in the classroom will meet employer demand. These policies should be developed
in the coming year, incorporated into the strategic and funding plans of the institution and and start being used July 1, 2021.

An examination of other state initiatives may be adopted in Ohio. Lauren Massie, OTC Director at C-TEC, provides the following suggestion:

Efforts should be made to increase collaboration across all post-secondary institutions for the benefit of the adult learner. There are several successful stackable credential models that exist throughout the state that would allow an adult learner to complete sections of their training at an OTC, then transfer to a college or university to continue their degree. One example at C-TEC, is their partnership with COTC’s nursing program. State Tested Nursing Assistant (STNA) is a pre-requisite to COTC’s nursing program. COTC contracts with C-TEC Adult Education/Technical Center to provide all of their STNA training so that adult learners have several schedule options (day and night) to complete their STNA pre-requisite because we are able to offer more options for adult learners in that arena. Once they complete it, students continue their degree program at COTC. It’s a very smooth transition for students. C-TEC is simply listed in COTC’s course catalog as a location for several of their courses.

Stackable certificates, micro-certificates, two + two programs, would allow various institutions of higher learning the ability to adapt and modify their educational models to meet the need of employers.

**Recommendation Six:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to expand support services for adult learners. Colleges must work together to make sure that their campus is inclusive of the adult learner and that they provide the same resources and support to adult learners as they do for traditional students, including doing what is necessary to ensure digital inclusion. The support services may include academic support like advising, tutoring, counseling, and career services but also services connecting them with community resources and childcare. These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021. Five areas to consider include:

1. *Increasing Adult Learners on Campus - Create Adult Inclusive Campus*  
   - Is the adult learner depicted on website and in collateral materials?
• Ensure your website has a direct pathway for adult learners to access information on programs & services
• Know the audience so that you know how to market and “hook” the student in your marketing efforts
• Are offices open beyond 5:00 p.m. to support the working adult?
• Does the adult learner have WiFi and a device to access online marketing, courses and support?

2. Remove Barriers to Enrollment
• Develop a focused “team” that will support the adult learner (admission, advising and financial aid)
• If you don’t already, consider developing scholarship opportunities to support this population
• Since the adult learner may be eligible for tuition reimbursement, consider establishing deferred billing until after the term ends before payment is required

3. Align Programs with Industry Needs
• Recognize work experience that can align to college credit
• Establish corporate partnerships
• Does pricing maximize tuition reimbursement eligibility?
• Alternative credentials with area employers to develop programs needed to fill skills gap; establish partnerships (dual enrollment and/or articulation agreements) with postsecondary institutions (OTCs, colleges and universities) where programming already exists
• Consider stackable credentials that could lead to a degree; including collaboration with local postsecondary institutions
• Is your program active and relevant?
• If you consider online programs, do you offer 24/7 tech support?
• Adults need to see programs and the ROI

4. **Scheduling**
   • Are classes offered in the evening & weekend to accommodate working adults?
   • Are courses offered in an accelerated format?
   • Flexible term starts

5. **Engage Faculty**
   • Provide faculty workshops and professional development opportunities to learn how to support and engage the audience
   • Faculty and University administrators need specific training so that they are cognizant of typical fears that adult learners have about going to college Ellis (2014).

**Recommendation Seven:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to more broadly assess and use the value of workplace learning. Applying job training and work experience is essential, as doing so will enable adults to receive appropriate academic credit and placement for life experiences and to see a shortened path to completion. These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

**Recommendation Eight:** Governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies and practices to improve the persistence and graduation rates of adult learners, with a focus on addressing skills gaps.
These policies should be developed in the coming year, incorporated into the strategic and funding plans of the institution and start being used July 1, 2021.

Paterson (2018) encourages institutions to attempt to understand the concerns of our adult learners. Adult students need to understand how to pay their bills/handle their finances since many are fearful of getting into debt. They must see how the investment into advancing their education will pay off in the long run. Adult learners do not want to waste time waiting for answers. Messages must be clear and information provided must be expedited.

In an article published by Best College Reviews, the top 25 colleges/universities for adult learners returning to school were discussed. Below are some of the characteristic that many had in common:

- flexibility (online, traditional, interactive courses, blended courses offered, live video instruction, weekend only programs)
- shorter time to completion (accelerated programs, competency based education)
- self-paced degree programs
- complete asynchronous programs
- tutoring programs (traditional and online)
- limited to no restrictions on credit transfer
- opportunities for credit for life learning

**Area Four: Finances**

Many of the most significant obstacles to degree completion for adult students and students who have stopped out of college are financial. The state and institutions of higher education need to take additional steps to help students overcome these financial barriers and limit the need for students to incur significant debt.
Both institutions and the state have already made progress in limiting costs (tuition freezes, etc.) and in increasing support to students (increases in SSI, OCOG, etc.). This progress provides a strong beginning and continued efforts along these lines are to be encouraged. There are many other things the state and individual educational institutions can do to help adult students manage the cost of attendance.

Elsewhere in this report, cost-reducing practices such as honoring transfer credits, increasing on-line offerings, referring adult students to the free ASPIRE (ABLE) remedial education program, collaboration between institutions to allow students to earn some of the credits required for the credential they seek at a lower-cost institution, and expanding opportunities for students to earn credit for life experience are discussed. Many state agencies, community organizations, and employers provide support for adults seeking to further their education, but awareness of and uptake on these opportunities is far from universal. Institutions and the state should work to ensure that adults are aware of the opportunities available to them and the state should encourage institutions to develop strong partnerships in their communities to ensure that these resources are leveraged.

It is also essential that colleges and universities provide students with clear guidance as to the actual cost of attending and completing their degrees and the return on that investment. Simply listing tuition costs is not enough. It is possible to provide students with a better estimate of the cost of completing their degree, which would list the courses remaining to be completed and estimate the cost of completing those courses (with mandatory fees, estimated book costs, etc. included). It is challenging to develop a full estimate of the cost of attendance given the number of variables involved, but many post-secondary institutions including Ohio Technical Centers already provide students with this kind of information. The state should encourage other types of institutions to find ways to adapt this existing model to their situation. The state should encourage colleges and universities to make this information available and support the acquisition of degree mapping technology which would make estimating the cost of degree completion simpler. The state and post-secondary institutions can increase the likelihood that
adults will return to complete degrees and credentials by expanding existing efforts to present evidence regarding the value of a post-secondary credential and the links between programs of study and employment opportunities.

There are several other policy-related steps the state and institutions of higher education can take to assist students with their financial challenges. In this section, we address the most potentially significant. Three general recommendations resulted from the committee’s review of the financial challenges facing adult students:

**Recommendations**

**Recommendation Nine:** ODHE, working with governing boards of Ohio’s educational post-secondary institutions, including career centers, should develop policies, practices, and funding that provide access and opportunity for scholarship resources to adult learners. These policies should be developed in the coming year, piloted in the Spring of 2021, and start being used statewide July 1, 2021.

Most institutions focus scholarships on first-time, full-time students, which means the amount available for adults, transfers, and returning students is severely limited. In addition, scholarships typically target students who begin in the Fall term, while adults and returning students may wish to begin or resume their education at other points in the academic year, when scholarships are more difficult to find. Information about scholarships available to adults is often difficult to find on university websites.

To address this, institutions should consider expanding scholarship opportunities for adult students, including scholarships that can be awarded to students whose initial enrollment is not the Fall term and for students who attended other institutions or are returning to university after stopping out. Efforts should also be made to ensure that available scholarships are designed to meet the needs of the students at whom they are directed. For example, many veterans have funding from the military, so don’t need tuition scholarships; but, they may need
other kinds of financial support. In contrast, working adults may not need help with housing, but do need tuition assistance.

Making scholarships available to students who do not attend full-time (typical of many transfer and adult students) should also be considered. Adult students also often interrupt their studies for a semester or more – doing so can jeopardize their eligibility for scholarships they may have earned. Efforts should be made to allow students to remain eligible for scholarships if they interrupt their studies for legitimate reasons. Whether or not institutions expand scholarships for adults and returning students, they should strive to make information about adult-focused scholarships clearly available in a central location on their web page.

The state can assist in this by asking institutions to document the scholarship opportunities available for adults on their campuses and by sharing the information gathered with all colleges and universities in the state (so that institutions can learn from one another). In addition, each institution should create a dedicated page about financial aid opportunities for adults on their website.

The state can also assist by making further changes to the Choose Ohio First Scholarship program – the scholarship has been expanded to award students who wish to pursue certificates and credentials. The state should expand the eligible entities for a student to attend to include Ohio Technical Centers, which offer these short-term certificates and credentials. This will also have the effect of reducing duplication of new programming at the community college and university levels. The change could also be paired with increased funding for the program, as was provided in the current state budget.

**Recommendation Ten:** The Ohio General Assembly, in coordination with ODHE and related state agencies, should revise state law and implement state policy to lessen the burden of past and future student debt on the adult learner. This policy should be developed as soon as possible and be effective statewide by January 1, 2021 for use in Spring 2021 educational activities.
Students often leave higher education in debt and that debt can be a significant obstacle to their returning. Currently, public higher education institutions are required to send bad debt to the Attorney General’s office soon after it is incurred. There are several reasons why this is a questionable approach to handling student debt, making it much less likely that students who leave university will return to complete their degrees:

A significant number of students leave universities owing money to the institution. This makes it very difficult for students to return, even to a different university, since obtaining a transcript for the purpose of transferring can be difficult if one owes money to the first institution.

At least some of those students are in good academic standing and would be able to return immediately if the debt were not an obstacle.

One of the common ways in which students wind up with debt is from students’ withdrawing from classes that were paid by federal financial aid. This often results in the University’s having to return the aid to the federal government, then billing the student for the class that they dropped. The student is unlikely to pay this bill, especially if they do not intend to return to university right away.

Sending bad debt to the AG works with only a minority of the students whose debts are referred. For example, the Treasury Services personnel at Cleveland State University (CSU) report that the bad student debt that they refer to the AG results in only about a 30 percent return – 70 percent of it is never paid.

ODHE data indicates that student debt being sent to the AG has disparate impacts. For example, students from Ohio’s two-year colleges have twice as many active accounts at the AG’s office as students from four-year institutions. Students at these institutions are more likely to be non-traditional, part-time and/or first-generation students. They are also more likely to be students of color. The number and size of the debts referred by four-year institutions also vary significantly, with Ohio’s only public HBCU (Central State) having the highest average value per account in the state.
Students’ chances of returning to university to complete their degrees would increase if a more flexible approach to student debt were adopted by the state. If universities were not required to refer debt to the AG’s office, or if they were not required to do so at all, they could develop their own policies regarding the handling of bad student debt. Some universities (Wayne State University is the best-known example) have had some success providing students with conditional debt forgiveness in order to enable them to return. Both CSU and Lorain County Community College have experimented with this idea within the limits of what current Ohio policy allows. A more flexible approach to debt would make it possible for these experiments to be expanded to students who had stopped out more than a year ago and might encourage other universities to consider a similar approach. Of course, not all universities will want to follow suit, and there are obvious difficulties in pursuing debt forgiveness (fairness, ROI, etc). Nonetheless, a more flexible state approach to debt would enable each institution to develop its own approach to bad student debt and encourage creative thinking about how best to facilitate degree completion by students who leave in debt.

Some other debt-related policy options the state should consider include:

- Enabling students to use state aid to pay back past debt. Mississippi has had success with this approach as part of its Compete to Complete program in support of adult learners. Ohio should study this program and determine if something similar could be implemented here.

- Encouraging schools to allow students to register and delay repayment of old debt so that they can re-enroll and restore financial aid eligibility. Cleveland State University allows students whose debt is less than $1,000 to enroll as long as they make arrangements to work on debt repayment.

- Limiting or eliminating late penalties imposed on student debt after it is referred to the Attorney General’s office. These penalties can significantly increase the amount students owe, making it more difficult for them to repay the debt and resume their university careers.
• Individual institutions also should consider several debt-related practices and policy-options they themselves can implement:

• Providing counseling on how to pay back defaulted student loans – students can restore eligibility for financial aid by making payments in nine consecutive months, but often need help in negotiating the process and staying on track once they return.

• Examining the proliferation of late fees and penalties that can turn relatively small debts, often for non-tuition related issues such as parking or library fines, into large debts that students struggle to repay. Reducing or eliminating these fees would reduce the financial burden on students and increase the chances of their repaying past due bills.

• Considering changes to institutional policies with regard to withholding transcripts. Students cannot transfer from one institution to another without a transcript, but current practice at most if not all universities in the state makes it impossible for a student who owes an institution money to obtain an official transcript. Since students frequently move from one part of the state to another, or may wish to pursue a degree program that is not available at the institution they last attended, the inability to transfer can be a significant obstacle to degree completion. One model worthy of consideration is the collaborative approach taken by Detroit-area colleges and the local Chamber of Commerce, who have agreed to forgive the institutional debt of students who previously attended those schools but did not earn a degree.

**Recommendation Eleven:** The Ohio General Assembly, in coordination with ODHE and related federal agencies, should improve the eligibility for and use of federal financial aid by adult learners by providing support and information about FAFSA completion, financial literacy training, and by joining efforts to encourage increases in federal financial aid funding. These efforts should be designed in the coming year, piloted in the Spring of 2021, and start being used statewide July 1, 2021.
Many adult and returning students can qualify for federal financial aid, but they often are unaware of this fact and/or are reluctant to complete the complex FAFSA paperwork. Institutions can help by instituting practices that make completion of the FAFSA a “routine” part of an adult student’s entry or re-entry to the university. Staff should be trained to tell students that they may be eligible for financial aid and to encourage them to complete the FAFSA. Assistance in completing the FAFSA should be provided, either by institutions themselves or by collaborating community organizations. Information about the availability of this support should be readily available on university web sites and admissions materials.

Many students also struggle with financial literacy and need help in planning how to pay for the completion of their degree and the other life expenses they must meet. Post-secondary institutions should inventory the financial literacy efforts they offer students to ensure that they are adequate and that they are accessible and appropriate to adult learners. Efforts should be made to fill any gaps that are identified.

The state should consider ways to encourage institutions to move in this direction – this might include a program of small grants to help institutions deal with the cost of FAFSA completion workshops, financial literacy programming, staff training, etc.

Ohio should also take a leading role in supporting ongoing efforts to encourage the federal government to increase the amount of federal funding available to support students in general and adult students in particular. Low-income students depend on federal funding (Pell Grants, subsidized loans) to help pay for their educational expenses, so increasing the amounts available, and eliminating rules that create unnecessary barriers to adult student eligibility, are essential to increasing the numbers of adults who return and successfully complete their post-secondary education.
Final Finance Observations

Finally, to encourage colleges and universities to explore ways to reduce the financial burden on adult students and to remove obstacles such as those imposed by policies on student debt, the state should consider providing incentives to institutions in the form of a revised funding formula. If institutions received more state support for successfully enrolling and graduating adult students and returning students, this might motivate them to be more creative in their approach to resolving the financial problems these students face. An effort should also be made to educate Presidents, enrollment management professionals, and other senior leaders on university campuses about the economic advantages of recruiting and graduating adult students.
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Van Lier, Peter. "Collecting against the future: Student-debt practices undermine Ohio’s higher education goals" February, 2020


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**Miscellaneous References**

*Improve Retention Rates* – establish an institutional process for early intervention (counseling, test anxiety, study skills etc) in an effort to improve retention rates for this population.
Funding Partnerships

**Finish Line Program** at the University of Memphis / **Saylor Academy** courses

**National Digital Inclusion Alliance**

**Stronger Nation**

**Evolving World of Community Colleges**