Ithaka S+R

Who we are and what we do:

- Not-for-profit organization
- Goal = broaden access to higher education
- In addition to adult learner re-engagement, known for:
  - American Talent Initiative
  - Holistic Credit Mobility
  - Justice Initiatives
  - Library and Scholarly Communications fields
How do you define ‘adult learner’?
Who are Adult Learners?

There are many definitions of adult learners

- May be 25+ years old
- May be working part-time or full-time
- May have dependents or family responsibilities
- May have different life experiences than high school student going directly into college
- May be a student veteran
Barriers to Re-Enrollment

*Adult learners navigate many barriers, including:*

- Affordability and cost of college, existing debt
- Basic needs (housing, food, childcare, transportation...)
- Availability of classes online/outside working hours
- Applying transfer credit/credit for prior learning
- Sense of belonging
Why Focus on Adult Learners?


- Less than HS Diploma or Equivalent
- HS Diploma or Equivalent
- Some College No Degree
- Associate Degree
- Bachelor's Degree
- More than a Bachelor's Degree

Why Focus on Adult Learners?


- Less than HS Diploma or Equivalent: 9%
- HS Diploma or Equivalent: 29%
- Some College No Degree: 15%
- Associate Degree: 14%
- Bachelor's Degree: 10%
- More than a Bachelor's Degree: 23%

Why Focus on Adult Learners?

- Increasing Enrollment & Mitigating Demographic Cliff
- Achieving Statewide Attainment Goals
- Meeting Workforce & Economic Development Needs
- Expanding Access & Improving Student Outcomes
Two Populations

Stopped Out  |  Never Started
Stopped Out Adult Learners

- Half of all adult learners have stepped away from their education at some point
- Work obligations, family commitments, and prioritizing health
- Money and resources are consistent factors

Source: CAEL How They Pay Report, 2023
Current State of Adult Learner Return

Re-enrollment Rates for SCNC Students Under 65, by State (2022-2023)

Source: NSC SCND2024 Data Appendix
Adults Who Never Started

- Time
- Money
- Complexity
- Confidence

Source: CAEL Never Enrolled Report, 2022
Adults Who Never Started

- Time
- Money
- Complexity
- Confidence

Source: CAEL Never Enrolled Report, 2022
What do you see as the top challenges currently for re-engaging and re-enrolling adult learners, related to financial aid?
Common Financial Aid Challenges

There are many, but today we’ll discuss:

- Fluency in the process
- Awareness of eligibility
  - Changing circumstances
  - Federal student loans in default
  - Ability to Benefit
- Satisfactory Academic Progress
Fluency in the Process

- The FAFSA is intimidating and can be or feel complex
- Use of acronyms and jargon
- Bumps in the road of the simplified FAFSA
- Verification process may be time consuming and arduous
- Adults have had the opportunity to lose eligibility for federal student aid
Basic Eligibility Criteria

● demonstrate financial need for need-based federal student aid programs;

● be a U.S. citizen or an eligible noncitizen;

● have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);

● be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
Basic Eligibility Criteria

- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have your federal tax information transferred directly into your FAFSA;
- sign the certification stating that you’re not in default on a federal student loan, you do not owe money on a federal student grant, and you’ll only use federal student aid for educational purposes; and
- show you’re qualified to obtain a college or career school education.
What isn’t listed?
Changing Circumstances

- 26 years old
- Grew up in a middle-class family
- Started college right after high school and didn’t qualify for need-based financial aid
- Stopped out after one year
- Returned to a community college last year
Changing Circumstances

Parent

Former Foster Youth

Veteran
Federal Student Loans in Default

- When federal student loans are in default, the borrower is ineligible for additional federal student aid
- Pathways to remediation exist, but may not be obvious
- Loans must be returned to good standing through:
  - a series of six on-time payments
  - loan consolidation
  - Fresh Start initiative (ending September 30, 2024)
Non-Completers Ability to Benefit

- ATB allows adults to use Title IV funds while working through a career pathway program and adult education
- Three ways to show their “ability to benefit”
  - 6 credits
  - Exam
  - State approved process


- Less than HS Diploma or Equivalent
- HS Diploma or Equivalent
- Some College No Degree
- Associate Degree
- Bachelor’s Degree
- More than a Bachelor's Degree
Satisfactory Academic Progress

“Satisfactory academic progress is the process a school uses to determine if a student is meeting all of his or her educational requirements and is on target to graduate on time with a degree or certificate. This process may vary across schools.”

• Grades
• Completion rate
• Timeframe
Determining SAP

GPA is a 2.0+  
Passing 67% of coursework  
Completion within 150%
SAP Struggles for Adults

- 60 years old
- Been in the workforce for decades
- Student parent when she first enrolled
- Worked nights
- Stopped out in the ‘80s after GPA fell below a 2.0
SAP Struggles for Adults

- Digging out of old holes and no fresh starts
- Different institutions may have different processes or standards
- Appeals process is unclear and appears narrow
The Appeals Process

- Death of a relative
- Injury or illness of the student
- Special circumstance, determined by the institution
Strategies to Support Students

- Simplify processes, where possible
- Clearly and proactively communicate
- Implement permitted mechanisms
  - ATB, SAP, Professional Judgement
- Identify opportunities for gap funding
- Uncouple state and federal requirements for financial aid
What strategies are being implemented in your state to better support adult learners navigating federal financial aid?
Thank you!

Brittany Pearce
Ithaka S+R
Program Manager
brittany.pearce@ithaka.org