



**Kentucky**  
*Adult*  
**Learner  
Initiative**

# Best Practices

**Credit for Prior Learning,  
Flexible Academic Programming,  
and Financial Aid for Adult Learners**

**Sponsored by Lumina Foundation for Education**

KENTUCKY COUNCIL ON  
POSTSECONDARY EDUCATION





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The Kentucky Council on Postsecondary Education, a sixteen-member board appointed by the Governor, is the state coordinating board for postsecondary and adult education in Kentucky. The Council coordinates change and improvement in adult and postsecondary education as directed by the *Kentucky Postsecondary Education Improvement Act of 1997*. The Council does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or the provision of services, and provides, upon request, reasonable accommodation, including auxiliary aids and services necessary to afford individuals with disabilities an equal opportunity to participate in all programs and activities.

## INTRODUCTION

The makeup of the student population in postsecondary education is changing. Nationally, more than 40 percent of college students are 25 years or older<sup>1</sup> while in Kentucky that number is approximately 31 percent.<sup>2</sup> Unfortunately, the retention rates of adult learners are lower than those of traditional students.<sup>3</sup> Part of the problem may be that the postsecondary educational system has been created with the traditional student in mind.

To help guide institutions as they strive to become more adult learner focused, the Council for Adult and Experiential Learning has identified nine essential principles for serving adult learners:

- Outreach that overcomes barriers in time, place, and tradition.
- Financing that provides an array of payment options.
- Assessment of learning outcomes acquired both from the college classroom and from life and work experience.
- Life and career planning before or at the onset of enrollment to help learners reach their goals.
- Teaching-learning processes that use multiple methods of instruction to connect curricular concepts to useful knowledge and skills and provide learning opportunities that ensure access.
- Student support systems that enhance students' capacities to become self-directed, lifelong learners.
- Technology that provides relevant and timely information to enhance the learning experience.
- Strategic partnerships with employers and other organizations to develop and improve educational opportunities for adult learners.
- Transitions that lead into and from an institution's programs and services that ensure learning will apply usefully to achieving students' educational and career goals.

This document focuses on three areas of concern for adult learners. These three areas are incorporated within CAEL's nine essential principles.

- Credit for prior learning – Institutions that offer the opportunity to earn credit for learning that has occurred outside the classroom make the institution accessible to adults. By acknowledging the value of prior learning, these institutions also recognize the connection between past experience and current coursework. In recognizing this

1 "Adult Learners." [http://www.luminafoundation.org/our\\_work/student\\_success/adult\\_learners.html](http://www.luminafoundation.org/our_work/student_success/adult_learners.html) based on U.S. Department of Education data.

2 "Undergraduate Enrollment by Age Group: Kentucky Public & Independent Institutions." [http://cpe.ky.gov/NR/rdonlyres/ABF2C5C0-28F3-4358-A7C1-4E6880374063/0/undergraduate\\_age\\_category\\_fall19807\\_table.pdf](http://cpe.ky.gov/NR/rdonlyres/ABF2C5C0-28F3-4358-A7C1-4E6880374063/0/undergraduate_age_category_fall19807_table.pdf) based on Fall 2007 enrollment.

3 "Adult Learners." [http://www.luminafoundation.org/our\\_work/student\\_success/adult\\_learners.html](http://www.luminafoundation.org/our_work/student_success/adult_learners.html)



connection, it makes the institution less foreign and forbidding to the adult student. Moreover, earning credit for prior learning shortens the time-to-degree, thus increasing the probability that adults will persist and complete their educational objectives.

- Flexible academic programming – Offering courses that are available at convenient locations and times or in a variety of formats means the adult learner can access the institution at nontraditional times and places. With such flexible programming, the institution recognizes, accommodates, and respects the multiple responsibilities of the adult. Having the choice of flexible academic programs, not just individual courses, throughout one’s academic career also means that the individual can more easily persist and complete a postsecondary degree.
- Financial aid – Adult learners, especially those with dependent children and numerous financial obligations, may lack the resources to pay for college. They need state and institutional financial assistance, but they may lack information about potential sources of financial aid.

This best practices handbook was produced with funding from Lumina Foundation for Education for the purpose of guiding the efforts of the Kentucky Adult Learner Initiative. The main objective of the initiative is to create a policy framework at both the state and institutional levels to support adult learners.

What follows are examples of best practices that are directed toward meeting adults’ needs with regard to credit for prior learning, flexible academic programming, and financial aid. The examples suggest some initiatives that may provide fruitful areas for benchmarking and exploration. This is not an exhaustive inventory and does not recognize the wide range of innovations already underway in Kentucky. Rather, the examples demonstrate that the issues identified in the Commonwealth are issues confronting policy makers and educators in all states. While some states and institutions have been more aggressive in their efforts than others, all must more vigorously focus on adult learners if our country is to maintain its international economic competitiveness.

## **BEST PRACTICES IN CREDIT FOR PRIOR LEARNING**

Prior learning assessment (PLA) is a process, focused on learning outcomes, by which institutions award college credit for what people learn outside the classroom via corporate training, work experience, civic activity, and independent study. It offers adult learners an opportunity to integrate meaningful prior learning with learning that takes place in class. Credit for prior learning is the award of credit as a result of this evaluation.

Clearly, credit for prior learning benefits learners by recognizing the academic value of prior learning experiences and by shortening time to degree. Awarding such credit benefits the institution by increasing enrollments of qualified students and benefits the state by providing an educated worker pool with specific knowledge and skills upon graduation.



It is essential to note that, in best practices, PLA credit is given for learning that is equivalent to college-level learning, not for experience or time on the job. To ensure that such credit has academic value, CAEL has published 10 quality standards:<sup>4</sup>

- Credit or its equivalent should be awarded only for learning, not for experience.
- Assessment should be based on standards and criteria for the level of acceptable learning that are both agreed upon and made public.
- Assessment should be treated as an integral part of learning, not separate from it, and should be based on an understanding of learning processes.
- The determination of credit awards and competence levels must be made by appropriate subject matter and academic or credentialing experts.
- Credit or other credentialing should be appropriate to the context in which it is awarded and accepted.
- If awards are for credit, transcript entries should clearly describe what learning is being recognized and should be monitored to avoid giving credit twice for the same learning.
- Policies, procedures, and criteria applied to assessment, including provision for appeal, should be fully disclosed and prominently available to all parties involved in the assessment process.
- Fees charged for assessment should be based on the services performed in the process and not determined by the amount of credit awarded.
- All personnel involved in the assessment of learning should pursue and receive adequate training and continuing professional development for the functions they perform.
- Assessment programs should be regularly monitored, reviewed, evaluated, and revised as needed to reflect changes in the needs being served, the purposes being met, and the state of the assessment arts.

These standards are recognized throughout the country as essential for best practices and are specifically endorsed by regional accrediting bodies, such as the Higher Learning Commission of the North Central Association of Colleges and Schools and the Middle States Commission on Higher Education. The other regional accrediting groups recognize prior learning assessment, although they do not refer specifically to the CAEL standards.

<sup>4</sup> Assessing Learning: Standards, Principles, and Procedure. Second Edition, Morry Fiddler, Catherine Marineau, and Urban Whitaker. Chicago, Kendall Hunt Publishing Company, 2006.



Professional development related to prior learning assessment will be provided for faculty and staff from all public colleges and universities in Kentucky in 2009.



# CREDIT FOR PRIOR LEARNING



Students may earn PLA credit in a variety of ways, such as:

- Nationally standardized exams in specified disciplines, such as the College Level Examination Program (CLEP) or DANTES Subject Standardized Tests (DSST).
- Challenge exams for specific courses at individual institutions, such as a final course exam.
- Credit recommendations for non-college programs, such as employer training programs, certifications, professional examinations, and military occupations and training programs evaluated by the American Council on Education.
- Portfolios, which are a collection of supporting evidence of a person's claim for credit prior learning.

## **Institutional Best Practices in Credit for Prior Learning**

For more than 30 years, a wide variety of institutions have developed and implemented PLA policies and practices that are consistent with their mission and their educational goals for students. A recent CAEL publication<sup>5</sup> details 11 model institutions and their policies, practices, student portfolio submissions, and standards for evaluation. A sample of the prior learning assessment programs and practices at these institutions follows.

- *Charter Oak State College* was established in 1973 by the Connecticut legislature to study, develop, and coordinate new methods of assessment for awarding college credit. As a distance learning college, Charter Oak permits students to create a personalized degree program that takes into account prior college experience, preferred method of earning credits, and future academic goals into account. To gain credit for learning from experience, students are required to enroll in an eight-week accelerated online portfolio development course. Electronic submission of a first draft of a student's portfolio is a course requirement. Portfolio assessment is available to students matriculated at Charter Oak and other colleges, as well as to elementary and secondary school teachers who are seeking cross-certification in additional content areas, police and fire personnel seeking credit for promotion, and non-degree students seeking to document professional competencies. Each portfolio submitted is independently reviewed by two content area faculty experts currently teaching at a regionally accredited two- or four-year postsecondary institution.
- *Empire State College, State University of New York* is uniquely designed to serve adults pursuing associate, bachelor's, and master's degrees onsite at 35 locations in New York and abroad, or entirely online. All matriculated undergraduate students are eligible for PLA. Credits awarded through the PLA process are considered "advanced standing."

5 Denise M. Hart and Jerry H. Hickerson, eds. *Prior Learning Portfolios: A Representative Collection*. Chicago, IL: Council for Adult & Experiential Learning, 2009.

Every student works with a primary mentor to design an individualized degree program proposal that includes the student's curriculum for the degree and completes an educational planning study that takes them through the degree planning process in detail. If individualized assessment of prior learning is part a student's degree program proposal, the student prepares a written request with supporting materials for each prior learning component to be evaluated. After the request is reviewed and submitted by the mentor, the Center Office of Academic Review assigns an appropriate subject matter evaluator. In addition to reviewing the materials, the evaluator meets with the student in person, by phone, or via e-mail to further discuss the student's learning. This interview is viewed as a critical part of the process because it allows the evaluator to get a more in-depth view of the student's learning.

- The *University of Alabama External Degree Program* is an interdisciplinary distance program that allows adults with significant professional experience to complete requirements for a bachelor's degree. The standards and criteria for assessing prior learning have remained virtually unchanged since the program's establishment in 1973, although aspects of the process have been revised over time. Prior learning credit earned via portfolio assessment appears on The University of Alabama transcript using course equivalent titles where applicable and is usually recorded with a grade of P (Pass).
- A new program, the *Prior Learning Assessment Program at Valdosta State University*, was instituted as a pilot program for the University System of Georgia. Originally, the PLA program targeted career-changers for teacher training programs in Georgia. It was soon expanded to other subject areas and majors. National exams as well as departmental exams and portfolio assessment are options for students seeking credit for prior learning. There is no minimum GPA or age requirement, but individual colleges or departments may restrict eligibility based on those variables. Students must seek PLA credit before beginning their senior year (90 hours or more of credit). All assessors are full-time members of the Valdosta faculty.
- The *Vermont State Colleges* system is comprised of five public colleges – Castleton State College, Community College of Vermont, Johnson State College, Lyndon State College, and Vermont Technical College. Since 1975, nearly 6,000 students have received transfer credit through the Vermont State Colleges Assessment of Prior Learning (APL) Program. The APL Program is administered by the staff of the Vermont State Colleges Office of External Programs (OEP) and is available to any Vermont resident. Students who are identified as good candidates for assessment of their prior experiential learning via portfolio enroll in a three-credit course offered through the Vermont State Colleges. All portfolios prepared in the class are submitted to OEP where they are reviewed and grouped into content areas. Then four faculty members, and sometimes a qualified practitioner, pre-review groups of portfolios. Final decisions about credit awards are made by a group of reviewer/

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evaluators called an Advanced Standing Committee that is chaired by the OEP Coordinator of Assessment Services. Award credit is not institutional credit, but transfer credit.

## State Efforts to Promote Credit for Prior Learning

Several states have recently focused attention on their adult residents with some college but no degree. In a concerted effort to help these adults return to school, the states have endorsed the awarding of PLA credit. The following are examples of state models for prior learning assessment.

- The *Continuum for All Louisiana Learners* is an initiative of the Louisiana Board of Regents and the Southern Regional Education Board designed specifically for working adults. Participants may earn their degrees at any of six participating institutions and are offered the opportunity to enroll in accelerated courses, study online, transfer previous coursework, and submit portfolios for PLA evaluation.
- The *Minnesota State College and University* system, the Minnesota National Guard, and the Minnesota Department of Employment and Economic Development have joined forces to help adults complete their degrees by requesting evaluation of their prior learning. As of spring 2009, all institutions in the Minnesota system must have PLA policies and practices in place that are easily accessible to adult learners.
- As early as 1972, the *Oklahoma State Regents for Higher Education* issued a PLA policy, which has been revised several times. Currently, PLA is an integral part of the Regents' Reach Higher adult degree completion program.
- The *Pennsylvania State Board of Education* formally endorsed PLA in 2006. In addition, PLA has been jointly recommended by the Pennsylvania Departments of Education and Labor & Industry as integral to Job Ready Pennsylvania, a workforce development initiative. Currently, the Department of Education is working to share best PLA practices in Pennsylvania and encourages all institutions to adopt PLA policy and practices.
- Through the *University of Wisconsin-Extension* system on 26 campuses, the "uwin" program reaches out to adult learners and encourages them to earn credit for their prior learning.

## BEST PRACTICES IN FLEXIBLE ACADEMIC PROGRAMMING

Adult learners have busy, complicated lives. With work, family, community, and volunteer responsibilities, they often cannot register for and complete courses that meet onsite at an institution two or three days per week over the course of a semester. Inflexibility in program and course design and delivery is often cited as the reason for the historically limited success rates for adult students. Adults need flexible schedules and delivery options that will help them meet their multiple responsibilities while earning an academic credential.



Across the country, many institutions are responding to the need for flexibility for both traditional students and adult learners. With the caveat that the learning outcomes in these courses are comparable to those of traditional courses and programs, flexible academic programs offer the learner innovative ways to complete course and degree requirements.

There are a number of flexible academic programming options.<sup>6</sup> These include:

- Distance learning, referring to courses delivered either synchronously or asynchronously, in a format that does not require face-to-face interaction between the students and the instructor.
- Flexible schedules for onsite programs, such as weekend-only classes, early morning and evening meetings, accelerated vacation programs, and critical support services during nontraditional hours.
- Classes at nontraditional locations, close to the adult's residence or workplace.
- Joint efforts among adult basic education, English as a Second Language, and occupational skills instructors in the classroom that allow students to earn credits applicable to certificates or degrees.
- Accelerated course offerings in timeframes shorter than a 16-week semester. Accelerated courses meet, for example, one night a week for four hours over five or eight weeks.
- Multiple entry, exit, and reentry points, including more frequent start times throughout the year.
- Hybrid courses, combining various modes of interaction, such as face-to-face, videoconferencing, audio-conferencing, mail, telephone, fax, e-mail, interactive television, or World Wide Web.
- Broad transfer and articulation policies, such as transferability of a wide range of courses from two-year institutions to four-year institutions, a wide range of courses acceptable for transfer that do not "age out," opportunities for prior learning assessment, closer alignment between noncredit and credit courses, and college-level credit for apprenticeships.
- Specialized degree programs and course formats for returning adults, such as General Studies or Adult Degree Completion Programs.
- "Rolling" entrance and completion times, based on self-pacing.
- Modularized courses that divide a traditional course into several smaller units.
- Modularized programs that could lead to interim credentials after completion of certain learning units. For instance, an associate's program could be "chunked" into two related certificate programs.

<sup>6</sup> For more information on flexible programming options, see Vickie Choitz and Heath Prince. Flexible Learning Options for Adult Students. Boston: FutureWorks and Jobs for the Future, April 2008.

# FLEXIBLE ACADEMIC PROGRAMMING





One recommendation of the Kentucky Adult Learner Initiative is that all public postsecondary institutions should develop flexible degree programs to meet the needs of adult students and employers.



- Career pathway and “bridge” programs that offer a series of connected education and training programs and support services that help individuals obtain employment and advance over time within a specific industry or occupational sector.

Institutions have also introduced or expanded outreach to adult learners that emphasizes flexibility. Some examples are:

- Redesigned entering student seminars that introduce students to the philosophy and educational process at the institution, thus linking the student’s academic program with life plans and career goals.
- Waivers for traditional admissions requirements.
- Waivers for traditional course prerequisites.

### **Institutional Models of Adult-Friendly Programs**

There are many examples of flexible adult learning programs in universities across the nation. Below is a sample of some of the unique programs available for adults.

- *Empire State College, State University of New York* offers SUNY degrees online and onsite at 35 locations in New York State and abroad. There are 11 broad areas of undergraduate study within which adults design a concentration, which is similar to a major. Adults work with faculty mentors to create a degree plan based on curriculum that meets individual educational goals and includes credit for prior learning. Courses are offered in a variety of formats, including guided independent study, study groups that meet in seminar format, weekend seminars that allow in-depth group study, and cross registration with other colleges and universities.
- *California State University San Marcos* offers the Program for Adult College Education (PACE) that allows students to complete a baccalaureate degree by taking primarily evening courses. A limited number of early morning, Saturday, and online courses are also available. PACE classes are the same as those taken by students pursuing their degrees through the traditional university format. PACE students are entitled to priority registration, can progress through their studies at their own pace, and are not required to complete a minimum number of units each semester. For full-time working students wanting to accelerate their degree program, PACE students can complete their upper-division requirements in two years by taking three or four courses each fall and spring semester, as well as summer school courses.
- *The Bridge Program at DePaul University and Harry S. Truman City College* in Chicago helps adult learners make a smooth transition from the two-year college to the four-year university. The program allows students to take classes at the Truman City College, taught by both Truman and DePaul faculty, while earning credits toward a bachelor’s

degree from DePaul's School for New Learning. The program also provides intensive academic, professional, and personal advising. Students spend eight weeks taking courses at Truman and eight weeks at DePaul each semester. While on the Truman side of "the Bridge," students pay Truman's community college tuition while earning DePaul credits.

- The *Gateway to Online Degrees (GOLD) Program at University of Louisiana at Monroe* is a clearinghouse for all of the university's online degrees and enables nontraditional students to utilize the convenience and accessibility of online learning in an accelerated mode. One such degree program is the online Bachelors of Science in health studies with a concentration in marketing/management that prepares professionals for mid-level management positions in a variety of health care organizations.
- The *North Carolina Wesleyan College Adult Degree Program (ADP)* is a nonresidential baccalaureate degree program that allows women and men over 22 years of age or with at least three years of full-time employment to tailor their degree work to meet personal, career, and life goals. Students work at their own pace with the option of maintaining full- or part-time course loads. Students can choose from a number of course formats, including weekend, five-week, eight-week, 12-week, and online courses. Courses are offered in both accelerated and non-accelerated formats. Accelerated courses meet one night a week for four hours over five or eight weeks. Based on the course, non-accelerated courses may meet one or two nights a week, with many of the courses meeting up to three hours per session.
- The *University of Wisconsin Green Bay's Adult Degree Program*, with classes offered on weekends and online, is unique in the state. It offers students the opportunity to take classes on Saturday mornings or afternoons at UW-Green Bay and at Fox Valley Technical College in Appleton, as well as through the Internet. Ease of access means that busy adults can earn a University of Wisconsin baccalaureate degree in a way that allows them to maintain work and family responsibilities.
- The *Community College of Denver* partnered with the city of Denver's Division of Workforce Development, the Colorado Trust, and local healthcare employers to develop a part-time, evening and weekend worksite program to prepare Certified Nursing Assistants and other entry-level workers to become Licensed Practical Nurses.

### **Statewide Efforts to Encourage Flexible Programming**

In addition to institutional efforts, state policies can encourage flexible academic programming. For example:

- Some states, including *Alabama, Florida, North Carolina, Pennsylvania, and Virginia* have programs for articulation between higher education



While many Kentucky institutions are already providing some flexible academic programming options, these programs should be expanded to include additional degree programs in high-need career fields.



# FLEXIBLE ACADEMIC PROGRAMMING

institutions. Such information is often available on a special, easily accessible Web site.

- *Georgia's Certified Specialist Programs* convenes groups of large employers to develop standardized statewide for-credit curricula and credentials in key demand sectors such as construction, manufacturing, warehousing and distribution, insurance, and customer services.
- *Oklahoma's Reach Higher* accelerated degree completion program targets students with at least 77 credit hours who did not complete their degrees. Students earn a Bachelor of Science in Organizational Leadership after completing a core of 10 courses, a set of courses developed by each of the regional universities that focuses on business needs specific to the local community, and a capstone course. Students can take courses at any of the eight participating public universities and can choose which institution awards the degree. All courses are eight weeks and are offered in both face-to-face and online formats.
- *Oregon's 17* community colleges have implemented the state-supported *Pathways to Advancement Initiative* that is designed to accelerate the rate of certificate and degree attainment by adult learners through the establishment of an innovative program approval system. Twenty-nine different professional technical career pathways have been restructured in Oregon's community college system to provide training that prepares low-literacy adults for jobs or entry into mainstream postsecondary education.
- *West Virginia Council for Community and Technical College Education* has created an Associate's of Applied Science degree based on experiential practices and credit for prior learning, which articulates fully into the Regents' Bachelor of Arts degree.
- The *Regents Bachelor of Arts Degree Program* is offered at the 10 public colleges and universities in West Virginia. While there can be some variation in the programs, they essentially allow adults to take general education curricula without declaring a major or minor. Students can earn credit through traditional courses, correspondence courses, distance learning courses, and writing portfolios.

## BEST PRACTICES IN FINANCIAL AID

With their multiple financial responsibilities and commitments, adults often do not have discretionary financial resources for their own tuition. Given their time constraints, adults may not be able to attend school full time. Consequently, they need less money for tuition per semester than traditional students. Nevertheless, they do need financial assistance, but their educational plans can be blocked because federal and state policies may limit financial aid available to part-time students, especially those who attend less than half-time.



## State Financial Aid for Part-Time Students

While 14 states do not provide any need-based aid to part-time students and another 18 states devote less than 10 percent of need-based aid funds to part-timers,<sup>7</sup> several states, including Kentucky, offer financial assistance to part-time students.

- *Indiana* has a part-time grant program for students who are pursuing certificates or degrees and are enrolled in at least three but less than 12 credit hours.
- The *Massachusetts Part-Time Grant Program* requires that students demonstrate need and be enrolled for at least six, but fewer than 12, undergraduate credits per academic term in an eligible undergraduate degree program or eligible certificate program.
- The *Monetary Award Program (MAP) in Illinois* provides grant assistance to eligible students demonstrating financial need. Students must be enrolled in a minimum of three credit hours and a maximum of 15 credit hours. Annual award eligibility ranges from a minimum of \$500 to maximum of \$4,968. *Monetary Award Program Plus (MAP Plus)* provides grant assistance to students who do not receive a MAP grant and whose family's adjusted gross income is less than \$200,000 in the applicable tax year. Students must be enrolled as sophomores, juniors, or seniors for at least half time (six hours) at MAP-approved Illinois colleges, and work toward a degree or certificate program. The maximum MAP Plus available to a qualified applicant is \$500 per school year.
- The *New Mexico Student Incentive Grant* was created to provide aid for part- or full-time undergraduate students with substantial financial need who are attending state public colleges or select private colleges. The grant amount ranges from \$200 to \$2,500 per year and is pro-rated for part-time students. The *Legislative Endowment Grant* provides aid for undergraduate students with substantial financial need who are attending public postsecondary institutions. The maximum award is \$2,500 for students attending four-year schools and \$1,000 for students attending two-year schools.
- In *Arizona*, the *Postsecondary Education Grant Program* awards grants to both part- and full-time students who are attending private postsecondary baccalaureate degree granting institutions in Arizona. This loan forgiveness program awards a student up to \$2,000 annually for up to four years to be used for tuition, books, and fees.
- The *Maryland Higher Education Commission* acknowledges the needs of part-time students through the provision of a specific Part-Time Grant for degree seeking undergraduates attending a Maryland college or university enrolled in six to 11 credits per semester. This is a need-based grant and recipients are selected by the institution in which they are enrolled. Awards range from \$200 to \$2,000 per year and are renewable for up to eight years.

<sup>7</sup> Adult Learning in Focus: National and State-by-State Data, 2008. <http://www.cael.org/adultlearninginfocus.htm>





Kentucky's Go Higher Grant provides up to \$1,000 for one academic year to adults age 24 or older enrolled less than half-time at a Kentucky college or university.

In addition, some states have broadly defined the course enrollments that are eligible for financial aid. For example, Oregon has addressed the funding challenges faced by community colleges in serving adult students by providing FTE reimbursement for students in all community college programs including adult education, ESL, workforce development and developmental education based on the number of hours of enrollment.

Some states, including Kentucky, specifically target adult students. Some examples include:

- The *Arkansas Workforce Improvement Grant Program* stipulates that students be at least 24 years old and enrolled in three or more credits. The maximum award is \$1,800 per year with a total maximum of \$7,200 per student.
- In *Michigan*, the *Adult Part-Time Grant* is for financially needy, independent undergraduates who have been out of high school for at least two years. Eligible students must be enrolled part-time at a participating public or independent degree-granting Michigan college or university.
- The *College Affordability Grant in New Mexico* encourages non-traditional students with financial need, who do not qualify for other state grants or scholarships, to attend and complete educational programs at a public New Mexico college or university. The program provides up to \$1,000 per semester.
- The *Pennsylvania Higher Education Assistance Agency (PHEAA)* launched a special program in 2005-2006 specifically for adult students. The *Workforce Advancement Grant for Education (WAGE)* Program provides aid to fill in the gaps left by federal and state aid programs. It provides a block grant to postsecondary institutions which then establish and award grants to adult students who meet PHEAA and institutional student eligibility guidelines. These guidelines are less restrictive than federal aid programs and make it easier to support adult students in different types of programs
- To encourage needy *West Virginia* students who desire to continue their education on a part-time basis (but not less than six credit hours), the state created the *Higher Education Adult Part-Time Student Program*. Recipients must be enrolled or accepted for enrollment in a program of study with a goal of attaining a certificate or an associate's or bachelor's degree as an undergraduate at an eligible institution.

### **Aid for Targeted Programs**

Many states have also implemented programs to provide financial assistance to adult learners who are enrolled in very specific programs deemed essential to the state's economy. Because helping adults see the relationship between their education and their life and career plans is an essential principle of effectively serving adult learners, linking education to career plans is crucial. Some examples how states provide financial aid to help make these links meaningful follow.



- For students attending *California* postsecondary education institutions and intend to attain a *Child Development Permit* to teach or supervise in a licensed children’s center, the state has created *Child Development Grants*. Selected grant recipients attending a two-year postsecondary institution are eligible to receive up to \$1,000 per academic year, and recipients attending a four-year university are eligible to receive up to \$2,000 per academic year.
- In *Georgia*, the *HOPE Scholarship for Non-Traditional Students* covers tuition and fees and provides a book allowance for students in degree programs at technical colleges.
- The *Extended Care Career Ladder Initiative in Massachusetts* combines financial resources from the state, employers, and community colleges to provide grants to help *Certified Nursing Assistants* become *Licensed Practical Nurses*.
- *Michigan’s “No Worker Left Behind”* provides displaced or low-wage workers up to two years of free tuition at any *Michigan* community college, university, or other approved training program to gain the skills and credentials for new careers in high-demand occupations, emerging industries, or to start a business.
- *New Hampshire’s Workforce Incentive Program* links higher education with critical workforce needs with forgivable loans and education loan repayment. The purpose is to provide incentives for students to pursue careers in critical workforce shortage areas and then seek employment in the state after completion of their programs. These shortage areas include nursing, chemistry, general science, mathematics, physical science, physics, special education, and world languages.
- *Washington State’s Opportunity Grant* is designed to help low-income adults reach an “educational tipping point” in high-wage, high-demand careers. Reaching the tipping point allows the least prepared individuals to complete 45 credits, receive a credential, and increase job skills and knowledge through career pathways. Eligible students pursuing approved pathways may receive funds to cover tuition and mandatory fees up to 45 credits and up to \$1,000 for books and supplies for per academic year.
- The *Wyoming Investment in Nursing Program* provides funds for students accepted into nursing programs at the *University of Wyoming* or one of the state’s six community colleges. The funds assist with educational expenses as determined by the financial aid office at each academic institution. Nursing students receive loan repayment and tuition grants in exchange for work as a nurse or a nurse educator.



The Go Higher Grant covers tuition and a book allowance of \$50 per credit hour.

### **Innovative State Financial Aid Practices**

One way to reduce the cost of education and training for any one stakeholder is to share educational costs among multiple stakeholders. Account-based strategies can help make that happen. The U.S. Department



of Labor, for instance, has been testing Career Advancement Accounts that are seeded with \$3,000 for target populations of adult learners.<sup>8</sup>

*Lifelong Learning Accounts (LiLAs)* are individual asset accounts to finance education so that workers can upgrade their skills and credentials. A worker's investment in education is matched by the employer up to a specified dollar limit annually. If appropriate legislation is passed, a third party contributor in a larger scale initiative could be a government entity that provides an additional match for lower-income participants or, at minimum, a tax deduction for individuals and a tax credit for the employers investing in a LiLA. In addition to several pilot projects, Illinois, Maine, and Washington have implemented state-based Lifelong Learning Accounts. Additional bills have been introduced in Indiana, Iowa, and Minnesota. Meanwhile, employers, such as BJC Healthcare and IBM, are implementing their own learning accounts to help finance employee education not covered by their existing tuition assistance programs.

Additional examples of cost sharing partnerships between the public and private sectors include:

- *Florida's Ethics in Business Scholarship Program* provides assistance to undergraduate college students who enroll at community colleges and eligible independent postsecondary educational institutions. Scholarship funds are allocated to institutions that provide an equal amount of matching funds generated by private donors.
- The *First Generation Matching Grant Program in Florida* is a need-based grant program available to degree-seeking, resident, undergraduate students, including adults, who demonstrate substantial financial need, are enrolled in eligible participating postsecondary institutions, and whose parents have not earned baccalaureate or higher degrees. Available state funds are contingent upon matching contributions from private sources on a one-to-one dollar basis.
- The *Oklahoma State University and Tulsa Community College Joint Financial Aid Package* is a financial aid agreement that enables part-time students to qualify for additional federal financial aid resources if they are concurrently enrolled at both institutions. While students who are enrolled less than half time at any college are not eligible for student loans, this program allows the Oklahoma State and Tulsa Community College credit be added together.

States have also instituted other financial aid practices that are particularly helpful to returning adults. For instance:

- *Michigan's Electronic Payment Savings* provides borrowers with an option for automated loan payments. Payments are automatically deducted from a checking or savings account. This affords the borrower safe, reliable, and convenient payment services. This feature results in a reduction of interest by 1/4 of 1 percent (0.25) on loans held by Michigan Higher Education Student Loan Authority.

<sup>8</sup> U.S. Department of Labor Press Release, October 26, 2006.



- The *Minnesota Child Care Grant* helps low-income students who have young children pay for child care. Minnesota residents who have a child 12 years old or younger (or 14 or younger if the child is handicapped) and whose family size and income meet specified levels qualify for the program. Applicants must be enrolled for at least six credits.

### **Institutional Aid for Part-Time Students and Adult Learners**

Of course, individual institutions, too, recognize the financial needs of adult learners and try to meet those needs. The institutions may themselves offer scholarships and loans to less-than-half-time students. They may also develop additional strategies to help adult learners finance their education, such as:

- Billing the employer who provides tuition assistance, rather than the student who receives such assistance.
- Instituting a “family discount plan.” This is an especially attractive practice for adult learners when several generations of the same family are enrolled as undergraduates at the same time.
- Creating a new position of financial aid specialist for adult learners. Students who have been away from school for a while may need focused help with financial aid forms, tuition assistance, payment plans, and budgeting. Similarly, returning veterans may need focused help with navigating the financial aid process and using their GI benefits.

While many institutions have instituted the above-referenced practices for their adult students, relatively few have instituted unique solutions for financially assisting adults. Yet, some institutions have gone farther than most in their efforts to create and/or identify more financing options for their part-time and adult students.

- With the second largest enrollment among four-year public universities, *The University of Maryland University College (UMUC)* provides extensive information and support to current and prospective students regarding financial aid options. This includes an option linking students to an interest-free monthly payment/loan program, which is administered by Sallie Mae, to extend tuition payment across the semester. UMUC also directly administers 23 scholarship programs for undergraduate students. Only one of these scholarships requires that a student attend full-time. All others require that students be enrolled in at least three credits within a degree or eligible certificate program. Some scholarship awards are made on the basis of need and others on the basis of academic performance. To lessen the burden on students, only one application and essay is necessary for all of these scholarships.
- *Indiana University/Purdue University Indianapolis (IUPUI)* provides adult students small targeted scholarship programs and a loan program administered by Sallie Mae for students pursuing career related non-credit certificate programs. In addition to its four existing performance-based scholarships for general studies students, IUPUI is working to develop a fund to assist part-time adult students in the general studies and Weekend



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College programs in paying for non-tuition expenses like transportation, childcare, and books.

- The *World Campus Student Fund at Penn State* uses funds raised by World Campus staff through fundraising activities, such as book sales and payroll deductions, to assist currently enrolled students who have already completed a minimum of nine credits in their program, have a cumulative GPA of 3.0 or higher, and demonstrate financial need. In addition, the *Fund for Adult Continuing Education Support (FACES)* helps adult Penn State students who are ineligible to apply for federal financial aid to offset the costs of books, software, and materials and supports students in non-degree programs. FACES also offers tuition assistance to students who struggle to meet household expenses and provides emergency funds for students in unexpected financial crisis.
- Another institution-based strategy, most often associated with private colleges that have greater flexibility in setting tuition rates, is the establishment of lower tuition rates for adults enrolled in programs targeted to adults such as the Adult Degree Completion program at *Capital University* in Ohio. The per credit tuition rate for this program, as well as for most graduate programs, is less than 50 percent of the comparable cost for the traditional undergraduate program.

## CONCLUSION

As the above examples of best practices make clear, many institutions and states are seeking ways to make a postsecondary credential accessible to adult learners. These practices help students persist and succeed in their educational pursuits. The examples are not exhaustive or prescriptive. No single practice will reach all students, and no single institution or state can implement all practices. Rather, each institution and state must identify the policies and practices that will work best. The institutions must decide which practices best fit their needs, history, missions, economic challenges, other initiatives, and budgets. States must decide which practices are most helpful to efforts to increase access, persistence, and success of adult learners in postsecondary education. No matter what the answers are, it is clear that, in order to compete in the nation and the world and to serve all citizens, there must be an increased focus on helping adults achieve their postsecondary educational goals.



## About the Kentucky Adult Learner Initiative

With a \$500,000 grant from Lumina Foundation for Education, the Council has worked with postsecondary institutions and other partners to create a policy framework that addresses both state- and institutional-level policies to support adult learners. Our partners in this policy effort include:

- *Association of Independent Kentucky Colleges and Universities*
- *Kentucky Adult Education*
- *Kentucky Association of Manufacturers*
- *Kentucky Board for Proprietary Education*
- *Kentucky Broadcasters Association*
- *Kentucky Cabinet for Economic Development*
- *Kentucky Chamber of Commerce*
- *Kentucky Education Cabinet*
- *Kentucky General Assembly*
- *Kentucky Higher Education Assistance Authority*
- *Kentucky Press Association*

This multi-year initiative began with a statewide summit on February 4-5, 2008 featuring national leaders with expertise in best practices in adult learning. The summit was well received and created momentum for the initiative's work.

With funding from this grant, each public four-year institution and three KCTCS institutions have completed the Adult Learning Focused Institution (ALFI) Toolkit that assesses institutional policies and practices and measures the satisfaction of adult learners with those policies and practices. Each institution is currently creating a plan to become more adult learner focused.

Three policy working groups were formed to address the issues most important to adult learners – credit for prior learning, flexible academic programming, and financial aid. Representatives from public institutions, AIKCU, CPE, and the private sector drafted policy recommendations in each of these three areas with the purpose of helping more adults succeed in postsecondary education.

Next steps of the initiative include implementation of the policy recommendations. These recommendations can be found at <http://cpe.ky.gov/KALI>.



