



A State-Level Framework for Re-engaging Adult Learners

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About CPE:

The Council on Postsecondary Education is Kentucky's higher education coordinating agency committed to strengthening our workforce, economy, and quality of life. We do this by guiding the continuous improvement and efficient operation of a high-quality, diverse, and accessible system of postsecondary education.

About KYSSC:

To accelerate meaningful transformation of student success priorities and challenges, the CPE launched the Kentucky Student Success Collaborative (KYSSC), a first-of-its-kind statewide program supporting holistic student success and greater degree completion. The KYSSC works with diverse campus and community stakeholders to develop and lead collaborative work around critical strategy areas, such as mental health, transfer, gateway courses, basic needs, and adult attainment to advance the state's strategic agenda and 60x30 goal. The KYSSC is made possible through funding from the James Graham Brown Foundation.



**The Kentucky
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Executive Summary

Across the nation, millions of adults have some college but no credential, presenting an opportunity for postsecondary institutions to boost enrollment and completion and strengthen the workforce. This study examines 43,375 Kentucky adults (ages 25 and older) who left a public college or university early between spring 2018 and fall 2024, and did not re-enroll at any in-state institution. Using state education records, these adults are grouped by what credential they appeared to be working toward and how close they were to finishing when they stopped out.

The data show that adult stop-outs are not a monolithic group. Some left early and need a realistic path back. Others built substantial credit, were close to completion, or had earned more credits than the broad threshold for their credential. Among technical associate (AAS) students, many were in fields that offer shorter credentials, creating opportunities for stop-outs to earn certificates.

This study is meant to inform strategies to re-engage adults in postsecondary education. Strategies that treat all adult stop-outs the same miss opportunities to target interventions based on credits accrued and specific supports needed. While some may need a warm invitation back, others may benefit from a degree audit or specific steps to reach the finish line.

The goal is not to replace the detailed knowledge colleges have about individual students. It is to give Kentucky a better way to organize large-scale re-engagement efforts before advising begins. A good statewide framework does not dictate a path for each student. It helps colleges ask the right first question, send a better first message, and prepare more useful next steps.

Recommendations for Kentucky

1. **Do not rely on one generic outreach message for all adult stop-outs. Depending on circumstances, adults need tailored messaging and follow-up steps.**
2. **Conduct routine transcript and credential reviews for adults whose credits suggest they may be near completion.**
3. **Due to its size, the transfer associate group warrants targeted strategies for re-engagement.**
4. **Outreach to the technical associate group should begin in high-volume fields like business administration, computer and information sciences, and health sciences/allied health.**
5. **Stop-outs pursuing bachelor's degrees generally have more credits and may benefit from degree audits, credit for prior learning, and other such strategies to get them to the finish line.**
6. **Re-engagement efforts should acknowledge that adult students balance work, family, and other obligations with school. Strategies should be flexible, specific, and respectful of what adults already have accomplished.**

From Unfinished Credits to Completion Opportunity

Millions of adults have attended college without earning a degree or certificate. As of 2025, an estimated 43.1 million Americans had college credit but no credential, including 37.6 million working-age adults between the ages of 25 and 64. In Kentucky, this group makes up nearly one in five adults, totaling about 871,000 people statewide. It includes former students from public universities and from the Kentucky Community and Technical College System (KCTCS) who left while pursuing bachelor's degrees, associate degrees, or workforce credentials.

Because these learners have already invested time, effort, and money into college, they represent a real opportunity to raise attainment, strengthen the workforce, and grow enrollment. But not every adult non-completer should be approached in the same way. While the numbers show the scale of the challenge, they do not tell a college which former students are closest to finishing, what they were studying, or what kind of support might bring them back. The more useful questions are simpler: How far did they get? What credential were they working toward? And what would make finishing realistic?

These questions matter because adults often return to college with different experiences and time constraints than students who enroll right after high school. They may be balancing work, family, financial pressures, or military service with schoolwork. Many also bring job experience,

credits from other institutions, and clear career goals that do not fit neatly into traditional recruitment and advising models. An approach that ignores these differences risks alienating the very same adult students you are trying to recruit.

Earned credit hours are an important starting point, but they do not tell the whole story. A student with 45 credits is in a very different position depending on whether the credential in reach is a certificate, an associate degree, or a bachelor's. Credits show roughly how far someone has progressed. They do not, on their own, show what the student was working toward, what advising would help, or whether the first step should be a welcoming invitation back, a transcript review, or a check for credits earned elsewhere.

This paper offers practical ways to answer these questions for Kentucky. It examines 43,375 adults who were 25 or older when they left a Kentucky public college or university early between spring 2018 and fall 2024, who did not return to an in-state institution. Students are sorted by the credential their record points toward, using institution type, field of study, credits earned, credentials already completed, and the credentials their program actually awards. Each group is then sorted by how close students came to finishing, and technical associate students whose credits and program offerings suggest a shorter credential may be within reach are flagged. The result moves Kentucky from a broad sense of the problem to a more specific re-engagement plan.

Guiding Questions

- How are Kentucky's adult stop-out learners distributed across credential categories, including bachelor's, transfer-oriented associate, and technical associate pathways, and how close were they to finishing when they left?
- How do demographic characteristics - including Pell status, first-generation status, age, and military affiliation - vary across the framework?
- Which groups appear most actionable for targeted re-engagement, transcript review, reverse transfer, credit for prior learning, or stackable-credential review?



Some College, No Credential: What the Research Shows

Adults with some college but no credential are often discussed as a monolith, but research makes clear they are not all in the same position. The National Student Clearinghouse Research Center estimates that 43.1 million Americans have some college credit but no credential, and many are potential completers who made real progress before stopping out (Cohen et al. 2025). That distinction is central to this study: some adults left early in their academic career, while others were only a few requirements short of a credential.

Survey research also shows many former students have not given up on college. In a spring 2025 survey, Trellis Strategies found that 63% of former students intended to return, most hoping to do so within a year (Trellis Strategies 2025). Yet re-enrollment remains low: National Student Clearinghouse data indicate that only about 2.6% of these adults return in a given year (National Student Clearinghouse Research Center 2024). The gap between interest and action suggests

that motivation is rarely the only barrier. Financial pressures, work schedules, care giving, old institutional debt, uncertainty about whether credits still count, and questions about value all stand in the way.

This is where completion proximity becomes useful. Research on credit momentum has long shown that students who build credits early are more likely to finish. Complete College America's "Fifteen to Finish" and "Stay on Track" campaigns make the case for taking 15 hours or more a semester, and the Momentum Year framework shows how early progress shapes later completion (Complete College America 2022; Belfield et al. 2016). For adults who have already stopped out, the same idea runs in reverse. Someone who left after only a few credits may need a broad re-entry plan, financial-aid guidance, and a renewed sense of belonging. Someone who left near the finish line may need a transcript review, a clear list of remaining requirements, and help clearing one or two specific barriers.

Useful Terms

Credit for Prior Learning – A practice that awards credit for knowledge and skills gained outside the classroom, often by assessment or portfolio review.

Reverse Transfer – A practice that enables bachelor's-seeking students with sufficient credits from a community college and/or a university to receive an associate degree.

Stackable-Credential Review – A practice that may enable associate-seeking students with sufficient credits to earn certificates or micro-credentials in the same field.

Transcript Review – An analysis of an academic transcript to determine what degree requirements remain and whether a shorter credential could be awarded.



This practical orientation also applies to reverse transfer, credit for prior learning, and stackable-credential strategies. Reverse transfer lets students who moved from a two-year to a four-year institution receive an associate degree once their combined credits meet the requirements (Anderson 2015). More broadly, it reflects a simple principle: students who have already earned substantial credit deserve a careful review of what that credit adds up to. When institutions do this on purpose, it can produce real, if modest, gains in two-year degrees awarded (Taylor & Bragg 2015).

Credit for prior learning (CPL) extends this logic to knowledge and skills adults gained outside the classroom, including through work and military service. For returning adults, CPL can shorten the path to a credential, lower the cost, and make returning feel more achievable. Adults who receive prior-learning credit complete at notably higher rates than those who do not (Council for Adult and Experiential Learning 2020).

Recent work from the American Council on Education and Pearson points to CPL, flexible programs, and stronger student data systems as three priorities for helping adults who stopped out return and finish (American Council on Education & Pearson 2026). Many adults do not need to be convinced that college has value. They need a clear look at what they have already earned, a practical map of what remains, and a system flexible enough to recognize the learning they bring.

In Kentucky, one of the clearest barriers is not motivation or ability, but institutional debt and the holds attached to it. In a study with the Kentucky Council on Postsecondary Education (CPE), Ithaka S+R found that roughly one in five adults who left a Kentucky public college has a hold tied to an unpaid balance, in some cases over balances as small as a

few cents (Dressel et al. 2025). Adults who left Kentucky public colleges since 2013 collectively owe more than \$130 million in unpaid balances to the colleges themselves, with a typical blocked balance around \$2,500 (Dressel et al. 2025). These are balances owed to institutions, separate from the federal and private student loans discussed later in this paper. A federal rule that took effect in July 2024 limits colleges from withholding transcripts over unpaid balances for students who received federal aid, but it does not address the registration holds that can keep students from re-enrolling at the institution they left.

For Kentucky, adult re-engagement is both a completion strategy and a systems-improvement challenge. The Ithaka S+R study points to several steps within the state's reach: simplify institutional hold policies, give students a clear path to resolve balances, forgive debt when students return, expand credit for prior learning, and offer more flexible scheduling (Dressel et al. 2025). Kentucky has already begun this work through a prior-learning improvement effort with six campuses, creating an opportunity to connect transcript review, CPL, flexible pathways, and adult re-entry into a more coherent statewide strategy.

Kentucky has also built adult re-engagement into how it funds public institutions. The state's goal is for 60% of working-age adults to hold a degree or credential by 2030, and reaching it depends heavily on adults who started college but never finished. In its 2024 update to the performance-funding model, the CPE added an adult-learner metric, giving universities and colleges a direct financial incentive to enroll, retain, and graduate students 25 and older (Kentucky Council on Postsecondary Education 2024). For institutions, then, finding and re-engaging stopped-out adults is no longer only a mission question. It is tied to the state resources they receive.

Campuses across Kentucky have already begun to act, through a mix of statewide coordination and local innovation. Drawing on a survey conducted in fall 2025, CPE found that a growing number of institutions run comeback and degree-completion programs that forgive part or all of an old balance as returning adults re-enroll and earn credit, turning a debt hold from a dead end into a pathway back.

Institutions also are modernizing credit for prior learning so that work, military, and life experience count toward a credential. Others are pairing re-enrollment with basic-needs supports adults often require, like childcare and other parenting-student supports, transportation assistance, food and resource pantries, and connections to healthcare and essential services. Employer partnerships offering direct tuition benefits and up-skilling are increasingly common as well. The Ithaka S+R brief encourages institutions to expand exactly these approaches, including audits of existing holds,

flexible payment plans, and debt forgiveness students earn as they return and accumulate credit (Dressel et al. 2025).

The stakes are especially high for students who have historically been less likely to complete. Students from low-income families and first-generation college students have long finished at lower rates than their peers (Engle & Tinto 2008; Lumina Foundation 2024). Adult learners often face added barriers: full-time work, family responsibilities, unpaid balances, uncertainty about old credits, and programs not built around adult schedules. These are students Kentucky's postsecondary system can least afford to lose.

A stronger adult re-engagement strategy should begin with a simple premise: many stopped-out adults have already done meaningful work toward a credential. The task now is to understand where they are, remove the barriers still in their way, and help more of them turn accumulated credit into completed credentials.



Data, Population & Framework

This study draws on administrative records from the Kentucky Postsecondary Education Data System (KPEDS), which maintains enrollment, credit, and program data across the state's public colleges and universities. It focuses on 43,375 adults who left Kentucky's public two-year and four-year institutions between spring 2018 and fall 2024, were at least 25 at their last enrollment, and did not re-enroll at any in-state institution afterward. The data include students' background characteristics, enrollment histories, earned credits, fields of study, and credential status.

This is not a study of every person with some college and no credential, or every student who ever paused enrollment. It is a focused look at Kentucky adults who recently left a public institution and stayed away. The goal is to understand where they stood when they left, and what kind of re-engagement strategy might help them return, complete, or receive a credential they may have already earned.

A key feature of the analysis is a program roster that identifies credentials each field of study actually awards, from associate degrees to shorter certificates. This anchors students to real, attainable credentials rather than relying on assumptions about intent. A two-year transcript alone does not always reveal whether a student was preparing to transfer, pursuing a workforce credential, or moving through a stackable pathway. Connecting student records to program-level credential offerings gives us a more grounded way to classify each student's situation.

The analysis rests on two basic questions. First, what kind of credential did the student appear to be working toward, meaning their credential category?

Second, how close was the student to finishing when they left, meaning their completion proximity? Together, these two questions move the analysis past a single headcount and toward a more useful plan for outreach and advising.

The first question produces three groups:

- Bachelor's-seeking university students are adults at a public university working toward a four-year degree who had not yet earned one.
- Transfer associate students are community and technical college students in liberal arts, general studies, or humanities programs, identified by program codes beginning with 24 (CIP 24), which are generally designed to help students complete general-education coursework and transfer to a four-year university.
- Technical associate (AAS) students are community and technical college students in workforce-oriented fields where the system awards an associate degree or another credential.

Within each group, students are sorted by completion proximity, comparing the credits a student earned against the credit threshold for the relevant credential. Bachelor's students are measured against a 120-credit threshold; both associate groups against a 60-credit threshold.

Table 1 shows the credit-hour ranges that define each stage. Because each context is benchmarked to its own threshold, the bands are not directly comparable in raw credits across categories, a point that matters when comparing groups later.

Table 1 suggests why re-engagement cannot look the same for everyone. Adults who left early may need a broad invitation back, help navigating financial aid, and a fresh academic plan. Adults who left near completion may need a targeted finish-line strategy, including a transcript review, a clear list of remaining requirements, and help resolving one or two specific barriers. Adults who left with more than enough credits may need a review of whether a missing requirement, policy issue, course substitution, or paperwork barrier kept a credential from being awarded.

The analysis also includes a stackable-credential opportunity flag for technical associate students. Many two-year workforce fields offer more than one credential, such as a short certificate, a longer certificate, and an associate degree. The flag identifies students whose field offers a shorter credential and whose total earned credits place them near the credit-hour threshold used here.

The flag is only a signal for review; it does not prove a student has completed every course or requirement for a certificate. A college would still need to check the transcript, grades, residency rules, program requirements, possible substitutions, and any holds. Used carefully, though, the flag can

help colleges spot adults who may have a shorter, more realistic path back than the full associate degree.

This study describes rather than predicts. It reports how many adults fall into each group, the totals by field of study and completion proximity, and a basic profile of who appears where. Percentages are based only on records where the relevant information was present, and fewer than 1% of records were missing any item reported here.

The study does not attempt to explain why individual students left. Where differences appear across groups, they should be read as patterns worth noticing for program design, not as tested cause-and-effect findings. That fits the purpose of the paper: to give Kentucky a practical way to organize a large population into smaller, more actionable groups matched with clearer pathways and more targeted support.

Table 1. Adult Learner Categories by Credits Earned

		Adult Learner Categories by Credits Earned			
Credential Being Pursued	Average Credit Requirements	Early Stop-out	Momentum	Near Completer	Credit Surplus
Bachelor's Degree	120 CH	1-59 CH	60-104 CH	105-120 CH	121+ CH
Transfer Associate (AA/AS)	60 CH	1-29 CH	30-44 CH	45-60 CH	61+ CH
Technical Associate (AAS)	60 CH	1-29 CH	30-44 CH	45-60 CH	61+ CH

Note: CH denotes credit hours. Categories are based on earned credits relative to the credential adults appeared to be pursuing. The Near Completer group is intentionally defined as one full-time semester from the degree.

Results of the Analysis

The framework separates Kentucky's adult stop-out population into groups that point to different first steps. Table 2 shows the distribution of the 43,375 adults by credential sought and completion proximity. The largest groups left early: 11,252 technical associate students, 10,009 transfer associate students, and 7,232 bachelor's-seeking students. Together, 28,493 adults, 65.7% of the population, left before building substantial credit momentum.

That finding matters for legislators and campus leaders because many adults in this population are not one class away from finishing. These early stop-outs may need a welcoming invitation back, help with financial aid, a fresh academic plan, and a clear explanation of how returning can fit into adult life.

Table 2 identifies a smaller group that may be easier to move to completion. In total, 3,674 adults were near completers, and another 2,804 had earned more credits than the broad threshold for their credential. Combined, these 6,478 adults are 14.9% of the population. For them, the most useful first step is a transcript review, a graduation check, and a clear list of remaining requirements, not a general recruitment email.

Table 2 also demonstrates why two-year and bachelor's stop-outs should not be treated as the same re-engagement problem. Two-year stop-outs cluster at the early stage: 73% of technical associate students and about 70% of transfer associate students left early. Bachelor's-seeking students are more distributed across the later stages; they make up less than a third of the full population but account for nearly half of all momentum stop-outs and 42% of the credit surplus group.

Part of that difference lies in how the credentials are structured: associate degrees are measured against a 60-credit threshold, bachelor's degrees against a 120-credit threshold. Even so, the raw credit totals tell the same story: technical associate stop-outs averaged 22 credits, transfer associate stop-outs 23, and bachelor's-seeking stop-outs 59.

Taken together, the results show why a single head count is not enough. Kentucky's adult stop-out population includes thousands who need a broad re-entry strategy and thousands more who may be close enough to benefit from a targeted completion review.

Table 2. Number of Adult Learners in Each Category

Credential Being Pursued	Early Stop-out	Momentum	Near Completer	Credit Surplus	Total
Technical Associate (AAS)	11,252	1,976	1,199	918	15,345
Transfer Associate (AA/AS)	10,009	2,239	1,417	714	14,379
Bachelor's Degree	7,232	4,189	1,058	1,172	13,651
Total (in scope)	28,493	8,404	3,674	2,804	43,375

Note: Cell counts are mutually exclusive.



A Demographic Profile of Stop-outs

The three groups of adult stop-outs differ in who they include. As Table 3 shows, transfer associate students had the highest shares of Pell recipients (58%). Technical associate students were the oldest group on average, with a mean age of 35 at stop out. Bachelor's-seeking students were less likely to have received a Pell Grant, less likely to be first-generation, and more likely to have a military connection

These differences matter because the group a student falls into is not just an academic label. It can

point to the barriers they may face and the support they may need. A veteran who left a university early and an adult who stopped out of a workforce program may need different messages and different next steps.

One caution is important. Because Pell eligibility depends on completing the Free Application for Federal Student Aid (FAFSA), some adults who could qualify for aid will not show up as Pell recipients simply because no application is on file. For returning adults, FAFSA help should be treated as an early, practical part of re-engagement.

Table 3. Demographic Characteristics of Stop-outs by Credential Sought

Demographic Characteristic	Technical Associate	Transfer Associate	Bachelor's
Received a Pell Grant	52.8%	58.0%	34.8%
First-Generation	39.5%	39.2%	27.6%
Pell and First-Generation	31.1%	32.8%	17.6%
Military-Affiliated	11.1%	12.1%	15.0%
Military Veteran	6.3%	5.2%	8.2%
Ages 25-29	34.6%	42.6%	39.7%
Ages 30-34	23.3%	24.1%	21.1%
Ages 35+	42.1%	33.3%	39.2%
Mean Age at Stop-Out	35.4	33.4	34.6
Mean Earned Credits	22	23	59
In-Sample Count	15,345	14,379	13,651

Bachelor's Stop-outs

The 7,232 university students working toward a bachelor's degree (see Table 2) who left early stand out, even in a file made up entirely of adults. They are older than any other early stop-out group, with an average age of 36, and almost half are 35 or older. They also have the strongest military ties of any group in the framework: about one in five has a military connection, and roughly one in ten is a veteran. By contrast, bachelor's-seeking students who left later, after building momentum or nearing completion, tend to be younger and less likely to have served.

The bachelor's early stop-out group differs from the usual characteristics of an early leaver. These are not 18-year-old freshmen who struggled to adjust. Many are adults whose ability to stay enrolled was shaped by work, family, military, and financial demands. For this group, re-engagement should start with practical questions: How much prior coursework, military training, or work experience can count toward the degree? Do course schedules, online options, and military benefits fit their lives now? And can an advisor offer a clear, realistic path back?

The Transfer Associate Group

The transfer associate group is one of the largest in the study, with 14,379 adult learners. All were enrolled in CIP 24 programs in liberal arts, general studies, and humanities, which generally function as transfer-oriented pathways, helping students complete general-education coursework and carry those credits into a four-year program.

That makes this group especially important for Kentucky's statewide transfer strategy. These adults were not scattered across dozens of unrelated programs. Nearly all were on a common academic path built around general education and transfer preparation, with about 98% in liberal arts and sciences and a small remainder in general

studies. That tight focus creates a clear opportunity: institutions can build outreach, advising, and transcript review around a focused message about finishing the associate degree and finding a realistic path to a four-year university.

This group has characteristics that suggest college access initiatives may be particularly important. It has the highest share of Pell recipients, at 58%, compared with 52.8% of technical associate seekers and 34.8% of bachelor's seekers. Because Pell status is a common proxy for low-income background, this concentration makes the group an important target for access initiatives, transfer improvement, and overall attainment strategies

The largest opportunity is among early leavers. The early stop-out group alone includes 10,009 adults, the single largest cell in the framework. These students left before earning an associate degree and before nearing the 60-credit mark. For them, the best first step is likely a warm but targeted invitation back, paired with clear information about transfer options, cost, available support, and why completing the associate degree can still matter even if the longer-term goal is a bachelor's.

At the same time, the group includes adults much closer to completion who need a different response. About 1,417 had 45 to 60 credits and no associate degree; another 714 had 61 or more credits and still no degree. These adults probably do not need a broad message about the value of returning. They need a transcript review, a graduation check, and a clear answer about whether they have already met the requirements for a credential or are only a step or two away. For Kentucky, that makes the transfer associate group both a priority for access initiatives and a practical transfer-completion opportunity.

The Technical Associate Group

The technical associate group is the largest of the three, with 15,345 adult learners. These students were in practical, workforce-oriented programs where the system awards an associate degree or another longer-term credential. They appear at every stage of progress: 11,252 left early, 1,976 had built momentum, 1,199 were nearly finished, and 918 had earned more credits than the associate-degree threshold.

This group has a distinct adult-learner profile. About 53% received Pell and 40% were first-generation students. Their average age is 35, and more than four in ten are 35 or older. Most early leavers had only a small number of credits, with a median of nine, and many appear to have enrolled, tried a course or two, and stepped away. For them, a broad “come back to college” message may not be enough. Students need to know what their earlier coursework can still do for them, whether a shorter credential is available, how the program connects to work, and what it would actually take to return.

This opportunity is concentrated in a small number of fields. Three programs account for nearly two in five technical associate stop-outs: business administration and management (20.4%), computer and information sciences (9.8%), and health

services/allied health (9.1%). Together, these fields make up 39.2% of all stop-outs in this context. That concentration makes targeted outreach more realistic. Institutions can begin with a few high-volume fields and tailor transcript review, advising, and return messages to the credential options already in those programs.

Business administration is the largest technical associate program in every progress band, from early stop-out through credit surplus, and health services/allied health appears among the top programs throughout. Computer and information sciences is different: it is one of the largest fields among early stop-outs, and fewer of its students are near completion. That suggests the same program-specific outreach will not work equally well across every field.

For Kentucky, the technical associate group points to a re-engagement strategy built around program field, credit progress, and credential options. Early leavers may need a low-pressure invitation back and a clearer connection between coursework and employment. Momentum students may need advising that shows how prior credits connect to a shorter credential or an associate degree. Near completers and credit-surplus students need a direct review of what remains, including whether any requirements can be satisfied through substitutions, exceptions, or prior learning.



Stackable Credentials Offer Completion Opportunities

Within the technical associate group, many adults appear to be in fields where a shorter, job-ready credential may be within reach. The stackable-opportunity flag identifies 12,835 adults, about 84% of the group, who were in fields that also offer a shorter credential and whose earned credits place them near the thresholds used here. Specifically, 9,881 are in fields that offer a short-term certificate and have earned at least 9 credits, while another 2,954 are in fields that offer a rapid certificate and meet the hour-based screen.

These numbers are a starting point for review, not proof that a certificate has been earned or can be awarded automatically. The flag is based on credit hours and program structure. Individual students may still need specific courses, minimum grades, residency requirements, program approvals, application steps, or resolution of account or administrative holds.

Even with those cautions, the pattern is useful. Among early leavers in the technical associate group, 80% meet the hour-based stackable screen. The share rises to 95% among those who built momentum, 95% among near completers, and 92% among those with surplus credits.

In practical terms, many adults in these fields have earned credits in programs where shorter credentials exist. For some, a transcript review may show that only a few requirements remain.

For others, it may show that the shorter credential is not the right fit. Either way, the next step is a structured review, not a generic message.

This opportunity begins with institutional action. Colleges can pull transcripts, compare completed credits against available certificates or other embedded credentials, identify any remaining requirements, and communicate a clear next step. For an adult who left years ago, being told a credential may be within reach, or that only a few steps remain, is very different from being asked to start over.

Workforce Pell Grants may strengthen this opportunity for adults who are close but not quite finished. Beginning July 1, 2026, Workforce Pell Grants are expected to extend Pell eligibility to some short-term job-training programs that run eight to 15 weeks and lead to a credential in a high-demand field (U.S. Department of Education 2026). For adults who need a course or two to finish a short-term credential, Workforce Pell could lower the cost of returning, depending on program eligibility and aid status. Because states help determine which programs qualify, aligning the certificates identified here with approved Workforce Pell programs could be a concrete next step for Kentucky.

More Credits Do Not Mean Fewer Barriers

It would be easy to assume that adults who earned more credits are less likely to need additional support. The data do not bear that out. Across the three credential contexts, Pell receipt and first-generation status do not steadily fall as students earn more credits. In some groups, both measures actually rise before they fall.

Among technical associate and bachelor's-seeking stop-outs, those with more credits tend to have greater financial need than early leavers. For technical associate students, Pell receipt rises from 52.4% among early stop-outs to 57.1% among momentum stop-outs. Among bachelor's-seeking students, it climbs from 30.1% among early stop-outs to 42.2% among momentum stop-outs. First-generation shares follow a similar pattern in both groups.

The transfer associate group is the partial exception: Pell receipt and first-generation status edge down slightly as students move from early stop-out to near completion. Still, the larger point holds: being closer to completion does not automatically mean a student faces fewer financial or personal barriers.

The credit-surplus group looks different again. In every context, Pell receipt and first-generation status fall between near completion and credit surplus. These students appear less likely to have relied on need-based grant aid, but that does not mean their situation is simple. As the next section shows, they also tend to carry the highest loan balances.

For planning, the lesson is straightforward. Colleges and policymakers should not assume that adults close to the finish line need only a light touch. The right question is not just how many credits a student has. Rather, institutions should ask what credential stop-outs were working toward, what support they had, what debt or holds they may carry, and what is still keeping them from finishing.

The Cost of Stopping Out Rises Near Completion

Stopping out has a financial cost. Across the 43,375 adults in this analysis, outstanding student-loan balances total nearly \$400 million, and a little over half carry some debt. (This is federal and private student-loan debt, separate from the institutional balances and registration holds discussed earlier.) The debt is not distributed evenly: the closer adults were to finishing, the more they tended to owe. Pooling all three pathways, early leavers carried about \$4,700 on average, momentum students about \$15,600, near completers about \$17,300, and adults with surplus credits about \$24,100.

This pattern appears within every credential context, and university students owe far more than two-year students at every stage. Average loan debt rises with progress and peaks in the credit surplus band, about \$15,900 for technical associate stop-outs, \$16,600 for transfer associate stop-outs, and \$35,100 for bachelor's-seeking stop-outs. Near completers are also highly exposed, at roughly \$10,500, \$12,000, and \$32,000 respectively.

This re-frames the stakes. For adults closest to completion, much of the cost of college has already been incurred. Helping them finish may require only a modest additional investment

compared to what the student, the institution, and the state have already spent. A transcript review, a graduation check, and a clear finish-line plan can help turn accumulated credits and existing debt into a completed credential.

It also points to a targeted policy conversation. Because this is student-loan debt, completion grants, debt-forgiveness programs tied to re-enrollment, and repayment support may be especially well matched to near completers and credit-surplus students. The goal is not simply to reduce debt. It is to help adults who are already close to the finish line turn degree-sized borrowing into an actual credential.

Near Completers: A High-Value but Varied Segment

Near completers warrant special attention because they are close enough to completion that a small amount of well-aimed help may lead to a credential (MDRC 2026). Across the three main groups, 3,674 adults were nearly done. But Table 4 shows they are not all the same, so a single “you’re almost there” campaign would miss important differences.

Bachelor’s-seeking near completers differ from two-year near completers. They are younger, with a median age of 29, and less likely to have received Pell or to be first-generation. The two-year near completers are older on average and have higher Pell and first-generation shares. All of these adults are close to completion, but they may need different messages, timelines, and advising to finish.

Table 4. Demographic Characteristics of Near Completers by Credential Sought

Demographic Characteristic	Bachelor's	Technical Associate	Transfer Associate
Received a Pell Grant	39.6%	55.5%	55.6%
First-Generation	32.4%	41.6%	38.2%
Pell and First-Generation	22.0%	33.3%	31.9%
Black/African American	11.1%	10.3%	13.1%
Military-Affiliated	7.7%	10.2%	9.0%
Median Age	29	32	30
Age 35+	26.1%	38.9%	30.1%
Mean Earned Credits	112.1	51.5	51.7
In-Sample Count	1,058	1,199	1,417

Credit-Surplus Students: A Credential Review Opportunity

A total of 2,804 adults across the three main groups had earned more credits than the broad threshold for their credential context but had not been awarded that credential in the data. On average, bachelor's-seeking students in this group had 141.0 credits, transfer associate students had 76.4, and technical associate students had 78.7. Those totals raise a practical question: what requirement, policy, hold, or paperwork issue kept the credential from being awarded?

This is one of the highest-priority groups for review. The first step is not another broad recruitment email. It is a graduation check, a review of any remaining requirements, and a clear

map of the shortest path from the credits already earned to the credential the student was working toward. The answer may be a leftover course, a residency rule, a grade issue, a missing form, a course substitution, a petition, or an unresolved balance.

The technical associate credit-surplus group also overlaps heavily with the stackable-credential flag: about 92% meet the hour-based stackable screen. That does not mean a shorter credential can be awarded automatically, but it does mean these students' transcripts warrant careful review for both the associate-level credential and any shorter credential available in their field.



Discussion: Targeting the Groups for Initial Action

The value of this framework is practical. It helps Kentucky move from a long list of stop-outs to a clear plan for outreach, review, and advising. The framework asks three plan questions: What credential was the student working toward? How close did they get? What is the best first step now?

Other work has used pieces of this idea: national research identifies adults close to finishing, re-enrollment programs use student records to target outreach, reverse-transfer efforts review transcripts for possible associate degrees, and adult-learner strategies emphasize navigators, flexible schedules, and practical support (EAB 2020; New America 2025). This paper brings

those ideas together for one identifiable population of adults in Kentucky.

The framework does not replace local advising or degree audits. Colleges will always know details that a statewide file cannot show. Its purpose is different: to help Kentucky and its institutions decide who to contact first, what message to send, what not to over-promise, and what kind of review should be ready if a student responds.

Table 5 on the following page translates the framework into broad outreach and review strategies. It should not be read as an automatic decision tool. It is a way to organize the first message and first review before one-on-one advising begins.



Table 5. Using the Framework to Guide Outreach and Follow-up

Group	Broad Outreach Plan	Follow-up
Bachelor's-Seeking Stop-outs	Stress that returning may be realistic, especially for those with prior credits from multiple locations.	Adult advising, plus review of transfer and CPL credit, benefits, scheduling, and remaining requirements
Transfer Associate Stop-outs	Stress that general-education credits may still matter and can support a path to an associate degree and/or transfer to a four-year institution.	Transfer-focused advising, aid guidance, course planning, and review of credits that still apply to an associate degree
Technical Associate Stop-outs	Stress that returning to a workforce pathway may not mean starting over, and shorter credentials may be available along the way.	Program review to determine if a shorter credential, certificate, diploma, or associate route could make re-entry more realistic
Stackable Credential Opportunity	Stress that their field offers shorter credentials, and earned credits may place them close to one. Avoid implying a credential is guaranteed.	Transcript and program review to see if completed courses, grades, residency rules, and requirements align with available shorter credential
Near Completers	Stress that they may be close enough for a focused finish-line plan rather than a general re-entry conversation.	Graduation check, review of remaining requirements, and personalized completion plan
Credit-Surplus Students	Stress that earned credits warrant a closer look because they exceed credential thresholds. Avoid assuming credits alone satisfy requirements.	Graduation audit: review of unresolved requirements, substitutions, exceptions, residency rules, and paperwork barriers

Note: This table presents planning hypotheses for outreach, prioritization, and advising workflows. These segments should guide the first message and first review step, not determine individual credential eligibility. Each strategy should be paired with local transcript review, degree-audit checks, institutional policy review, student-contact data, and direct student feedback before implementation.

Recommendations for Kentucky

1 *Do not rely on one generic message for all stop-outs.*

Adults who left early, are near completion, have surplus credits, or are in stackable credential fields need tailored initial messages and customized follow-up.

2 *Conduct routine transcript and credential reviews for adults whose credits suggest they are close to completion.*

This includes near completers, credit-surplus students, and technical associate students flagged for a possible stackable credential. Check courses, grades, residency rules, substitutions, program requirements, holds, and paperwork before making any claim about credential eligibility.

3 *Due to its size, the transfer associate group warrants targeted strategies for re-engagement.*

More than 10,000 students in this group left early and may need a broad path back into college. Another roughly 2,100 students were near completion or had surplus credits and are strong candidates for transcript review, reverse transfer review, and associate degree completion.

4 *Outreach to the technical associate group should begin in high-volume fields.*

Approach the technical associate group as an opportunity to boost completion and meet workforce demands. Targeting stop-outs in business administration, computer and information sciences, and health services/allied health with program-specific advising and stackable-credential review can reach large numbers of adults at once.

5 *Prioritize finish-line strategies for adults with momentum toward a bachelor's degree.*

Stop-outs in the momentum, near completion and credit surplus categories often have more credits and may benefit from a review of remaining degree requirements, transfer credits, prior learning credit, military benefits, scheduling, or debt or hold resolution.

6 *Be mindful of students' adult status.*

Students in this sample were 25 or older when they left school, and many were balancing work, family, financial constraints, and/or military service with coursework. Re-engagement strategies should be flexible, specific, and respectful of what students already have accomplished.

Conclusion

Limitations of the Study

A few cautions are worth keeping in mind:

- This is a snapshot taken at the moment each person left. It does not include full course histories, grades along the way, week-to-week registration patterns, or, most important, students' own account of why they left. As a result, the analysis cannot say what caused any individual to stop out.
- The file includes only people 25 or older when they left, so the findings describe adult stop-outs, not every student who has ever paused enrollment.
- The data show these adults did not return to a Kentucky public college, but not whether they enrolled out of state, attended an in-state private institution, took non-credit job training, completed military or employer training, or earned a credential elsewhere.
- A few data fields, including whether someone filed the FAFSA, and details on transfer credit and transfer grades, were empty in the file and could not be included.
- The groups, especially the two-year groups, are anchored to the credentials a student's field awards rather than to confirmed statements of intent.
- Finally, credit totals should not be read as proof that a student has met all requirements for a credential. Credits indicate progress, not

whether the right courses were completed, whether grades met program standards, whether residency requirements were satisfied, or whether substitutions or exceptions would be needed. This caution matters most for the stackable-credential group: the analysis identifies students whose programs award shorter credentials and whose earned hours suggest a review may be worthwhile. It does not identify students automatically eligible to receive a credential.

Future Research

Several next steps would sharpen this picture. Formal statistical tests could identify which differences between groups are largest and most reliable. Linking these records to national enrollment data could show whether some adults left Kentucky's public system and enrolled elsewhere. Following students over time could show how they moved through these credential context and completion proximity stages before stopping out.

The most important next step is to hear from the adults themselves. Surveys, interviews, advising notes, or feedback from navigators could explain why people in each group left and what would actually make returning feel possible. Future work could also test which outreach strategies work best for different segments: a broad invitation back, a transfer-focused message, a transcript review, a shorter-credential check, flexible scheduling, direct financial support, or some combination.

Final Thoughts

The number of adults with some college and no credential is large, but the work of bringing them back starts with seeing them more clearly. This paper offers Kentucky a practical way to do that. By asking what credentials students were working toward, how close they got, and what action that suggests, the state can distinguish adults who left early, those who built momentum, those who were almost done, and those whose credits warrant a closer review.

The main takeaway is simple: these adults are not one audience. Some need a warm invitation back. Some need advising built for adults or veterans. Some need clear transfer guidance. Some need a focused plan for the final stretch. And some may be close to a shorter credential that could make returning more realistic, or, after careful review, may already be within reach.

The goal is not to replace the detailed knowledge colleges have about individual students. It is to give Kentucky a better way to organize large-scale re-engagement efforts before individual advising begins. A good statewide framework does not dictate a path for each student. It helps colleges ask the right first question, send a better first message, and prepare more useful next steps.



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