



SHEEO

STATE HIGHER EDUCATION EXECUTIVE OFFICERS ASSOCIATION

Advancing Financial Aid Programs to Support Adult Students

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October 31, 2018

About SHEEO

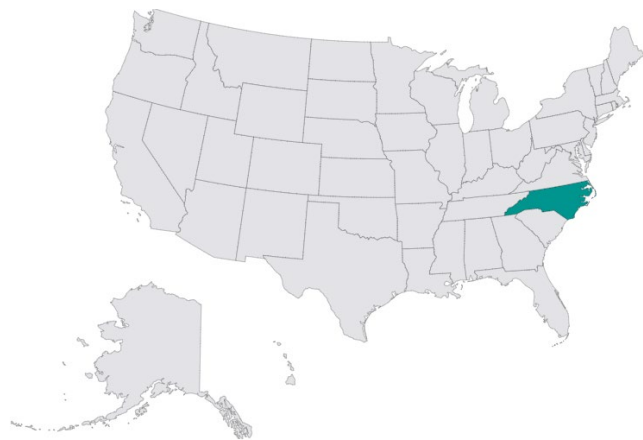
National association serving chief executives of statewide governing, policy, and coordinating boards of postsecondary education and their staffs.

SHEEO's Mission

- Advocate for state policy leadership
- Act as a liaison between states and the federal government
- Provide information and analysis on educational and public policy issues
- Recognize that state context matters



North Carolina Context



- 48 percent of adults have no degree – half have prior credit
 - Only 31 percent of black and 19 percent of Hispanic adults have a degree
- 2.5 million potential adult students
- Of the 110,000 adult undergraduates at public institutions, adult students are three times more likely to attend a community college



Adult Students in North Carolina

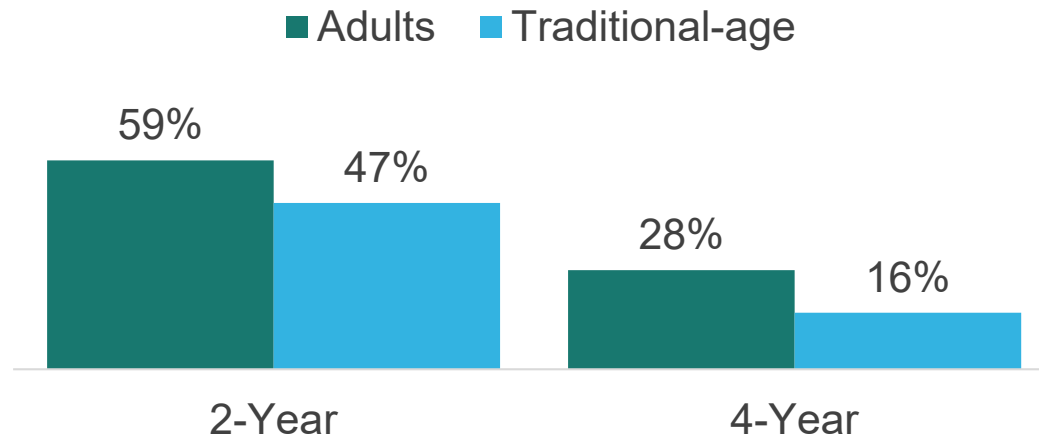


- Over half attend part time
- One quarter of all students are adults
 - Almost half of all part-time students are adults
- Majority of FAFSA filers are independent
- Community college graduation rates are below average, four-year graduation rates are above average



Adult Students in North Carolina

- Half as likely to receive state grant aid (15 percent)
- Have more unmet financial need (\$1,000 on average)
- More likely to drop out with no degree:





Characteristics of Adult Students



- Hardworking, responsible, and motivated
- Apprehensive about enrolling, low confidence in academic ability
- Have more outside responsibilities
- Low income, concerned about debt
- Price sensitive, select institutions based on cost of attendance
- Less likely to talk to financial aid advisers

Best Practices and Lessons Learned



- Limited empirical research
- States have relied on focus groups and policy audits to understand adult student needs and barriers to their success
- Policy development and implementation is an iterative process
- Evaluation important

Part-Time Enrollment Eligibility



- **Family and work responsibilities make it difficult for many adult students to enroll in 12 or 15 credit hours per semester**
- Some states allow eligibility to aid programs for students enrolled part time (3-6 credit hours per term)
- State examples
 - Illinois MAP Grant
 - Indiana Adult Student Grant
 - Tennessee Reconnect

Application Deadlines



- **Adult students do not operate on a linear enrollment cycle and can decide to enroll after financial aid application deadlines have passed**
- States are exploring different deadline structures:
 - Oregon prioritizes students with greatest financial need rather than the first applicants
 - Indiana uses first-come, first-served model for an aid program with only adult students being eligible

Impact of Prior Postsecondary Attempts



- **Students looking to re-enroll may face academic or financial hurdles from prior postsecondary attempts**
 - Satisfactory Academic Progress (SAP)
 - Indiana allows aid eligibility for some students who do not meet SAP requirements
 - Financial holds
 - Washington exploring micro grant option to pay institutional holds
 - Wayne State University allows students to re-enroll and gradually pay back institutional debts, and forgives 1/3 of debt with each completed semester

Prior Learning Assessments (PLA)



- Adult students often have work and learning experiences from the military or previous employment
- PLAs allow students to earn credit by demonstrating knowledge from prior experiences
- Some states, like Indiana, allow students to use financial aid to pay for PLAs

Connections to Workforce Needs



- In many states sub-associate certificates are in high demand
- These credentials appeal to adult learners who can quickly receive an economic return
- State examples of aid programs targeting workforce needs
 - Indiana Work Ready Grant
 - Oklahoma Adult Promise Program

Reaching Adult Learners



- Adult learners do not always know about the assistance states provide to help them enroll or re-enroll
- States are creating outreach campaigns and making information about enrolling easy to access
- State examples
 - Indiana You Can Go Back
 - Mississippi Complete to Compete
 - Tennessee Reconnect

Recommendations

1 Ensure Adult Students Have Sufficient Funds to Cover Education-Related Expenses

- Adjust the Education Lottery Scholarship (ELS) eligibility to be aligned with Pell Grant eligibility
 - EFC Eligibility limits: ELS \$5,000, Pell \$5,328
- Target state financial aid dollars at those with the largest unmet need

1 Ensure Adult Students Have Sufficient Funds to Cover Education-Related Expenses

- Change eligibility limits from a maximum number of semesters to a total credit limit
 - Typical associate degree is 60 credits
 - Current limit is six semesters for an associate
 - If a student takes two classes per term:



- Aid runs out with 24 credits to go

2 Simplify the Financial Aid System to Let Adult Students Know What Net Price to Expect

- Ensure the UNC grant calculation is understandable and award information is shared earlier in the enrollment process
- **Create a common formula across all three grants to prorate award amounts based on enrollment intensity**
- Target potential adult learners with the message that college is affordable when need-based aid covers tuition, fees, books, and supplies



2 Simplify the Financial Aid System to Let Adult Students Know What Net Price to Expect

- List awards by enrollment intensity, and explicitly state that the full amount of the community college grant requires 15 credit hours per term:

Credit Hours	Enrollment Status	Award Amount
15+	Full-time Plus	100% Award shown on award letter
12-14	Full-time	Award shown - \$400
9-11	Three-quarter time	Based on eligibility
6-8	Half-time	Based on eligibility
1-5	Less than half-time	0%

3 Conduct a Policy Audit to Identify Barriers to Adult Learner Success

- Funding for Prior Learning Assessments
- Restrictions around Satisfactory Academic Progress
- Potential mismatches or lack of information between financial aid and other benefits such as Supplemental Nutrition Assistance Program (SNAP) and Section 8 housing assistance
- Policy barriers to providing financial aid for summer terms
- Whether criteria for determining eligibility for the UNC need-based grant unintentionally excludes adult students



4 Consider Non-Financial Supports

- Conduct focus groups of current and potential adult students to identify their needs
- Assess how institutions are meeting the needs identified through the focus group sessions
- Assess whether institutions are providing the advising, support services, and mentoring that adult learners need



Questions?

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