



Promising Models that Highlight the Path to Higher Education Reform



Technology and innovation are rapidly transforming nearly every facet of modern life, but the way in which higher education serves learners sometimes seems to be a notable exception—at least in the current imagination.

But in reality, the past decade has been a period of significant change and dynamism for institutions of higher education as they work to meet the needs of an increasingly diverse population of learners and [evolving labor market demands](#).

The last bastion of the proverbial ivory tower remains in the constraints that higher education believes policy imposes on learners and institutions. As a result, institutions often feel caught between serving a new demographic of learners and working within policies that are designed for the traditional 18-year-old freshman who lives on campus, takes classes full-time, and follows a linear path from high school to a bachelor's degree.

The emerging majority of learners today are adults balancing complicated lives. Take, for example, Cordero Holmes, a 32-year-old, formerly incarcerated father of four who works over 50 hours per week and is pursuing two associate's degrees at Rio Salado College. Learners are often attending school part-time, working one or more jobs, and/or balancing caregiving responsibilities with their work and studies. They are getting their education in “the cracks of their lives,” which means they may stop and start their education as circumstances permit.

Therefore, they need greater flexibility to fit their education around other responsibilities. Institutions often have a clear sense of what their learners need but assume that longstanding policy constraints prevent them from implementing solutions.

Indeed, higher education policy is clearly in need of reform and has not kept up with the realities of what learners need to succeed in today's workforce. The federal Higher Education Act (HEA) is intended to be renewed every five years, but it's been 13 years since the last reauthorization. The world has changed dramatically in that time: when HEA was last reauthorized, the first iPhone was just a year old, we hadn't yet felt the full impacts of the Great Recession, and [only about one in four students](#) was taking an online course. And the existing federal student aid system has struggled to keep pace with the demands of an increasingly diverse student population.

Working adult learners who “stopped out” but want to re-enroll may have used up all of their lifetime eligibility for Pell Grant funding, making the “last mile” of degree completion complex and difficult to finance. Similarly, learners who struggled in earlier attempts at completing their degree may face restrictions on their eligibility for student aid because of a failure to stay in compliance with Satisfactory Academic Progress in the past.

Short-term credentials or single-credit certifications at community colleges are growing in popularity, but education providers are largely not allowed to accept federal student aid for these programs, meaning that displaced workers who are seeking to upskill using federal dollars must look elsewhere. And until Congress recently lifted the ban on Pell Grant eligibility for prisoners, incarcerated learners seeking a path to rehabilitation and re-entry through education were shut out from student aid programs.

All of these examples suggest that federal policy is out of step with the realities facing today’s learners.

However, despite these barriers, there is room within existing policy for institutions to innovate and meet learners’ evolving needs. During the COVID-19 pandemic, institutions shifted their in-person learning entirely online seemingly in the blink of an eye. This sense of urgency and responsiveness to learners’ needs must not disappear after the pandemic subsides. Although policy needs to be addressed and modernized, it can too often become an excuse or an artificial barrier for institutions to resist needed interventions and strategies that address the needs of today’s learners.

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In the spring of 2021, the Presidents Forum hosted the third convening in the [Learners First series](#), which brought together member institutions, learners, and workforce experts to discuss the intersection of higher education policy and the realities that learners are facing during a precarious time for higher education. Throughout the convening, participants shared ways in which policy should change and evolve, but also ways in which institutions are driving change within the existing policy framework. Many Presidents Forum members have demonstrated that there is substantial room within existing policy for fresh thinking and even risk-taking.

In turn, the efforts of these trailblazing institutions can serve as exemplars for their peers and inform future policy that makes it easier for all education providers to meet their learners’ needs. Their work can be separated into two broad categories: innovative practices that make higher education more learner-centric and innovative ways of providing financial aid that remove barriers for learners.

“Federal higher education policy cannot be a barrier, whether actual or perceived, for institutions to innovate and serve the needs of an increasingly diverse population of learners,” said Gregory Fowler, the president of the University of Maryland Global Campus. “Although policy has not evolved in lockstep with learners’ needs, there is still a clear opportunity to innovate and scale promising ideas and best practices.”

MAKING HIGHER EDUCATION LEARNER-CENTRIC

FLEXIBLE LEARNING MODELS FOCUSED ON OUTCOMES



The journeys of today's learners are anything but linear. As we shift to an era of lifelong learning that must help learners balance their education with other elements of their lives, institutions must create pathways that are responsive to learners' needs. Higher education policy has historically assumed that learners will progress toward a degree by taking a certain number of credit hours in a specified order and in a prescribed period of time. Thanks in part to policy changes in the last HEA reauthorization, several institutions have started to re-imagine how, where, and when students learn.

For example, competency-based education (CBE) can make it easier for learners to acquire specific, workforce-relevant skills in an efficient way and demonstrate to employers exactly what skills they have mastered. Instead of assuming that learners will master the course material after a certain number of hours in class, CBE ultimately allows learners to progress at their own pace and advance in the curriculum as soon as they have demonstrated an understanding of the material.

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The result is that learners can progress through their education faster, which can save them considerable money, or they can go at a slower pace to accommodate their responsibilities outside of the classroom and avoid having to drop out. Either way, learners have ownership over their own pace and path to completion.

[Capella University](#) has led the way on CBE with a demonstrated record of success, and it can now share lessons that can ultimately inform federal policy. Yet the barriers to adopting CBE still seem too cumbersome to many other institutions.

Paul LeBlanc, the president of Southern New Hampshire University (SNHU), admits that higher education isn't always built to help students efficiently learn the specific skills they need for careers. However, working with industry partners and others outside of the higher education sector can help institutions provide more of this kind of short-term, flexible education, which will ultimately benefit learners.

THE NEXT GENERATION OF CREDIT FOR PRIOR LEARNING



Learners are not blank slates. No matter what a learner's motivation is for entering higher education, institutions have an obligation to acknowledge and recognize their existing skills and knowledge, from workplace or volunteer experience to prior formal education. [Credit for prior learning](#) (CPL), or prior learning assessments, can accelerate learners' progress in their course of study, saving them time and money and increasing completion rates.

Rethinking CPL to accommodate new types of adult learners in the wake of the pandemic means recognizing skills outside of white-collar office work. Institutions are beginning to recognize that learners with varying experiences—from retail to hospitality to customer service—have been overlooked in credit for prior learning evaluations. Colleges such as [Capella University](#) have taken the lead on providing guidance to change institutional practices and the ecosystem in which they serve.

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Credit for prior learning can be leveraged strategically to develop better crosswalks between credentials and completion. Colleges are making the CPL process easier for students by shifting from a focus on individual assessments (e.g., standardized exams, portfolio assessments) to credential crosswalks. [The University of Memphis's Finish Line program](#) partners learners with advisors who can evaluate their transfer credits and prior experience. The advisor and learner then identify degree programs that maximize the use of those credits. As more certifications and licenses are crosswalked to existing degree and credential programs, more learners can have their prior learning recognized with minimal effort on their part. This can improve equity by increasing the number of first-generation or traditionally underrepresented learners who pursue CPL, as many learners may have previously been discouraged by the idea of taking an assessment or told that their work history was not valuable.

Evaluating learners' work history to determine the skills and knowledge gained through employment is one pathway to award credit at the start of an academic program, but credit for prior learning by exam later in an educational journey can also be a tool for degree completion. Institutions such as Charter Oak State College and National University are increasingly adopting CPL initiatives. Charter Oak has developed a set of transparent [credit recommendations](#) based on the educational organization and learning experience, making it easier for learners to understand how their experiences fit into a

degree plan. National University created [a comprehensive degree map](#) for each student that includes all course and program requirements, transfer credits awarded, and prior learning credit granted, saving learners \$25 million over the past three years.

NEW AND MORE HOLISTIC MODELS OF STUDENT SUPPORT



The need for holistic or “wraparound” supports for learners has perhaps never been more apparent than during the COVID-19 pandemic. Learners were suddenly grappling with a range of new challenges beyond tuition costs—from a lack of reliable access to the Internet or a digital device to the loss of childcare to a lack of space at home to learn virtually—that jeopardized their ability to continue their education.

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While the issues that surfaced during the pandemic were extreme, they demonstrated the need for not just additional financial resources for learners and institutions, but also regular and ongoing support and coaching to help today's learners overcome barriers that exist in everyday life. At SNHU, academic advisors were given substantial leeway to help learners navigate pressing issues beyond academics. For example, LeBlanc indicated that food security was SNHU's top issue during the pandemic, so advisors were allowed and encouraged to help learners who may be going hungry rather than focusing solely on academics.

Although this hyper-responsive approach to learners' basic needs may seem like a simple adjustment, it required resolving long-standing tensions between SNHU's academic and advising teams to enable them to work together to serve students. This was reflective of a major cultural shift that paved the way for staff to help meet learners' needs beyond the classroom, ranging from food to technology to transportation.

Similarly, technological innovation driven by the pandemic is demonstrating ways that colleges can meet learners' needs around the clock. [Dallas College](#) engaged AdmitHub, developer of a behaviorally intelligent and conversational chatbot service, to create a personalized artificial intelligence (AI) chatbot to help learners navigate the impacts of the pandemic. The chatbot now serves more than 36,000 learners, helping learners get immediate answers to their questions and freeing up staff time for in-depth interpersonal connections with learners in the most need.

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Western Governors University (WGU) assigns each learner a [Program Mentor](#), a faculty member who helps their mentee create an academic plan, enroll in courses, develop study skills, and navigate school policies and procedures. The check-ins [are scheduled](#) around learners' schedules and often take place by phone or online, making it easier for learners to balance them with other obligations. Meanwhile, National University—which serves a large population of working adults, K-12 educators, veterans and military families—is using AI-powered, behaviorally intelligent chatbots to support learners.

INNOVATING AROUND LEARNER AID

EMERGENCY AID AND MICROGRANTS



Relatively small amounts of money have long been a significant barrier to persistence and graduation. Many colleges do not allow students to graduate with outstanding balances, and some students are forced to drop out before they even get to that point because of an unexpected expense such as a broken laptop or a car issue.

Higher education has it backwards in this regard, says Peter Smith, the Orkand Endowed Chair and a professor of innovative practices in higher education at the University of Maryland Global Campus. He offers the analogy of an emergency room, which takes in and treats the highest-need patients while referring others with less severe illnesses to their primary care physician for further support. In contrast, what institutions are doing is like telling patients experiencing medical emergencies to go away and come back when they're better. Institutions need to think more like emergency medicine—or better yet, preventive care, so they can step in and diagnose problems before they become emergencies.

Georgia State University has addressed similar barriers to completion by awarding emergency grants based on predictive analytics. Research has shown that Georgia State's grants are [more than paying for themselves](#) in the form of increased student completion. The takeaway, says Tim Renick of the National Institute for Student Success at Georgia State, is that doing the right thing morally can also sometimes be the right thing for an institution's

self-interest and bottom line. The U.S. Department of Education also recently recognized this in [allowing](#) institutional CARES Act dollars to be put toward students' outstanding bills, which can remove a significant barrier to completion.

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LEARNER-CENTERED FINANCE



The current student financial aid system is centered on the premise that students will graduate from college and achieve greater economic opportunity and mobility, which makes it possible for them to repay any loans they may have taken out to finance their education. But policymakers have shied away from collecting data on whether that premise actually holds water, and the data we do have suggests that it does not. The Federal Reserve [estimates](#) that Americans' collective student debt increased by 102% between 2010 and 2020, to over \$1.7 trillion, and the Brookings Institution [projects](#) that nearly 40% of borrowers will default on their loans by 2023.

Some institutions, such as WGU, have taken it upon themselves to educate learners on student loans and structure tuition in ways that save learners money. WGU's decision to [charge](#) tuition per term allows learners who are able to take a larger courseload to complete a degree much more cheaply than at institutions that charge per credit hour. In addition, WGU's Responsible Borrowing Initiative [encourages](#) all learners to take out loans only for direct costs that they cannot afford up front, such as tuition and fees, and not for indirect costs such as housing and transportation. The school reports that two-thirds of its borrowers follow this guidance, and borrowers' average annual loan amount has decreased by 40% since 2013.

Other institutions are shifting away from up-front tuition payments entirely and looking for new ways to reduce overall costs and reorient them around the value of the education to the learner. Here are some innovative strategies that institutions around the country have implemented:

Income share agreements (ISAs): Colorado Mountain College's [Fund Sueños program](#) is an income share agreement for DREAMers, who are undocumented learners, and other learners who do not have access to federal financial aid. The institution covers the up-front cost of the learners' education and the learners—once they are employed and earning more than \$30,000 a year—will pay back a percentage of their income for a set amount of time. Fund Sueños is an evergreen fund; as learners pay back to the fund post-graduation, those dollars are used for ISAs for future learners.

Tuition deferral: Institutions such as [Excelsior College](#) offer students whose employer provides a tuition reimbursement program the option to defer their tuition payments until after each academic term is complete. This prevents students from having to foot the bill up front and wait months for their employer to reimburse them.

CONCLUSION

While there are very real obstacles to innovation within the current higher education policy framework, institutions should consider creative approaches to what they can accomplish within the bounds of current policy. Policy should not be an excuse to ignore or downplay learners' needs.

"There's often more latitude in policy than we allow ourselves to take advantage of at the moment," says Paul LeBlanc, president of Southern New Hampshire University. "As institutional leaders, it's our job to push existing policy as far as we can and then show policymakers how it works."

It's critical to recognize that innovating within current policy and pushing for reform are not mutually exclusive. Institutional leaders can reimagine their work within the boundaries of current policy while also working to make policy more learner-friendly. If leaders entertain both ideas at once, they may find that there is more opportunity than they had realized to accelerate learner support and work at the cutting edge of higher education.

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