



ITHAKA S+R

Adult Learners and Federal Financial Aid

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Ithaka S+R

Who we are and what we do:

- Not-for-profit organization
- Goal = broaden access to higher education
- In addition to adult learner re-engagement, known for:
 - American Talent Initiative
 - Holistic Credit Mobility
 - Justice Initiatives
 - Library and Scholarly Communications fields

How do you define ‘adult learner’?

Who are Adult Learners?

There are many definitions of adult learners

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

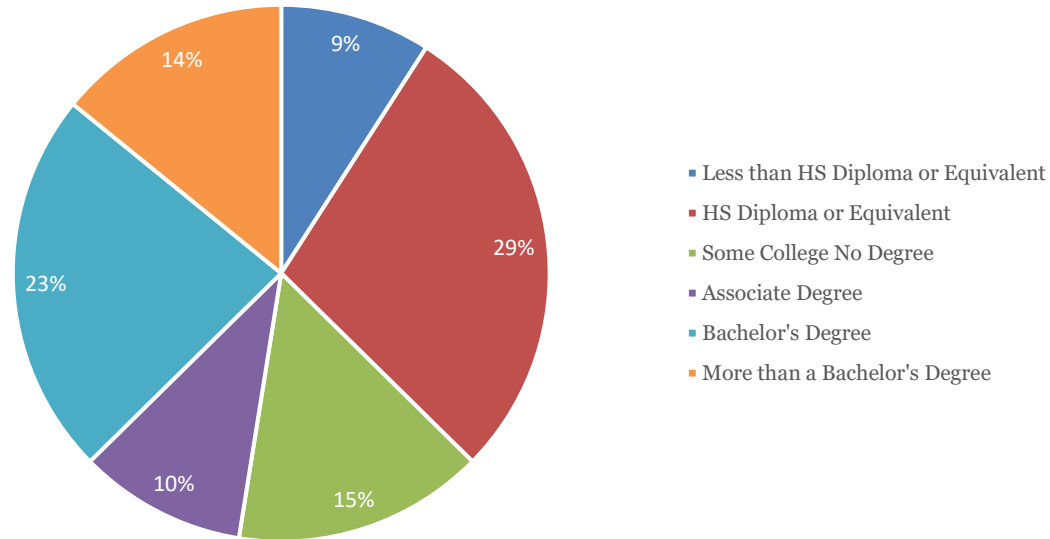
Barriers to Re-Enrollment

Adult learners navigate many barriers, including:

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

Why Focus on Adult Learners?

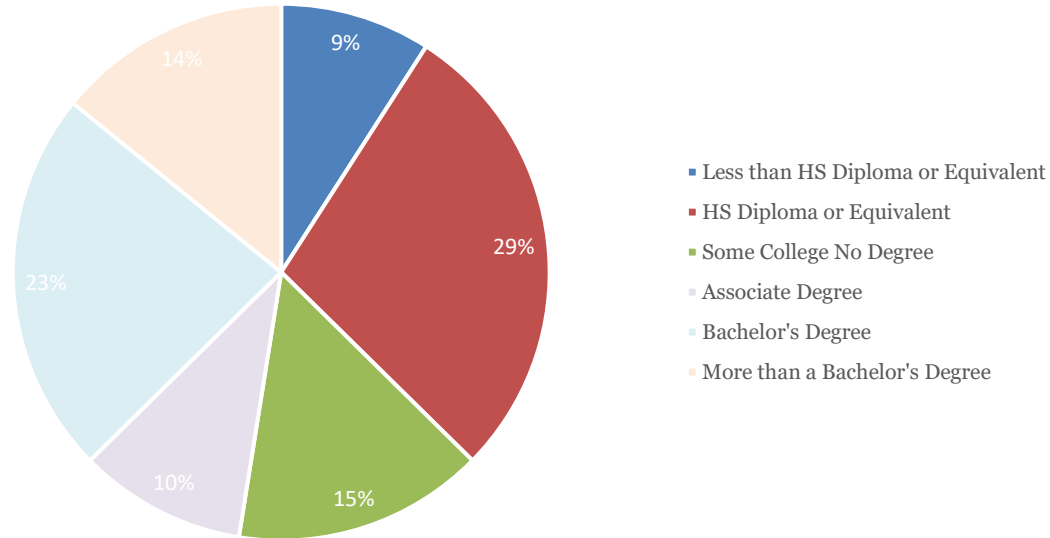
Highest Levels of Education, US Population 25+



Source: U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC).

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Why Focus on Adult Learners?

Increasing Enrollment &
Mitigating Demographic Cliff

Meeting Workforce &
Economic Development Needs

Achieving Statewide
Attainment Goals

Expanding Access &
Improving Student Outcomes

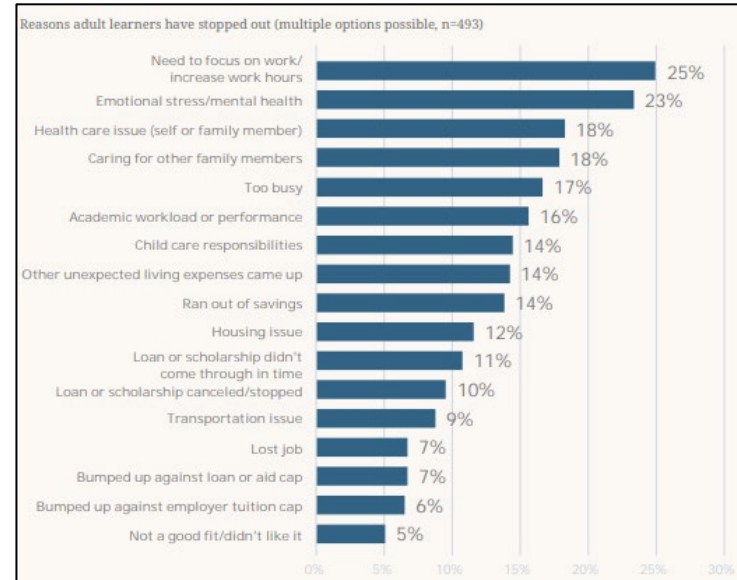
Two Populations

Stopped Out

Never Started

Stopped Out Adult Learners

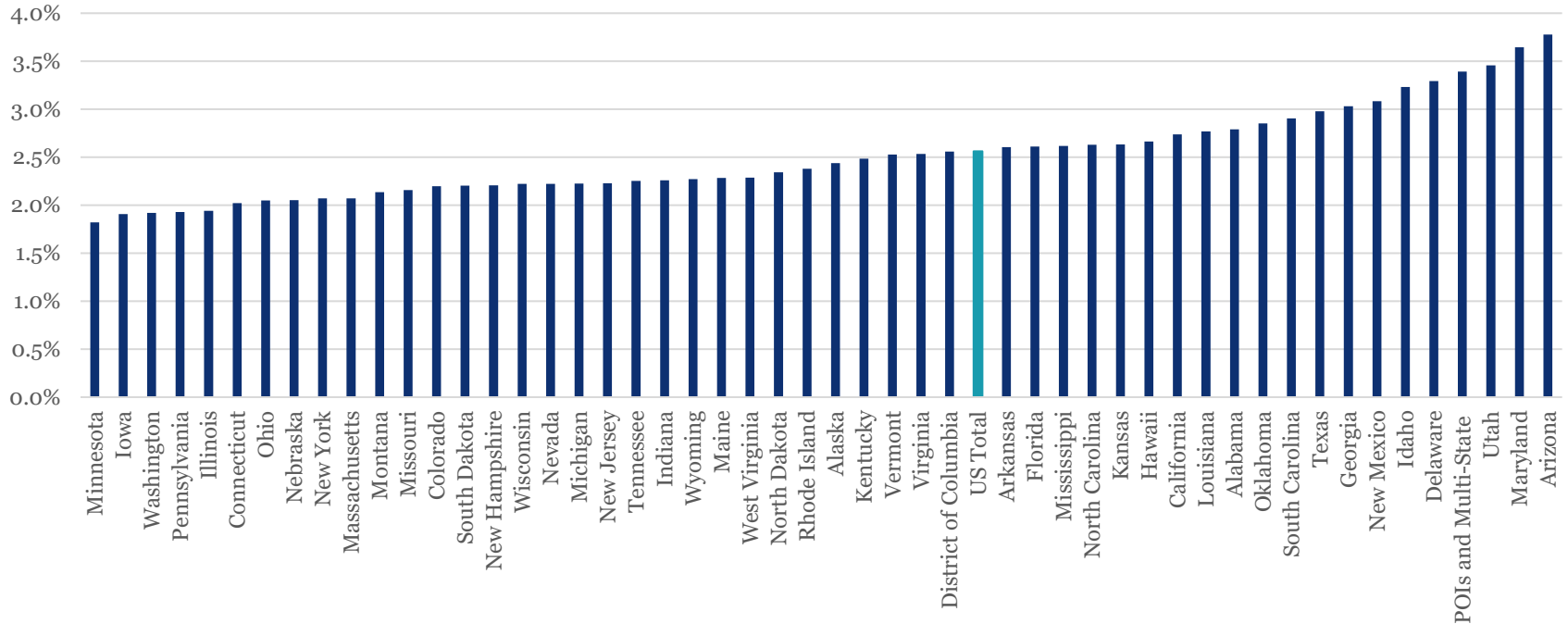
- Half of all adult learners have stepped away from their education at some point
- Work obligations, family commitments, and prioritizing health
- Money and resources are consistent factors



Source: CAEL How They Pay Report, 2023

Current State of Adult Learner Return

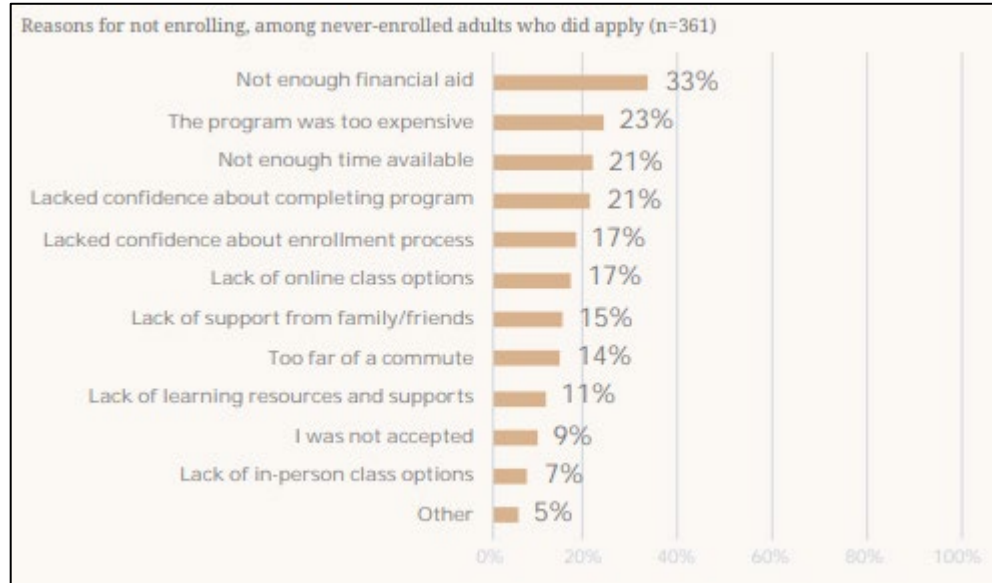
Re-enrollment Rates for SCNC Students Under 65, by State (2022-2023)



Source: NSC SCND2024 Data Appendix

Adults Who Never Started

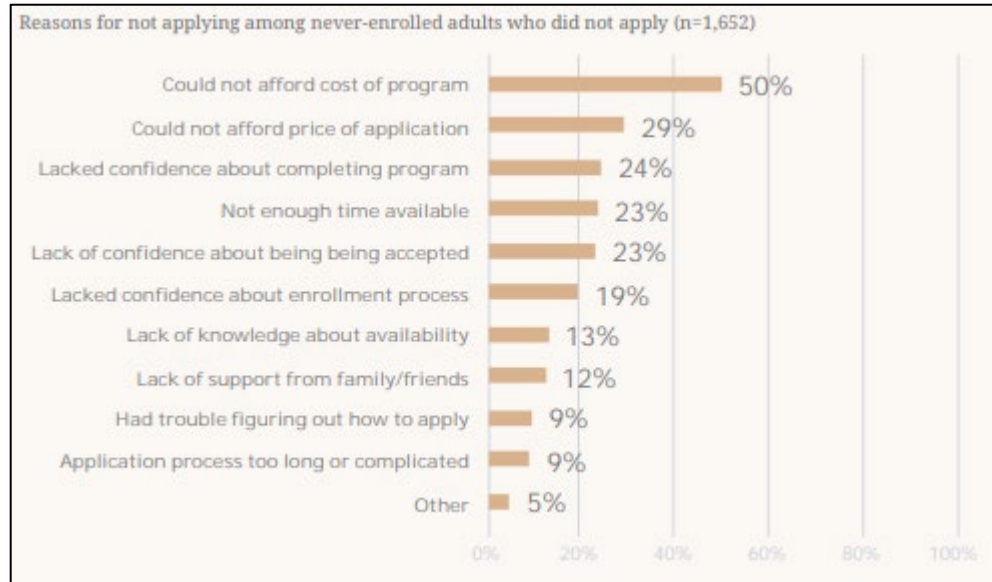
- Time
- Money
- Complexity
- Confidence



Source: CAEL Never Enrolled Report, 2022

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Source: CAEL Never Enrolled Report, 2022

What do you see as the top challenges currently for re-engaging and re-enrolling adult learners, related to financial aid?

Common Financial Aid Challenges

There are many, but today we'll discuss:

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

Fluency in the Process

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

Basic Eligibility Criteria

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;

Basic Eligibility Criteria

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

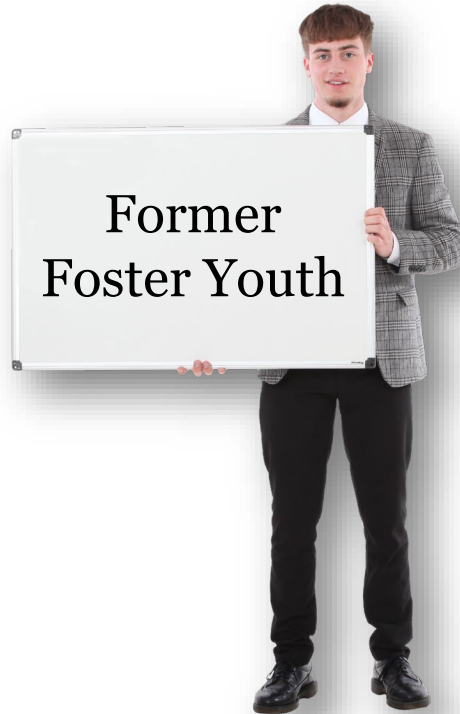
What isn't listed?

Changing Circumstances

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



Changing Circumstances



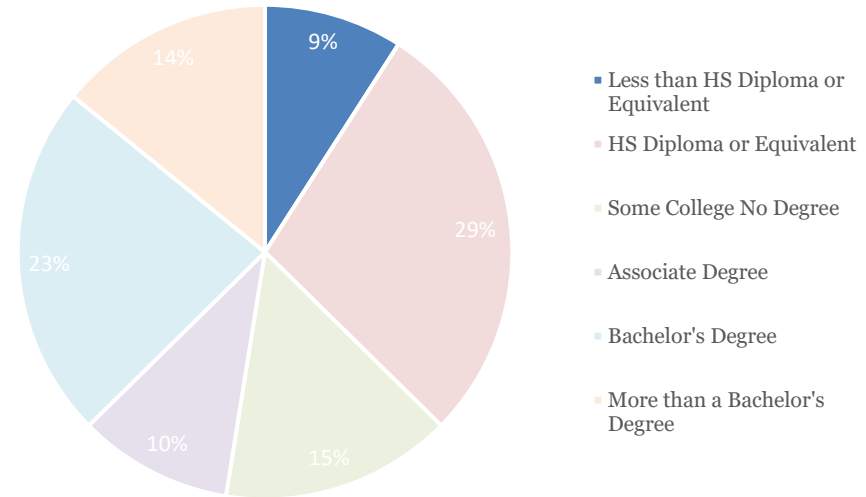
Federal Student Loans in Default

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

Non-Completers Ability to Benefit

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

Highest Levels of Education, US Population 25+



Satisfactory Academic Progress

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

- Grades
- Completion rate
- Timeframe

Determining SAP

**GPA is a
2.0+**

**Passing 67% of
coursework**

**Completion
within 150%**

SAP Struggles for Adults

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



WBEZ Chicago, Lisa Kurian Philip

SAP Struggles for Adults

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

The Appeals Process

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

Strategies to Support Students

- Simplify processes, where possible
- Clearly and proactively communicate
- Implement permitted mechanisms
 - ATB, SAP, Professional Judgement
- Identify opportunities for gap funding
- Uncouple state and federal requirements for financial aid

What strategies are being implemented in your state to better support adult learners navigating federal financial aid?



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Thank you!

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