



**WORLD EDUCATION**

— A DIVISION OF JSI



**Texas Success Center**

# **Understanding Ability to Benefit (ATB)**

**Helping Students Access Federal Financial  
Support**

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11.13.25

# Agenda

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- Welcome
- ATB Survey
- Overview of Ability to Benefit
- Why Ability to Benefit in Texas?
- Partnerships for Successful ATB Implementation
- Open Conversation: Q&A
- Next steps





# ATB Pulse Check

# ATB Survey

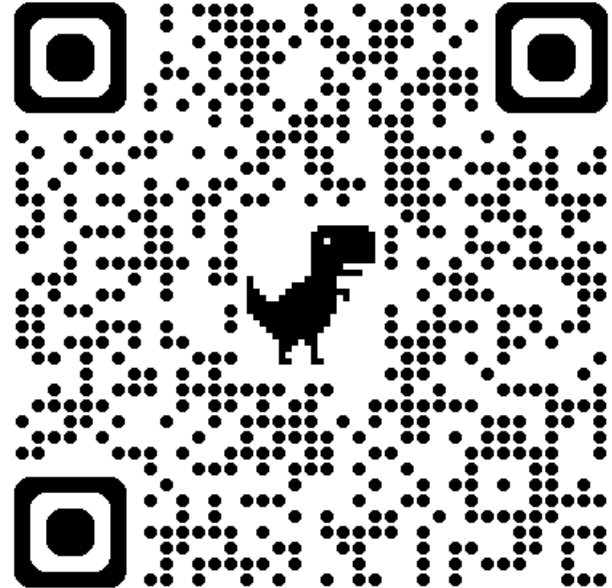
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1. Open Your Cell Phone Camera
2. Hover over the QR code
3. A link will appear
4. Click the link
5. Complete the 5-question survey
6. Click submit



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<https://docs.google.com/forms/d/e/1FAIpQLSd9xkNRElj4C7dQNq5XdZpICPy0tQrwO0v2Kb5g-3gfobygpa/viewform?usp=sharing&ouid=103890958137995051966>



# Overview of Ability to Benefit

# What is ATB?

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The Ability to Benefit (ATB) provision in the Higher Education Act **gives adults without a high school diploma or equivalent access to federal student aid.**

# Student Eligibility

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## **To be eligible for ATB, a student has to:**

1. Be enrolled in an eligible career pathway program (ECPP);
2. Complete one of three options:
  - a. Pass a U.S. Department of Education-approved test,
  - b. Complete six credit hours towards a postsecondary credential, or
  - c. Be admitted through a “state defined process”; and
3. Be eligible for federal student aid.

# Eligible Career Pathway Programs (ECPPs)

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Students must be **concurrently enrolled in all three** of the following:

1. Adult education and literacy programming that assists adults in attaining a high school diploma or equivalent;
2. A Title IV eligible postsecondary program; and
3. Workforce preparation activities and training for a specific occupation or occupational cluster.



# Eligible Career Pathway Programs (ECPPs)

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ECPPs must also:

- Align with the skill needs of the state or regional economy
- Include academic and career counseling
- Accelerate students' educational and career advancement

(i.e., align with the federal *career pathway* definition in WIOA, HEA, and Perkins V)

# Eligible Career Pathway Programs (ECPPs)

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Colleges using ATB must submit at least one ECPP to the U.S. Dept. of Education for approval. The process includes:

1. Compiling a list of the required documentation from the college's 1) adult education department or community partner and 2) career and technical education department
2. Submission of the required documentation in the E-App portal by the college's financial aid office

Source: [\(GEN-24-08\) Ability to Benefit State Process and Eligible Career Pathway Programs](#)

# The Three ATB “Options”

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To be eligible for ATB, **a student has to complete one of three options:**

1. Pass a U.S. Department of Education-approved test
2. Complete six credit hours towards a postsecondary credential
3. Be admitted through a “state defined process”

# The Test Option



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ATB test	Passing scores	Test publisher contact information
Combined English Language Skills Assessment (CELSA),* Forms 1 and 2 Effective Date: November 1, 2002	CELSA Form 1 (97), CELSA Form 2 (97)	Association of Classroom Teacher Testers (ACCT), 1187 Coast Village Road, Suite 1, #378, Montecito, CA 93108. Contact: Telephone: (805) 965-5704. Fax: (805) 965-5807. Email: <a href="mailto:actt@cappassociates.com">actt@cappassociates.com</a> .
ACCUPLACER Computer-adaptive tests and COMPANION ACCUPLACER Forms J and K: Reading Test, Writing Test, and Arithmetic Test	Reading Test (233),** Writing Test (235),** Arithmetic Test (230) **	The College Board, 250 Vesey Street, New York, NY 10281. Contact: ACCUPLACER Program. Telephone: (800) 607-5223. Email: <a href="mailto:accuplacer@collegeboard.org">accuplacer@collegeboard.org</a> .
Texas Success Initiative (TSI) Assessment—Computer-adaptive tests and COMPANION TSI Forms T and V: Reading Placement Test, Writing Placement Test, Mathematics Placement Test	Reading Placement Test (336), Writing Placement Test (345), Mathematics Placement Test (326)	

Source: [List of Approved Ability to Benefits Tests](#) (5/27/25)

# The Credit Hour Option

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The student completes at least six credit hours, or 225 clock hours, that:

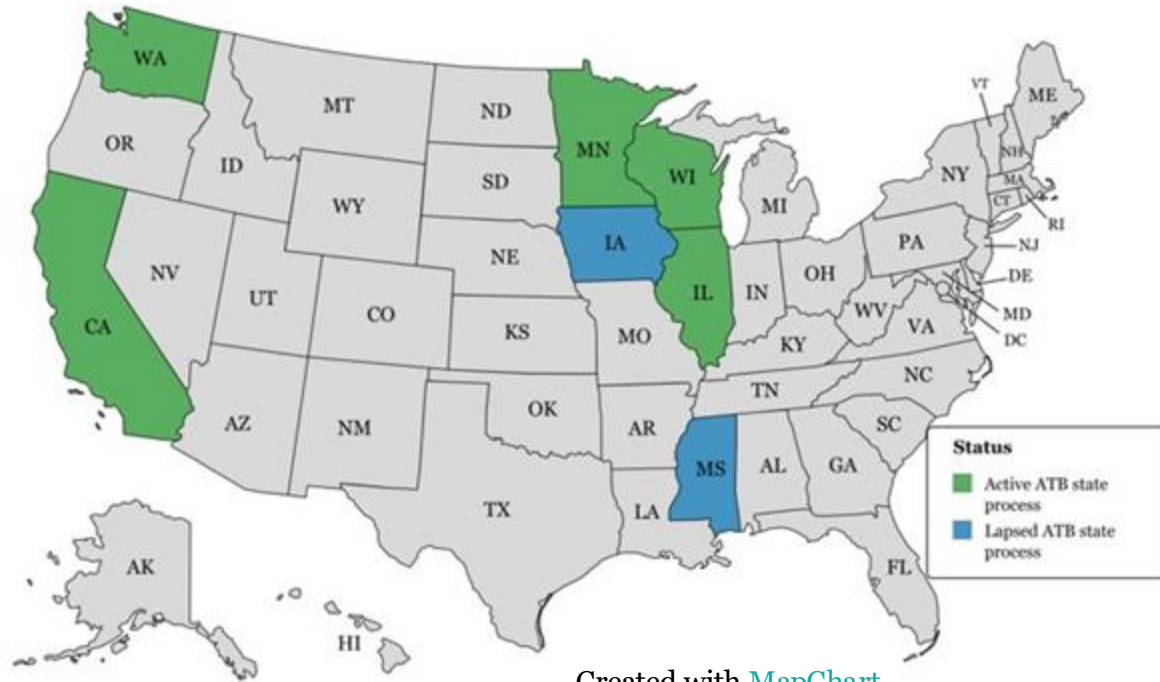
- Must be **applicable toward a Title IV-eligible degree or certificate** offered by the postsecondary institution (remedial and developmental coursework don't count)
- Don't need to be applicable to the specific degree or program in which the student is enrolled (or intends to enroll)

In other words, the coursework must show that **the student has the ability to benefit from postsecondary education.**

# The “State Defined Process” Option



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Created with [MapChart](#)

# Why Implement a State Process?

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- Leverage existing systems and strengths and align ATB with the state's career pathways and postsecondary goals and initiatives
- Expedites access to federal student aid (students don't have to wait until they can pass a test or earn six credits)
- Gives the state more oversight over ATB implementation while still supporting institutions' individual needs

# Federal Student Aid Eligibility

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- Demonstrate financial need (for need-based aid);
- Be a U.S. citizen or an eligible noncitizen;
- Have a valid Social Security number;
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- Maintain satisfactory academic progress;
- Complete the FAFSA; *and*
- Show qualification to obtain a college or career school education (either by having a HS diploma or equivalent, completing a HS education in a homeschool setting, or enrolling in an ECPP and completing an ATB option).



# Dual Enrollment for Adult Learners (DEAL)

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- National initiative that aims to support states in the development and implementation of ATB state processes
- Funded by the U.S. Department of Education's Office of Career, Technical, and Adult Education (OCTAE)
- Currently providing technical assistance to six states interested in pursuing a state process: Alabama, Connecticut, Idaho, Kansas, New Mexico, Virginia
- ATB implementation toolkit to be published mid-2026
- Stay updated via the [DEAL project page](#)

# National Interest

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- Growing interest in exploring:
  - The usage of ATB in correctional education settings
  - The intersections between ATB and short-term or Workforce Pell
- Community college students are increasingly having difficulty covering basic needs due to rising nontuition costs ([\*The Full Cost of Attendance: Addressing Housing, Food, and Other Barriers to Community College Student Success\*](#), Center for American Progress)

# World Education's ATB Resource Page



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Learn more at: [worlded.me/ATBresources](https://worlded.me/ATBresources)

## Ability to Benefit Resource Page

This resource page is for states and institutions looking to learn more about the Ability to Benefit (ATB) provision of the Higher Education Act. If you have a resource you'd like to suggest, email Shirley Doan at [shirley\\_doan@worlded.org](mailto:shirley_doan@worlded.org).

*Some resources may contain some out-of-date information but are still largely relevant; please consider the date of publication when referencing.*

+ What is Ability to Benefit?

+ Federal Guidance

+ Practitioner-Informed Resources



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# Why ATB in Texas?

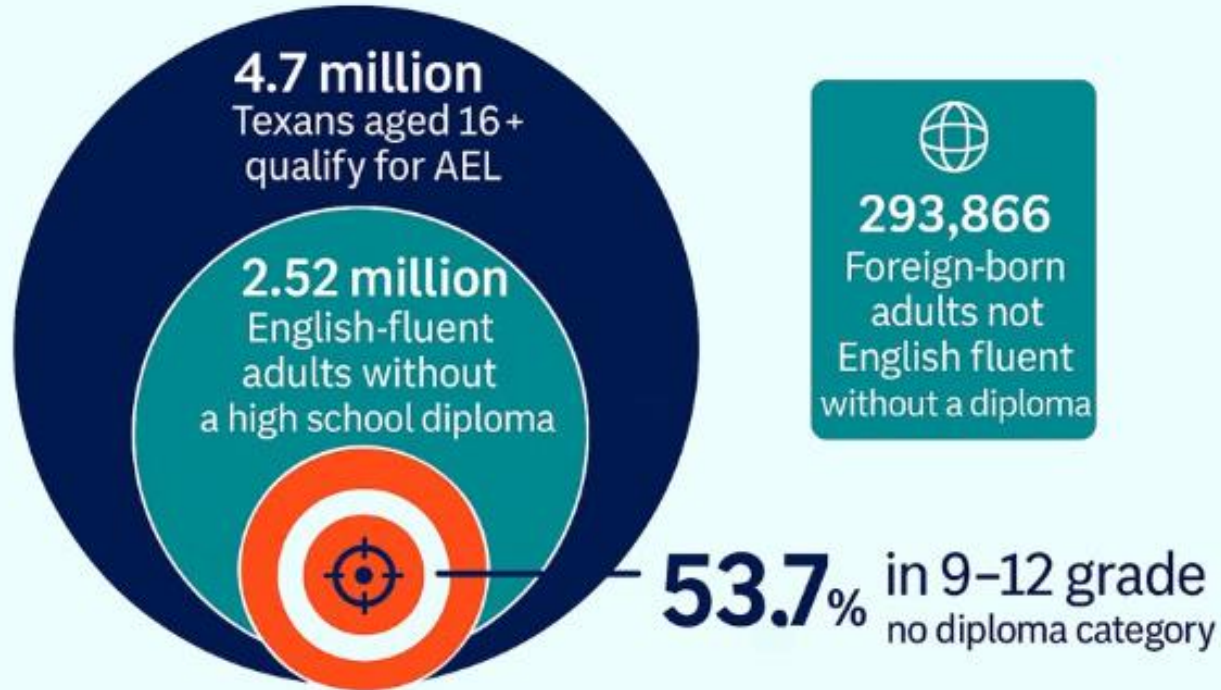


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# Texans Without a High School Diploma: The ATB Core Population



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Think of ATB as the key to unlock the potential of millions of Texans who are ready for a new opportunity—they just need a bridge, not a barrier.

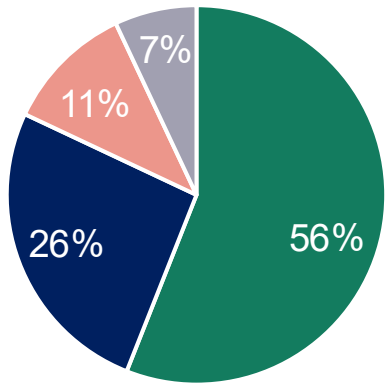


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# According to the Texas Workforce Investment Council Study

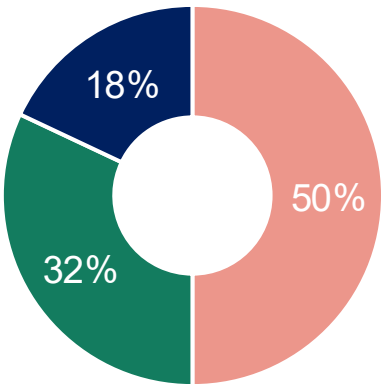


By Race/Ethnicity (Texans eligible for AEL services, especially 9–12th grade no diploma group):



■ Hispanic ■ White ■ African American ■ Asian/Other

By Age (based on prime working-age categories used in the report’s AEL-eligible population section):



■ 25–44 years ■ 45+ years ■ 16–24 years

Texas’ ATB-eligible population is *both highly diverse and predominantly working-age*. To maximize impact, our strategies and programs must be inclusive—meeting students where they are, with culturally relevant support and flexible, with career-focused pathways.



# Why Texas Should Utilize ATB

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- Expand Access
  - Pell Grants for Texans without a high school diploma
- Build Sustainable Career Pathways
  - Bridge AEL students into high-demand, workforce-aligned programs
- Leverage Federal Aid
  - Bring new dollars into Texas higher education
- Strengthen Workforce
  - Prepare more Texans for high-wage, high-demand jobs
- **Boost Enrollment & House Bill 8 Momentum**
  - Grow the pool of eligible learners to meet outcomes funding goals
  - **Workforce (Short-term) Pell Grant for non-credit programs** — *Originally slated for July 1, 2026; actual launch date TBD due to pending federal rulemaking. Effective date could shift to July 1, 2027*



# ATB Amplifies House Bill-8 Outcomes



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## Base Tier

Foundational support for core operations (fixed or per-student)

## Outcomes (Performance) Tier

Colleges earn \$\$ for student outcomes:

- 🎓 Credentials of value awarded
- 🏭 High-demand field completions
- ➡️ Transfer to university
- 📖 Dual credit sequence completions

Extra weights/bonuses:

- ★ Economically disadvantaged students
- ★ Adult learners
- ★ High-need fields

## Incentive/Innovation Tier

For piloting new models, short-term credentials, or regional workforce needs (if applicable)



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# How Many Texans Accessed Federal Aid through ATB in 2021?



**1,386**

Texans received  
Pell via ATB



**79**

Institutions  
across Texas



**\$10.9 million**

in federal aid awarded to  
these students



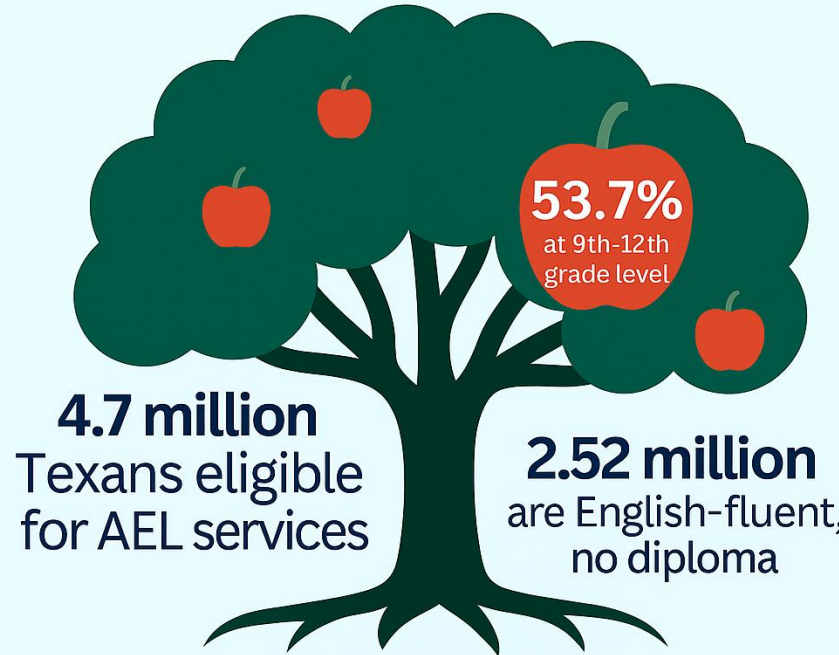
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Texas leaves millions in federal funding on the table each year by not enrolling these ready adult learners.



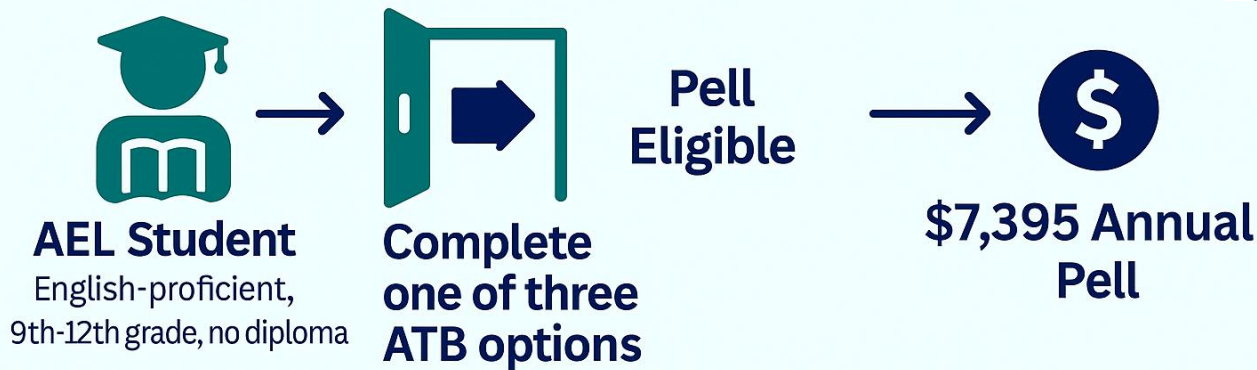
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# ATB Conversion: Turning Adult Education into \$1,48 Million in Pell Revenue



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**200** = **\$1,479,000**  
Adult Education students Potential Revenue





# Pulling It All Together for Texas

## Three Key Wins of ATB Pathways

### Impact for Students



- Federal aid access (Pell)
- Real career pathways
- Upward mobility

### Impact for Colleges



- New Pell revenue
- House Bill 8 performance funding

### Impact for Texas



- Skilled workforce
- Economic growth
- Equity in education

ATB isn't just a policy—it's Texas' competitive advantage.



# PARTNERSHIP BUILDING FOR SUCCESSFUL ATB IMPLEMENTATION



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# High-Leadership Champions

Strong ATB implementation begins with champions at the top.



Endorse ATB as Strategic Equity



Break Down Silos



Align Policy & Process



Dedicate Resources & Accountability

*Leadership buy-in turns ATB from a compliance effort into a campus-wide access strategy.*



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## Financial Aid Staff Buy-In

Financial Aid teams are pivotal to operationalizing ATB. Their early engagement ensures smooth processes and regulatory integrity.



**Involve Staff Early**



**Clear Process Maps**



**Trust & Communication**

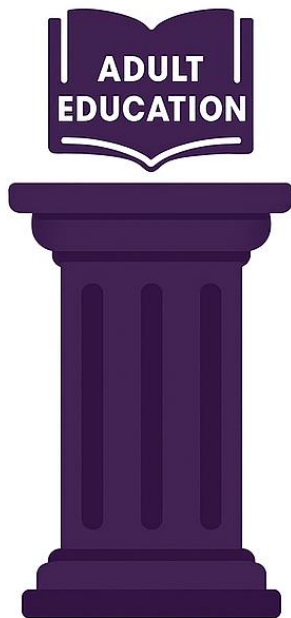
*When Financial Aid sees ATB as a supported, compliant process—not a risk—they become its strongest advocates.*



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## Adult Education Integration

Adult Education is the access point for many ATB students and must be fully integrated into the pathway ecosystem.



Align AEL Curriculum



Establish Shared Systems



Coordinate Support Services



Co-Develop Bridge Models

*Adult Education is not a separate system—it is the on-ramp to college and career success.*



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# Open Conversation: Q&A



# Next Steps

# Texas State Process

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Under the ATB regulations, there is a third option for a state-defined process.

- Participating institutions must offer and monitor eligible career pathways programs (ECPPs).
- Participating institutions must meet a federally defined success rate for ATB student outcomes.
- The process must be approved by the U.S. Secretary of Education.

The Texas Success Center, working with World Ed, is now studying the community's interest in a Texas state process.

# Contact Information

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