

WHAT WORKS FOR TODAY'S STUDENTS—SATISFACTORY ACADEMIC PROGRESS RESET



Resetting Satisfactory Academic Progress requirements to help today's students overcome financial barriers to re-enroll in higher ed

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Over the past 20 years, 36 million students¹ have enrolled in higher education but have not finished a degree. Although today's students are completing college at higher rates² than before, four out of ten students still do not earn a degree within six years. A survey³ of non-completers highlights the difficulty of balancing school and other commitments: the two most common reasons given for enrolling but not finishing were related to work demands and financial pressures. Thirty-seven percent of today's students⁴ are over the age of 25, 60 percent work, and a quarter are caregivers—work and family responsibilities can often mean that students need to take a break from college due to other obligations.

▶ FINANCIAL AID IS CRUCIAL FOR RETURNING ADULT STUDENTS

Financial aid—grants, loans, and scholarships—is critical⁵ to many students' ability to pay for higher education, but for adults who are re-entering higher education after stopping out, it is especially important. Adult learners are more likely⁶ to work and have child care obligations while enrolled than other students, and they might have⁷ debt or outstanding financial holds from previous enrollments. Not only is financial aid critical to paying for higher education, it is an essential element for easing the path back into higher education for adult learners with some college, but no degree. Research underscores⁸ the role of financial aid in convincing students to return to higher education—in 1972, the introduction of Pell Grants increased the probability⁹ of adult enrollment and a recent study found that adult learners were more likely to re-enroll¹⁰ in college when given financial aid in the form of a tuition waiver.

Without adequate financial aid, students have to work¹¹ longer hours to afford tuition, fees, and living expenses, which can restrict how much time a student can spend on course work, and can ultimately result in lower completion rates.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS²²

Maintaining access to federal financial aid, including Pell Grants, student loans, and Federal Work Study, is contingent upon meeting annual Satisfactory Academic Progress (SAP) requirements. Although the federal government grants schools a small level of flexibility in how they define SAP, most states and universities have adopted the federal government's requirements for renewing aid eligibility. To be in compliance with SAP, students must meet three criteria:

1 Students must complete at least two-thirds of the credits that they attempt. Grades of A, B, C, and D count as complete credits, and Fs, Ws, and, in some cases, Is, count as credits that were attempted but not completed. That means if students:

-  Attempt 24 credit hours (8 classes) in an academic year, they must complete 18 of those hours (6 classes)
-  Attempt 18 hours (6 classes) in an academic year, they must complete 12 hours (4 classes)
-  Attempt 12 hours (4 classes) in an academic year, they must complete 9 hours (3 classes)
-  Attempt 6 hours in an academic year (2 classes), they must complete 6 hours (2 classes)

2 Students must maintain a cumulative GPA of 2.0 or higher. Although this sounds like a low bar, one semester with poor academic performance can make it difficult for students to increase their cumulative GPA, and institutions' academic forgiveness programs don't reset a student's GPA for SAP purposes. One study²³ found that 16 percent of students who received an academic warning their first semester met all other SAP requirements in their second semester and were still suspended from financial aid.

1st semester:	F	D	C	C
2nd semester:	B	B	C	C
Cumulative GPA: 1.88				

Scenario one: If a first-year student took four classes their first semester and received the grades F, D, C, and C and then the second semester pulled their grades up to B, B, C, and C, their cumulative GPA would be 1.88, putting them at-risk of losing access to aid.

Today's Students: Some College, No Degree

Stopping out doesn't mean that students aren't interested in completing a degree. In a survey of non-completers, only 20 percent responded¹² that they were no longer interested in completing their degree, and one study found that 72 percent of students who stopped out at a community college re-enrolled at a later date¹³. Completing a degree is associated with a host of benefits: economic mobility¹⁴, lower unemployment rates¹⁵, higher average earnings¹⁶, lower levels of poverty¹⁷, and better health¹⁸. Changes in the economy have led to more good jobs¹⁹ going to workers with either an associate or a bachelor's degree—Georgetown Center on Education and the Workforce projects²⁰ that by 2027, 70 percent of jobs will require a college credential or degree. Currently, slightly under half of adults have a degree or credential²¹; ensuring that students finish the degree that they start is beneficial for individuals, and is also an economic imperative.

1st semester:	F	D	C
2nd semester:	C	B	A-
Cumulative GPA: 1.95			

Scenario two: If a first-year student took three classes their first semester and received the grades F, D, and C, and then the second semester pulled their grades up to C, B, and A-, their cumulative GPA would be 1.95, putting them at-risk of losing access to aid.

1st semester:	F	C
2nd semester:	B	B-
Cumulative GPA: 1.93		

Scenario three: If a first-year student took two classes their first semester and received the grades F and C and then the second semester pulled their grades up to B and B-, their cumulative GPA would be 1.93, putting them at-risk of losing access to aid.

3 Students must complete their degree in 150 percent of the time that the degree should take.

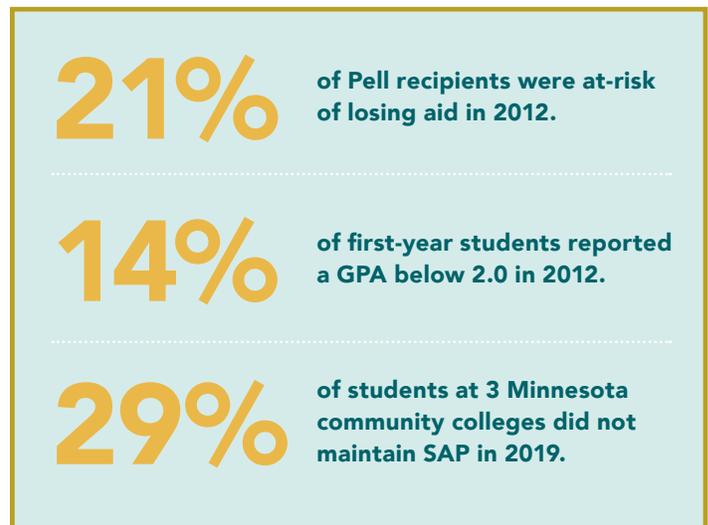
	Associate of Arts (AA)	Bachelor of Arts (BA)
Year 1	30	30
Year 2	30	30
Year 3	30	30
Year 4	30	30
Year 5	30	30
Year 6	30	30
Year 7	30	30

Most Associate of Arts (AA) degrees require 60 credits, so students cannot use federal financial aid for more than 90 credits for an AA degree.

Most Bachelor of Arts degrees require 120 credits, so students cannot use federal financial aid for more than 180 credits for these degrees.

If it becomes impossible for a student to complete their degree in 150 percent of the time that the degree should take, students lose access to aid, even if they haven't yet taken 90 or 180 credits.

If a student fails to meet SAP, they can appeal²⁴ by providing documentation of a special circumstance, such as the death of a family member, and stating how this special circumstance will no longer impact their academic performance. However, students must be able to clearly explain how the circumstance won't be an ongoing barrier. While there is a lack of definitive data on how many students lose access to aid due to failing to make SAP, some recent studies found that 21 percent²⁵ of Pell recipients were at-risk of losing aid in 2012, and the Beginning Postsecondary Students 12/17 (BPS 12/17) survey data show that 14 percent of first-year students reported a GPA below 2.0 in 2012²⁶. A 2019 study of three Minnesota community colleges found that up to 29 percent of students do not maintain SAP²⁷.



If students are able to increase their cumulative GPA to at least a 2.0 or adjust their ratio of completed-attempted credits, then they can regain access to aid. However, they have to pay out of pocket for all costs associated with enrollment to do this. If a student needed to pay for one class (three credits) to regain eligibility at Northern Virginia Community College²⁸, they would pay \$561 for tuition out of pocket, not including other costs, like textbooks. Even at California's community colleges, the least expensive in the country²⁹, students would still be required to pay \$138 for a three-credit course, excluding other costs.

▶ GRANTS FOR RETURNING ADULTS AS A COMPLETION SOLUTION

States and institutions aiming to increase adult degree attainment rates have recognized that returning adult learners have unique barriers³⁰ to re-enrollment. Certain states and universities have responded by adjusting grant eligibility requirements to be more friendly to returning adult students.

STATE GRANTS

States reap financial benefits³¹ from increased postsecondary attainment through increased tax revenue and decreased use of social safety net programs by graduates. In addition to these benefits, increasing the number of adults with degrees or credentials is necessary³² for states to meet their degree attainment goals³³. Many states³⁴ have implemented specific recruitment tactics³⁵ for adult students, navigators³⁶ to help them through the enrollment and financial aid process and the process for receiving credit for prior learning, as well as grants specifically for adult learners³⁷. These efforts to increase adult degree attainment have often targeted adults with some college but no degree due to a belief that they are easier to incentivize to return³⁸.

Indiana



In 2016, Indiana created “You Can. Go Back”³⁹, an initiative to encourage the 750,000 adults in Indiana with some college but no degree to re-enroll in higher education. Through external funding⁴⁰, the state higher education commission sent a total of 270,000 emails and 120,000 postcards⁴¹ and connected with over 32,000 adults through outbound calls to students who had left school in the past decade and completed at least a quarter of their required credits before leaving.

As of January 2020⁴², Indiana has had more than 24,000 Hoosiers enroll in a high-demand certificate program and 13,000 Hoosiers have completed a high-quality degree or credential through their grants for adult students. The state made the campaign a permanent initiative during the 2020 legislative session.

In addition to conducting a recruitment campaign, the commission provided recommendations⁴³ to Indiana’s institutions on how to institute policy changes that are friendlier to returning adults, including forgiving academic and financial holds and re-admitting students who previously failed SAP.

Adult Student Grant⁴⁴

The Indiana legislature also expanded eligibility for the Adult Student Grant to returning students who were not in compliance with SAP but had been out of school for at least two years. The current maximum grant is \$2,000 for low-income students, and the amount decreases on a sliding scale as a student’s income increases. Students can use this grant for classes that count for an associate degree, bachelor’s degree, or credential at most in-state colleges and universities. To initially qualify for the grant, students must file a Free Application for Student Aid (FAFSA) and ScholarTrack⁴⁵ application, enroll in a minimum of six credit hours per semester, and demonstrate financial need. Although students don’t need to meet SAP when they first enroll, they must maintain SAP to renew the grant and complete at least 18 credits in an academic year.

In FY 2018, expenditures for the Adult Student Grant were approximately \$4.1 million, with a total of 3,075 students receiving the grant. The average award per student was \$1,300, and most recipients enrolled at public two-year colleges. In the 2020-2021 academic year, the maximum grant exceeds the cost of 12 credit hours⁴⁶ at Ivy Tech Community College, making re-enrollment more financially feasible for students who do not have access to other sources of financial aid. Students would need to pay part of the tuition and fees out of pocket to complete 18 hours in an academic year to be eligible for grant renewal.

Workforce Ready Grant⁴⁷

Building from the success and lessons learned from You Can. Go Back. and the Adult Student Grant, Indiana created the Next Level Jobs Workforce Ready Grant in 2018. The Workforce Ready Grant provides free training in high-demand fields by covering the cost of tuition and mandatory fees for eligible certificate programs. To qualify, applicants must submit a short survey at NextLevelJobs.org⁴⁸, be an Indiana resident and a U.S. citizen (or eligible non-citizen⁴⁹), have a high school diploma (or equivalent) but less than a college degree, enroll in a qualifying program at any eligible training provider and maintain SAP once enrolled. Slightly more than 1,000 students received this grant in spring 2020, and the commission is currently studying the outcomes of grantees.

Tennessee



The Drive to 55 initiative⁵⁰, created by Governor Haslam in 2013, established Tennessee's attainment goal: 55 percent of working-aged adults in the state would have a degree or credential by 2025. The governor created this project in response to⁵¹ Georgetown Center on Education and the Workforce's 2012 report which projected that 55 percent of jobs in Tennessee would require a postsecondary degree. The Tennessee Promise Scholarship⁵², a last-dollar scholarship that pays any remaining tuition and fees not covered by financial aid at in-state community or technical colleges, efforts to increase college readiness⁵³, and increased online course offerings⁵⁴ have all been enacted as part of Tennessee's efforts to increase attainment rates.

Tennessee Reconnect Grant⁵⁵

In fall 2018, eligible adults began receiving the Tennessee Reconnect Grant. Tennessee Reconnect is a last dollar grant for adult learners either currently enrolled in or planning on enrolling in a certificate or associate degree program. In order to qualify⁵⁶, a student must be a Tennessee resident for at least one year, file the FAFSA, qualify as an independent student on the FAFSA, not be incarcerated, not have previously earned a degree, not be in default on a student loan or have an outstanding balance at an institution, and enroll at least part-time at a Tennessee community college. Although students don't have to be in compliance with SAP to initially receive the grant, they must maintain a 2.0 GPA once enrolled and complete a Tennessee Reconnect Success Plan to renew the grant.

The average award⁵⁷ for Tennessee Reconnect grant recipients in fall 2018 was \$908, and 63 percent of program participants received financial support. The remaining 37 percent of participants had their tuition and fees fully met through other sources of financial aid. Recipients who were reconnecting—meaning that they had previously enrolled in college but stopped out—received⁵⁸, on average, a higher Tennessee Reconnect grant, were more likely⁵⁹ to have an effective family contribution (EFC) of \$0, and were less likely⁶⁰ to receive Pell Grants. The average cumulative GPA⁶¹ for reconnecting students was 1.92⁶², indicating that a number of re-enrolling students likely had SAP holds which prevented them from receiving federal financial aid. Seventy-six percent⁶³ of Tennessee Reconnect program participants who were reconnecting persisted from fall 2018 to spring 2019, which was 13 percentage points higher than the fall-to-spring retention rate for adult students who didn't participate in the Tennessee Reconnect program.

State-Level Challenges

Creating a new aid program or expanding eligibility requirements for an existing program requires legislative action, which can be difficult depending on state political and economic context. Existing state need-based grant programs aren't fully funded in 23 states⁶⁴, which could make it politically challenging to expand programs to include adults who have lost access to federal financial aid. And during economic downturns,

adult college enrollment has historically increased⁶⁵ while state investment in higher education has historically declined⁶⁶— states with adult promise programs have expressed concern⁶⁷ about the sustainability of their programs in the case of an economic downturn. This risk is especially pertinent for students who can't access federal financial aid because these students have more financial need but will have fewer funding opportunities if state grant programs are cut.

States also need a strategy and designated funding to reach out to former students. The number of adults who have applied for the Tennessee Reconnect program has far exceeded⁶⁸ policymakers' expectations. But Indiana is hoping to increase the number of adult students that the program serves⁶⁹. In addition to the extra responsibilities that many adult learners balance, adults who stopped out because they lost access to federal financial aid might have negative perceptions about the higher education system or might not know that they could qualify for state grants even though they can't receive federal financial aid. Thoughtful communication strategies that explain available funding opportunities and are convincing to learners who may be reluctant to return because of previous experiences are a necessary component to any reform strategy.

Ensuring that grants are large enough to meaningfully reduce the financial burden for students who don't have access to other sources of aid requires states to set a grant amount that accounts for differently priced institutions. Recipients of Indiana's Adult Student Grant were dispersed⁷⁰ across 47 different institutions in 2018, and students can use the Tennessee Reconnect grant at over 30 colleges⁷¹. States need to evaluate the capacity of their institutions and their context to decide which approach will set their adult learners up for success.

UNIVERSITY SYSTEM GRANTS

University of Maine System



Faced with declining enrollment and the need to increase degree attainment in order to meet workforce needs, the University of Maine System's (UMS) Board of Trustees created a committee⁷² to develop a plan to increase adult degree attainment in 2012. The committee audited existing system, institution, and state-wide policies and proposed recommendations for how the system could better serve adult students and incentivize the more than 103,000 adults⁷³ with some college and no degree to re-enroll and complete their bachelor's degrees.

As a result of this initiative, the system has expanded online learning⁷⁴, hired navigators⁷⁵ at each of the universities to serve as a single point of contact for adult students' questions, and expanded financial support for adult students.

*Adult Degree Completion Scholarship*⁷⁶

In 2014, Maine's legislature allocated a portion of revenue generated from casino gambling to the UMS to create the Adult Degree Completion Scholarship. This scholarship is available for any student who completed 30 credits before stopping out, and has been out of college for at least three years. Students with demonstrated financial need can receive up to \$4,000 per academic year, depending on the level of need, for up to eight consecutive semesters. In order to be eligible⁷⁷, students must file a FAFSA, be accepted at a UMS university, and enroll at least part-time, although students enrolling in fewer credits can have their application considered on a case-by-case basis. The grant doesn't have a GPA floor; it only requires that applicants be accepted to an institution, allowing students who aren't in compliance in SAP when re-entering higher education to access this source of financial aid.

From fall 2014 through summer 2018, more than 450 adult learners⁷⁸ have received this scholarship, and 117 have graduated⁷⁹. The scholarship supports approximately 160-185 students per semester, with an average award of \$2,772⁸⁰ in 2017-2018. To-date, the system has been able to fund every eligible student who has applied for the scholarship. UMS has been intentional about studying the outcomes of scholarship recipients, and they have found⁸¹ higher retention rates for Adult Degree Completion Scholarship recipients than demographically-similar students every year since the scholarship's inception. In fall 2017, the retention rate for recipients was 15 points higher than non-recipients.

The least expensive tuition at a UMS institution for two classes (six hours) will be \$1,470 in the 2020-2021 academic year⁸²; if a student received the maximum grant then it would cover all tuition costs, but they would need to pay for some of the cost out of pocket if they received an award amount closer to the average.

Minnesota State System



Minnesota launched the MN Reconnect⁸³ program, a partnership between the Minnesota Office of Higher Education and the Minnesota State System, in fall 2018 and codified the program in statute in 2019. This program is designed to reach out to the 10 percent⁸⁴ of Minnesota's adult population that has some college but no degree to bring them back to higher education. It provides up to \$500 for students to resolve previous financial holds when necessary, and the program allocates funds to participating colleges to hire navigators and improve campus services. To ensure that returning learners have a supportive environment, the Office of Higher Education chose the four pilot colleges in the Minnesota State System based on their commitment to helping adult students be successful. Since the MN Reconnect program's inception, 23 students have graduated from the program.

*MN Reconnect Scholarship*⁸⁵

The MN Reconnect Scholarship is the newest component of the MN Reconnect program: the program awarded its first scholarships⁸⁶ in fall 2019. The Minnesota State System regulates⁸⁷ institutions' abilities to distribute financial aid, and per system policies, institutions don't award financial aid to students on SAP financial aid suspension. However, navigators work with students to get waivers and have been successful at decreasing this barrier for students with SAP holds.

The scholarship provides students \$1,000 per semester for up to six semesters. Eligible students are between the ages of 25 and 61, have completed at least 15 credits but haven't graduated, haven't been enrolled for at least two years prior to applying for the scholarship, commit to graduating with a degree or credential within two years, and have an annual family income below \$85,000. To renew the scholarship, students need to enroll in at least three credits per term at one of the four participating community colleges. In the first cohort, 95 percent of recipients persisted from the fall to spring semester.

In its first year, the system⁸⁸ budgeted for 200 scholarships and ultimately awarded 87, but the MN Reconnect program as a whole is currently serving 197 students. They ultimately hope to scale up to serve 500 students⁸⁹. Tuition for one three-credit class at Inver Hills Community College, one of the four participating schools, was \$533 in 2019-2020⁹⁰, which makes meeting minimum enrollment requirements while paying tuition and fees solely with this grant a financial possibility for returning students.

CHALLENGES

Because institutions and systems have aligned their admissions and financial aid distribution policies with federal SAP requirements, these policies can create barriers for students to re-enroll and receive aid. Minnesota's Reconnect program navigators guide students through an appeals process because system policies⁹¹ restrict financial aid dispersion to students with a financial aid hold, and the first step UMS took in its adult students initiative was auditing existing policies to identify barriers for adult enrollment. Financial aid for returning adults is necessary but not enough on its own without changing procedures and practices that place barriers on learners' path to success.

Unlike state-level grants, which can be used at a variety of institutions, system-level grants don't provide students with as many choices about where they can enroll. Although this approach can ensure that adults return to institutions that are working to serve them well, students might want a different degree or credential level than the system offers. An adult who initially enrolled at a two-year college might not be incentivized to come back to a more expensive four-year university, or vice-versa. And it may be difficult for systems and states to agree on a grant amount that meaningfully reduces the cost of enrolling for adults without access to federal financial aid if that system charges a high amount for its tuition and fees.

CROSS-SECTOR INNOVATION:

Chicago Housing Authority

The Chicago Housing Authority (CHA) is one of thirty-nine public housing authorities (PHA) in the Housing and Urban Development's (HUD) Moving to Work (MTW)⁹² demonstration program. MTW exempts participating housing authorities from certain federal regulations and provides the flexibility to use federal housing dollars in innovative ways to increase self-sufficiency and economic mobility for residents. HUD first invited CHA to participate⁹³ in the MTW demonstration in 2000 and reauthorized CHA's participation in MTW in 2016.

PARTNERS IN EDUCATION PROGRAM⁹⁴

CHA has used MTW flexibility and Section 3⁹⁵ to create a partnership with the City Colleges of Chicago (CCC), the Partners in Education Program, to financially support residents who are earning workforce credentials or degrees. The program covers the remaining cost for books, tuition, exam fees, and uniforms after financial aid is applied. Since 2005, the Partners in Education Program has provided a last-dollar scholarship to residents enrolled at CCC in credential programs, and in 2010 CHA expanded this scholarship to provide aid to residents enrolled in associate degree programs. Between 2010 and 2018, 1,374 certificates and degrees were awarded to participants in this program.

Students who aren't eligible for financial aid due to a SAP hold work with an advisor to file an appeal to receive funding from CHA, and the advisor and student work together to determine how long it will take for the student to either raise their GPA or adjust the attempted-completed credits ratio to become compliant with SAP requirements. Although fewer than half of recipients receive support through the program with an appeal, in recent years the program has seen an increase in recipients filing appeals because they have lost access to federal financial aid due to SAP holds.

CHALLENGES

Only 39 PHAs are currently granted MTW flexibility out of approximately 3,300⁹⁶ public housing authorities in the United States. Although public housing authorities can create partnerships with postsecondary institutions without this flexibility, PHAs report⁹⁷ feeling constrained and difficulty sustaining postsecondary support programs if they aren't in the MTW demonstration. And CHA is **one of the largest**⁹⁸ PHAs in the country, meaning that they have a larger budget to provide last-dollar financial support to residents. Smaller authorities without MTW flexibility might find this type of program unfeasible. Even with flexibility and a large budget, CHA must work with students who can't receive federal financial aid to determine what the authority can afford to support, which may not be all of the cost if the student won't become reestablish eligibility for federal financial aid within a semester or two.

FEDERAL POLICY SOLUTION

An enrollment attempt that ends in a low GPA or a low attempted-completed credits ratio should not result in students indefinitely losing access to federal financial aid. Policymakers can protect the integrity of taxpayer dollars and provide students with additional opportunities to obtain a degree or credential by allowing for a student's **SAP to be reset**⁹⁹. After a period of non-enrollment, students who have lost access to federal financial aid should have their eligibility reinstated. This way, adults can re-enter the higher education system and have another chance to complete a degree or credential. Creating a federal SAP reset will also encourage states and institutions to adjust their financial aid policies so that returning adults can access more sources of aid, resulting in re-enrollment becoming more affordable for adult learners.

▶ CONCLUSION

States and colleges want to recruit adults to re-enroll and finish their studies, but they report¹⁰⁰ that it's difficult to adjust SAP policies due to tight federal regulations. Although states and institutions are finding ways to fund today's students, current federal SAP policy puts an unfair burden on them to work around a policy that makes it difficult to serve students' needs. Higher education funding should be a partnership between the federal government, states, institutions, and students, but states and colleges are shouldering an unfair amount of the responsibility in their efforts to support returning adult students. Students want to complete a degree or credential to achieve economic mobility for themselves and their families, and having a low GPA or a low ratio of attempted-to-completed credits should not mean that they permanently lose access to federal financial aid without spending thousands of dollars¹⁰¹ out-of-pocket.

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