

Commission on Adult Learners

Task Force on Adult Learner Access and Affordability

Report on

Making Penn State More Accessible and Affordable to Adult Learners

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Making Penn State More Accessible and Affordable to Adult Learners

I. Introduction

It is projected that 65 percent of US jobs by 2020 will require some form of postsecondary education.¹ It is also well-documented that a college graduate earns significantly more over a lifetime than a high school graduate. It should come as no surprise, then, that more and more adult learners are accessing higher education.

At Penn State University, 17,971 adult learners² were enrolled in 2013-2014, approximately 21 percent of the undergraduate student population. This number was up from 17,191 in 2012-2013. Their numbers have grown at a faster rate than the undergraduate student population as a whole, thus making them an important demographic group at Penn State.³ Slightly more than half of adult learners were enrolled at a Commonwealth Campus in 2012-2013. The Commonwealth Campuses are, therefore, on the frontlines of the access mission. Since the Great Depression, many students from lower socio-economic groups have been able to stay at home and pay lower tuition while earning a Penn State degree at a campus or on the 2+2 model.

According to the Pennsylvania State Data Center, in 2010 there were 560,103 adult learners between the ages of 25 to 44 in the Commonwealth of Pennsylvania who had attended college but had not earned a degree. Also, an estimated 300,000 veterans are transitioning from the military to civilian life each year, and many of them will be accessing higher education. It would appear, therefore, that adult learners will continue to be an important demographic at Penn State.

Improving access and affordability for adult learners also has important implications for the nation as a whole. With about 40 percent of US adults between 25 and 64 having a college degree the United States currently ranks 19th in the OECD.⁴ The Obama administration has articulated the goal of having the United States regain the lead in higher education participation rates by 2020, and the Lumina Foundation has also set a goal for 60 percent of Americans between ages 25 to 64 to have a college degree by 2025. In order to reach these goals, higher education will have to become more accessible and affordable, especially to underserved demographic groups and adults.

It is, therefore, important to identify barriers that might make a Penn State education less accessible and less affordable to adult learners so that strategies can be crafted and implemented to address them.

1. Lumina Foundation, 2013-2016 Strategic plan.

2. Penn State defines an adult learner as one who is 24 years or older; a veteran or on active duty; someone returning to school after four or more years of employment, homemaking, or other activity; a person assuming multiple roles, such as parent, spouse/partner, and employee.

3. Adult learner headcount grew by 22 percent from 14,698 in 2009-10 to 17,971 in 2013-2014 (summer, fall, and spring), whereas all Penn State undergraduate headcount increased 3 percent, from 81,954 to 84,521, during the same period.

4. Liz Weston, "OECD: The United States Has Fallen Behind Other Countries In College Completion," *Business Insider*, September 9, 2014.

II. Barriers to Access and Affordability

A. Rising tuition and fees

Penn State has in the past number of years either been the most expensive public, four-year university in the country or one of the two most expensive, the University of Pittsburgh being the other.⁵ In a just-released study of the ratio of net price to median family income at the country's flagship institutions between 2008-2009 and 2012-2013, the *Chronicle of Higher Education* found that the net price at Penn State's University Park campus in 2013 was \$23,161, that median family income in Pennsylvania was \$53,952, and that the ratio of net price to median family income was 42.9 percent, an increase of 3.1 percent from 2008. Only the University of Alabama at Tuscaloosa had a higher net price to median family income ratio among flagships.⁶

As the Commonwealth of Pennsylvania's support for public higher education has declined over the years, students and their families have borne more of the burden for their education. The flat funding the University has received in the past few years is equivalent to the level of funding dating back to the mid-nineties. The state's funding per Penn State student in 2013 was \$2,557, the lowest in the state⁷. Penn State's appropriation has gone from 62 percent of its general funds budget in 1970-1971 to 14 percent in 2012-2013. Over the same period, tuition and fees went from 32 percent of the general funds budget to 79 percent.⁸

In 2014-2015, resident tuition for a Pennsylvania undergraduate at the University Park campus in the lower division is \$16,572. Tuition for resident, upper-division students ranges from \$17,916 to \$19,378 depending on field. At the stand-alone campus colleges,⁹ resident undergraduate tuition is \$13,658 for lower-division students and ranges between \$14,866 and \$16,218 for upper-division students depending on field. There are further tuition differentiations at the University College campuses to reflect size, program portfolio, and scope of services. For lower-division students, these range from \$12,474 at Shenango to \$12,718 at Beaver, DuBois, Fayette, Greater Allegheny, Mont Alto, New

5. The Department of Education's College Affordability and Transparency Web site shows the UP campus as having the second highest tuition and fees among public four-year institutions after the University of Pittsburgh. Berks, Harrisburg, Erie, and Altoona rank as the 11th, 12th, 13th, and 14th most expensive public four-year institutions in the nation. The UP campus, Erie, Altoona, and Mont Alto are shown on the site as in the top 20 highest net price institutions.

6. See article by Goldie Blumenstyk, Lance Lambert, and Beckie Supiano on "The Decreasing Affordability of Public Flagships" in the *Chronicle of Higher Education*, April 2, 2015 (<http://chronicle.com/article/The-Decreasing-Affordability/228971/?key=SThydlI00iJOYyxjYGsTYT9WYXA7MBgoYnUabysrblFQEQ==>).

7. Pittsburgh received \$3,717, Temple \$3,848, and PASSHE \$3,707 per student.

8. The appropriation was 6.2 percent of the total institutional budget of \$4.4 billion in 2013-2014.

9. These campuses are Altoona, Berks, Erie, and Harrisburg. Abington and the University College campuses have the same tuition schedule.

Kensington, and Wilkes-Barre Campuses, to \$13,012 at Brandywine, Hazleton, Lehigh Valley, Schuylkill, Worthington-Scranton, York, and the World Campus.¹⁰

The issue of Penn State's accessibility and affordability to adult learners comes into sharp focus when one considers the fact that in 2012-2013, the median household income of adult learners who applied for aid was \$27,955 compared to \$72,607 for all undergraduates. 39 percent of adult learners were Pell recipients compared to 27 percent of all undergraduates.¹¹ Their average scholarship award was \$2,046 compared to \$3,357 for all undergraduates. Their average loan debt was \$40,716 compared to \$35,639 for all undergraduates, and their average unmet need was \$10,974 compared to \$9,375 for all undergraduates.¹² Overall, 76 percent of adult learners received financial aid in 2012-2013 compared to 75 percent of all undergraduates. The percentage of both populations receiving aid in 2013-2014 was identical at 75 percent.

60 percent of adult learners are part-time students, and 18 percent are active duty military and veteran students. Many, therefore, work and attend school at the same time. At the Commonwealth Campuses, 62 percent of students worked at least twenty-two hours a week in 2013, which can impact academic progress and time to degree.¹³ Furthermore, taking a part-time load on a per-credit basis is not as cost-effective as taking a full load.

B. Obstacles to obtaining credit for prior learning

Penn State's Faculty Senate policy 42-00 governs acquisition of credit. Policy E in the Academic Administrative Policies and Procedures (AAPP) on acquisition of credit contains procedures for acquiring credit for prior learning. These include Advanced Placement (AP), credit by examination, credit by transfer from other institutions, the College-Level Examination Program (CLEP), educational experiences in the armed services, credit by portfolio assessment, and course substitution in relation to degree requirements.¹⁴

In spite of these policies, there may be an apparent disconnect in some areas, such as credit by portfolio assessment, between the recognition in theory of possibilities for acquisition of credit for prior learning and the absence of consistency across the University in actual practices, with potentially negative impact on adult learners.

10 For comprehensive information on resident and non-resident tuition and fees at all locations, please visit <http://tuition.psu.edu/tuitiondynamic/TuitionAndFees.aspx>.

11. The percentages were almost identical in 2013-2014 at 39 percent and 26 percent, respectively.

12. Their average loan debt for 2013-2014 was \$40,532 and \$36,955, respectively, and their average unmet need was \$10,831 and \$9,722, respectively.

13. Although the median semesters of enrollment for adults and all undergraduates earning a baccalaureate degree in 2013-2014 (summer, fall, and spring) was nine semesters, the median range of semesters was 13 for adult learners and 10 for all undergraduates. For those earning an associate degree in 2013-2014, the median semesters of enrollment was 7 for adult learners and 6 for all undergraduates. However, the median range of semesters was 10 for adult learners and 7 for all undergraduates.

14. Senate policy 42-00 and AAPP Policy E may be accessed at <http://www.psu.edu/oue/aappm/>.

The overwhelming majority of prior learning credits come from transfer credits from other institutions, followed by credits from Advanced Placement. An examination of records reveals that the vast majority of transfer credits do not come in as direct equivalents but as general credits and that processes for evaluating these credits to determine their applicability to degree requirements have been slow, silo-like, often redundant, and largely inconsistent across the University.

It appears students are not as aware of credit by exam and that there are practical difficulties in putting together these assessments for some courses, particularly those with lab components, not to mention fee structures and costs that are disincentives to faculty and students alike. Furthermore, utilization of credit by portfolio assessment across the University has been limited but with notable success in nursing where students with an RN license are awarded up to 33 credits towards an accelerated bachelor's degree in nursing.¹⁵

As more adults enroll in higher education, it will be important for Penn State to streamline its practices to align them with existing policies for acquisition of credit for prior learning in order to be competitive in the adult higher education market. Publicizing the availability of credit for prior learning and helping cultivate a culture that is open to and supportive of it will also be important.

C. Lack of a customer-friendly transfer credit evaluation system

Transfer students can obtain credit for courses taken at other institutions of higher education through Penn State's Transfer Course Evaluation Guide administered by the Office of Undergraduate Admissions. The Guide will tell a student if a particular course will transfer as a direct equivalent of a Penn State course or as general credits. However, it is not comprehensive enough to capture potentially most, let alone, every transfer credit course.

Transfer credits constitute the lion's share of credit for prior learning at Penn State with 79 percent of all prior learning credits in 2011-2012 coming in as transfer credits. The vast majority of transfer courses come in as general credits because many courses have not been reviewed for direct course equivalency. There is evidence that these reviews are inconsistent across units and that robust communication among units during this review process is lacking.¹⁶ Adult learners who cannot obtain an expeditious determination of credits that will transfer to Penn State without first enrolling and then requesting course substitutions are likely to look elsewhere to complete their education.

The Prior Learning Assessment Task Force recommended the implementation of a web-based Course Substitution Request System (CSRS) to assess general credits for credit toward satisfying degree requirements in a student's degree audit.

Since September 2013, five colleges have joined a pilot of CSRS at different stages. Preliminary data are promising. Between September 20, 2013, and September 10, 2014, 95 percent of 6,111 course

15. In the College of IST, for example, students can put together portfolios based on work experience in order to earn credit for IST 295B and 495 (which are required internship experiences).

16. A report of the Prior Learning Assessment Task Force reported in 2013 that 87 percent of transfer credits come in as general credits.

substitution requests (both Penn State and non-Penn State courses) were approved. Furthermore, almost 99 percent of 4,035 requests to substitute non-Penn State courses transferred from other institutions between September 2013 and November 2014 were approved. The turn-around time is one day.

In spite of this progress, these approved course substitutions cannot be used to populate the Office of Undergraduate Admissions' Transfer Course Evaluation Guide as direct equivalents because they are college-specific substitutions. Gaps, therefore, still exist that need to be addressed. There is also some uncertainty as to whether advisers are not sending in requests for substitutions they are not inclined to approve, and whether the approval rates will decline once the student interface is operational, allowing students to directly request substitutions without going through an adviser.

Another potential disincentive relates to the \$10 processing fee charged for each course transferred. Although lower than fees charged for assessing other forms of prior learning, it could conceivably be viewed adversely by adult learners who have a significant number of prior credits.

Penn State is not alone when it comes to barriers in transferring credit. In a study by the National Center for Education Statistics released in August 2014, it found that on average, students lost about 13 credits when transferring from their first college.¹⁷ Another study found that 14 percent of the students in that study had to start over at their new institution because less than 10 percent of their community-college credits transferred.¹⁸ Nonetheless, if Penn State wants to be more competitive in attracting adult learners with transfer credits, it will have to do better at facilitating the transfer of credits earned at other institutions.

D. Financial literacy limitations

Another barrier that may impede access or impact affordability relates to limitations adult learners may have regarding financial literacy. One way in which this may manifest itself is the tendency to focus on sticker price instead of net cost. This is not unique to adult learners. Three separate surveys between 2012 and 2014 show that parents and students are heavily influenced by sticker price in decisions about whether or not to apply to a particular institution. This seems to be especially the case for students from lower- and middle-income families. Some students also eliminated colleges they had been admitted to before they received a financial aid package.¹⁹

In 2012-2013, the median household income of adult learners who applied for aid was \$27,955 compared to \$72,607 for all undergraduates. Furthermore, 39 percent of adult learners were Pell

17. The study, *Transferability of Postsecondary Credit Following Student Transfer or Co-enrollment*, followed 17,000 students who started college in 2003-2004 for six years.

18. See <http://chronicle.com/article/When-Students-Transfer/148425/> for Katherine Mangan's article "When Students Transfer, Credits May Not Follow," that appeared in the *Chronicle of Higher Education* on August 20, 2014. Also see <http://chronicle.com/article/4-Year-Colleges-Views-of/145753/> for Mark Keierleber's article "4-Year Colleges' Views of Transfer Credits May Hinder Graduation," that appeared in the *Chronicle of Higher Education* on April 7, 2014.

19. See <http://www.universitybusiness.com/article/does-college-sticker-price-still-matter> for Mary Piccioli's article "Does College Sticker Price Still Matter?," *University Business*, October 2014.

recipients compared to 27 percent of all undergraduates. Adult learners are, therefore, more likely to be influenced by sticker price into not applying to what they might already perceive as a high-priced institution. As already noted, Penn State is one of the two most expensive public, four-year institutions of higher education in the country.

Another stumbling block may relate to how knowledgeable adult learners are in matters of higher education finance generally. Are they knowledgeable in using a college calculator to estimate cost or a net-price calculator to estimate net cost? In this regard, Penn State's net-price calculator may not be as useful to adult learners transferring in credits from other institutions since it is intended for undergraduate, first-year, full-time, domestic students only.

It is noteworthy that 60 percent of adult learners enrolled at Penn State in September 2014 were attending part time. A full-time undergraduate student who is taking 18 credits a semester (36 credits a year) in the lower division at UP is paying \$16,572 for 2014-2015. At the current rate of \$691 per credit for an undergraduate lower division student attending the UP campus, an adult learner going part time would have paid \$24,876 by the time he or she has completed 36 credits. Many adults attend college while holding down a job. Indeed, 62 percent of students at the Commonwealth Campuses worked at least twenty-two hours a week in 2012-2013.²⁰ Would more adult learners attend full time if made aware that it is actually more cost effective to take a full-time course load as opposed to a part-time load?

E. Challenges with academic preparedness

Challenges with academic preparedness may take several forms. An adult may have gone into the workforce right after high school and may be coming into higher education after a long hiatus from being in a classroom. Such an adult may have the required math, English, foreign language and other units for admission to Penn State, but may be rusty in these areas because of the time lag. However, they may have the capacity to succeed with appropriate remediation. Or they may not have the required units and may not be admissible into their desired majors until those requirements are met.

Adults who come in with college credits may not have been exposed to the level of rigor of a Penn State education. Or they may come from the workplace with under-preparation dating back to high school. Although not technically an access issue, the issue of student success after admission to Penn State does have incidental impact on access if a student withdraws or is dropped for academic reasons.

Then there are adults who may not have any real deficiencies except a phobia about returning to school. Some may not even apply out of a fear that they will not be successful.

F. Lack of an adult degree completion program

As noted above, according to the Pennsylvania State Data Center, there were 560,103 adult learners between the ages of 25 to 44 in the Commonwealth of Pennsylvania in 2010 who had attended college

20. University Relations, "Budget Talk: What is the Current Fiscal Climate?" presented to the University Budget Planning Task force on March 22, 2013.

but had not earned a degree. Having the option of enrolling in an adult degree completion program that would allow these adults to transfer their college credits and earn a degree at Penn State would increase adult learner access.

Recognizing this, the University commissioned the Adult Degree Completion Task Force in 2011 to look into the need for an adult degree completion program at Penn State with a view to making recommendations for several options to be implemented beginning in 2011-2012.

In an interim report issued by the Task Force in 2012, it noted that over 51 million Americans have some college but no degree, and that this included 1.9 million adults in Pennsylvania alone. The Task Force also noted that Pennsylvania ranks 49th out of 50 states in adult postsecondary education participation rates.

Based on market research, the committee recommended for development by appropriate faculty a Bachelor's in Professional Studies in Healthcare Administration: Allied Health that would attract and prepare adults for the business and operations side of the healthcare industry. The Task Force recommended multiple delivery formats (face to face, online, video, and blended modes) to increase flexibility and enhance access.

The Task Force recommended that the Provost charge a committee to implement an adult degree completion program and hoped it would have the opportunity to develop a couple more adult degree completion programs if this model was successful.

It is uncertain where things stand at this moment in terms of Penn State's development and implementation of an adult degree completion program. Until progress is made in this regard and an adult degree completion program becomes a reality at Penn state, its absence will continue to hinder access for many adult learners, particularly those with some college credits but no credential.

- III. Strategies and Recommendations to Address Barriers to Access and Affordability
 - A. Rein in cost and use technology and the 2+2 model to increase access
 - 1. Moderate tuition increases

Penn State has often alternated with the University of Pittsburgh for the undesirable distinction of being the most expensive public, four-year institution in America. With a 20 percent cut in its appropriation in fiscal year 2011-2012 and flat funding since then in exchange for keeping tuition increases low, Penn State has attempted in recent years to moderate tuition increases in order to remain accessible and affordable. In 2014-2015, the average tuition increase was 2.73 percent with differentiation between University Park and the larger Commonwealth Campuses, and further differentiation with the smaller Commonwealth Campuses.²¹

21. UP tuition went up 2.99 percent. It went up 2.4 percent at Altoona, Berks, Erie, and Harrisburg, Abington, Brandywine, Hazleton, Lehigh Valley, Worthington Scranton, and York, and 1.2 percent at others that included Beaver, DuBois, Greater Allegheny, Fayette, Mont Alto, New Kensington, Schuylkill, and Wilkes-Barre. Tuition did not go up at Shenango.

The Task Force strongly recommends that this philosophy of moderating and differentiating tuition increases continue if Penn State is to remain accessible and affordable, especially at the Commonwealth Campuses where adults often consider and choose lower-cost alternatives such as a local community college or a Pennsylvania State System of Higher Education (PASSHE) school. In this regard, President Eric Barron's proposal as part of his access and affordability imperative that there be a tuition freeze at eight Commonwealth Campuses for 2015-2016 is a welcome development indeed. An increase of 1.8 percent is being proposed at six other campuses and 2.4 percent at the larger stand-alone campus colleges.²²

Furthermore, Provost Nick Jones has charged an Open Educational Resources Task Force to explore use of open textbooks and other open educational resources to reduce cost to Penn State students in line with President Eric Barron's access and affordability imperative, and to coordinate Penn State's participation in the Open Textbook Initiative led by the University of Minnesota.

2. Increase institutional aid

According to the Office of Student Aid, the University committed \$150,412,435 to institutional aid in 2013-2014, roughly one-tenth of tuition and fees which totaled \$1,532,663,000 in 2013-2014. The aid awarded included Trustee, Chancellor, and Provost Awards. Excluding tuition exemptions, \$113,128,592 was allocated in 2013-2014, which represents an upward trend compared to the previous two years.²³ Approximately \$18.2 million of institutional aid went to adult learners in 2013-2014, representing 12 percent of all institutional aid. Adult learners constitute 21 percent of the undergraduate student population.

Although institutional aid as a whole is on the rise, especially with the recent introduction of Provost's Awards and the boost in the Trustee Matching Scholarship Program in the final stages of the *For the Future* capital campaign, the Task Force recommends that continued efforts be made to increase institutional aid to make Penn State more accessible and affordable to all students,²⁴ but that a greater proportion of institutional aid be directed to adult learners considering their lower median income, lower average scholarship awards, and higher loan debt upon graduation. Adult learners currently get a disproportionate percentage of aid compared to their numbers relative to the undergraduate student population.

3. Maintain tuition differentials at the Commonwealth Campuses

The majority of adult learners are enrolled at the Commonwealth Campuses. Considering that more of them are Pell-eligible and that their average loan debt is higher than most undergraduates, keeping

22. The campuses for which a tuition freeze is being proposed are Shenango, Beaver, DuBois, Fayette, Greater Allegheny, Mont Alto, New Kensington, and Wilkes-Barre campuses. These campuses were identified as, among other things, having higher percentages of need-based students. Brandywine, Hazleton, Lehigh Valley, Schuylkill, Worthington Scranton, and York would only see a modest increase of 1.8 percent in tuition for the year.

23. Excluding tuition exemptions, \$87,951,436 was awarded in 2011-2012 and \$93,138,130 in 2012-2013.

24. \$20,000,000 were allocated to the Provost's Awards at its inception in 2013-2014, with \$12,000,000 earmarked for the Commonwealth Campuses and \$8,000,000 for UP. The Provost has indicated that the program will be getting a \$5 million boost in its second year to \$25 million.

tuition at the campuses at levels that enhance adult learner access and affordability is extremely important. The Task force recommends that the University maintain tuition differentiations at the campuses through moderated and differentiated increases that reflect campus size, scope of services, changing demographics, socio-economic conditions, and percentage of low-income students. The Enhanced Education Pathways Committee established to recommend ways to implement President Eric Barron’s access and affordability imperative has endorsed the idea of tuition differentiation among campuses.

4. Leverage technology to offer more online and hybrid delivery options

Adult learners usually have other responsibilities that make persistence in achieving their higher education goals challenging. The flexibility that online and hybrid delivery models offer greatly eases these challenges. The “anytime, anywhere” model of online education allows adult learners to tailor course loads to suit their personal and professional circumstances, and hybrid delivery gives them the option of face-to-face instruction in courses where they need the benefit of increased in-person contact.

Established in 1998 with only four programs, Penn State’s World Campus has grown exponentially to 13,000 students in 80 programs. It is the fastest growing unit in the University with respect to enrollment of adult learners. The Penn State Online Steering Committee and the World Campus subgroup of the University Budget Planning Task Force have both recommended that the University implement steps to increase World Campus enrollments to 45,000 students by 2020.

Many campuses offer course sections that are completely online or a hybrid of online and face-to-face modes. Some are encouraging faculty to take the World Campus certificate in online instruction with a view to offering more online courses as part of their course portfolios. According to an enrollment status report for 2012-2013 issued by OPIA, 124 adult learners (2 percent of the total population) enrolled at the campuses in fall 2012 changed assignment to the World Campus in fall 2013.²⁵ Although the report does not state why, it is reasonable to suppose that the flexibility offered by the World Campus’ online offerings and its broader program portfolio were important factors. Indeed, many residential students at University Park and the Commonwealth Campuses take World Campus courses as part of their course schedules presumably for these same reasons.²⁶

The Task Force recommends that Directors of Academic Affairs (DAAs) at the Commonwealth Campuses work with their faculty and the World Campus to get more of their faculty certified to teach online classes so that they can offer more online and hybrid courses as part of their course and program portfolios. Wherever possible, DAAs should also work with the ELearning Cooperative to offer ELearning courses at their campuses. The Task Force also endorses the recommendation of the Enhanced Education Pathways Committee to offer compressed courses in residential or online formats at lower

25. Fall 2012 to Fall 2013 Enrollment Status Report (Commonwealth Campuses), OPIA, January 2014.

26. In 2012, 3,263 UP students took World Campus courses while 1,960 Commonwealth Campus students did. In 2014-15, those numbers had grown to 3,512 UP students and 2,259 Commonwealth Campus students (as of March 15, 2015).

cost and tuition. The Task Force believes these steps will greatly enhance access for adult learners at the Commonwealth Campuses by offering them more options.

5. Leverage the 2+2 model

Many adults are place-bound because of family and job responsibilities that do not allow them to move. However, for adults who have the flexibility to move, the “2+2” model represents another option that allows them to access a Penn State education and manage costs by beginning their education at a Commonwealth Campus close to home and then transitioning to another campus to complete their education.

The Task Force recommends that the University continue to moderate tuition increases and differentiate tuition at the Commonwealth Campuses that serve higher percentages of low income students, many of whom happen to be adult learners, in order to enhance access and affordability for adult learners who are good candidates for the 2+2 model.

B. Implement adult-friendly PLA practices

In spite of policies and procedures that recognize prior learning by providing for the acquisition of credit, more needs to be done to reconcile theory and practice²⁷ and streamline practices in evaluating transfer credits and credit by portfolio assessments in particular.

The PLA Task Force that submitted its report in 2013 made a number of recommendations to strengthen PLA practices at Penn State. One of the most important recommendations of the Task Force was for the University to appoint a PLA director to be housed in the Office of Undergraduate Education who would spearhead and coordinate university-wide efforts relating to PLA. In October of 2014, the University did appoint Dr. Michele Rice as Penn State’s Director of Prior Learning Assessment. Dr. Rice has connected with various stakeholders in various units and established a PLA Advisory Council to move the University’s PLA agenda forward. The Access and Affordability Task Force recommends that this council implement the PLA Task Force recommendation of undertaking a regular evaluation of the University’s PLA efforts. In this regard, it must be noted that the Middle States Peer Review Team in its report following its 2015 accreditation review of the University made the following suggestion: The team suggests that Penn State consider a framework for ensuring that consistency in the evaluation of prior learning and awarding of credit be realized across Penn State’s colleges and campuses and that these efforts be periodically reviewed and evaluated.

One of the roadblocks to successful acquisition of credit for prior learning revolves around an apparent lack of awareness of the availability of opportunities for acquisition of credit through credit by exam and

27. A recent research report on credit for prior learning practices at seven institutions found that disconnects between PLA policies and practices appear to be a common roadblock to successful acquisition of credit for prior learning. See Mary Beth Lakin et al, *Credit for Prior Learning: Charting Institutional Practice for Sustainability*, ACE, 2015. The report recommends use of technology to publicize availability of PLA to prospective and current students.

limited use of credit by portfolio across the University. Furthermore, the apparent absence of a culture that is open to and supportive of acquisition of credit for prior learning seems to be a militating factor.²⁸

The Task Force, therefore, recommends that the PLA Director lead an effort to publicize the availability of credit for prior learning at Penn State and engage academic units and faculty in conversations about credit for prior learning that educate stakeholders about this growing national trend with a view to cultivating a culture that is supportive of acquisition of credit for prior learning.²⁹ The PLA Director should also work together with academic officers at the colleges and campuses to document and annually report on PLA activity. These are all consistent with the PLA Task Force's recommendations for improvement of current pre-admission transfer course communication with students³⁰ and documentation of PLA activity. They are also consistent with the recommendation of the Enhanced Education Pathways Committee to remove barriers to assessing and giving appropriate credit for prior learning to adult learners. Finally, the Task Force endorses the recommendation of the PLA Task Force that PLA and Project LionPATH be integrated so as to allow for a comprehensive and coherent university-wide PLA strategy.

The American Council on Education (ACE) found in its recent study of PLA policies and practices at seven institutions of higher education that senior university leadership plays a critical role in successful implementation of PLA policies and practices, from supporting champions of PLA to building the necessary supporting infrastructure. Given that acquisition of credit for prior learning is entirely consistent with President Eric Barron's access and affordability imperative, the Task Force recommends a strong and consistent show of public support for acquisition of credit for prior learning by the President and the sponsors of the Commission for Adult Learners. Such public support will help shape an institutional culture that is supportive of PLA.

C. Implement adult-friendly transfer policies and practices including leveraging of articulation agreements

Because a significant percentage of credits transferred to Penn State from other institutions come in as general credits, the implementation of the Course Substitution and Request System (CSRS) recommended by the PLA Task Force as a supplement to the Course Transfer Evaluation Guide is a very welcome development. The Task Force recommends that the CSRS pilot be rolled out to all academic units and steps taken to address the fact that course substitutions in CSRS cannot currently be used to populate the Transfer Course Evaluation Guide. Furthermore, the Task Force recommends that the University integrate Project LionPATH, the CSRS, and the Course Transfer Evaluation Guide in order to create a comprehensive and seamless course transfer tool that gives prospective students an idea of which courses will transfer before they apply for admission.

28. The ACE study also found that lack of awareness of the availability of credit for prior learning and institutional culture are hindrances to successful PLA practices.

29. The ACE study identified faculty buy-in and engagement as perhaps the most persistent challenge for institutions, and specifically found that faculty acceptance, training, and incentives are the most challenging elements of faculty buy-in and engagement.

30. In 2011, the University Faculty Senate also recommended that courses amenable to credit by exam and portfolio assessment be identified and publicized to serve adult learners better.

Articulation agreements with community colleges can serve as a roadmap for community college students to access Penn State as juniors. Such agreements can clearly lay out what courses need to be taken and how they map to Penn State program requirements thus eliminating the likelihood that students will take courses that do not count towards their degree programs. This will enhance access and help reduce cost and time to degree.

The Office of the Vice President for Commonwealth Campuses is currently working with a number of campuses in the west and south-central Pennsylvania to conclude articulation agreements with a number of community colleges.³¹ The Task Force recommends that these efforts continue and be expanded wherever possible to maximize access to Penn State's Commonwealth Campuses. The Task Force also recommends that articulation agreements be integrated into Project LionPATH to enhance the seamlessness of the transfer tool. According to Michael Busges, Director of Project LionPATH, articulation agreements can be integrated into the new system to allow transfer credits to be articulated to specific courses as well as "en bloc." He has indicated that articulations for 30 feeder schools will be built into the system for initial roll-out.

D. Enhance financial literacy³²

Adult learners have a lower median income than undergraduates in general. The Task Force, therefore, recommends that steps be taken to enhance their financial literacy in a number of ways. The Commission for Adult Learners has engaged the Creative Media Group, a division of Penn State Public Media, to construct a financial literacy page under the tuition and financial aid section of the University's website. The Task Force recommends that the webpage's educational content (including self-study modules) and other educational initiatives focus on the following:

- Explaining the difference between sticker and net price
- Educating on use of the college calculator to estimate net cost (a podcast or video to walk adults through how to use the calculator might be useful)
- Emphasizing the financial benefits of full-time versus part-time enrollment
- Providing education on debt management and default prevention
- Providing information on income-based or pay-as-you-earn repayment plans
- Including financial planning in career counseling and academic planning (including a four-year graduation plan)
- Promoting general education courses that enhance financial literacy (such as MATH 034, The Mathematics of Money)
- Using a student loan alert system to increase awareness of how debt levels impact completion rates

E. Mitigate challenges with academic preparedness

31. One with Beaver County CC has been completed. The Mont Alto and York campuses are in the process of finalizing an articulation agreement with Harrisburg Area Community College (HACC) and other articulation agreements are in the works.

32. This strategy is also endorsed by the Enhance Education Pathways Committee.

The Task Force recommends four measures to address this barrier:

1. The first is for academic advisers to impress upon adult learners the importance of academic advising. It is not unknown for students to self-advise, resulting in costly academic and financial missteps by taking courses out of sequence or taking the wrong courses.
2. The second is for academic advisers to impress upon adult learners with academic deficiencies the importance of utilizing available learning support. Students have sometimes shied away from using learning support for fear of being stigmatized as unintelligent.
3. The third is for the University to use targeted assessments to identify learning deficiencies and adaptive learning systems that address those specific deficiencies instead of requiring students to enroll in full-semester remedial courses that do not count toward degree acquisition and increase time to degree and cost.
4. The fourth is to consider developing a low-cost academic bridge program similar to the Pathway to Success Summer Start (PaSSS) program that has been proposed for incoming freshman students but specifically tailored to the needs of the adult student.

F. Revisiting the lack of an adult completion degree

In 2012, an Adult Degree Completion Task Force recommended the development of a bachelor's degree in professional studies in healthcare administration (allied health) to attract and prepare adults for the business and operations side of the healthcare industry. It recommended that the Provost charge a committee to implement this program as a prelude to possibly implementing additional adult degree completion programs.

It appears that these recommendations never came to fruition and it is uncertain where they stand at the moment. The Task Force believes this issue has significant implications for adult learner access and affordability, particularly for adults who already have college credits and, therefore, recommends that the University revisit this issue. Perhaps the Provost could reactivate the Adult Degree Completion Task Force to reprise its role in consultation with relevant stakeholders, especially the dean and faculty of the college that will serve as the academic home of any recommended degree program. Or perhaps the Enhanced Education Pathways Committee could be tasked with looking at the work and recommendations of the Adult Degree Completion Task Force and making its own recommendations as to how to proceed.

IV. Conclusions

Adult learners are increasingly becoming a very important demographic at Penn State University. Taking steps to enhance access and affordability for adult learners is, therefore, of extreme importance, especially considering that they have lower median incomes, higher average loan debt, and more unmet

need than the average undergraduate student. Such steps would also be consistent with President Eric Barron's access and affordability imperative.

This report has identified a number of barriers that negatively impact adult learner access and affordability at Penn State, suggested strategies for addressing them, and made specific recommendations toward implementing the suggested strategies. The collective implementation of these recommendations presents the best-case scenario for successfully addressing these barriers.

Although some rank ordering of these recommendations could be useful in allowing for a systematic and incremental approach to implementing them, the Task Force would nonetheless caution against any implication or inference that a rank ordering of recommendations means that some of the recommendations are not as important or are dispensable.

With that caveat, clearly, reining in cost and reducing time to degree, improving PLA practices, making course transfer much friendlier, and enhancing adult financial literacy are key first-tier recommendations that should get an urgent look. Work should also continue in earnest on providing access roadmaps to community college students through articulation agreements that are integrated into Project LionPATH to promote seamless transfer.

Finally, because of the University's complicated and intricate program-approval process, work to implement adult degree completion programs ought to be revisited soon in the hope of yielding dividends in the not-too-distant future.