

# TODAY'S STUDENTS' POLICY TOOLKIT 3.0

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SEPTEMBER 2021



**higher  
learning**  
ADVOCATES

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**“The COVID-19 pandemic is rapidly changing higher education—many classes have moved online, the value of degrees or credentials is unclear in our changing economy, and students must take different paths through higher learning due to their other responsibilities. But these shifts were happening long before the pandemic began, and our higher education system must evolve to meet these technological, economic, and demographic changes. It is time once again for the nation’s policymakers to fundamentally rethink the way we organize, finance, and support higher learning for the sake of today’s students. Through bipartisan cooperation, a careful look at the research, and an unwavering focus on students, that goal is well within reach.”** – Julie Peller, *Executive Director of Higher Learning Advocates*<sup>1</sup>

# Introduction

**T**oday's students are more diverse in age, race, and income level than any previous generation of college students. They're more mobile and may not live on campus. Most participate in the workforce, either full-time or part-time. Work and family responsibilities beyond the classroom—whether that is on-campus or online—often compete with students' educational goals. Younger workers are changing jobs as many as four times by age 32, so lifelong learning and continuing education have quickly become the norm for most adults.<sup>1</sup> But many existing federal postsecondary education and workforce policies date back to a time when most students went immediately from high school to a four-year university or a trade school upon graduation.

**For today's students—and the nation—to succeed, we must create and sustain a system of higher education that values all pathways to and through postsecondary learning and that ensures that all learning is counted and valued.** Federal policy should encourage easier, more seamless transitions for students enrolling in and returning to postsecondary education, and should provide access to needed services like child care for student parents. Federal financial aid programs and policies should be redesigned to match today's students' realities. Higher learning must be within reach, financially and otherwise, for all communities of students, with particular attention to those who have been historically underserved by higher education, such as Black, Latino, and Indigenous students.

## HLA RECOMMENDATIONS THAT HAVE ALREADY BEEN IMPLEMENTED

Since Higher Learning Advocates introduced its first Policy Toolkit for Today's Students in 2019, many of our original Toolkit recommendations have been implemented:

- *Improve Free Application for Federal Student Aid (FAFSA) Income Verification for Today's Students*
- *Modify the FAFSA Expected Family Contribution (EFC)*
- *Notify students with Zero EFC about Supplemental Nutrition Assistance Program (SNAP) eligibility*

There's still important work to be done. Creating a new system of higher learning is possible, but it's critical that policymakers and leaders in higher education understand the growing disconnect between today's students' needs, current federal policy, and potential solutions. In 2020, when the COVID-19 emergency began, Congress temporarily created a series of supports—including direct emergency aid, expanded benefits eligibility, and emergency broadband support—to help students during this difficult time. It's clear that policy change can improve students' lives, but permanent, not temporary, solutions are necessary. This toolkit identifies critical barriers that exist to student success and proposes federal policy changes that will better serve all students of all backgrounds and walks of life.

**BY AGE 32, YOUNGER WORKERS ARE CHANGING JOBS AS MANY AS 4x**



# Student Supports

**T**he majority of today's students work while they are enrolled in higher education and face many challenges outside of the classroom that can affect their ability to dedicate time and resources to completing coursework. But because of how our higher education system is structured, today's students are too often stumbling through a postsecondary pipeline ridden with cracks and widening fault lines.

The COVID-19 pandemic has only exacerbated these challenges, as its economic impacts have resulted in job and wage loss for hundreds of thousands of Americans. Over a half million students relied on on-campus work study jobs to make ends meet, and many more have been unable to meet their basic needs after facing unexpected costs like medical bills, transportation, or moving expenses. This financial uncertainty has negatively impacted student wellbeing and hampered student success.

To ease these burdens, policymakers should recognize the need for student supports and promote student success by:

- 1** **Creating and funding a permanent emergency aid structure for students with unexpected emergency financial challenges;**
- 2** **Expanding eligibility and streamlining Supplemental Nutrition Assistance Program (SNAP) benefits for college students;**
- 3** **Continuing to support funding for Open Educational Resources (OER); and,**
- 4** **Increasing funding for campus mental health programs.**

# Emergency Aid



## UTILIZE EMERGENCY AID TO INCREASE COLLEGE COMPLETION

Many students continue to enroll in postsecondary education, but only 45 percent of students are completing their degree.<sup>2</sup> Some students drop out of college just credits shy of graduation because they are a few hundred dollars short of paying for college or related expenses. Others might incur unexpected financial emergencies in the middle of a semester that force them to make a difficult choice between paying to remedy a crisis, like a broken down car, or paying tuition. And unpaid institutional balances stand in some students' way—the University Innovation Alliance (UIA) found that as many as 4,000 Pell-eligible seniors are at risk of not completing their postsecondary degree or credential because they owe less than \$1,000 to their college.<sup>3</sup>

### WHAT IS EMERGENCY AID?

Emergency aid is direct monetary support to students meant to help them deal with unexpected costs that arise during their education. While some institutions such as the University of North Carolina at Charlotte (UNC-Charlotte) and Georgia State University (GSU) have been pioneering emergency aid grants for a few years, direct emergency aid gained national prominence during the COVID-19 pandemic.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act passed by Congress in March 2020, as well as subsequent relief packages, authorized more than 76 billion dollars for the Higher Education Emergency Relief Fund, or HEERF. HEERF funding was provided directly to institutions and a portion of those funds were required to be given to students in the form of emergency aid grants. College systems across the country rapidly moved to distribute these funds to make sure that job losses or unexpected medical expenses did not cause students to stop or drop out of their postsecondary journey.

### HOW CAN EMERGENCY AID IMPACT TODAY'S STUDENTS?

#### COMPTON COLLEGE EMERGENCY AID

Compton College in Los Angeles provided \$250 emergency completion grants to students in the spring of 2020 via the Edquity mobile app, a technology platform to make the disbursement of emergency aid to students easier.<sup>4</sup> Roughly 92 students received these grants within two days of initiating their applications, and 141 students received aid overall.<sup>5</sup> Six months later, results showed that students that received emergency aid grants were more than twice as likely to have graduated or persisted despite the ongoing COVID-19 pandemic when compared to their peers who did not receive emergency aid.<sup>6</sup> The results further indicated that the program increased graduation by 12 percent for students who received emergency aid.<sup>7</sup>



## UTILIZE EMERGENCY AID TO INCREASE COLLEGE COMPLETION

### EDQUITY \$250 COMPLETION GRANTS FOR COMPTON COLLEGE STUDENTS

2x

MORE LIKELY TO GRADUATE OR PERSIST VS. PEERS WHO DID NOT RECEIVE THE AID



### GEORGIA STATE UNIVERSITY

Even before the COVID-19 pandemic and HEERF, emergency aid has a long track-record of impact for today’s students. In 2018, more than 72 percent of students at Georgia State University had unmet financial need.<sup>8</sup> Because of GSU’s Panther Retention grant program—which provides emergency funding to students who are on track for graduation with unmet financial need—over 11,000 students have been able to continue their postsecondary education.<sup>9</sup> Sixty-one percent of seniors who received the grant graduated within two semesters, and 82 percent were either still enrolled after one year or graduated.<sup>10</sup> The average grant awarded was \$900,<sup>11</sup> with a maximum grant of \$2,000.<sup>12</sup>

### GEORGIA STATE UNIVERSITY PANTHER RETENTION GRANT PROGRAM

61%

OF GRANT RECIPIENTS GRADUATED WITHIN

2

SEMESTERS



82%

STILL ENROLLED OR GRADUATED AFTER

1

YEAR



\$900



AVERAGE GRANT AWARDED

### POLICY RECOMMENDATION:

**Create a permanent emergency aid program for all students in need.**

Institutions have already made use of HEERF funding to set up programs to offer emergency aid to students who need it. To continue to utilize emergency aid to boost degree attainment for today’s students, Congress should create a permanent program to provide grants to institutions to fund emergency aid programs. A permanent emergency aid program would ensure that students are not derailed from pursuing higher learning because of unexpected financial hardships.



CLICK FOR FURTHER READING

- [What Works for Today’s Students—Microgrants](#)
- [More emergency aid is the help today’s students need](#)

# Food Insecurity



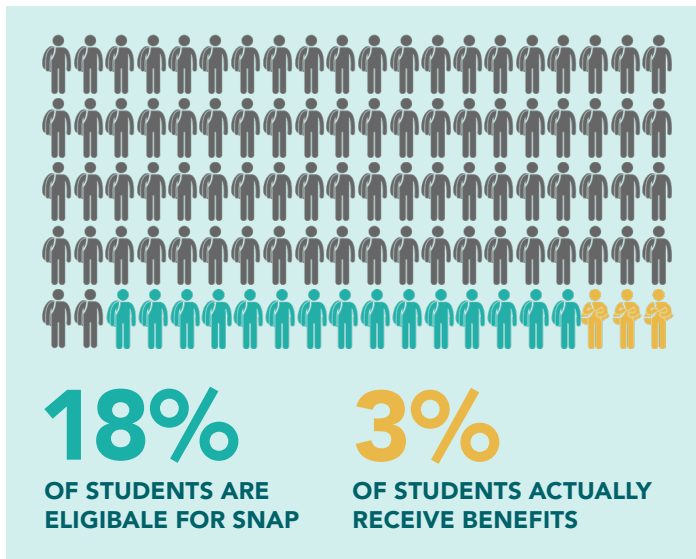
## ADDRESS FOOD INSECURITY FOR COLLEGE STUDENTS

According to **The Hope Center for College, Community, and Justice**, about 39 percent of community college students and 29 percent of students at four-year institutions experienced food security in 2021. And 44 percent of students at two-year institutions were unsure if they would be able to afford their next meal.<sup>13</sup>



### WHAT IS SNAP?

The Supplemental Nutrition Assistance Program (SNAP) is a federal program that offers nutrition assistance to eligible low-income individuals and families; however, many students struggle to access these benefits. Eighteen percent of college students are eligible for SNAP, yet only three percent of all college students actually receive benefits.<sup>14</sup>



### HOW DOES SNAP IMPACT TODAY'S STUDENTS?

Students who are enrolled at an institution of higher education are eligible to receive SNAP benefits if they meet at least one of the following criteria:

- Under age 18 or age 50 or older;
- Parent caring for a child under age 6;
- Parent caring for a child 6-12 years old who is unable to obtain child care to attend school and work;
- Single parent caring for a child under 12 years old or younger and enrolled full-time;
- Working for pay at least 20 hours per week;
- Receiving any work-study funds;
- Receiving TANF benefits;
- Unable to work because of a mental or physical disability; or
- Enrolled in certain programs aimed at employment.<sup>15</sup>





## ADDRESS FOOD INSECURITY FOR COLLEGE STUDENTS

### COVID-19 TEMPORARY CHANGES

The Consolidated Appropriations Act of 2021, passed by Congress in December of 2020, contained several provisions that temporarily expanded SNAP eligibility for many college students due to the ongoing COVID-19 emergency. Importantly, the bill waived work and other eligibility requirements for students attending college more than half-time. This expanded eligibility enables as many as three million low-income college students to access benefits to help feed themselves and their families.<sup>19</sup> These benefits, however, are set to expire thirty days after the COVID-19 national emergency ends.

### POLICY RECOMMENDATION:

#### **Streamline SNAP benefits for eligible students**

Many of today's students balance work, parenting, their education, and other responsibilities—food insecurity should not be an additional barrier to completing a degree or credential. Without SNAP, many students would not be able to succeed in postsecondary education. Congress should consider how to more seamlessly implement these benefits for eligible students.

Through the Consolidated Appropriations Act of 2021, Congress temporarily made SNAP accessible for college students who are enrolled at least half-time during the COVID-19 emergency. This expanded eligibility should be made permanent, and procedures should be put in place so that students are automatically informed about their eligibility for benefits when they complete their Free Application for Federal Student Aid (FAFSA).

#### CITY UNIVERSITY OF NEW YORK (CUNY)



Many institutions use food banks to support students facing food insecurity, but these institutions had to take innovative approaches during the COVID-19 pandemic as campuses closed while students' needs continued to grow. For example, City University of New York (CUNY) piloted a flexible model to allow students to access the food banks at any of their campuses and partnered with a distributor to deliver food directly to students.<sup>16</sup> CUNY also partnered with the City of New York to provide a direct cash benefit to students to address food insecurity, a program designed to fill the gap for students who were not eligible for SNAP benefits.<sup>17</sup> Pre-pandemic, only half of CUNY students who were eligible for SNAP were actually enrolled in the program. During the COVID-19 emergency, CUNY has ramped up supports to help these students access the benefits that they are eligible for.<sup>18</sup>

# Open Educational Resources (OER)



## EXPAND ACCESS TO FOSTER OPEN EDUCATIONAL RESOURCES ADOPTION

The cost of traditional textbooks can be an enormous burden for today's students, who, on average, typically **spend between \$1,240 and \$1,440 on books and supplies per year.**<sup>20</sup> But for many, textbooks are unaffordable. At community colleges, textbook costs can account for up to 80 percent of the cost of attendance for Pell Grant recipients.<sup>21</sup> About 53 percent of community college students did not purchase or rent the required materials for a course on at least one occasion, and of those, 45 percent said they did so because they could not afford the materials.<sup>22</sup>

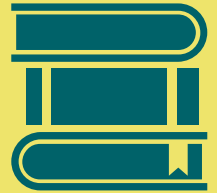
Providing open educational resources (OER) to college students could reduce this burden—about 48 percent of Pell Grant recipients and 52 percent of underrepresented minorities said that open educational resources significantly impacts their ability to afford college.<sup>23</sup>

### COMMUNITY COLLEGE STUDENTS

TEXTBOOKS ARE

**80%**

OF THE COST OF ATTENDANCE



**53%**

OF THOSE

**45%**

DID NOT PURCHASE OR RENT REQUIRED MATERIALS

DID SO BECAUSE THEY COULD NOT AFFORD THE MATERIALS

### WHAT IS OER?

Open educational resources (OER) are digital media, textbooks, and other materials that are available under an open license, meaning they are free and available on an accessible platform. Providing students, educators, and self-learners with open access resources can help students succeed in postsecondary education by increasing access to needed learning materials.

### HOW DOES OER IMPACT TODAY'S STUDENTS?

Educational materials are essential for student success, and institutions of higher education should consider ways to provide these materials at no additional cost to students. Creating a platform where students, educators, and self-learners can

obtain free materials for educational advancement is a step toward increasing economic opportunity and reducing the skills gap. In addition, providing open educational resources can help students save, on average, \$117 per course.<sup>24</sup> Students can then use the money saved for other essential expenses, such as food, transportation, rent, and child care.

### POLICY RECOMMENDATION:

#### Increase federal appropriations dedicated to expanding OER

Congress should boost appropriations for the Open Textbooks Pilot program at the Department of Education (ED) to help institutions develop and utilize open educational resources so students can better access educational materials needed to succeed in postsecondary education.

# Mental Health



## IMPROVE ACCESS TO MENTAL HEALTH SERVICES FOR TODAY'S STUDENTS

Today's students' need for mental health services has increased over the past decade, and especially during the COVID-19 pandemic, but campus counseling centers have not been able to keep up with the demand. A recent study examined two large national data sets, the National College Health Assessment and the Health Minds Study, to better understand the trends in college student mental health challenges between 2007-2018.<sup>25</sup> The study found that the rate of self-harm and depression doubled over that time period, and reports of anxiety and moderate depression also increased.<sup>26</sup> Active Minds' data indicate that 39 percent of college students experience a significant mental health issue at some point in college.<sup>27</sup>

The pandemic has only exacerbated this situation. A survey of Texas college students found that 71 percent indicated increased stress and anxiety due to the pandemic. Noted stressors included fear and worry about their own health and of their loved ones, difficulty concentrating and sleeping, and increased concerns about academic performance.<sup>28</sup>

### HOW DOES MENTAL HEALTH IMPACT STUDENT OUTCOMES?

Despite the uptick in students accessing services, two-thirds of students with anxiety or depression don't seek treatment.<sup>29</sup> Studies have found that untreated mental illness can lead to lower GPAs and a higher probability of dropping out, and this negative impact is amplified if the mental illness is undiagnosed because students are unable to seek treatment.<sup>30</sup> Another study found that 64 percent of students who dropped out did not return to school because of their mental health challenges.<sup>31</sup> In addition, students of color are less likely to receive treatment for mental health disorders than white students, meaning that insufficient access to care could compound existing inequities in the higher education system.<sup>32</sup>

#### COLLEGE STUDENTS' MENTAL HEALTH 2007-2018

**2X ↑**

RATE OF SELF-HARM  
+ DEPRESSION



**39%**

OF COLLEGE STUDENTS  
EXPERIENCE A  
SIGNIFICANT MENTAL  
HEALTH ISSUE





## IMPROVE ACCESS TO MENTAL HEALTH SERVICES FOR TODAY'S STUDENTS

### POLICY RECOMMENDATION:

#### Increase funding for campus mental health programs

The Garrett Lee Smith Campus Suicide Prevention Grant program authorizes Congress to appropriate up to \$7 million per year for a grant program for institutions of higher education to prevent suicide and bolster their mental health and substance use disorder services on campus. It is imperative to increase appropriations to the Garrett Lee Smith Grant program, which provides funding for evidence-based mental health services to college students, and which helped to prevent 79,000 youth suicide attempts between 2007–2010.<sup>33</sup>



#### CLICK FOR FURTHER READING

- [College students are facing a mental health crisis—let's talk about how we can help](#)
- [Today's Students Mental Health Factsheet](#)

# Broadband Access



## EXPAND BROADBAND CONNECTIVITY FOR TODAY'S STUDENTS IN COLLEGE

In 2020, colleges made necessary shifts to online learning to protect the health and safety of students and employees. But the unexpected shift to remote instruction due to the COVID-19 pandemic left many students behind, including those without an affordable and reliable high-speed internet connection who may have relied on campus WiFi or devices to complete coursework.

### STUDENTS HAVE HAD TROUBLE CONNECTING TO THESE SCHOOL RESOURCES

**20.41%**

Live Video Lectures



**12.23%**

Recorded Video Lectures



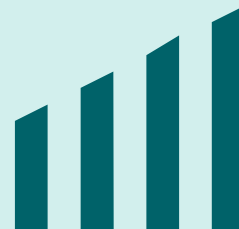
**14.82%**

Web Pages



**71.23%**

None



**.09%**

No Access to the Internet



### HOW DOES BROADBAND ACCESS IMPACT TODAY'S STUDENTS?

Sixty-five percent of colleges started the fall semester of 2020 either entirely or primarily online.<sup>34</sup> In fall 2021, it's clear that online learning—at least for periods of time—will still be common for today's college students. Yet many students either don't have internet at home or struggled to access course content. The most common reason given for not having high-speed access is the cost

of services—over 22 percent of students reported using mobile data plans to engage in course work, with Black and Latino students being more likely than their white peers to rely solely on mobile data, according to data from a HLA survey.<sup>35</sup> These plans can be unreliable and often have bandwidth caps that can limit students' ability to connect to live and recorded video lectures.<sup>36</sup>



## EXPAND BROADBAND CONNECTIVITY FOR TODAY'S STUDENTS IN COLLEGE

As the COVID-19 pandemic continues to necessitate limited in-person instruction and as more students have signaled a willingness to continue learning at least partially online, a stable connection to high-speed internet is essential for today's students' success. Millions of Americans lack access to broadband internet and this digital divide in higher ed poses an additional hurdle to degree completion. To increase broadband access during the pandemic, Congress created the Emergency Broadband Benefit (EBB) through the Consolidated Appropriations Act of 2021. The EBB provides a \$50 per month subsidy to eligible households to pay for broadband services and up to \$100 for connected devices, and students who receive a Pell Grant qualify for the EBB.

### POLICY RECOMMENDATION:

The EBB is a temporary program with a limited amount of funding dedicated, even with the additional funding that was allocated for broadband through the Infrastructure Investment and Jobs Act in August 2021. A more permanent solution is needed to ensure today's students in college stay connected and can complete their coursework. In addition, permanent funding should be allocated to colleges and universities so they can identify students who are having trouble accessing or paying for high-speed internet service and internet-enabled devices and provide them with the necessary financial resources to get connected.

# Student Parents

About one in four students today is also a parent. They are a particularly diverse group of students—about half of student parents are students of color, who face additional systemic barriers to higher education, and nearly half are single mothers.<sup>37</sup> But today's student parents face additional barriers to degree completion compared to their peers without dependents, such as securing adequate and affordable child care. Student parents succeed academically when supported and earn higher GPAs than their non-parenting peers, but also face high dropout rates because our higher education system does not offer many supports for their needs.<sup>38</sup>

When student parents are supported to complete their degree or credential, the increased income a student parent can expect when they graduate and join the workforce has a multi-generational impact, as it affects both parents and children. In fact, even a small boost in a student parent's income can result in a 17 percent increase in their children's lifetime earnings.<sup>39</sup>

During the COVID-19 pandemic, many student parents faced the impossible choice between following through on their commitment to a degree or credential and caring for themselves and their families' immediate needs and education, all while surviving during a global health crisis and record unemployment. Supporting student parents in accessing child care and other needs is critical to student parent success and to the post-COVID future.

Policymakers can support student parents by:

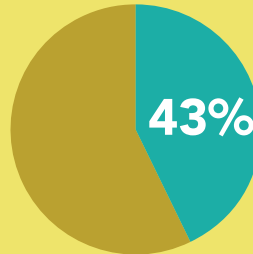
- 1 Expanding access to child care providers;**
- 2 Continuing to support the Child Care Access Means Parents in School (CCAMPIS) program;**
- 3 Continuing to fund the Child Care Development Block Grant (CCDBG); and,**
- 4 Enhancing the Child and Dependent Care Tax Credit (CDCTC).**

# Child Care Partnerships



## INCENTIVIZE PARTNERSHIPS BETWEEN INSTITUTIONS AND LOCAL CHILD CARE PROVIDERS

Child care is a necessity for our nation’s 3.8 million student parents.<sup>40</sup> But child care costs are high, and many student parents juggle multiple responsibilities that may prevent them from completing their degree or credential. About 43 percent of women at two-year colleges say they are likely or very likely to drop out of school due to their dependent care obligations.<sup>41</sup>



Percent of women at two-year colleges that report they are likely to drop out of school due to their dependent care obligations

### HOW DOES ACCESS TO CHILD CARE IMPACT TODAY’S STUDENT PARENTS?

Average child care expenses in 2019 were between \$9,100 and \$9,600 per child.<sup>42</sup> In some states, the average costs of child care are higher than the average cost of in-state tuition and fees at a public four-year institution. While child care costs have been rising, on-campus child care options have been declining. The presence of on-campus child care at community colleges declined from 53 percent in 2004 to 44 percent in 2015; at public four-year institutions, on-campus child care facilities decreased from 54 to 49 percent from 2002 to 2015.<sup>43</sup> The COVID-19 pandemic exacerbated this issue further, with many campuses moving to fully remote instruction and forcing many more student parents to bear the responsibility of child care while also working and continuing their education— an unsustainable triple duty.<sup>44</sup> The pandemic also dramatically increased the cost of off-campus child care, with typical daycare costs up 87% compared to before the pandemic.<sup>45</sup>

#### AVERAGE CHILD CARE EXPENSES IN 2019

**\$9,100-\$9,600**  
PER CHILD

#### DECLINE OF ON-CAMPUS CHILD CARE AT COMMUNITY COLLEGES



#### AT PUBLIC FOUR-YEAR INSTITUTIONS



#### RISE IN COST OF CHILD CARE

##### IN SOME STATES

Average child care costs



average cost of in-state tuition and fees at a public four-year institution





## INCENTIVIZE PARTNERSHIPS BETWEEN INSTITUTIONS AND LOCAL CHILD CARE PROVIDERS

### HOW CAN COLLEGES PARTNER WITH LOCAL CHILD CARE PROVIDERS?

Institutions of higher education can partner with local child care providers to better serve student parents so they are able to continue to attend class and complete their postsecondary degree or credential. Even on campuses where regularly scheduled child care is offered, student parents may still face instances where emergency or drop-in child care is required to attend class. Institutions could establish formal relationships and guidelines for providing care through local child care providers for student parents who find themselves needing to access last-minute care that interferes with their learning. For example, Richland College<sup>46</sup> and Portland State University<sup>47</sup> both offer drop-in child care services to students when emergencies arise.

### POLICY RECOMMENDATION:

To support student parents, expand access to child care providers through Supplemental Education Opportunity Grant (SEOG), which provides grants to support higher education completion. Institutions of higher education should be allowed to set aside a portion of funds under the SEOG program to form relationships to provide care for student parents through local child care providers. In addition, the Strengthening Institutions Program (SIP), which provides grants to expand institution capacity to serve low-income students, should be amended to allow such partnerships with child care providers or Head Start providers as an allowable use of funds.

# Child Care Access Means Parents In School program (CCAMPIS)



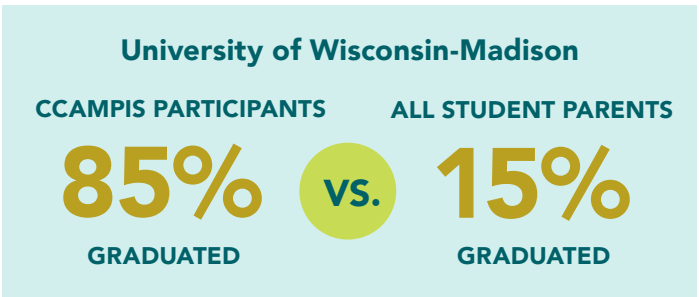
## CONTINUE TO EXPAND FUNDING FOR THE CHILD CARE ACCESS MEANS PARENTS IN SCHOOL (CCAMPIS) PROGRAM

CCAMPIS is a grant program that provides support for student parents through funding for campus-based child care programs primarily serving low-income students. Access to affordable child care allows student parents to succeed—at the University of Wisconsin-Madison, 85 percent of the student parents who participated in CCAMPIS between 2005-2011 graduated compared to 15 percent for all student parents.<sup>48</sup>

### WHAT IS CCAMPIS?

Institutions of higher education use CCAMPIS to establish and expand on-campus child care services, enabling student parents to focus more time on their postsecondary education and work toward degree completion. College completion rates among student parents are lower than for those of students without children, and about 52 percent of student parents drop out of postsecondary education without earning a degree or certificate in six years.<sup>49</sup>

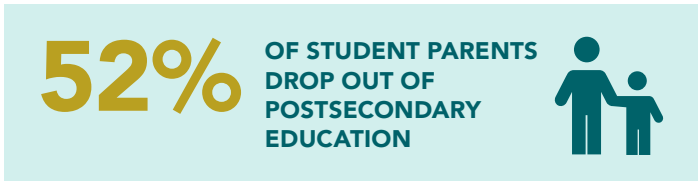
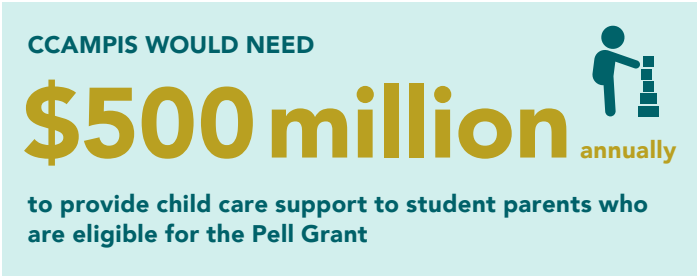
nearly 4 million college students with dependent children, especially low-income student parents.



### POLICY RECOMMENDATION:

#### Continue to support CCAMPIS.

In order to provide child care support to student parents who are eligible for the Pell Grant, CCAMPIS funding would need to reach \$500 million annually.<sup>51</sup> CCAMPIS funding must increase to a similar amount to best serve today's student parents.



### HOW CAN CCAMPIS BETTER SERVE TODAY'S STUDENT PARENTS?

In 2001, funding for CCAMPIS peaked at \$25 million, but declined significantly in 2003 to \$16 million, where it remained relatively stable until FY 2017.<sup>50</sup> In the FY 2021 budget, CCAMPIS funding increased to \$55 million. To better serve today's students, the Child Care Access Means Parents in School (CCAMPIS) grant must continue to grow to better support our

# Child and Dependent Care Tax Credit (CDCTC)



## ENHANCE THE CHILD AND DEPENDENT CARE TAX CREDIT TO ALLOW ADULTS TO FURTHER THEIR EDUCATION

Twenty-two percent of today's students are parents and their dependents require the same care as those of employed parents.<sup>52</sup> Whether a parent is working or furthering their education, the costs associated with care for dependent children can strain family budgets and, if affordable high-quality child care is not available, have impacts on student success.

### WHAT IS THE CHILD AND DEPENDENT CARE TAX CREDIT?

The Child and Dependent Care Tax Credit is a nonrefundable tax credit available to offset employment-related expenses of a taxpayer for the care of a qualifying dependent—including a dependent child under the age of 13, a dependent who is physically or mentally incapable of caring for themselves, or a spouse who is physically or mentally incapable of caring for themselves. Eligible expenses include physical care of the qualifying dependent and household costs—such as meals and cleaning.

### HOW CAN THE CHILD AND DEPENDENT CARE TAX CREDIT BE IMPROVED TO BENEFIT TODAY'S STUDENTS?

The Child and Dependent Care Tax Credit was created to allow an individual with a qualifying dependent to maintain gainful employment while simultaneously providing care for their qualifying dependent. In practice, this means individuals with children or other qualifying dependents can claim the credit for expenses such as daycare or household costs they incur to care for their dependents while working or in some circumstances attending postsecondary education full time.

The Child and Dependent Care Tax Credit should be enhanced to extend the same tax benefits to individuals who care for a qualifying dependent and

are enrolled in postsecondary education, even on a part-time basis. This change would help students with dependent children afford the high cost of child care, which is almost as much as public college tuition in many parts of the nation, so they can further their education.

### POLICY RECOMMENDATION:

#### Amend the Child and Dependent Care Tax Credit to benefit student parents

Allow part-time students with a qualifying dependent under the Child and Dependent Care Tax Credit to claim the tax credit for expenses while the taxpayer is attending postsecondary education and make the credit fully refundable. Congress approved making the CDCTC temporarily fully refundable in 2021 through the American Rescue Plan Act of 2021; making this a permanent benefit and extending it to student parents would put thousands of dollars in the pockets of families to help offset the cost of child and dependent care.



CLICK FOR  
FURTHER READING

- [Policy Brief: Expand the Child and Dependent Care Tax Credit to Include Student Caregivers](#)

# Returning Adult Students

**A**s technology and the economy continue to change and employers increasingly require new skills, adults are turning back to higher education to enhance their skills and boost their employability. Returning adult students represent a growing share of today's students—about 37 percent of students in college are over the age of 25. But postsecondary institutions are not always equipped to welcome adult students, and federal policies designed with only “traditional” students in mind often present unnecessary barriers for returning students in their transition back to school. The need for re-skilling and lifelong learning has become even more pronounced in light of the COVID-19 pandemic. Millions of adults, particularly low-income workers and people of color, have either been permanently laid off or temporarily unemployed due to the pandemic's disruptions to the economy. As displaced workers seek to reskill or upskill, colleges should be ready to meet their needs. Federal financial aid reforms alongside innovative and flexible learning pathways and delivery models are necessary to empower students to readily obtain a credential that is highly valued in the labor market.

Several policies can help facilitate returning adult students' integration and success in postsecondary programs:

- 1** **Allowing returning students to reset their Satisfactory Academic Progress (SAP);**
- 2** **Expanding Pell Grant eligibility for high-quality short-term programs;**
- 3** **Allowing for a Pell Lifetime Eligibility Usage (LEU) reset for adult students;**
- 4** **Creating a multiple pathways demonstration program to give students access to new high-quality education formats;**
- 5** **Creating a demonstration program to meet today's students' time and learning needs through competency-based education; and**
- 6** **Establishing a path to federal assistance to cover the cost of prior learning assessments (PLA).**

# Satisfactory Academic Progress



## ALLOW RETURNING STUDENTS TO RESET THEIR SATISFACTORY ACADEMIC PROGRESS (SAP)

Thirty-seven percent of today's students are older than 25, and there are more than 36 million adults with some college, but no degree.<sup>53</sup> Many of these students stopped out of school following a poor academic performance or not completing enough credits. Despite the demand for postsecondary education among adults seeking pathways to career and economic success, many will face an obstacle to re-enrolling and receiving federal student aid through a federal requirement called Satisfactory Academic Progress (SAP).

### WHAT IS SAP?

SAP is a requirement set by institutions that establishes the criteria a student must meet in order to remain eligible for federal student aid, such as Pell Grants and student loans. Typically, to meet SAP requirements, students must meet a minimum grade point average (GPA), or its equivalent, and complete a minimum number of credits or courses. While institutions are responsible for setting SAP requirements, federal statute lays out the following guidelines for institutions to use:

- Qualitative standard: 2.0 GPA or equivalent by the end of second academic year;
- Quantitative standard: Minimum percentage of work successfully completed; or
- Maximum timeframe: Cannot exceed 150% of published length of undergraduate program in credits. Most institutions use cumulative 2.0 GPA and 2/3 ratio of credits attempted versus completed.<sup>54</sup>

### HOW DOES SAP IMPACT TODAY'S STUDENTS?

If a student fails to meet SAP requirements, regardless of whether they've been continually

enrolled or haven't been enrolled for a number of years, they cannot use federal student aid to cover the cost of their education. If a student has previously failed to meet SAP, they may be able to regain eligibility for federal student aid, but will likely need additional academic and financial aid counseling. A student in this situation may have to first cover their college costs out-of-pocket. This inability to access federal aid can create a huge barrier for students seeking to continue their postsecondary education.

### HOW CAN SAP BE IMPROVED TO BETTER SERVE TODAY'S STUDENTS?

Today's students may return to postsecondary education for a wide variety of reasons: their job or career requires additional skills or credentials; they are returning after taking a break to raise children; or they are returning to complete their degree after working or saving enough money to pay for college. Regardless of reason, these students should be afforded a "reset" of SAP requirements after a certain period of time so they can once again access federal student aid to continue to work toward a degree or other credential and contribute to the workforce.



## ALLOW RETURNING STUDENTS TO RESET THEIR SATISFACTORY ACADEMIC PROGRESS (SAP)

### POLICY RECOMMENDATION:

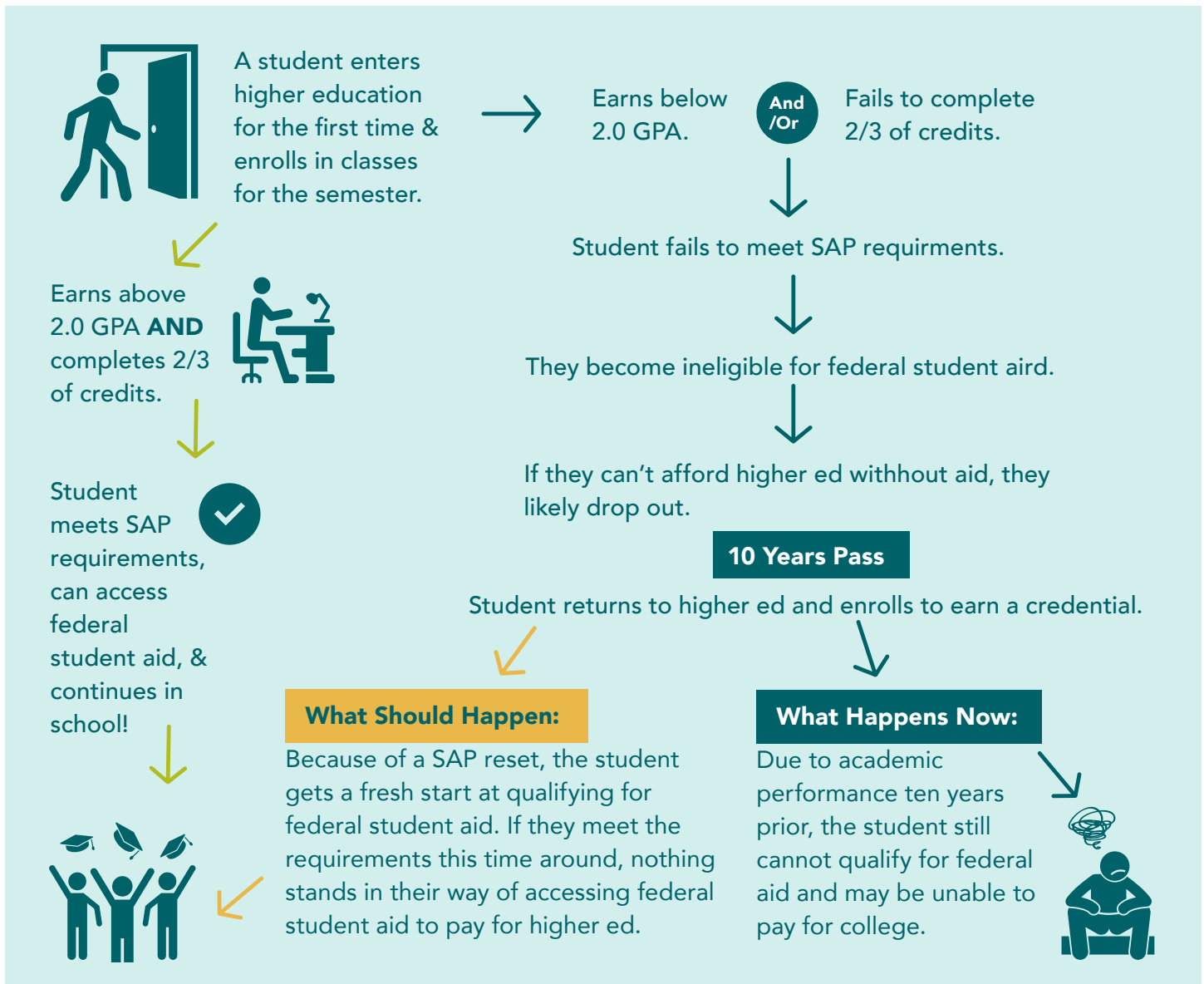
#### Create a SAP reset.

SAP should be reset for students who have not been enrolled in any postsecondary education in the prior two years. To remain eligible after such a reset, students should be required to prospectively maintain a 2.0 GPA and make reasonable progress towards completing their program.



CLICK FOR FURTHER READING

- [What Works for Today's Students—Satisfactory Academic Progress Reset](#)



# Short-term Pell



## EXPAND PELL GRANT ELIGIBILITY FOR SHORT-TERM PROGRAMS

Federal policy should count all forms of high-quality postsecondary learning, including those that can be completed as quickly as 300 hours. This would grant students the flexibility to complete their education online, on a job site, on a military deployment, or on other new and emerging platforms.

### WHAT IS THE PELL GRANT?

The Pell Grant program is a federal means-tested program that offers postsecondary aid in the form of a grant to be used for tuition, fees, and related expenses. Operated by the U.S. Department of Education’s (ED) Office of Federal Student Aid (FSA), the Pell Grant program is available on a sliding scale to individuals based on financial need, cost of attendance, and part- or full-time status.

### HOW DOES THE PELL GRANT IMPACT TODAY’S STUDENTS?

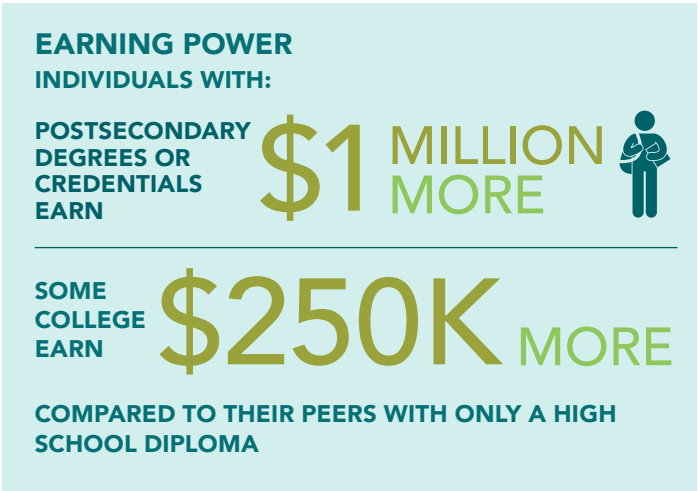
The Pell Grant helps millions of today’s students access and afford higher education programs. Research shows that individuals with postsecondary degrees or credentials earn approximately \$1 million more over their lifetimes compared to their peers with only a high school diploma,<sup>55</sup> and students with some college but no degree earn nearly one-quarter of a million dollars more over their lifetime compared to students with only a high school diploma.<sup>56</sup> However, the current requirements to use Pell Grants prevent many of today’s students from obtaining credentials. Currently, the Pell Grant can only be used for programs that are 600 hours or more in length.<sup>57</sup> Expanding Pell eligibility to high-quality, short-term programs—which often offer credentials connected to careers in information technology, health care, manufacturing, and other fields—would enable a broader range of students,

including parents and working adults, to access high-value skills training programs that enable them to advance their careers and reskill for positions in new industries.

### POLICY RECOMMENDATION:

#### Allow students to use Pell Grants for high-quality short-term programs.

The Higher Education Act should be amended to allow today’s students to use the Pell Grant for high-quality short-term programs that are more than 300 hours and lead to an industry recognized postsecondary credential. Broadening what types of programs federal student aid can be used for will allow more students to pursue higher learning, complete their postsecondary degree or credential, and begin or continue their career.





# Pell Lifetime Eligibility Usage



## ALLOW FOR A PELL LIFETIME ELIGIBILITY USAGE (LEU) RESET FOR ADULT STUDENTS

Forty-four percent of today's students receive a Pell Grant, a form of federal student aid used for postsecondary tuition, fees, and related expenses.<sup>58</sup> A student is eligible for a Pell Grant on a sliding scale based on financial need, cost of attendance, and part- or full-time enrollment status.

### WHAT IS PELL LEU?

Federal law limits the amount of Pell Grant funds students can receive over their lifetime to the equivalent of six academic years (12 semesters) of Pell Grant funding. This cap on Pell Grants is also known as the Pell Lifetime Eligibility Usage (LEU).

### HOW DOES PELL LEU IMPACT TODAY'S STUDENTS?

Today's students are diverse in age, race, and income, and have different experiences and financial realities than students of the past. Twenty-two percent of students are parents.<sup>59</sup> Forty percent attend school part-time,<sup>60</sup> and sixty-four percent work while in college.<sup>61</sup> For some of today's students, the credits, credential, or degree they earned within the time allotted by the Pell LEU no longer holds enough value in the workforce. Many of these students eventually need to obtain new credentials, often without the ability to access Pell, in order to learn new skills or retrain for a new industry if their previous job has been displaced.

### HOW CAN PELL LEU BE IMPROVED TO BENEFIT TODAY'S STUDENTS?

In today's workforce, lifelong learning and periodic upskilling have become the norm, as many adults will have to change jobs as many as seven times over a lifetime. To strengthen lifelong learning as a tool for promoting workforce participation, Pell LEU requirements should be reset after a period of time for students who otherwise would be eligible to receive a Pell Grant and require education in addition to their existing degree or credential. This change would benefit today's students by allowing them to receive the retraining, upskilling, or additional education needed to be successful in our 21st century economy.

### POLICY RECOMMENDATION:

#### Create a Pell LEU reset

Pell LEU should be reset for students who have reached the maximum amount of Pell Grants, already hold a degree or credential, and have been employed in the workforce for the majority of the past ten years. A student who receives a Pell LEU reset would only remain eligible for Pell Grants for a maximum of four additional semesters' or their equivalent.

**44%** 

**OF STUDENTS RECEIVE A PELL GRANT**



# Multiple Pathways



## CREATE A DEMONSTRATION PROGRAM TO GIVE STUDENTS ACCESS TO NEW HIGH QUALITY EDUCATION FORMATS

### WHAT ARE MULTIPLE PATHWAYS IN HIGHER EDUCATION?

Multiple pathways is the term we use to describe the diverse and integrated set of postsecondary education programs that today’s students use to pursue employment and/or further education. College students today intersect with higher education many times throughout their lives due to the need for periodic reskilling and lifetime skills development—they move between education and the workforce, rather than only pursuing two- or four-year degrees prior to employment.

### WHAT CHALLENGES DO TODAY’S STUDENTS FACE IN NAVIGATING MULTIPLE PATHWAYS?

Too often, certain educational onramps are out of reach for students because they cannot access federal financial aid to pursue them. Students today are seeking more direct pathways between education and employment, including coding bootcamps, online courses, and apprenticeship training programs. But because these pathways do not always qualify for access to Title IV federal student aid, students may have to pay out of pocket for the cost of attendance and related expenses, or

rely on an employer to underwrite or offset the cost. This leaves many unable to afford programs that could connect them to the next rung on the career ladder, higher wages, and greater economic stability.

### POLICY RECOMMENDATION:

**Create a multiple pathways demonstration program**, which would allow education programs that are currently not eligible for Title IV aid to apply through quality assurance entities (QAEs) for Title IV approval. Such programs would have to demonstrate that they offer transparent and high-quality outcomes, ensure equitable access, are financially sustainable, and result in a credential that leads to employment or further education in order to receive approval.



CLICK FOR FURTHER READING

- [Issue Brief: Multiple Pathways & Quality Assurance](#)
- [Stackable Credentials Backgrounder](#)

1/4

Americans has a non-degree credential or certificate



30%

transfer courses between institutions



1/3

take at least one course online



# Competency-Based Education



## MEET TODAY'S STUDENTS' TIME AND LEARNING NEEDS THROUGH COMPETENCY-BASED EDUCATION (CBE)

Competency-based education (CBE) is a type of postsecondary education organized around learning outcomes rather than how much time a student spends in a classroom or in a course. With CBE, students can proceed at their own pace by demonstrating proficiency and understanding through a set of assignments and exercises, such as direct assessments, adaptive learning, and captured lectures.

### WHY IS CBE A USEFUL MODEL FOR TODAY'S STUDENTS?

CBE can help millions of students, particularly those who are also working or parenting, quickly earn credentials and prepare for employment by focusing on the skills that students need for a career field, rather than those that align with traditional academic rules. CBE is a model for students who need more flexibility—it can reduce the time needed to earn a degree or credential, decrease costs, and provide a direct pathway to a higher paying career. It can also be designed to fit around a student's work and life obligations.

### HOW CAN FEDERAL POLICY SUPPORT CBE?

Today's students cannot currently use federal student aid to cover the cost of CBE programs, as federal student aid is built around credit hours and the measure of how much time a student spends in the classroom and on coursework. CBE programs instead focus on measuring learning through demonstrations of competencies rather than requiring a set amount of credit hours to progress through the program, which is why CBE is such a useful model for students with significant obligations outside of school. But there is a mismatch—in order to qualify for federal student aid, CBE programs must equate their standards with credit hours, which conflicts with their very design.

In 2005, Congress amended the Higher Education Act (HEA) to make direct assessment programs—a form of CBE—eligible for federal financial aid. In addition, the Department of Education (ED) has an ongoing CBE experimental site which offers institutions waivers to provide federal aid to students for qualifying CBE programs. But many high-quality CBE programs remain ineligible for federal financial aid.

### POLICY RECOMMENDATION:

Create a demonstration program to allow students to use federal financial aid for a greater variety of CBE programs. The demonstration program would expand on the preexisting experimental site by allowing qualified, high-quality CBE programs to apply for waivers to allow students access federal financial aid to cover the costs of the program, but only if the programs demonstrate quality and strong outcomes for students.



#### CLICK FOR FURTHER READING

- [101: Competency-Based Education](#)
- [Backgrounder: Evolving Models of Postsecondary Learning](#)

# Prior Learning Assessments




## RECOGNIZE EXISTING KNOWLEDGE AND SKILLS THROUGH PRIOR LEARNING ASSESSMENTS (PLA)

Students take many paths in and out of higher learning, and often they return to their education with relevant work experience. Generally, however, prior experience and knowledge does not count towards a postsecondary degree or credential. A prior learning assessment (PLA) is an exam that some institutions use to allow students to demonstrate competencies gained through life experience. Institutions can then accept a PLA and determine that it is equal to a certain amount of credit towards a degree or credential.

Evidence shows that students who undergo PLA are 2.5 times more likely to complete their degree or credential than students who do not, and cost savings per student who takes advantage of PLA can range from \$1,600 to nearly \$6,000.<sup>62</sup> PLAs could play a powerful part in higher education by allowing individuals' prior learning to be counted as academic credit toward a credential or degree that holds value in the workforce.

### STUDENTS WHO UNDERGO PLA

**2x**  **More likely to complete their degree or credential**

### COST SAVINGS

**\$1600-\$6000**

### WHAT BARRIERS PREVENT STUDENTS FROM ACCESSING PLAS?

The cost of PLAs is not included in the cost of attending an institution, so students cannot use federal student aid to pay for the costs of these assessments. Depending on the course and subject matter, this could be hundreds of dollars that the student has to pay out-of-pocket.

In 2015, the U.S. Department of Education invited institutions of higher education to participate in a PLA Experimental Sites Initiative. By allowing students to cover PLA costs using federal student

aid, the experiment resulted in students using more PLAs and having lower tuition costs and higher completion rates.<sup>63</sup>

### POLICY RECOMMENDATION:

Create a path to help more students access prior learning assessments by allowing students to use federal student aid or reimbursement to cover the cost of PLAs. This would decrease costs for both students and taxpayers while improving student outcomes and affordability.

# Quality and Accountability

Each year, \$120 billion in federal student aid flows through eligible institutions of higher education to help students pay for college. Today's students and taxpayers should be able to trust institutions to deliver a quality education that leaves students better off after completion. To ensure this, policymakers should improve the system of accountability for higher learning by refocusing accreditation standards to prioritize student outcomes and increasing data transparency so that students and stakeholders can track the return on investment for higher learning programs.

The COVID-19 crisis has required the temporary relaxation of some accreditation and accountability mechanisms. However, policymakers should not allow this to become the new normal. As the federal government provided millions of additional dollars in emergency aid to students throughout the COVID-19 pandemic, it is even more crucial that institutions are held accountable for providing good outcomes for their students.

Quality and accountability can be better ensured by:

- 1 Modernizing postsecondary data to track program outcomes;**
- 2 Focusing accreditation on student outcomes; and**
- 3 Updating accountability metrics to protect students.**

# Postsecondary Data



## CREATE A NATIONAL STUDENT-LEVEL DATA NETWORK

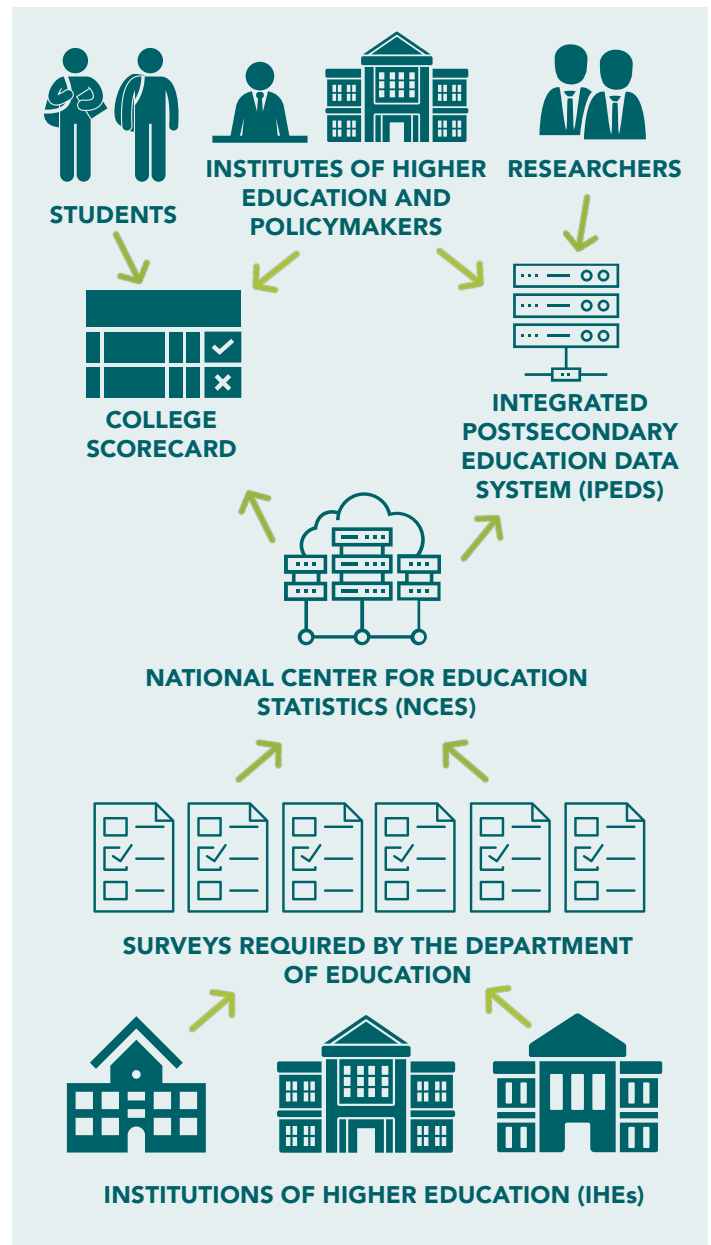
Postsecondary data captures a wide range of information regarding students and outcomes at institutions of higher education. Examples of these data points include admissions, enrollment, financial aid, completion, and employment and earnings outcomes. Postsecondary data helps students and families make informed decisions about what institutions and programs would help students meet their career goals. The data also provide public transparency for taxpayers and allows policymakers to tailor programs to improve student outcomes.

### WHAT ARE THE GAPS IN POSTSECONDARY DATA?

The current federal data on postsecondary education are housed across a patchwork of entities, which institutions of higher education are required to report to. The Integrated Postsecondary Education Data System (IPEDS) holds institution-level data on student access and completion, National Student Loan Data System (NSLDS) holds information on federal student aid recipients, the Department of Veterans Affairs and the Department of Defense hold information on students receiving veterans' benefits. The level of student information held at the state level varies by state.

This disjointed data infrastructure does not create a full picture of institutional and student success, as many metrics on outcomes, costs, and demographics are incomplete. This leaves students and families unable to make fully informed decisions, while policymakers are left without the critical data needed to address student needs.

One critical gap in postsecondary data results from the ban on a federal "student unit record," which was included in the 2008 reauthorization of the Higher Education Act of 1965 (HEA). This ban prohibits the use of existing student-level data to create a federal data system that would allow



students and families to see student outcomes across institutions and programs.

As a result of these gaps, current federal data systems do not count all students, nor do they allow for fully informed consumer choice.

### POLICY RECOMMENDATION:

Create a national student-level data network within the National Center for Educational statistics using strong security standards and data governance protocols to protect student privacy. This data should be leveraged to provide transparent student outcome data on the National College Scorecard and should be disaggregated by student race and income level.



CLICK FOR  
FURTHER READING

- [101: Postsecondary Data](#)

# Accreditation



## MODERNIZE ACCREDITATION AND REFOCUS ON OUTCOMES

Accreditation is a process used to assess academic and instructional quality of institutions of higher education (IHEs) and programs at those institutions, including three types of accrediting agencies: regional, national, and programmatic. Regional accreditors accredit entire colleges and universities, most of which are degree-granting, and the Higher Education Act requires IHEs to be approved by a regional accreditor in order to receive Title IV federal student aid.

### HOW CAN ACCREDITATION BE IMPROVED TO BENEFIT TODAY'S STUDENTS?

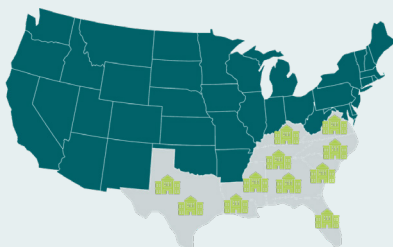
Accreditors act as the gatekeepers to the approximately \$120 billion spent annually in federal student aid. But unfortunately, federal policy and regulations ask accreditors to focus excessively on compliance-related matters and inputs instead

of on quality and pace of student learning and student outcomes. Our higher education system is in need of a more transparent, outcomes-focused accreditation system which increases the value of a postsecondary education.

### THERE ARE THREE MAJOR TYPES OF ACCREDITATION:

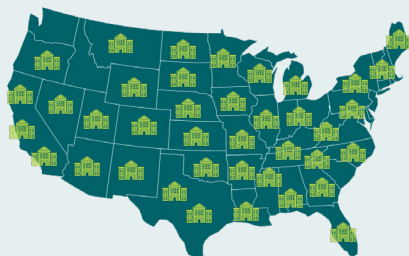
#### Regional

accredits entire colleges and universities, most of which are degree-granting and not forprofit. Each regional accreditor is responsible for IHEs in a designated region of the U.S.



#### National

accredits entire colleges and universities anywhere in the country, most of which have a single focus—such as career and technical education.



#### Specialized/Programmatic

accredits programs, departments, or schools within a college or university; this type of accreditation is not used to determine eligibility for federal financial aid.



## POLICY RECOMMENDATION:

To re-center higher education accreditation on student outcomes, federal policy should:

1

**Raise the bar for student outcomes and focus accreditors on graduation rates, default rates, and loan repayment.**

Accreditors are uniquely positioned to assess student outcomes, and some accreditors do take these measures into account during their reviews. But federal policy should require accreditors to assess institutions on three specific student outcomes—graduation rates, default rates, and loan repayment rates.

2

**Enable differentiated, risk-based accreditation reviews.**

Differentiated reviews—where accreditors spend more time assisting institutions with poor or moderate outcomes to improve—are already undertaken by some accrediting agencies, but federal policy should clearly support differentiated reviews.

3

**Make the accreditation process more transparent.**

Accreditors should be required through federal policy to make their standards, reports, information on student outcomes, and other key items publicly available online in order to provide transparency for students and lawmakers.

4

**Enable institutions to respond to local workforce needs more quickly.**

Sometimes IHEs need to more quickly respond to local workforce needs than the cumbersome accreditation process allows them to, especially in regards to “substantive change” requirements. Accreditors should be able to expedite or waive substantive change reviews when a new program is directly related to local workforce needs, an employer is involved in the program, and the program is at an institution in good standing with the accretor.



CLICK FOR  
FURTHER READING

- [101 Accreditation](#)
- [101: Accreditation Glossary](#)
- [The Keys to Quality: Reforming Higher Education Accreditation Policy](#)
- [Exploring Key Questions: Program-Level Repayment for Higher Education Accountability](#)



# Accountability



## MODERNIZE ACCOUNTABILITY METRICS TO PROTECT STUDENT OUTCOMES

The Higher Education Act specifies a set of metrics that are intended to hold institutions of higher education accountable for specific student outcomes. These measures include the cohort default rate (CDR), gainful employment, financial responsibility scores, and the 90/10 rule, among others. Cohort default rate and gainful employment are the two post-school outcomes that are measured by the Department of Education to hold institutions accountable for the \$120 billion spent annually in federal student aid.

**The Department of Education Oversees the Operations and Administration of Federal Financial Aid and Other Programs at 6,000 Colleges and Universities**



**\$1.5 trillion in federal student loan debt,**



**among 42 million student and parent borrowers<sup>1</sup>**



**In the 2017-2018 Academic Year, the Federal Government Allocated**



**\$28.2 billion in Pell Grants**



**to 7 million students<sup>2</sup>**



**over \$135 billion in total grants and loans to students<sup>3</sup>**

## HOW DO ACCOUNTABILITY MEASURES IMPACT TODAY'S STUDENTS?

As student loan debt and defaults continue to rise, federal accountability measures can be an important tool in helping to ensure institutions provide students with high-quality outcomes. Students should expect that earning a degree or credential from an institution that accepts their federal financial aid will leave them better off than when they entered school, help them gain access to professions that reward having a college credential, and lead to earnings that are appropriate for their field and level of experience.<sup>64</sup>

## HOW CAN ACCOUNTABILITY BE IMPROVED TO BENEFIT TODAY'S STUDENTS?

First and foremost, consumer protection should be basic accountability in higher education to protect students from bad or fraudulent actors. Further, federal policy should continue to require the U.S. Department of Education to monitor loan repayment and default, but the cohort default rate—the penultimate accountability metric—is not working as intended, as colleges can game CDR by hiring firms to ensure students do not actually enter default. CDR should continue to be reported in a transparent manner, but additional accountability is needed to ensure institutions are providing good outcomes for students. Further, CDR has not recently been useful due to the federal freeze on student loan repayment throughout the COVID-19 pandemic.

## POLICY RECOMMENDATION:

As the Biden administration has communicated that student loan payments will resume in January 2022, now is the time to rethink accountability measures. Moving forward, the cohort default rate should be coupled with a new program-level repayment rate that measures the percentage of borrowers in a three-year cohort who have reduced the principal balance of their loan by at least one dollar within three years after entering repayment. A program at an institution then must have a repayment rate above 35 percent to remain eligible for federal student aid. If a program fails or is close to failing this threshold, a plan should be implemented to focus on improvement at the institution. If a program fails to meet the threshold for three consecutive years, however, it would lose federal student aid eligibility.

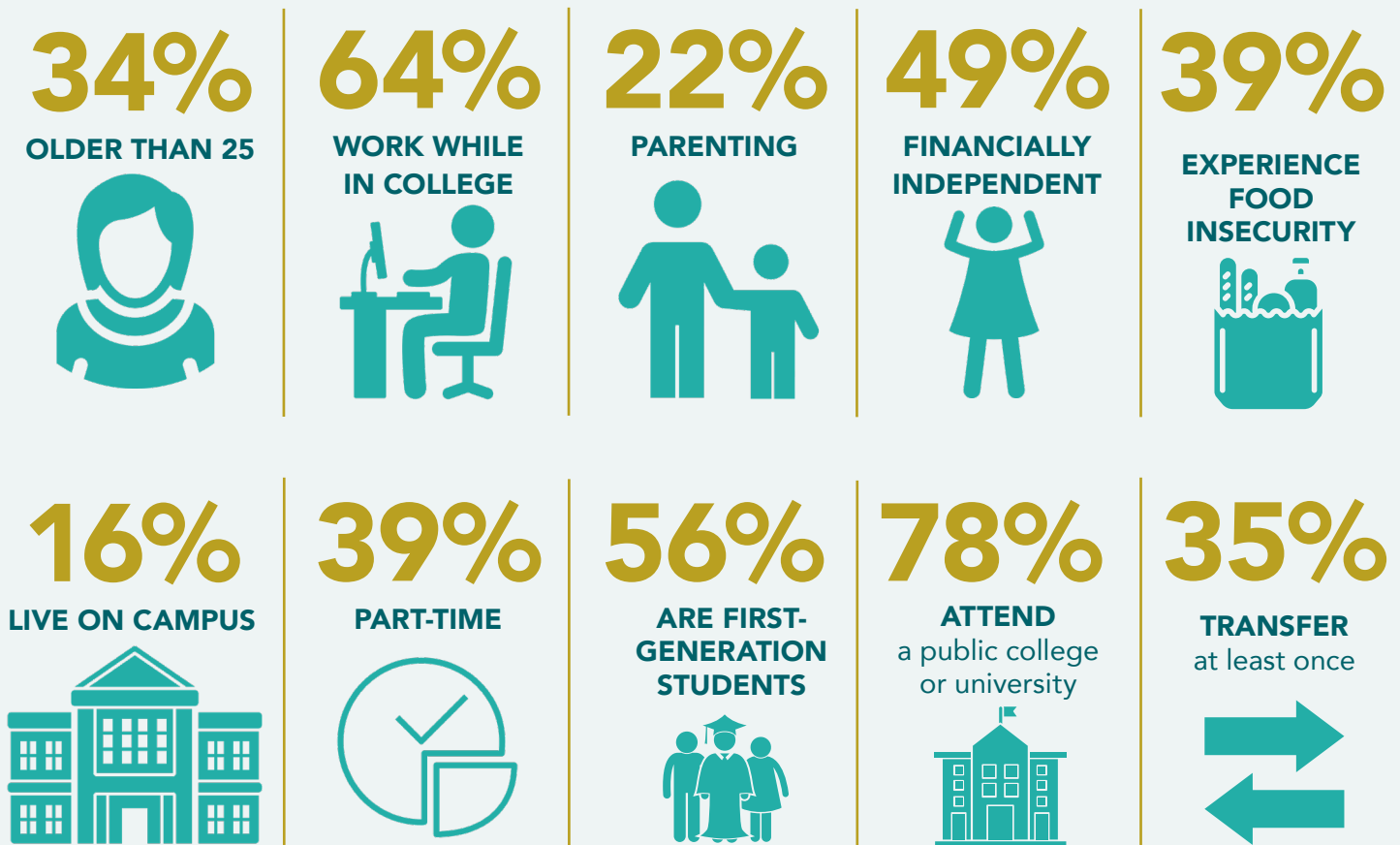


### CLICK FOR FURTHER READING

- [101: Higher Education and the Triad](#)
- [101: Federal Accountability in Higher Education](#)
- [Outcomes-Based Accountability: Holding Institutions Accountable for Successful Student Loan Repayment](#)
- [Using Earnings Metrics for Accountability](#)

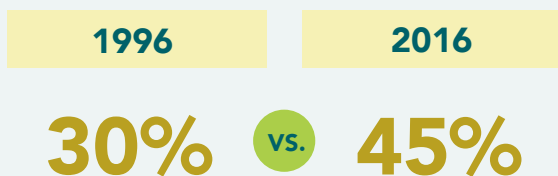
# 1 2 3 Today's Students by the Numbers

## WHAT CHALLENGES DO TODAY'S STUDENTS FACE?

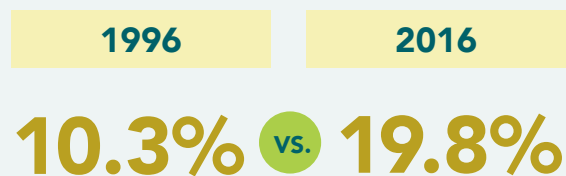


## STUDENT RACIAL/ETHNICITY CHARACTERISTICS

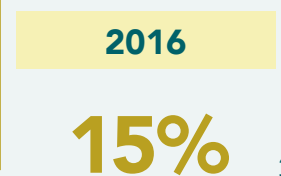
The proportion of undergraduate students who **identify as being a race or ethnicity other than white** has increased<sup>4</sup>



The proportion of undergraduate students who **identify as Hispanic** has nearly doubled<sup>5</sup>



The proportion of undergraduate students who **identify as Black**<sup>6</sup>





**IT'S TIME TO  
CHANGE THE FOCUS  
OF FEDERAL POLICY  
FROM 'HIGHER  
EDUCATION' TO  
'HIGHER LEARNING.'**

# Endnotes

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