STUDENT-WRITTEN RESOURCE

Freedom to DREAM

A Postsecondary Pathways Toolkit for Policymakers and Institutions

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TODAY'S STUDENTS COALITION

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Introduction

As the needs and experiences of today's learners continue to evolve, postsecondary institutions and policymakers are increasingly challenged to create systems that are more flexible, equitable, and responsive to the realities students face both inside and outside the classroom. For many students, particularly first-generation college students, working learners, adult learners, and students from historically underserved communities, the journey through higher education is often accompanied by financial pressures, unfamiliar institutional systems, competing responsibilities, and uneven access to guidance and support.

Written by undergraduate students as part of Today's Students Coalition's Student Ambassador Fellowship program, the *Freedom to Dream Toolkit* explores a range of policies, programs, and institutional strategies designed to strengthen student pathways to success and improve educational outcomes. **The toolkit highlights approaches that help students transition more successfully into higher education, receive credit for prior learning and lived experience, access meaningful academic advising and financial aid guidance, and navigate college with stronger systems of support.** By intentionally creating space for students' perspectives, the *Freedom to Dream Toolkit* offers policymakers and institutions of higher education valuable insights on opportunities to:

- expand access to dual enrollment programs
- strengthen federal investment in support services for first-generation students
- improve financial literacy education
- develop tailored advising systems that better respond to the diverse experiences and goals of today's learners

Together, the policy areas explored throughout this toolkit reflect a broader commitment to creating student-centered systems that recognize diverse pathways can all lead to success when support aligns around learner need. The following student-authored sections illustrate both the transformative impact equitable, well-designed support systems can have on educational attainment, economic mobility, and long-term opportunity — and the systemic barriers students continue to face.

> The policy areas explored throughout this toolkit reflect a broader commitment to creating student-centered systems that recognize diverse pathways can all lead to success when support aligns around learner need.

Academic Advising

by Mina Rizk

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Students are often praised for pursuing higher education but are not fully supported to cross the finish line and attain their degrees. First-time undergraduate freshmen enrolled in 12-plus credits have a 12-month dropout rate of 22.3%. In other words, roughly one in four students leaves after the first year, with financial challenges, lack of motivation, and mental health issues as primary drivers indicated by learners. This brings forward a critical discussion about the importance of academic advising not as a supplemental service, but as a central component of student success.

Academic advising is a collaborative partnership between students and advisors that helps students define, plan, and achieve their educational, career, and personal goals. It involves assistance with course selection, understanding degree requirements, academic planning, and career counseling. It also encompasses a holistic approach to student development helping students navigate the complexities of higher education while often connecting them with necessary support services such as access to basic needs. Advisors often become the first point of contact for students facing academic or personal difficulties.

Research consistently shows that students are more likely to persist when they have access to proactive, relationship-based support that helps them navigate both academic and non-academic challenges. Evidence from InsideTrack demonstrates that structures and proactive coaching can increase student persistence, particularly among populations balancing work, family responsibilities, and school. A randomized controlled trial by Eric Bettinger and Rachel Baker found that students who received individualized coaching were more likely to persist in college during the intervention and remained more likely to be enrolled even one year after the coaching ended.

Similarly, research from the National College Attainment Network (NCAN) has demonstrated that students from low-income and first-generation backgrounds benefit significantly from consistent advising support. More than assistance with academic coursework, advising support breaks knowledge gaps when it comes to navigating financial aid. This is crucial as financial challenges play a significant role in why students do not complete their education. In its Benchmarking report, NCAN showed that students served by institutions that provide intensive advising enroll in postsecondary education at significantly higher rates than their peers from similar backgrounds.

Further, research supported by the Bill & Melinda Gates Foundation demonstrates that effective advising occurs when integrated into the broader institutional system. It argues that students need sustained guidance across academic, financial, and career pathways, and that fragmented or reactive advising systems limit students' progression and completion.

Middlebury College, a small liberal arts college in Vermont, recently announced a Center for Student Success (CSS). CSS is a new centralized hub designed to streamline access to student resources and support. Previously, students were assigned to designated school deans. Under this new structure, students will instead have access to a team of student deans. It strives to provide a greater level of integrated support. Further, instead of having to go to separate offices and have separate conversations regarding needs and concerns, this center will be a one-stop shop for students to access broader support in one place. It brings together services related to academic performance, mentorship and advising, involvement with campus life, financial stability, and health and wellness. Students at the college have complained that the previous fragmented system made it complicated and discouraging to seek out resources.

Based on the research and practices, like those at Middlebury College, the importance of sustained, personalized support is shown to be effective, particularly for today's students balancing work, family, and school. More broadly, research on academic advising demonstrates that strong advising relationships increase students' sense of belonging and reduce isolation; factors that are directly associated with higher retention and completion rates.

As someone from a first-generation immigrant household, navigating all the many different components to school sounded abstract. There are many complex steps that can be vague and confusing. Thus, having easily accessible, hands-on advisors has been an instrumental tool of support. My advisors not only help me choose classes for an upcoming semester, they help me create a clear roadmap to graduation, both academically and financially. Having easy access to my own advisor and broader advising services allows me to tackle problems as soon as they arise, if not before. By addressing and eliminating any and all concerns, I am able to allocate most of my time to my coursework.

While colleges and universities often have some form of academic advisors, the models are not always conducive to helping students succeed, and there is not a one-size-fits-all format that will work for every institution. That said, there are opportunities for improving existing programs. This includes conducting an institution-wide assessment of structural barriers between academic advising, financial aid, basic needs offices, and career services to identify a way to break down silos and create warm handoffs when needed. This also might be as simple as working with existing advisors to ensure they have the training and knowledge available to help their students succeed and limit load sizes so advisors are able to give the necessary time and attention to their students.

States can look to dedicate funding streams for advising capacity-building, prioritizing community colleges and underresourced institutions with high shares of Pell-eligible students. They can also establish common data definitions (i.e. standardized caseload ratios) and accountability metrics to enable cross-institution comparisons. And finally, Congress can continue to fund the Federal Postsecondary Student Success Grant program and prioritize funding for applicants who are at underresourced institutions with high levels of Pell-eligible students.

Holistic Student Support

by Kevin Long

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First-generation students are facing increased hardship in attempting to become and succeed as college students. Dual enrollment is a great way to address affordability concerns, help students bridge the gap between secondary and postsecondary education, and move toward earning a credential that will increase their economic mobility. However, dual enrollment programs struggle to meet accessibility needs for underrepresented groups. Due to many hurdles these groups face, such as location, transportation, cost, lack of support systems, and lack of knowledge, dual enrollment options are still unattainable for many. The contrast between dual enrollment's potential and its reach is most visible when examining who these programs are actually admitting and serving. While participation continues to grow across the U.S., those who would benefit most from these programs continue to face underlying barriers that limit access. These barriers need to be addressed to give these groups the same opportunities as everyone else.

The current state of dual enrollment programs is very contrasting. On one hand, recent data released by the U.S. Department of Education's Integrated Postsecondary Education Data System shows that during 2023-24, approximately 3 million students took part in dual enrollment programs. However, these programs are not reaching the most underserved student populations to the level they should. These students want to participate and rely on dual enrollment for college preparation and to get help offsetting the cost of their college degrees, however lack of access to necessary supports and the halting of many program outreach initiatives has impacted their ability to do so.

With recent pressure and moves made to cut funding toward college readiness and tailored support programs for underrepresented populations, the opportunity for first-generation students to succeed on their higher education journey is becoming a much more difficult endeavor. In recent years, programs that help historically underserved students succeed have faced proposed and actual cuts.

> For example, in 2025, approximately 120 TRIO programs were shut down due to budgets being withheld for programs supporting low-income students. Of this community, nearly 44,000 first-generation students lost access to financial aid, tutoring, and dual enrollment classes.

A significant and often unaddressed barrier to dual enrollment is geography. Students from rural areas often have a more difficult time accessing such programs due to transportation challenges, leading to many questioning whether they can participate in them or not. The AACRAO (American Association of Collegiate Registrars and Admissions Officers) reports that between 6-12% of adults live in something called an "education desert" or communities with little to no access to postsecondary education. Because

a first-generation student already has to face a system that was not built with them in mind, adding a transportation barrier on top of that makes dual enrollment often inaccessible.

> One institution that is showcasing how we can find solutions to these problems is Wiregrass Georgia Technical College (WGTC), a school operating in a rural area. WGTC decided to tackle this issue by bringing dual enrollment classes directly to students' high schools, rather than expecting students to find a way to attend. This no-cost program aided approximately 1,500 students per year for over three years.

Cost is another barrier. For first-generation students, financial hardship is often the reason college doesn't seem like a realistic option in the first place. Coming from a low-income background means that even a heavily discounted course can feel like an impossible ask when a family is already stretched thin. This is exactly why dual enrollment, when made equitable, is such a meaningful intervention. The AACRAO study found that 58% of institutions already discount tuition for dual enrollment students, and of those, two-thirds are reducing costs by more than half. Beyond the discounts, research shows that first-generation students who participate in dual enrollment increase their chances of earning a college degree by 8% compared to those who do not. Jobs for the Future also explains that the financial benefits of early college dual enrollment outweigh the investment, which is extremely positive for families who have been convinced that higher education is not something they can afford. A 2019 American Institutes for Research study found that Early College programs produce nearly $58,000 in lifetime benefits per student and yield a 15.1-to-1 benefit-to-cost ratio, showing that the economic returns far exceed the program's costs. For a first-generation student who might delay or forgo college entirely, dual enrollment creates an entry point to begin building credit and academic success before the full financial burden of higher education sets in.

The third point in addressing college barriers to entry is advising and mentorship within these programs. Access to college courses and credit isn't enough for most people, and the likelihood for a first-generation student to succeed without help navigating a college program drops considerably. Research concludes that academic advisors, mentors, and other peers are one of the most consistent factors of success for the students participating in these programs. Research summarized by AACRAO and Lumina Foundation indicates that dual-enrollment students are more likely to enroll in college, persist from semester to semester, earn more college credits, and complete degrees than comparable nonparticipants, suggesting that these programs improve both college access and long-term educational attainment. One institution even gave scholarships to those who completed their dual enrollment courses, which helped drive students to finish their program and further reduced the costs of pursuing a postsecondary degree.

I believe in the effectiveness of dual enrollment not only because of statistics and other people's stories, but also because of my own lived experience with it, which rocketed me toward college readiness. During my junior and senior years of high school, I was enrolled in the dual enrollment program known as the Young Scholars Academy. In this program, I was able to take college classes full-time, while also covering my high school requirements. Not only did this earn me 60-plus credit hours, I was also able to leave the program with an associate

degree in integrated studies in writing and political science.

As a first-generation college student, I had no information on the costs of classes, the structure, community, financial aid, or even how to apply for the schools I wanted to go to, until dual enrollment. Through programs such as YSA, students like myself are provided with mentorship and a group of like-minded students who are ready to help push us into our next school experience. Dual enrollment programs serve not only to give a head start to all high school students, but they also provide equitable resources to people who have not had ample preparation for their future.

The reason I provide my success with my high school's dual enrollment program, in contrast to the faults that still exist, is to highlight what needs to be addressed. By providing resources such as advising, lowered class expenses, and accessible transportation, I, along with many other students, was lucky enough to have the accommodations needed to take part in a dual enrollment program. Many students, however, do not have the same access I did. For every student like me who had a program within reach, a counselor willing to help navigate enrollment, and transportation to get there, there are countless others in rural communities who did not have transportation, a single dual enrollment advisor, or a discounted tuition bill. The structural gaps that separate students who benefit from dual enrollment from those who never get the chance are not the result of not wanting to succeed, but a result of systems that were not built with them in mind.

Dual enrollment is an important facet of college readiness and completion for students across the U.S. For a community like first-generation students, a community made up of low-income students and other underrepresented groups, it is imperative that there are resources available to help them succeed, and it is in our best interest to provide more of these resources to areas with less access. Equal opportunities should be at the forefront when providing resources for lowering the barrier of entry for postsecondary education. By providing resources like explicit advising, easy transportation, and lower costs, many more students would not only have access to dual enrollment but would also have a much higher chance of succeeding.

This can be done at the federal level by continued funding and support for TRIO programs and the Rural Postsecondary and Economic Development Grant program. Additionally, the federal government can create partnerships between federal, state, and local entities (such as community colleges) to increase reliable public transportation options, and bring back subsidies for affordable and reliable broadband. States can continue to increase access to dual enrollment programs by continuing to maintain and increase funding for dual enrollment programs, partner with schools at the secondary and postsecondary level to ensure adequate transportation is available, and actively work to help remove barriers that impact students' ability to access these programs. Secondary and postsecondary schools can make some of the most active decisions in this push for increased access to dual enrollment programs by focusing their attention on similar issues that are being asked of the federal and state entities. Postsecondary schools can assist programs like TRIO, GEAR UP, or YSA financially or in other ways like providing advising support, helping with advertising, and implementations of outreach initiatives. Secondary and postsecondary school systems could help make an immediate and noticeable impact to the reach and growth of these dual enrollment programs through these easy to implement changes, and they are able to take advantage of organizational partnerships to help alleviate the financial or workforce burden that these changes may cause.



First-Generation Student Success

by Maxwell Fjeld

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First-generation college students are the hard-working backbone of our educated workforce. The support they need is unique to their problems coming from family backgrounds unfamiliar with the college experience. For many first-generation students, they do not have the necessary financial literacy to navigate the world of loans, financial aid, or budgeting for college expenses. Additionally, many struggle handling the time commitment of academics, a part-time job, and other expectations in college and are often not prepared for the advanced, college-level courses. These issues are pressing and relevant, yet with the proper guidance and support, these students will be successful in their higher education journey.

Only 56% of first-generation students complete their programs within six years. There are many factors behind this gap, but one significant contributor is the lack of specialized advising and mentorship tailored to the needs of first-generation students. Access to holistic advising support for first-generation students help ensure these students are able to both graduate at a traditional pace and are confident in their academic outlook as they plan for the future.

Financial literacy and direction on how to navigate the costs of college is also key for first-generation students. With the rising cost of living and decreasing government funding for higher education institutions, students are often left paying higher costs than they originally planned. This means, in order to be well set up for the future, students need the necessary knowledge and skills to be strategic in planning out their finances while pursuing a higher education.

24% of college students are both first-generation students and come from a low-income background. These students cannot rely on their families to financially support their education. Neither do many of these students' parents have the knowledge or expertise to help them in this type of financial literacy. To cover the cost of their education, they typically take out student loans and use credit cards to cover the cost of living.

Helping students better understand the many layers related to the cost of college, from terminology to understanding how to calculate interest needs to be accessible for students who need the assistance. Mentorship and advising are ways to help build financial literacy as is utilizing online training programs.

Course-related academic preparedness is another key issue faced by first-generation college students. 18% of first-generation college students earn AP/IB credits while in high school. This widespread lack of exposure to college-intensity coursework results in less preparation for classes after high school. Taking Advanced Placement (AP), International Baccalaureate (IB), and dual-enrollment courses

can help students adapt to the workload, time commitment, and curriculum of college-level classes while still in high school. Unlike AP and IB courses, dual enrollment programs allow students to earn actual college credit by completing courses taught through a college or university, providing firsthand experience with postsecondary academic standards and increasing students' confidence and readiness for college success. They also are often helpful in decreasing both time to attainment and cost.

For many students, higher education is not the only ball they are trying to keep in the air. For low-income, first generation college students, they also often need to take on part-time jobs and internships to help pay for college. With limited exposure to the intensity of college level courses, these students are at higher risk of taking on more part-time work than they can afford in their academic schedules. They are also at risk of taking on deceiving positions, which promise a better route and alternative compared to attending college, further decreasing program completion rates.

The issues first-generation college students face during their transition to college may also affect other groups of students; however, they are often intensified for first-generation students because they have less access to the knowledge, experience, and support networks needed to navigate the complexities of higher education. Many first-generation students must learn about college admissions, financial aid, academic expectations, and campus resources without the benefit of family members who have previously attended college. As a result, mentorship programs, effective advising, and targeted support resources can play an important role in helping students overcome these barriers and successfully transition to college.

Several strategies may help address the barriers first-generation college students face in accessing and succeeding in higher education. Colleges and universities could expand specialized advising, mentorship programs, and student support services designed to meet the unique needs of first-generation students. High schools may also benefit from identifying prospective first-generation college students earlier and providing targeted guidance on college admissions, financial aid, and academic preparation. Expanding access to dual enrollment opportunities could further support these students by exposing them to college-level coursework, helping them build confidence in their academic abilities, and allowing them to earn college credits before graduation, which can reduce both the time and cost required to complete a degree.

At the policy level, increased investment in higher education and student support programs may improve college access and success for first-generation students. Additionally, protecting and expanding federal financial aid programs such as the Pell Grant could help alleviate financial barriers and make higher education more affordable for students facing rising educational and living expenses.



Credit Transfers

by Lenyx Coviak

***Lenyx Coviak** earned a dual degree in political science and social work from the University of South Carolina in May 2026.*

College is something most people think of as a natural next step after high school for young people before they go into their real adult lives. For some of us, it instead becomes an integrated experience where college courses are taken as early as our sophomore year of high school. I was one of the many students across the country who did exactly that, and by design, as I did not want to repeat my parents' experiences of having to stop out of college as a result of high cost and long timelines. Knowing this, as I began high school as the eldest of four children, we knew I had to be very strategic about how I would access and later finish my higher education, given my parents' inability to assist me while considering my siblings' needs.

I enrolled at GMC, a high school designed to be part of the larger Middle College program in South Carolina. It was this enrollment choice that became a catalyst for me to be able to earn 35 college credits before my high school graduation, complete an internship at a local law office, and, in the future, utilize year-round terms, hybrid courses, and experiential learning to complete my dual baccalaureate degrees in political science and social work within a typical four-year timeframe. Starting my education with these credits along with my practical experience allowed me to navigate through the requirements for my degrees with momentum and excitement. It gave me the flexibility and knowledge to balance my education, employment, service, and personal life in a way that wouldn't have been possible with a traditional degree timeline that would have been expected had I done my education in any other state without the programs I utilized or at any other university than the University of South Carolina (USC) due to its unique policies and programs.

> South Carolina's Middle College program allows eligible high school students to take college courses while completing their high school diploma requirements. Through partnerships between school districts and local colleges, students can earn both high school and college credit simultaneously, giving them early exposure to college-level coursework and reducing the time and cost required to complete a postsecondary degree. Middle College programs are designed to increase college readiness, improve access to higher education, and support students, particularly those from underserved backgrounds, in successfully transitioning to college.

My experience is *not unique* in its difficulty; students face these issues or worse consistently across our country. What differs is how these supportive programs and policies align in just the right way to allow me to complete my education in half the time as

those who approach this same degree path without much financial strain. The research and policy work I explored in preparing this demonstrated three consistent truths within higher education about this topic. First, early exposure to college programs increases the likelihood that students will enroll in college and persist through it. Second, the recognition of prior learning and flexible program structures like those offered at USC accelerate completion and reduce cost. Third, that transition support and predictability in transfer policies are essential to make those benefits equitable for first-generation, low-income, working, and disabled students like myself.

As I think back on my high school education, it is evident how the choices I made then to take college courses were essential to my success in completing dual bachelor's degrees. From the time I started high school until I walked across the stage May 2026, I had completed 175 credits. Thirty-five of those credits had been completed during my high school education, and due to the statewide transfer articulation agreement the state of South Carolina had, all of those credits transferred directly toward my undergraduate degrees. Being able to do this, in combination with having knowledgeable advisors to help me utilize alternative modalities for my courses and the programs at USC for flexible degree structure, changed my experience in a way that wouldn't have been possible without the knowledge I gained and the support I had. It allowed me to affordably complete both degrees within three and four years for my BSW with minimal costs, while balancing employment, extracurriculars, and personal commitments.

Going even further, I can say without a shadow of a doubt that of the many choices I made as a teenager, my enrollment at my high school was the first best decision I made, followed by my enrollment at USC. My advisors who worked at my high school were very knowledgeable about what courses would be transferable to the institutions within the state I was interested in attending, and encouraged us to take advantage of the opportunities the school provided. They helped us navigate taking as many college credits as we felt we could handle, along with teaching us how to balance the required service hours and internship capstone experiences we were required to have for graduation in line with the agreement the school made with the state as part of their charter. While it may seem outlandish to require so much of a high schooler, I genuinely cannot imagine how poorly my introduction to both adult life and college would have gone had I not come in with the practical skills I developed while in high school. I was able to navigate class registration processes, utilize academic software applications like Blackboard and Self Service, understand the roles of different offices on a college campus, and most importantly, communicate effectively and engage in self-advocacy.

This set me apart from my other first-generation college student peers. I was able to make my mistakes and learn to navigate in a lower-stakes environment, and it set me up for success when it was time to do the real thing at USC. Skills like these are often invisible as considerations to be made by these institutions, but they are essential for the students who are the first in their family to attend college. Otherwise, first-generation students who do not have this luxury are forced to learn these skills on the fly. Research has shown in multiple areas that students who are lacking familial experience with higher education can utilize dual enrollment as a credential for understanding and socialization in these settings. If paired with intentional integration and alignment of high school and postsecondary curricula, and support with advising and transitions

show sustained gains in degree attainment–especially for students from underrepresented backgrounds. I can attest to the validity of this claim, as the support I had from staff at my high school helped me feel infinitely more comfortable as I navigated the transition to postsecondary education, and even as I became a dual degree student sophomore year. The coaching I had along the way showed me how to navigate bureaucratic rules and regulations, allowing me to approach all of the problems and confusion that came from advisors with my graduation timeline due to my dual degree with confidence and competence.

Even as I came into college with a large amount of credits completed and a familiarity with college systems, I wasn't an island. If I had any hope of being successful, it was necessary to have ongoing, practical support as I balanced competing responsibilities. I was working upwards of four jobs, maintained membership and leadership roles in campus organizations, and took an overage of credit hours every semester to complete degree requirements, earned high grades, while somehow managing my disabilities and making time to see friends as I kept up with it all. For any person, this would be a lot; this achievement would have been entirely impossible if not for USC's "On Your Time" initiative through the Graduation and Retention Network. While this seems luxurious, these were components which were necessities for me to balance; or rather make the attempt to balance all of these obligations and expectations I had.

Programs like these are only able to be successful if universities put in the work to develop infrastructure to provide students with consistent policy to promote credit transferability and mobility, thoughtful advising tailored to their degree goals, flexible program structures, and outreach for increased campus awareness of the programs they develop. This is what makes or breaks student experience, as my university has done much of the work to develop programs to help students with degree attainability.

Yet, stories like mine are not commonplace at my university, nor my state; there are still systemic gaps. While we have the programs, students are faced with inconsistent advisors and advising processes where they do not get the chance to be made aware of these programs. My university is not alone in this, as schools across the country are forced to make do with programs not designed for those who need them most in mind, with a lack of resources and turnover making these supports feel fragmented.

I counseled a dear friend who was a returning, first-generation adult student, who ended up graduating a year later than expected with his dual degree. He struggled with inconsistent advising and financial strain, which would not have occurred if he had learned about the programs I utilized in freshman year. The lack of intentionality and guidance for him made his acceleration do the reverse, and this trend holds true in the research: that unless the

On Your Time is an initiative designed to expand educational access and flexibility by providing students with multiple pathways to complete coursework. The program offers a variety of course modalities, including summer and winter terms, hybrid and virtual classes, and courses that integrate experiential and project-based learning into the curriculum. By increasing flexibility in how and when students can complete courses, *On Your Time* aims to better accommodate diverse student needs and support progress toward academic goals.

programs that help create credit mobility, flexible program structure, and recognize prior learning are designed with intentionality and allow for students to receive consistent support, they will fall short in meeting the objective to help students graduate and meet their professional goals.

The aim programs and initiatives that frame prior learning recognition and credit mobility are very straightforward in that they hope to reduce redundancy for students and help to honor or recognize learning wherever it is occurring for our students. These programs did so much for me in demonstrating that the time I dedicate to something has value. While my dual enrollment credits were able to transfer cleanly, I encountered situations where I saw the knowledge I had gained from work, leadership, and other engagements I had were not able to count toward my education even while they set me ahead of the curve. For students like me who are balancing jobs, family commitments or more, these gaps aren't just inconveniences but barriers that can change the entire trajectory of a student's degree. Research has shown consistently that when institutions are able to recognize prior learning and create predictable transfer pathways, students are able to finish later, pay less, and stay enrolled. But without intentional design, the systems being developed remain fragile–too dependent on individual advisors, too inconsistent across departments, and too difficult for students to be able to navigate on their own.

To ensure that more students can benefit from the programs which shaped my path, states and institutions alike must treat credit mobility and credit for prior learning as core infrastructure rather than optional enhancements for college education. This begins through standardizing transfer rules across public institutions so credits earned through dual enrollment, community college or work experiences apply predictably toward degree requirements. Student facing transfer tools, degree completion audits and more should become the norm so students are given clarity about how their learning counts. Institutions should begin to adopt consistent and low cost standards for giving credit for prior learning so when students demonstrate mastery of topics from knowledge in the classroom, community, or workplace, it will be recognized equitably. At the same time, colleges must invest in flexible program structures like my institution did for year round offerings, hybrid and modular courses, and competency based options paired with proactive advising models, which track credit milestones rather than waiting for students to fall behind. While institutions work to make these systems change to fit the needs

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of today's students, principles from universal design and accessibility should guide their approach. This way the processes for transfer pathways, advising systems, and course modalities are intuitive, predictable, and accessible for all students proactively rather than being reactive to student struggles.

My own journey through higher education was possible because the right combination of programs happened to overlap at the exact moments I needed them. Having programs align like this should be a baseline design development of postsecondary systems, not an exception. Students should not have to rely on luck, persistence or insider knowledge to navigate systems designed without their lived realities in mind. When institutions build predictable transfer pathways, recognize learning however it occurs, invest in flexible structures, and design their processes with clarity and accessibility at the center, they make it possible for students to move through degrees with stability rather than strain. As my experience shows, we already know what is working and what has the potential to build on that. Now, it's time to make these supports standard rather than exception, so more students can complete their education without sacrificing their health, families, or futures.



Credit for Prior Learning

by Jonattan Robles

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America prides itself on hard work and real-world experience, but our colleges often overlook learning that takes place outside the classroom. For millions of adults, veterans, and skilled tradespeople, this is a real obstacle. Most schools offer some form of credit for prior learning (CPL), which awards credit for skills gained through work or service, but confusing policies and unclear rules mean many students miss out. Three changes, including standardizing CPL policies, expanding exams that let students prove their skills, and increasing pathways for veterans and tradespeople, would help more people earn degrees and show that college is still worth it.

Veterans and skilled tradespeople know this problem firsthand, and so do I because I am part of both groups. After three years as a Marine Corps helicopter mechanic, I assumed my experience would count toward my civilian Airframe and Powerplant (A&P) license. But in 2014, almost none of my service hours transferred, and going back to school full-time wasn't financially feasible for me. I left aviation for an apprenticeship in the utilities sector, even though I was already trained in aviation. I didn't complete my bachelor's degree until nearly 10 years after my enlistment, once I was established in my new career as a natural gas technician and financially stable.

Nearly two in five veterans never use their GI Bill benefits (Veterans Education Success), even though many have technical skills that directly translate into civilian employment. Though they have the experience and skills to get the jobs done, they lack the civilian qualifications due to not having the degree and/or certification. It is discouraging to have to go back to complete training for skills a student has already acquired. Tradespeople face similar barriers: as an experienced natural gas technician, if I wanted

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to pursue an engineering degree I would have no way to show what I already know. Instead, I would need to pay for classes that cover skills I use daily. The current system blocks talented people not because they lack knowledge, but because there's no way to prove it.

The problems associated with CPL are well-documented, but they are not unsolvable. Three targeted reforms, implemented together, would meaningfully expand access for veterans, tradespeople, and other non-traditional students without compromising academic standards.

The first and most foundational reform is standardizing CPL acceptance across institutions. Today, the American Council on Education (ACE) evaluates military training and issues credit recommendations through the Joint Services Transcript, but as Terry Howell shares on College Recon, those recommendations are entirely non-binding. Two veterans who served in the same MOS (Military Occupational Specialty), completed the same military schools, and logged the same hours can enroll at different institutions and receive completely different credit awards based on nothing more than where they chose to apply. A 2024 survey by the American Association of Collegiate Registrars and Admissions Officers (AACRAO) found that while 82% of institutions offer at least one CPL pathway, 54% refuse to accept CPL credits awarded at another institution, and fewer than half of faculty members are even aware that CPL options exist for their students. Institutions that receive federal GI Bill funding should be required to honor ACE-recommended credits toward their equivalent degree course requirement up to a defined threshold, creating a floor of consistency that currently does not exist. This single change would eliminate the school-selection lottery that veterans currently navigate and send a clear signal that military training has real academic value.

The second reform is expanding competency-based and challenge examination pathways, particularly in technical and occupational fields. The existing College Level Examination Program (CLEP) demonstrates that this model works; students who pass CLEP exams have been shown to complete degrees faster and earn more after graduation (WICHE). The problem is that CLEP and similar exams are concentrated in general academic subjects and do not reach deeply into the technical fields where non-traditional students are most likely to have prior expertise. Had a recognized challenge exam existed for core Airframe and Powerplant coursework when I separated from the Marine Corps, the calculation for staying in aviation would have been entirely different. A veteran helicopter mechanic, a civilian avionics technician, or an experienced natural gas systems technician should be able to demonstrate mastery of relevant coursework through a proctored examination rather than sitting through lectures on concepts they apply professionally every day. Expanding this model into aviation maintenance, energy systems, electrical, and other licensed technical fields would create an earned shortcut for students who have already done the work, just not inside a classroom.

The third reform is the creation of occupation-specific credit frameworks that formally map documented work experience in military occupational specialties and licensed trades to equivalent academic coursework. Apprenticeship programs like the one I completed after my time in the military already operate on a version of this logic; accumulated hours of supervised work translated into the credentials needed for me to work as a natural

gas technician. Higher education should adopt a comparable model. A pipefitter with 10 years of field experience, documented through employer records and professional licensure, should have a structured pathway to claim credit toward a mechanical engineering technology degree rather than starting from scratch. Similarly, veterans whose MOS involved logistics, signals intelligence, aircraft maintenance, or combat medicine should be able to map that service record directly onto coursework in supply chain management, cybersecurity, aviation, or health care. Research from CAEL and the Western Interstate Commission for Higher Education (CAEL/WICHE) found that adult students who receive CPL credits are more likely to complete their credential and save an average of nine to 14 months toward their degree. A formalized occupational framework would extend those benefits to the students currently falling through the gaps, including the experienced professionals who have the financial means to pay for a degree but cannot justify spending four or more years earning credit for what they already know.

The students most likely to benefit from CPL reform represent a population that higher education has long struggled to effectively serve. Many of these students are prepared to invest in their education financially and professionally, but face structural barriers that traditional students may not. They arrive with a clear purpose and years of applied experience that can enrich classroom discussion and peer learning, yet the system offers them no reliable way to demonstrate what they already know. The barrier is not ability or commitment; it is the absence of a standardized mechanism to recognize learning that happened outside a classroom.

I left a career in aviation not because I was unqualified, but because the path back to that credential demanded sacrifices the system should have never required. Veterans, tradespeople with decades of applied skill, and working adults who stepped away from education to build careers deserve a higher education system that meets them where they are. Standardizing CPL acceptance, expanding competency-based examination pathways, and building occupation-specific credit frameworks are not radical ideas. They are practical, evidence-backed solutions to a problem that has quietly redirected too many capable people away from the degrees that would have advanced their careers. Getting credit where credit's due has already proved its value for learners. The biggest question is: will institutions recognize it?

Closing

The research, policy analysis, and student experiences presented throughout the *Freedom to Dream Toolkit* reinforce a critical reality: pathways allow students freedom — to continue learning, to grow in their careers, to work toward and actually attain the American Dream. But higher education success is not equally accessible to all students. Too many students continue to encounter barriers that complicate their ability to enroll, persist, and complete their educational goals, including financial uncertainty, limited access to guidance and support, rigid institutional structures, and inequitable access to early college opportunities. These challenges can create obstacles that extend far beyond the classroom and shape long-term educational and economic outcomes.

At the same time, the examples and evidence highlighted demonstrate that intentional investments in student-centered pathways can make a meaningful difference in student persistence, completion, and long-term success. Policies that recognize prior learning and lived experience help reduce unnecessary barriers, reduce redundancy in learning, and validate the knowledge students already bring with them into higher education. Expanded support services for first-generation students can strengthen academic confidence, improve retention, and create stronger systems of belonging and guidance. Dual enrollment opportunities, when designed with flexibility, equity, and well-established articulation agreements in mind, can help students transition more successfully from high school to college while reducing both the cost and time required to complete a degree. Financial literacy initiatives and tailored advising systems further help students navigate complex institutional and financial systems with greater clarity, confidence, and support.

This toolkit, from the perspective of college students, is intended to serve as both a resource and a call to action. The policies and practices explored throughout these pages demonstrate that meaningful progress is possible when institutions and policymakers prioritize equitable access, proactive support systems, and student-centered design. Building these systems requires sustained collaboration, investment, and a commitment to removing barriers that have historically limited access and completion for many students.

As higher education continues to evolve, there is opportunity to reimagine how institutions support students at every stage of their journey. By recognizing students' experiences, institutions and communities can help ensure that more students are able to access higher education, persist, graduate, and achieve long-term stability and success leading to economic mobility for the student and a strong workforce.