



## BACKGROUND

# HOW CREDIT FOR PRIOR LEARNING (CPL) CAN BENEFIT TODAY'S STUDENTS

Today's students are learning everywhere: on the job, in the classroom, at the library, and at home. Their learning is not bound by credits, curriculum, and course codes; it is an accumulation of life experiences, workforce training, courses, military experience, and certifications from a variety of programs and institutions, ranging from employers to for-profit online platforms to public two-year colleges. However, these students are stymied by university and college policies that restrict the issuance of credit for prior learning (CPL) and recognition of learning beyond the classroom when they attempt to attain a degree or certificate — often the most likely pathway to upward income mobility.

CPL, also known as prior learning assessment (PLA) or recognition of learning policies, reflects the myriad methods colleges and universities use to evaluate and recognize learning gained outside the traditional academic classroom. The assessment is used to grant college credit toward further education. Students who earn CPL have [a higher completion rate](#) than their peers, [save on tuition](#),<sup>2</sup> and achieve their degrees sooner, paying dividends in the labor market.

**The Council of Adult and Experiential Learning (CAEL) identifies six methods of CPL:**

1. **standardized exams**
2. **challenge or departmental exams**
3. **portfolio assessment**
4. **credit for military training**
5. **credit for corporate or other external training**
6. **an institutional review of external training, licenses, or certifications.**<sup>3</sup>

Unfortunately, students can't rely on CPL policies that recognize different forms of learning they've undertaken, because in many states and at numerous institutions, they don't exist. Sometimes, this is because institutions have not considered the benefits of CPL. Other times, this is due to the stigma some professors and institutions have around awarding credit for education that happens outside the classroom or institution. Furthermore, when CPL is available, policies vary from state to state, university system to university system, and college system to college system.

For students and for educational professionals alike, this presents a difficult challenge. Students simply trying to enroll and get credit for on-the-job and military-based learning, for instance, have to jump through hoops to put their skills toward a degree or certificate. Students who are attempting to transfer — which [30% of students](#)<sup>7</sup> do at some point during their academic career — encounter a financial burden and an extension of time to completion when their prior learning is not recognized.

Adult students [saved between](#)<sup>4</sup>

**\$1,500 - \$10,200**

through PLA/CPL.

Additional CAEL [research shows](#)<sup>5</sup> students earning

**13-24 credits**

through CPL shorten the typical five-year completion rate for a bachelor's degree by

**6.6 months**

Receipt of CPL [is associated with a](#)<sup>6</sup>

**17% ↑**

in the likelihood of completing a credential, including a

**24% ↑**

for Hispanic students

**15% ↑**

for Black students.



Even when students are eligible for CPL, they **may not be aware of the process**<sup>8</sup> or may not have the resources to undertake a fee-based application or assessment process. Typically, each institution determines their own fee structure for the various types of CPL methods. A 2020 CAEL study found that CPL participation among the 72-institution cohort was just 11% among adult students, and just 4% when excluding those who received CPL for military experience.<sup>9</sup> Research also found that Black adult students, female adult students, and lower-income adult students — the same students who would benefit most from earlier completion and decreased tuition costs — have a lower rate of earning CPL, even though they may be eligible.

The patchwork of policies that guide credit attainment is not a problem in pursuit of a singular state or federal policy solution. Ultimately, the onus is on institutions of higher education (IHEs) to implement CPL policies and communicate their benefit to students. IHEs possess autonomy regarding the standards imposed on their students and their path to degree or credential attainment. But, given time-strapped academic advisors and students, and the lost cost of credits that can't be recognized, today's students need to understand what CPL is and how it can help them advance, and policymakers and administrators should recognize why it must be fixed.

## RECOMMENDATIONS

The federal and state governments possess a suite of policy levers at their disposal that would allow today's students the ability to have their prior learning acknowledged in the form of academic credit. Inconsistent, subjective, narrow in scope, and poorly communicated university policies are the largest barriers students face with CPL. Coupled with few and varied state frameworks, this means students don't receive a fair shake in having their prior learning recognized.

### CPL for Veterans

Since 1954, the Department of Defense (DoD) has contracted with the [American Council on Education](#) to evaluate military training and experience for CPL to support veterans seeking higher education. This process has grown into the creation of the Joint Services Transcript that service members and veterans take to IHEs for college credits. Institutions around the country have come to respect and accept these credits as transfer credits without further review or cost to the student.<sup>10</sup>

## Recommendation #1: Allow the use of Title IV aid for CPL.



At the federal level, the most pressing need is to help more low-income students pay for the assessment process. Existing rules prevent costs for CPL from being

included in the cost of attendance. Without allowing students to use federal financial aid to cover CPL, students lacking the financial means are unable to have different forms of learning recognized. Allowing students to use Title IV grant aid for CPL will better integrate CPL offerings into courses of study to increase access and affordability to higher learning for low-income students. We recommend up to \$2,000 in Pell Grant aid per year (indexed for inflation) be available to students to cover costs, including fees, of CPL.

### Experimental Sites Initiative on PLA

In the 2015-2016 school year, 27 institutions were selected to participate in an experiment of PLA through the U.S. Department of Education (ED) that waived specific regulations preventing students from using financial aid to cover CPL costs. Aid could be used in two ways: by including PLA costs in calculating a student's cost of attendance and/or by increasing a student's Pell Grant eligibility status by up to three credits. Unfortunately, the results of the Experimental Sites demonstration of PLA have yet to be published, but early findings showed that [allowing Pell use for CPL can lead to significant time and cost savings](#),<sup>11</sup> in addition to improved persistence and completion outcomes among students.

## Recommendation #2: Protect students from inferior offerings.



Federal policymakers should adopt strict quality controls to prevent students from being exploited. Credits earned through CPL should count directly toward the student’s credential or degree program. CAEL has identified numerous quality standards that can safeguard Title IV aid for quality CPL offerings.<sup>12</sup> First, fees charged for assessment should be based on the services performed in the process rather than the credit awarded. Second, credit or competencies should be awarded only for *evidence of learning*, not for experience or time spent. Third, assessment should be based on criteria for outcomes that are clearly articulated and shared among constituencies. Another safeguard is the determination of credit awards and competence levels are made by appropriate subject matter and credentialing experts.

An additional safeguard for students resides with accrediting agencies. All six regional accrediting bodies reference experiential or CPL in their policies or guidelines and require that prior experiential learning be comparable to the results of institutionally provided learning experiences.

## Recommendation #3: Measure and report use of CPL.



If federal Title IV aid will be used for CPL, institutions need to measure the use and impact of CPL on student outcomes and report such data to ED through

the Integrated Postsecondary Education Data System (IPEDS). Data to collect include the number of students using CPL, the average number of credits students earn through CPL, and the most popular programs of study for CPL. All of these data should be disaggregated by race, ethnicity, Pell eligibility, and institutional sector.

### State and Institutions

While federal policy change is necessary to increase CPL access and affordability for today’s students, it should be coupled with state and institutional policy environments that enable the use of CPL and protect students. States and institutions can, and should, consider implementing policies. Examples include a statewide CPL framework that includes standards, making institutional policies transparent, accessible, and available to potential learners, and implementing quality controls.

## CPL POLICIES BY STATE

States and institutions have adopted a range of CPL policies, which we document in a 50-state table based on a review of CPL laws and legislation. State policies include: a statewide CPL framework for developing standards, making institutional policies accessible and available to potential learners, and implementing quality controls.

### Higher Learning Advocates replicated the CAEL categorization of CPL laws, which is as follows:

- Establishment of CPL policy
- Establishment of CPL committee or task force
- Transparent institutional policies
- Assessment process/methods
- Fees
- Transfer and articulation
- Transcription of prior learning credit
- Veterans
- Raising awareness among students
- Building capacity
- Workforce systems



State	CPL Laws	Establishment of CPL policy	Establishment of CPL committee	Transparent institutional policies	Assessment process/methods	Fees	Transfer and articulation	Transcription of prior learning credit	Veterans	Raising awareness among students	Building capacity	Workforce systems
Alabama	✓	x		x	x	x						
Alaska	✓	x							x			
Arizona	✓				x							
Arkansas	✓	x										
California	✓								x			
Colorado	✓	x	x	x		x		x	x			
Connecticut	✓	x	x						x			
Delaware												
Florida	✓			x	x				x			
Georgia	✓	x					x					
Hawaii	✓	x					x		x			
Idaho	✓	x							x			
Illinois	✓						x		x			
Indiana	✓								x			
Iowa												
Kansas	✓	x							x			
Kentucky	✓				x				x			
Louisiana	✓								x			
Maine	✓	x					x		x			
Maryland	✓	x			x				x			
Massachusetts	✓								x			
Michigan												
Minnesota	✓	x		x	x	x		x	x			
Mississippi	✓								x			
Missouri	✓		x	x	x	x	x	x	x		x	
Montana	✓								x			
Nebraska	✓								x			
Nevada	✓	x	x						x			
New Hampshire	✓								x			
New Jersey												
New Mexico												
New York												
North Carolina												
North Dakota	✓	x			x				x			
Ohio	✓	x			x				x			
Oklahoma	✓	x				x	x	x	x			
Oregon	✓	x		x			x		x	x	x	
Pennsylvania	✓	x										
Rhode Island	✓								x			
South Carolina	✓				x				x			
South Dakota												
Tennessee	✓	x					x		x			
Texas	✓						x		x			
Utah	✓	x	x		x				x	x	x	
Vermont												
Virginia	✓				x				x			
Washington	✓	x	x	x	x				x	x	x	
West Virginia	✓											
Wisconsin	✓	x			x		x		x			
Wyoming	✓						x					

## METHODOLOGY

The table is based on a 50-state review of CPL laws and legislation. Our review of CPL laws is from CAEL’s 2015 report, [State Policy Approaches to Support Prior Learning Assessment](#)<sup>13</sup> and Education Commission of the States’ (ECS) 2017 resource, [50-State Comparison: Prior Learning Assessment Policies](#).<sup>14</sup> CPL legislation data gathered from National Conference of State Legislatures’ (NCSL) [Postsecondary Bill Tracking Database](#)<sup>15</sup> includes bills introduced between 2019 and 2022 in state legislatures. Beyond the previously mentioned CAEL, ECS, and NCSL data, members of the HLA policy team also independently examined institutional policies, state laws, and state and local news media to determine state-level variations.

CAEL’s methodology included a review of laws passed between 2008 and 2014, and a scan of state codes/laws that originated at the executive level. Where possible, their scan also included laws enacted or executive actions taken prior to 2008, knowledge permitting.

ECS' methodology involves four points of comparison: the existence of a CPL policy, the provision of guidance to students regarding CPL costs or fees, the incorporation of policy that allows or defines limits for credit earned via CPL, and the transferability of CPL credits. Though a narrower view of CPL, ECS presents a newer study of fewer states with a CPL policy than CAEL. We favor CAEL's broader view of what characterizes CPL and what does not.

Our review of CPL legislation utilizes data from NCSL's Postsecondary Bill Tracking Database, which includes bills introduced between 2019 and 2022 in state legislatures. We used their database to identify bills that included CPL based on categories NCSL created, and further refined the list.

Several limitations exist: for one, we do not have access to data from 2018, and given the ECS research methodology, 2014 to 2017 analyses may not include some elements we consider CPL policies. Second, the NCSL 2019 to 2022 analysis only encompasses legislation, not executive action. While HLA's review demonstrates the important work state legislators are doing to advance student-focused CPL policies, it does not account for executive action. Furthermore, if a state was identified by CAEL in 2015 as having several different types of CPL, and subsequently added more via executive action following ECS' 2017 report, these additions are not included in HLA's report. Finally, states that lack statewide policies, such as New York and Vermont, have developed their own non-legislative or systemwide policies to facilitate the use of CPL and PLA across institutions and are not included.

## ACKNOWLEDGMENTS

Higher Learning Advocates is the leading nonprofit higher education policy research and advocacy organization dedicated to advancing bipartisan solutions that support today's students, connect opportunity, and drive value in postsecondary education. To learn more about HLA, visit [www.higherlearningadvocates.org](http://www.higherlearningadvocates.org).

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## ENDNOTES

<sup>1</sup> Council for Adult and Experiential Learning. "A Brighter Future Through Credit for Prior Learning (CPL)." Council for Adult and Experiential Learning. <https://www.cael.org/lp/pla>.

<sup>2</sup> Ibid.

<sup>3</sup> Rebecca Klein-Collins, Jason Taylor, Carianne Bishop, Peace Bransberger, Patrick Lane, and Sarah Leibrandt. "The PLA Boost: Results from a 72-Institution Targeted Study of Prior Learning Assessment and Adult Student Outcomes." Council for Adult and Experiential Learning. 2020. <https://www.cael.org/hubfs/PLA%20Boost%20Report%20CAEL%20WICHE%20-%20October%202020.pdf>.

<sup>4</sup> Council for Adult and Experiential Learning. "A Brighter Future Through Credit for Prior Learning (CPL)." Council for Adult and Experiential Learning, <https://www.cael.org/lp/pla>.

<sup>5</sup> Council for Adult and Experiential Learning. "Fueling the Race to Postsecondary Success: A 48-Institution Study of Prior Learning Assessment and Adult Student Outcomes." 2010. <https://files.eric.ed.gov/fulltext/ED524753.pdf>.

<sup>6</sup> Rebecca Klein-Collins, Jason Taylor, Carianne Bishop, Peace Bransberger, Patrick Lane, and Sarah Leibrandt. "The PLA Boost: Results from a 72-Institution Targeted Study of Prior Learning Assessment and Adult Student Outcomes." Council for Adult and Experiential Learning. 2020. <https://www.cael.org/hubfs/PLA%20Boost%20Report%20CAEL%20WICHE%20-%20October%202020.pdf>.

<sup>7</sup> Higher Learning Advocates. "Strengthening Higher Education for Today's Students: A Toolkit for the 118th Congress." 2022. [https://higherlearningadvocates.org/wp-content/uploads/2022/07/2022-midterm-toolkit\\_v.4.pdf](https://higherlearningadvocates.org/wp-content/uploads/2022/07/2022-midterm-toolkit_v.4.pdf).

<sup>8</sup> Sophie Nguyen. "Prior Learning Assessment is Available, but Students are Not Using It." New America. 2021. <https://www.newamerica.org/education-policy/edcentral/low-takeup-of-prior-learning-assessment/>.

<sup>9</sup> Rebecca Klein-Collins, Jason Taylor, Carianne Bishop, Peace Bransberger, Patrick Lane, and Sarah Leibrandt. "The PLA Boost: Results from a 72-Institution Targeted Study of Prior Learning Assessment and Adult Student Outcomes." Council for Adult and Experiential Learning. 2020. <https://www.cael.org/hubfs/PLA%20Boost%20Report%20CAEL%20WICHE%20-%20October%202020.pdf>.

<sup>10</sup> ACE Military Guide FAQ." American Council on Education. <https://www.acenet.edu/Programs-Services/Pages/Credit-Transcripts/Military-Guide-FAQ.aspx>.

<sup>11</sup> Tucker Plumlee and Rebecca Klein-Collins. Financial Aid for Prior Learning Assessment: Early Successes and Lessons from the U.S. Department of Education's Experimental Sites Initiative. Council for Adult and Experiential Learning. 2017. <https://cdn2.hubspot.net/hubfs/617695/PLA%20ESI%20Policy%20Brief.pdf>.

<sup>12</sup> Council for Adult and Experiential Learning. "Ten Standards for Assessing Learning." <https://www.cael.org/ten-standards-for-assessing-learning>.

<sup>13</sup> Amy Sherman and Rebecca Klein-Collins. "State Policy Approaches to Support Prior Learning Assessment." 2015. <https://www.luminafoundation.org/files/resources/pla-state-policy-approaches.pdf>.

<sup>14</sup> Erin Whinnery. "50-State Comparison: Prior Learning Assessment Policies." Education Commission of the States. 2017. <https://www.ecs.org/50-state-comparison-prior-learning-assessment-policies/>.

<sup>15</sup> National Conference of State Legislatures. Postsecondary Bill Tracking Database. National Conference of State Legislatures. <https://www.ncsl.org/education/postsecondary-bill-tracking-database>.

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