Higher Education Should Be Affordable

Policymakers should tailor state aid programs to increase post-secondary educational affordability for working adult learners.

Affordability is crucial for working adult learners seeking higher education, including rising and stranded talent. Many of these individuals work in low-to-moderate-income positions and lack the personal funds to pay for college fully. Tuition is a significant expense, but it is just one of many college-related costs. Working adult learners must consider books, fees, and other course expenses. They must also balance college costs with their other expenses, including housing, food, childcare, and transportation. Student loans are often used to pay for these costs of living. Because of their obligations to work and family, these individuals can seldom attend college full-time, and they may have to cut back on work while in school. Working adult learners who are also parents "are likely to experience a reduction in earnings while in college, which can leave their families in dire straits."[45]

Grants, scholarships, and other aid forms can be critical to the initial enrollment and ongoing educational success of working adult learners. Unfortunately, many state aid programs fail to address their needs, focusing instead on recent high-school graduates and full-time students. A 2018 report from the Education Commission of the States (ECS) found that "of 100 of the largest state financial aid programs … 48 are merit-based, 26 link eligibility to a high school graduation date, 30 require full-time enrollment, [and] 19 exclude two-year institutions."[46] Although additional state aid programs that include working adult learners have been introduced since this report's publication, more must be done to support and include all learners. The ECS report further states, "State financial aid should not privilege certain postsecondary delivery models or enrollment intensities; rather, it should be adaptable and broadly inclusive."[47]

To make college more affordable, policymakers should revise state financial aid criteria to include more learners, such as part-time and adult students. This aid can be incorporated into existing programs, or states can create opportunities focusing on less-traditional students. State financial aid should also support course modalities and methods often utilized by working adult learners, such as online learning, competency-based education, and short-term credentials.

Learner Profile

Damien Mills

Washington
B.A. Special Education

Damien's original career path began with an associate degree in video production since he dreamed of creating magic behind the camera and producing inspirational videos. But an oversaturated market and the 2008 recession led him to begin a para-educator job at a local middle school.

Working one-on-one with students, Damien found his true gift: an ability to relate to and shape the lives of this generation, one smile at a time. One of the things that makes it so easy for Damien to relate to his students is that he has learning disabilities, too.

After depleting federal funds, WGU scholarships helped him bridge his financial gap. His perseverance paid off, and Damien is now a fully certified special education teacher.

Policy Recommendations in Action

Create or expand financial aid opportunities for working adult learners.

State financial aid is often available only to "traditional" aged, first-time, full-time students at specific types of institutions (such as institutions with a state-based physical location). Working adult learners also deserve state support to pursue education at universities that best meet their needs in programs relevant to their careers that prepare them for the workforce. Policymakers should be aware that aid for working adult learners may need to cover costs beyond tuition and fees, such as living expenses like food, transportation, and housing.

- **Iowa**'s Future-Ready Last-Dollar Scholarship covers the gaps between grants, scholarships, tuition, and qualified fees for learners who enroll at least part-time in a qualified program of study and apply for all available state and federal support.[48]
- In 2022, the **Wyoming** Legislature created Wyoming's Tomorrow scholarship program. This program provides scholarships for unmet financial need to Wyoming residents who are at least 24 years old and pursuing a degree or certificate.[49]
- **Indiana**'s Adult Student Grant provides $2,000 grants for tuition and fees to "working adults starting or completing an associate degree, bachelor's degree or certificate." Students need to be enrolled in at least six credit hours per academic term to be eligible.[50]
- **Tennessee**'s Nontraditional HOPE Scholarship is funded by state lottery proceeds. Students must be independent under the FAFSA definition, be enrolled at an eligible four-year institution, have a cumulative GPA of 2.75 or equivalent for one semester before applying, and have an adjusted gross income of less than $36,000.[51]

WGU in Action

WGU and the **Utah** System of Higher Education (USHE) worked collaboratively on the Adult Learners Grant Program, a bill adopted in 2021 by the Utah Legislature to establish a scholarship program to assist eligible adult learners who enroll in entirely online programs in fields with industry needs.[52]

Learn More

This information has been taken from WGU's State Public Playbook. If you would like to view the references or access the full playbook, please visit https://tinyurl.com/wguspp.