



Removing Barriers for Working Learners Series

Create Affordable, Accessible, and Equitable Pathways to Opportunity

2022 State Policy Playbook





Removing Barriers for Working Learners

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Western Governors University's *Removing Barriers for Working Learners* series is intended to capture the central public policy lessons learned through Western Governors University's (WGU) history of serving learners—particularly working learners—and is reinforced by our experiences over the past few years. From its founding, WGU has been and continues to be driven to design solutions to answer the critically important question: **What do learners need, particularly working learners?** WGU believes higher education must:

- Personalize learning
- Create affordable, accessible, and equitable pathways to opportunity
- Build on-ramps to work
- Provide whole-learner support services

These are critical elements for working adults, without which successful upskilling and reskilling opportunities cannot happen. But all learners benefit from a higher education model built on these priorities. When learners

benefit, society benefits. College graduates are less likely to be unemployed and more likely to make significantly higher wages over a lifetime, allowing them to contribute to economic growth and vital communities. Conversely, they are less likely to need state assistance through the form of programs like the Supplemental Nutritional Assistance Program (SNAP), Medicaid, and Supplemental Security Income, preserving resources that can be devoted elsewhere. When higher education fulfills its purpose—providing pathways to opportunity—individuals and communities thrive.

Utilizing the lessons learned from COVID-19 and the nimbleness of institutions like WGU, postsecondary education can continue to transform itself, and in doing so, can change the economic and workforce future of our communities. This section of *Removing Barriers for Working Learners* shares recommendations state policymakers can use to **create affordable, accessible, and equitable pathways to opportunity** for all students in their state.

We believe that pathways to opportunity should be affordable, accessible, and equitable.

WGU is committed to affordable higher education, reflected in a unique tuition structure that is thousands of dollars lower than the national average annual tuition for most colleges and universities, both public and private. The cost of higher education pushes it out of reach for far too many and chokes the talent pipeline. Unleashing

opportunity and talent will require driving down the costs by rethinking the model itself, empowering students as educated consumers, and making aid accessible to all learners and for all types of education. This is particularly true for working learners, who are often ineligible for traditional financial aid, whether proactively upskilling



to provide new opportunities for their families or forced into reskilling due to forced industry shifts. The return on investment for education is vital for working learners.

Higher education can and should be affordable for all learners. With the average increase in the annual cost of college outpacing the growth of family income or state investment, an affordable higher education has become more of a dream than a reality for far too many. This is evident in the average cost of a college degree [more than doubling since 1988](#). Meanwhile, national student loan debt has grown from [\\$240 billion in 2003](#) to nearly [\\$1.6 trillion today](#), with over 44 million Americans holding debt incurred as a student. Policymakers have increasingly recognized the importance of accessible aid, as demonstrated by a recent spate of legislation across states that would [require students to complete their Free Application for Federal Student Aid \(FAFSA\)](#) with the goal of making college more affordable.

Policymakers must continue to confront and stem rising institutional costs through financial literacy and responsible borrowing, so students understand the cost of their education and return on their investment. Ultimately, policies must ensure that existing resources are allocated to align with and meet the demands of today's learners.

"Completing my degree at WGU was the best experience I have had in higher education. I spent the better part of six years trying to complete a degree at a local college campus. After years of difficulty and failure I gave up. Long story short, I found WGU and was able to complete my degree! Every single person I spoke with at WGU was supportive and kind. They truly cared about my success and helped me to achieve my dreams."

—Chelsy Miller
WGU Student

Policy Recommendations

When individuals thrive, communities and economies thrive. Yet for far too many learners, the path to higher education is littered with unnecessary obstacles. Policymakers can help ensure more affordable, equitable, and accessible pathways to opportunity by addressing obstacles such as cost and by injecting more flexibility into financial aid systems. Specifically, policymakers can:

- Minimize time and cost
- Unlock access to aid for nontraditional learners and nontraditional institutions
- Increase access to microcredentials and short-term training

Recommendation: Minimize Time and Cost

WGU was launched to address three fundamental constraints limiting educational opportunity: place, time, and cost. These constraints impact all learners but particularly working learners, who often have personal limitations affecting their flexibility and ability to invest time and money in higher education. Embracing online education resolved the issues with place, but WGU also takes a radical approach to cost and time, and more importantly, understands how cost and time intersect.

WGU addresses cost directly through a unique tuition model that allows students to take as many courses as they like over a six-month period for one flat fee, including electronic learning materials for enrolled courses. In tandem with WGU's CBE model—which allows learners to move at their own pace—this structure allows students to progress through education more flexibly, more often, more quickly, and more affordably. Policymakers have and should continue to embrace the same philosophy, one that addresses the long-standing constraints of affordability and time that too often prevent learners from accessing higher education.

Recommendation in Action

- [States have taken various approaches to control higher education costs](#), including tuition freezes. Efforts to reduce costs should be considered in tandem with overall investments in higher education and financial aid to ensure these efforts reduce costs for learners.
- Guided pathways have emerged [as a common focus across states](#), providing learners with more structured guidance that encourages timely completion.
- Some states and systems have explored ways to directly reduce time to degree as a mechanism for reducing cost; for example, Ohio law requires state institutions of higher education to [have a plan](#) for how baccalaureate degrees on their campus can be completed in three years.



Recommendation: Unlock Access to Aid for Nontraditional Learners and Nontraditional Institutions

Working learners deserve access to higher education, and they deserve support that allows them to pursue education in the format and at the institution that best works for their unique needs. Unfortunately, few state financial aid programs are available to working adults, and even fewer programs fund access to less “traditional” institutions, even if they are accredited institutions with proven outcomes. Policymakers should examine existing financial aid programs to see if barriers to working learners can be removed. If not, they can build customized aid programs accessible to working learners. It makes sense to invest in working learners and to facilitate access to high-quality, accredited institutions that accommodate students’ schedules and family obligations and have demonstrated positive outcomes.

State aid is often a maze, with siloed programs accessible only to learners meeting specific qualifications or specific programs or schools. This is particularly true for working learners: state financial aid and state higher education benefits are often available only to first-time, full-time recent high school graduates. In addition, funds are often only available for specific types of institutions, such as institutions with a state-based physical location, rather than online and/or competency-based academic delivery models. In addition to ensuring there is aid available for working adults, policymakers should focus on making that aid as accessible as possible. The same principles of accessibility and flexibility should also be applied to state workforce development funds, as well as federal funds for job training from the Workforce Innovation and Opportunity Act and Trade Adjustment Assistance.

Recommendation in Action

- The Illinois [Monetary Assistance Program](#) allows residents enrolled in a minimum of three credits access to state financial aid, which provides access to adults enrolled in one course at a time.
- Ohio’s [Second Chance Grant](#) provides grants for adults in Ohio with some college but no bachelor’s degree to return to college to complete their degree.
- The University of Maine system has [scholarships for adults](#), including those new to higher education and those returning to school after more than a three-year absence.



Recommendation: Increase Access to Microcredentials and Short-Term Training

Microcredentials like certificates, certifications, badges, and other types of industry-recognized credentials can offer more accessible options for reskilling and upskilling, as well as meet employer needs more efficiently. The massive economic disruption caused by COVID-19 underscored the need for microcredentials, which enable displaced workers to return to the workforce with newly refreshed skills as quickly as possible while recognizing that many of the jobs that are gone may never return. Microcredentials are also a valuable tool for organizations hoping to retain employees during the “Great Resignation,” during which [a record number of Americans](#) have voluntarily left their jobs, and could prove a key strategy in retaining employees by [providing reskilling and upskilling opportunities](#).

Ongoing economic transformation and employee mobility means that workers will continue to need and want accessible opportunities to reskill and upskill in the years to come. Microcredentials will remain important. States can lead the way by supporting high-quality microcredentials that are competency-based, personalized, and validated, with excellent learner and employer outcomes. As the Education Commission of States has noted, [quality, value, and stackability](#) ensure that microcredentials help learners achieve both short-term and long-term goals.

Unfortunately, many people seeking to enroll in microcredential programs are ineligible for forms of financial aid, whether seeking their first credential or additional skills beyond their degree. Efforts are underway at the national level for expanded access to Pell Grant funding for short-term certificates. Still, in the interim, state aid can be shaped to allow learners to gain immediate, workforce-relevant knowledge and skills to quickly address critical labor shortages in states and industries. Some states have explored [tax incentives](#) to encourage employers to provide educational benefits to employees, including those that can be used for stackable credentials. In addition, state financial aid can be modified to further residents’ attainment of high-quality and workforce-relevant short-term certificates and microcredentials.

Recommendation in Action

- The Missouri [Fast Track Workforce Incentive Grant](#) provides last-dollar funding for low-income adults pursuing a certificate, degree, or industry-recognized credential in an area designated as high need. Missouri requires recipients to live and work in Missouri for at least three years after completion.
- Utah recently enacted the [Adult Learners Grant Program](#), which provides financial assistance to adult learners pursuing an online degree or certificate in a high-need field.
- Florida’s [Open Door Grant Program](#) provides funding for short-term, in-demand programs. Funds can be used for tuition, fees, exams, books, and materials.



The Path Forward

WGU has always been and always will be committed to continually evolving to meet the needs of contemporary learners. The lessons learned from COVID-19 have sharpened this commitment. It is more urgent than ever that education be customizable, affordable, accessible, and provide learners with the skills needed for in-demand jobs.

Higher education institutions and their related policies must continually assess their performance to serve learners better and remain relevant. WGU's decades of experience across states and with hundreds of thousands of students has led us to focus our policy efforts on the most pressing needs of working learners, which in turn helps all learners.

We believe education must:

- Personalize learning
- Create affordable, accessible, and equitable pathways to opportunity
- Build on-ramps to work
- Provide whole-learner support services

State policymakers have an unprecedented opportunity to remake education in their states. As they do so, we hope the *Removing Barriers for Working Learners* series offers an innovative and helpful framework to guide that challenging yet exciting work.

Other policy insights in the *Removing Barriers for Working Learners* series:



Personalize Learning



Build on-ramps to work



Provide whole-learner support services

Learn More

We can rebuild American higher education together by developing a more adaptive, integrated educational model that harnesses the power of technology to respond to learners, rather than requiring learners to fit into an outdated model that serves neither learners nor employers well. State policymakers have an unprecedented opportunity to remake education in their states. As they do so, we hope the *Removing Barriers for Working Learners* series offers an innovative and helpful framework to guide this challenging yet exciting work.

Please contact the WGU Public Policy Office at PublicPolicy@wgu.edu for more information.