



# The State of Practice for Retaining (and Recruiting) Adult, Online Students

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## Preface

This study began as an examination of the policies and practices that universities had implemented to help retain and graduate adult students. In keeping with the grounded theory that this study employs, through 26 interviews, we discovered that in most of the schools in our sample, adult students meant online students, and that the large majority of the undergraduate adult students were not first-time college students; they had attended one or more colleges, stopped out, and had not earned their bachelor's degrees. The enrollment patterns for graduate students were more diverse; some were first-time graduate students, while others had started master's degrees elsewhere but had not finished. To keep the focus of this study manageable, this research turned into a study focusing on online students.

A grounded theory study  
conducted through  
interviews with

**26**  
schools

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## Introduction

In 2021, 40% of graduate students and 20% of undergraduates at four-year institutions took courses primarily online \*(NCES). 2021).

Examining the factors influencing online students' persistence and graduation rates is an emerging area of study. At Southern New Hampshire University and Grand Canyon University, combined full-time and part-time undergraduates had only 14% graduation rates after eight years. Online students often show lower persistence and graduation rates than traditional students. Most were adult learners aged 24 or older, with 68% not being first-time college students (National Student Clearinghouse Research Center, 2022). This trend should be a concern for policymakers. Lower graduation rates lead to a less educated workforce, lost job opportunities and potential wages. College graduates typically earn more, resulting in a loss of tax revenue. About 60-70% of online students borrow for education (National Postsecondary Student Aid Study [NPSAS] 2020). Noncompleters often default on loans, affecting their credit ratings and long-term prospects.

There is a paucity of research examining the factors associated with online student persistence and success. Few studies have considered the types of support services for online learners (see, for example, Shea and Bidjerano, 2018), while others have focused on the importance of social support and financial stability (Tinto, 1993; Perkins, 2016). Bozarth and colleagues conclude that comprehensive student services can enhance student success. In addition, they note that orientation and comprehensive onboarding programs can also be effective for online students (Bozarth, Chapman, and LaMonica, 2004; Betts, Hartman, and Oxholm, 2013;). There is also a large body of research on effective teaching practices, but we decided not to pursue this area in this study. This made the study too large and unmanageable. This study focuses on the policies and practices that universities offering ten or more online programs have implemented to enhance student success.

However, little is known about how institutions implement research-based insights to enhance their students' success. Questions remain about university organization and practices for online student persistence and how four-year colleges focus on ensuring online student success. This exploratory study examines these questions.

### Online Students

**40%**  
of graduate students  
**20%**  
of undergraduates

at 4-year institutions who took  
courses primarily online \*

## Sample

Over 100 universities offering more than 10 online undergraduate or graduate programs, with an undergraduate retention rate of over 70 percent, were invited for a one-hour interview. Our focus was on institutions that enroll most students on campus, with the largest online enrollment being 1/3rd of the total students. Interviews examined how institutions organize student success efforts and the policies they implement. Each institution received an invitation from the principal investigator, sent to the online programs director if identified, or to the provost. Non-responding institutions received a follow-up email after two weeks. A total of 26 institutions participated, with two excluded due to incorrect IPEDS data on the program's criteria. All interviews were conducted via Zoom by two researchers using a grounded theory approach for this qualitative exploratory study.

### Study Sample

24 universities interviewed with:

- 10+ online academic programs
- ≤ 33% students enrolled fully online
- ≥ 70% undergrad retention

## Methods

Because research on institutional policies and practices associated with online student success is limited, this is an exploratory study, and qualitative methods were used. Qualitative research methods are uniquely suited to exploratory studies that aim to investigate poorly understood phenomena, uncover underlying social processes, and generate hypotheses for future inquiry (Creswell & Poth, 2018). Unlike quantitative approaches that rely on predefined variables and statistical analysis, qualitative methods prioritize depth and context to identify emergent themes that may be absent from existing research (Bryman, 2016). As Creswell (2013) noted, qualitative research is particularly effective in exploring complex issues where nuanced understanding and context are crucial.

This study employed semi-structured interviews that enabled us to collect rich narrative data that shed light on previously unstudied institutional policies and practices (Glaser & Strauss, 1967). The interview protocol was based on previous research that identified the best practices for online student success and extant research on factors that influence online student persistence and graduation. We followed a grounded theory approach (Glaser and Strauss, 1967), using iterative data collection and analysis to inductively develop theories from the emergent themes. Each session was audio-recorded, transcribed, and analyzed using thematic analysis to identify common themes, patterns, and unique insights within the data (Braun & Clarke, 2006). We met several times during the data collection process to check inter-rater reliability, a form of triangulation (Denzin, N. K., 2012) to determine if we were in agreement on what we were hearing. In addition, we checked to see if we heard any emergent themes that merited exploration in the remaining interviews. This iterative analysis process informed subsequent data collection, illustrating the flexible and adaptive nature of qualitative research. The flexibility of qualitative design accommodates evolving research questions, as well as recent policy developments regarding federal financial aid, permitting adjustments as new insights emerge (Charmaz, 2014).

## Methods (cont.)

Indeed, the intersection of what we learned from our interviews regarding efforts to increase online enrollment and persistence, in conjunction with the pending enrollment cliff, and recent federal policy changes regarding student loan debt and default status reframes the urgency of our results.

Even since we completed our data analysis for this study, the issue of student debt and its impact on online students has become increasingly prescient. To provide context, almost 60% of borrowers who reported not completing their degree or certificate ended up in default (Pew, January 30, 2024). In addition, a recent study using 2020 data estimated that between 40 and 60% of all students who attended public institutions and dropped out had unpaid bursar bills (<https://sr.ithaka.org/publications/solving-stranded-credits/>).

With the beginning of federal student loan collection, nearly 10 million borrowers could default within months. Only 38 percent of borrowers are current on their student loans. The remaining borrowers are either delinquent, in interest-free forbearance, or in deferment. A small percentage are in grace period or in school (U.S. Department of Education, April 21, 2025 (<https://www.ed.gov/about/news/press-release/us-department-of-education-begin-federal-student-loan-collections-other-actions-help-borrowers-get-back-repayment>)). NSLDS statutes prohibit defaulted students from receiving additional loans, Pell Grants, or SEOG awards. An estimated 60–70% of online education students borrow money to finance their education. Online students have higher rates of stopping out and defaulting, creating challenges for universities seeking to maintain online enrollments. These policy changes resulted in some of our final conclusions and recommendations.

### Why this study?

The intersection of:

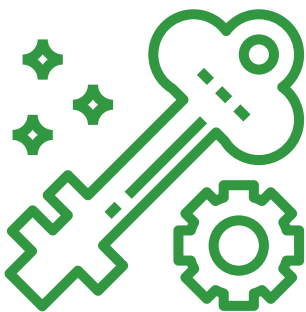
1. Efforts to increase online enrollment and persistence
2. The pending enrollment cliff
3. Recent federal policy changes regarding student loan debt and default status

Creates an urgent need to examine adult student success

## Study Focus

This study examined the following:

1. Identification of senior administrator(s) responsible for enhancing student success and graduation rates.
2. How universities examine online learners, including enrollment goals and tracking student persistence rates.
3. The degree of centralization in managing online programs.
4. Focus on the labor market and academic programs.
5. How can programs recruit and retain new online students?
6. The availability of student support services beyond regular working hours.
7. Emergent Themes.
8. Recommendations and Conclusions.





## Primary Responsibility for Online Education

The findings showed that 75 percent of individuals overseeing online education reported to the provost, with titles ranging from Director to Associate VP for Strategic Outreach. Senior enrollment management administrators formed the next largest group (33%). A few institutions (10%) used a matrix structure to split responsibilities between the provost and other administrators. In two cases, the senior administrator reported to the VP of Digital and Online Learning.

## Focus on Online Learners

When respondents were asked about having a well-defined organizational structure for online student success, 83% reported that no such structure existed. The interviewees indicated that support programs for online learners were distributed across student affairs and academic departments offering online degrees. Only 27% of the respondents indicated a clear structure, while 20% reported partial structures. Additionally, the respondents were uncertain about program-level policies. When asked, only 42% of institutions indicated that they thought their university had a strong focus on online student retention and graduation rates.

### **Best practices identified:**

- 17% had well-defined organizational structure for online student success
- 16% had readily available data about online student success
- 34% identified specific goals for online student enrollment graduation

Of the institutions studied, 69% did not generate online student retention reports or had staff access data on retention trends independently. Only 16% had readily available data, and 42% tracked enrollment patterns. Only 34% had set goals for online student enrollment and graduation. The remaining institutions either aimed to increase enrolments (10%) or had no goals (85%).

The lack of a well-defined organizational structure focused on the academic success of online students, the absence of attention to setting enrollment goals for online students, and a dearth of systematic data tracking suggest that online students remain a lower priority for many institutions than their on-campus counterparts.

## Degree of Centralization

Staff sizes ranged from 5 to 200, with larger sizes correlating with increased centralization. Institutions with larger, centralized staff more systematically track online student success and establish enrollment objectives. The recruitment process of converting applicants to matriculants was common in centralized institutions. The five universities with large staff (35 or more) managed transfer evaluation and credit for life experiences. They operated mini-admissions, registration and records, and financial aid operations within their units. These large online units included advising and coaching staff in a concierge model, supporting students from initial interest through enrollment, and continued to provide academic assistance support services post-matriculation. One large, centralized unit has begun to provide career planning specifically for online learners.

The staff in the decentralized units were small. All undergraduate and graduate programs were managed by specific departments or divisions where they were located. Student success efforts were decentralized across academic units. The online education leader was typically a knowledgeable insider with influence across university offices. These individuals had been at their institutions for a long time and had developed campus-wide relationships. Continuing studies and veterans' programs often resided within these small, decentralized offices. Both undergraduate and graduate programs were managed by their respective departments or divisions.



## The Labor Market and Academic Programs

62% of the participants paid attention to labor market trends and their implications for curricular offerings. Of these, 25% focused on labor market needs in their state or region when developing their programs. In two states, state policies either mandated or incentivized institutions to increase the number of graduates in targeted degree areas.

Popular undergraduate programs include business degrees, education, BSN nursing, public health, criminal justice, social work, psychology, and computer science. Two respondents indicated the development of bachelor's degrees in interdisciplinary or general studies. Approximately 67% of institutions offered or developed general studies bachelor's degrees with flexible credit transfer and reduced course requirements. Respondents expressed a desire to attract and re-enroll students who had stopped out.

At the graduate level, degree programs in business, education, social work, public health, and computer science were the most frequently mentioned. Institutions have developed unique programs aligned with regional strengths, including natural resource sustainability, environmental science, health sciences, radiology, and respiratory therapy. Universities with veteran populations offer programs in aerospace studies and national defense. Some universities have launched online engineering master's programs by adapting lab components into virtual modules.

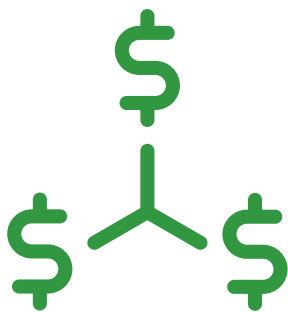
### **Best practice:**

62% of participants aligned online curriculum to market trends

## Institutional Financial Aid and Student Debt:

Only four schools reported using campus-based financial aid for online student enrollment objectives. This is notable as NACUBO (8/11/2020) reports that public universities' average discount rate has risen to 24%. Studies by NACUBO indicate that tuition discounting has become common at public universities. Only one private university and three public universities in this study used institutional aid to influence online student recruitment or retention. Two additional schools were discussing this issue. One university charged transfers from two-year colleges in the state the same tuition rate as community colleges.

Although our interview protocol did not include questions about student debt, the topic emerged during our interviews. The lone private university reported putting programs in place for stop-outs who have debt.



## Retention... But Also Recruitment

It became evident that good practice in recruiting online students was also good practice for their retention. Research shows that college transfer students who need fewer credits to graduate are more likely to graduate (CHEEP, May 15, 2024). Campus-based efforts for rapid transcript evaluation help students quickly identify their remaining course requirements. Academic policies that allow credits for prior learning reduce the number of courses required for degree completion. Clear transfer credit policies and prior learning credits increase graduation rates and reduce degree costs (CHEEP, May 15, 2024; Klein-Collins, 2010).

Although there are two institutional functions not linked to student success, two important recruitment/enrollment functions emerged from this study. The first is the institutional emphasis on program marketability, which is the extent of student demand for programs offered. Respondents emphasized the importance of rapid enrollment for prospective students.

Several institutions have developed generalized degree completion programs within meta-majors that enable students to complete degrees related to their original enrollment interests. Other institutions followed system offices or workforce development studies, indicating the need to expand degree holders for the local workforce. Marketing involved various tactics, from purchasing the credit reports of non-completers to using alumni records with outdated contact information. Institutions typically do not contact former students who depart before completing their studies.

Once prospective students were identified, institutions began the re-enrollment process for them. Some had efficient systems to evaluate prior learning through portfolio reviews, transfer credit articulation, and dedicated offices for re-enrollment. Others used standard admission processes that competed with traditional student applications. Several participants noted delays in transfer evaluations, with one reporting longer admission times for returning stop-outs compared to first-time applicants. These situations often leave adult learners in extended queues, causing uncertainty and reducing their interest. Institutions that provided clear next steps achieved better enrollment yields than those that did not focus on adult students.

Credit for prior learning is a programmatic policy that helps recruit online students to complete their degrees. Some institutions have functions for evaluating credit for prior learning within their organizational structures for online students. We did not have a specific question regarding institutional policies and support for granting credit for prior learning, but 37% of interviewees had policies enabling students to earn credit for prior learning, with staff managing this process. Additionally, offering degrees in general or interdisciplinary studies can reduce the required credit hours. Several interviewees noted having undergraduate and master's programs in interdisciplinary studies, which reduced the time to degree completion.



## Extended Support Hours:

Another measure of an institution's commitment to serving online students is the availability of student services beyond typical business hours. Our interviews revealed that over half of the institutions' bursar and registrar offices were not available beyond regular hours. Approximately 25% of the respondents offered after-hour appointments during peak seasons. Regarding academic advising, all institutions had online degree audit systems, such as DARS, uAchieve, and Ellucian Degree Audit and Planning, allowing students to see the required courses for degree completion. However, few had degree planner programs that showed course offerings two to three semesters ahead. Ziskin, Torres, Hossler, and Gross (2023) found this crucial for working community college students' persistence, as it helped them arrange work schedules around courses. 64% of the institutions provided academic advising in the evenings and on weekends. Many had concierge staff available to help students with academic advising and support during the pandemic period. Regarding academic tutoring, 1/3 of respondents offered either 24/7 support or evening and weekend appointments, with 24/7 support provided through external vendors. Mathematics courses were the most common areas requiring academic support. Faculty support was rarely mentioned in the interviews.

Respondents indicated that IT support was available 24/7 or well into the evenings on weekdays and weekends, often through third-party vendors. Services for academic advising, academic support, and IT support are most needed during the evenings and weekends. Most institutions adequately meet these needs of the students.

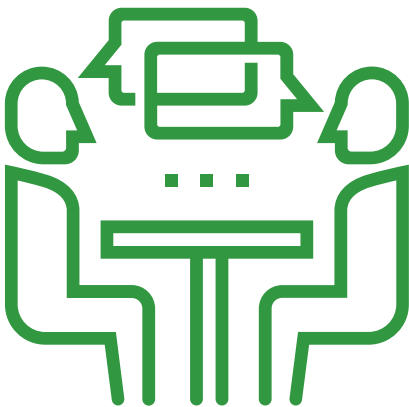
### **Best practice:**

64% of schools offered advising in the evenings and on weekends

## Emergent themes

Several emergent themes identified the need for innovative practices to improve online student recruitment and success.

- **Budget Systems and Incentives:** Schools using responsibility center budgeting models provided additional income to units overseeing online education based on student enrollment. This led to more academic units offering online education and provided units with greater freedom to hire staff and launch initiatives.
- **Flexible Start Dates:** Some universities allow students to begin courses every seven weeks or anytime for asynchronous courses. Slow transcript evaluation processes are incompatible with multiple yearly starting dates.
- **Readiness for Adult Learners:** A Texas university launched a program to help older students succeed by giving them a crash course on using computers, introduction to effective use of the internet, and working with online learning platforms. Support on navigating university services is generally not evident.
- **AI:** Interviewees reported using AI to provide students with information about academic advising, the Bursar's Office, Registrar, IT support, and academic support.
- **Web Pages:** During open-ended discussions at the end of the interview, some schools mentioned the difficulty of developing adequate web pages for recruiting and serving online students.



## Study Conclusions:

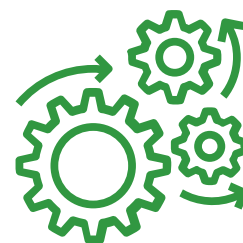
The results revealed varying degrees to which institutions had systems to ensure online students' academic success and recruitment. 21% reported robust staffing and infrastructure to serve online students effectively, while 85% had no organizational structure focused on enhancing persistence and graduation rates for online students.

The findings suggest that most institutions are not giving sufficient attention to their online students. Not tracking retention and graduation rates indicates a lack of focus on improving student outcomes. Schools that fail to monitor students who persist cannot effectively reach out to re-enroll stop-outs. Online students who have previously enrolled are most likely to restart their courses. Universities should create reports to track stop-outs to facilitate re-enrollment efforts.

Most institutions reported a lack of an organizational structure focused on helping online students succeed academically. Creating less siloed student success units across academic and non-academic boundaries is challenging without a presidential mandate. However, studies support a centralized approach, and this white paper could help garner support for these efforts.

Schools generally provide good academic support, advising, and IT services. Access to registrar, bursar, and financial aid offices is more limited, although some universities offer extended hours during peak times. Universities with larger online enrollments and centralized structures had adequate staff for recruitment and ongoing student support. However, many universities lack sufficient staffing for both recruitment and retention. Often, these services fell under academic programs, and respondents were unclear about their effectiveness. More research is needed to determine the efficacy of these services and the optimal student-to-coach ratios.

The same concerns apply to rapid transfer credit evaluation and credit for prior learning assessment. Leading online universities, such as Southern New Hampshire University, Western Governors University, and University of Maryland Global, complete transfer credit evaluations in three to ten days. While 90% of two- and four-year colleges recognize credit for prior learning, only 50-55% have internal assessment processes and 25-30% have dedicated staff for evaluating portfolios, work experience, and military learning (Klein-Collins & Hudson, 2020).





## Study Conclusions (cont.):

Similar to transfer credit evaluations, inadequate informational web pages for online students should be a concern for institutions seeking to expand online enrollment. The websites of Arizona State University and the University of Central Florida demonstrate the importance of robust web pages for online students.

All but one of the schools in our sample were public institutions, and state policymakers should be pleased that they are following labor market trends. Many institutions provide good administrative support beyond regular hours for online students. Universities have adopted concierge models with coaches throughout enrollment, proving effective for student navigation. Many studies have used AI to provide baseline information. Some institutions partner with specialized vendors for recruitment, potentially increasing their enrollment. Multiple start dates benefit online students in managing their careers and families.

Most public institutions use financial aid to improve traditional student enrollment and persistence, while limited third-party scholarships are available for adult learners. The results show that few institutions used campus-based dollars to influence the enrollment or persistence of online students. The use of tuition discounting for online students, strategies for stop-out student debt, and pending online student loan defaults highlight the need for education leaders to address how students finance their education and implement policies to sustain their enrollment. In addition, the failure to provide reliable class schedules for multiple semesters needs improvement, as students cannot effectively plan their work schedules or financing around required courses for graduation.

These findings support NPR's recent conclusion that universities entered online education for tuition revenue without adequately planning high-quality educational experiences (NPR, March 25, 2025). Adult students with extended enrollment gaps face increased challenges in navigating the enrollment process.



## Recommendations for Action:

These conclusions indicate opportunities for increased enrollment, persistence, and graduation rates for universities that devote more attention to meeting the needs of students who stop out of online programs. The enrollment cliff and potential online student loan defaults create an imperative for institutional action for schools committed to online learning to avoid financial crises. However, determining the best path to pursue these needs is embedded in the fiscal reality of higher education.

The first step is to use this report to provide senior campus policymakers with a clear overview of the strengths and weaknesses of serving online students. Subsequently, there are three paths to address the identified shortcomings.

In rare cases, concerns may result in a presidential mandate to move quickly to do what is necessary to attract and retain online students. Funding for new programs and staffing typically follows such edicts. Universities may then quickly provide resources or partner with vendors to enhance online student enrollment and success.

However, most universities must consider fiscal realities when devoting resources to programs and services for online students. Beyond financial constraints, organic institutional change occurs slowly in four-year universities. As Margison (2021) showed, most curricular and student service reforms take five to ten years for full implementation.

Another path to reform support services and academic programs is the incremental approach through creating a strategic plan for the needed changes. Strategic plans identify the required changes, resources, and organizational changes. Advocates for online education help identify policy, staffing, and programmatic changes for iterative implementations. While strategic plans typically focus on 3-5 year time frames, change will not come quickly.

For advocates of quick changes, the financial environment is crucial. Resource demands always exceed available dollars, making base funding difficult to secure. Leaders are reluctant to make base-budget commitments without evidence of a positive ROI. Consequently, universities often turn to consulting groups for short-term solutions. These groups offer expertise in working with online students, analytics to identify potential students, concierge systems, marketing expertise, and web-development capabilities. They require one-time commitments rather than base funding and face less resistance. Gagliardi and Espinosa (2018) note that while extended reliance on external vendors should be avoided, they can provide valuable expertise and knowledge transfer for quick changes. One-time commitments and knowledge transfers help institutions progress in providing attractive programs for online students. Consultants assist in evaluating policies and practices that can be addressed quickly, versus those requiring more time. The long-term goal should be to develop internal capacity to serve online students.

# About myFootpath

myFootpath partners with colleges and universities to find, reengage, and re-enroll students who have stopped out. Through a student-first approach, myFootpath helps institutions increase enrollment and drive degree completion, while supporting students through every step of their return journey. myFootpath's comprehensive re-enrollment strategy includes:

**Data-Driven Targeting** to identify and prioritize eligible students

**Personalized Outreach** across phone, email, and text

**Dedicated Graduation Specialists** who guide students from re-application through graduation

**Ongoing Support** to ensure students remain on track and complete their degrees

By assuming the operational and outreach workload, myFootpath allows institutional teams to focus on their core responsibilities while expanding their reach and impact.

## Clients include:



## Want to learn more?

Visit [myfootpath.com](https://myfootpath.com)

Contact Brad Johnson:

Email: [brad@myfootpath.com](mailto:brad@myfootpath.com)

Phone: 916-709-6698

## A Case Study

In 2020, Northern Arizona University engaged myFootpath to support its efforts in re-enrolling stopped out students. Over the following five years, myFootpath collaborated closely with university leadership, delivering customized data analysis, targeted outreach, marketing support, and a dedicated team of student success coaches.

### Key Outcomes:

- **365,000** eligible students identified
- **678,000** calls and texts placed
- **3,016** students successfully re-enrolled
- Over **3% increase in annual enrollments**

This partnership shows how institutions can achieve measurable enrollment growth by leveraging external expertise and focusing on student-centered reengagement strategies.

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