



Second Chances

A Qualitative Assessment of the Ohio College
Comeback Compact

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ITHAKA S+R

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Introduction

The population of adult learners with Some College, No Credential (SCNC) has risen over the years to over 40 million individuals.¹ A smaller subset of this population has debt that they owe their institutions directly in addition to state, federal, or private loans. As of 2020, approximately 6.6 million students owed more than \$15 billion in institutional balances,² preventing them from re-enrolling or accessing their transcripts. Institutional debt and transcript withholding can present several obstacles for adult learners who wish to return to higher education. It becomes difficult to register for classes, transfer to another college, pursue specialized career paths, or even apply for scholarship opportunities.

While the rise of institution-specific debt forgiveness programs and state-level policies limiting transcript withholding is encouraging, a regional or national approach could benefit returning students on a wider scale.³ In response, Ithaka S+R developed a regional solution, the Ohio College Comeback Compact, which launched in August 2022, to address the problems posed by institutional debts and provide stopped-out students with an opportunity to complete their credential and have their debt forgiven.⁴

The Compact was structured to allow eligible students with unpaid institutional balances to a single participating institution totaling less than \$5,000 the opportunity to re-enroll at any of the eight participating

¹ A. J. Causey, A. Gardner, M. Pevitz, Ryu, and D. Shapiro, "Some College, No Credential Student Outcomes: Annual Progress Report--Academic Year 2021/22," *National Student Clearinghouse*, April 2023, <https://nscresearchcenter.org/wp-content/uploads/SCNCRReport2023.pdf>.

² Julia Karon, James Dean Ward, Catharine B. Hill, and Martin Kurzweil, "Solving Stranded Credits: Assessing the Scope and Effects of Transcript Withholding on Students, States, and Institutions," *Ithaka S+R*, 5 October 2020, <https://doi.org/10.18665/sr.313978>.

³ "Governor Cuomo Announces Sweeping \$125 Million Debt Relief Program For At Least 50,000 Students," *CUNY Newswire*, 28 July 2021, <https://www1.cuny.edu/mu/forum/2021/07/28/governor-cuomo-announces-sweeping-125-million-debt-relief-program-for-at-least-50000-students/>; Alessandra Cipriani-Detres and Sarah Pingel, "Stranded Credits: State-Level Actions and Opportunities," *Ithaka S+R*, 15 August 2022, <https://sr.ithaka.org/blog/stranded-credits-state-level-actions/>.

⁴ For more information about the Ohio Compact, visit: <https://ohiocollegecomeback.org/>.

institutions and have their debt reduced or canceled.⁵ Each institution designated staff to lead outreach efforts, supported by a community partner offering additional outreach and advising support. Interested students were then connected with a staff member from either their former institution or the community partner to participate in a pre-enrollment advising session. These advising sessions covered Compact eligibility and debt forgiveness requirements, re-enrollment and financial aid options, and next steps. Once enrolled, students were required to check in with their Compact advisor at least once during the semester to discuss their progress and maintain eligibility for debt forgiveness. Additionally, Compact designated staff members at each institution were provided with Compact-related communication materials to assist with outreach and advising. This guide included outreach and advising timelines, email and SMS text templates, postal mailing examples, institutional points of contact, eligibility criteria, an advising checklist, and other resources.

To help inform the Compact implementation efforts in real time, Ithaka S+R undertook a mixed-methods evaluation.⁶ A primary reason for conducting this evaluation was to facilitate the implementation team's ability to make adjustments based on evidence during the pilot year to improve the Compact's approach going forward and to guide future initiatives outside of Ohio. In this report, we synthesize findings from a qualitative evaluation conducted during the Compact's pilot year. The evaluation was based on student interviews, a short student questionnaire, and administrator focus groups centered on three topics:⁷

1. Students' experiences prior to enrolling in the Compact
2. Students' and administrators' experiences with Compact advising and the re-enrollment process
3. Successes and challenges of the Compact's implementation

⁵ See Appendix A for the full set of eligibility criteria.

⁶ See a separate report of our quantitative findings: James Dean Ward, Joanna Dressel, and Pooja Patel, "Removing the Institutional Debt Hurdle: Findings from an Evaluation of the Ohio College Comeback Compact," *Ithaka S+R*, 9 May 2024, <https://doi.org/10.18665/sr.320628>.

⁷ Details of our recruitment approach are included in Appendix B.

Students' experiences prior to enrolling in the Compact

A component of the evaluation aimed to understand the experiences of eligible and/or enrolled students during their initial enrollment at their college, prior to any Compact related enrollment. Interviewees from both the fall 2022 and spring 2023 cycles were asked questions regarding advising and student services during their first enrollment, how they accrued institutional debt, and the impact of that debt to gain a firsthand account of how transcript withholding and institutional debt were affecting individuals who had stopped-out. This section provides a summary of those experiences.

Advising and student services

The students' previous advising experiences before they stopped out varied, but often focused solely on coursework. However, the efficacy of this approach depended on the advisor participants met with. For example, one participant appreciated an advisor suggesting they take a lighter course load based on the student's past experience with a heavier course load. Another participant described her previous advising experience as robotic and how interactions with her previous advisor had felt like simply "checking the box."

A few participants interviewed in the fall cycle blamed poor advising for their performance in the program in which they were initially enrolled. However, only a handful across both interview cycles felt that the institutions could have provided more active support. Notably, students who faced personal hardships did not feel that there was any way that the institutions could have supported them through their particular situation.

These conversations highlight that while institutions may work to provide students with the resources they need to remain enrolled, some circumstances cannot be controlled, and thus creating onramps back to campus is imperative.

Accruing institutional debt

Interviewees across both cycles revealed a range of reasons for incurring student debt. Many attributed it to mid-semester withdrawals, triggering the Return to Title IV process.⁸ Others cited poor academic performance, institutional errors, or personal challenges like substance abuse or ADHD. Still for others, financial hardships and personal safety issues forced withdrawal from campus life, situations that ultimately resulted in institutional debt.

Conversations with interview participants reveal that the causes of student debt are diverse—institutional factors, personal challenges, and unpredictable circumstances can all play a role. This underscores the need to understand the many reasons behind institutional debt to develop effective support systems and prevent future burdens.

The impact of institutional debt

The existence and burden of debt has a mixed impact on individual students. Across both interview cycles, several participants reported stress from debt burdens, collection efforts, and wage garnishment. Additionally, some mentioned how debt and their inability to access transcripts limited their earning potential and career trajectory.

Interestingly, some participants, despite receiving collection notices, reported only minimal disruption to their daily life. One student recalled using communication, honesty, and transparency about her income to negotiate a payment plan with debt collectors. While uncommon, this approach highlights the potential for minimizing disruption from debt collection through proactive communication; however, it hinges on a student's full understanding of the options available to them.

⁸ Return to Title IV policy requires Title IV beneficiaries to repay some portion of their federal student aid after they withdraw during a payment period or period of enrollment. Based on a certain set of criteria, a calculation is made to determine how much of the funds should be returned and the balance of remaining tuition becomes the student's responsibility. "Return of Title IV Funds (R2T4) | Library | Knowledge Center," Federal Student Aid, US Department of Education, accessed 17 October 2023, <https://fsapartners.ed.gov/knowledge-center/library/functional-area/Return%20of%20Title%20IV%20Funds%20%28R2T4%29>.

Though the insight from conversations is limited in scope and highlights the experience of a small group of participants, the existence of institutional debt seems to have a varied impact—some students experience significant stress and limitations while others manage the debt with less disruption. Regardless of how an individual student handles the situation, the outstanding debt is still an obligation that students must spend time and effort addressing.

Students’ and administrators’ experiences with Compact advising and the re-enrollment process

Discussions with both enrolled Compact students and administrators informed the research team’s understanding of incoming students’ experience with re-enrollment to college through the Ohio Compact. Findings in this section, drawn from interviews with enrolled students from fall 2022 and spring 2023, and focus group conversations with senior leadership, data specialists, and outreach and advising personnel, are summarized below.

Outreach and advising experiences during re-enrollment

Deciding to return to college was complicated for the students we spoke to. Students seemed to have trouble deciding whether to re-enroll even after receiving an initial email about the Compact and its debt relief.⁹ One student, for example, hesitated because they were concerned about cost,

⁹ Students eligible for the Compact were contacted by their former institution through SMS messaging, email, phone call, and postal mail. Students could also submit their own information via the Compact website to determine eligibility. If students indicated interest in learning more about the Compact, they were then connected to a Compact representative on campus or the Compact’s outreach partner.

lived out of state, and didn't think returning to school would fit with their existing career plans. Another highlighted the challenge of balancing full-time work with academics. In both cases, these students would have benefited from a clearer understanding of the flexible options to pursue their education. These examples suggest that the level of intrusive advising—that is, advising that delves into a student's particular circumstances—can influence a student's decision to return, specifically if they are on the fence.

In our interviews, only two students described what they identified as pre-advising from Compact representatives. However, more students did engage in pre-advising activities but did not realize it. For example, one student mentioned being in touch with an institution's office of adult re-engagement, unaware the office was the institution's designated Compact advisor. This inconsistency highlights that students are confused about who and what constitutes Compact-related advising. This speaks to the larger issue of students navigating complex institutions. Students are often unaware of how institutions function or where to turn for assistance, and thus high-touch advising can be an important tool for engaging stopped-students, who often have competing priorities.

Experiences with advising after re-enrollment also varied. Some students praised the improved support, comparing it favorably to their prior encounters. Others saw no change in the level or type of guidance they received. Notably, even after rejoining, a few students sought support beyond their designated advisor or navigated challenges independently. Students dissatisfied with their current advising expressed a desire for a more "active" approach, including frequent check-ins on their transition back and comprehensive wraparound support.

These experiences suggest that the current advising approach may not adequately address student concerns either before or after re-enrollment. Proactive and holistic advising, addressing both academic and non-academic concerns, could be beneficial for returning students, especially those who are facing challenges or are undecided about returning. Additionally, students would benefit from clearer communication about who provides Compact-related advising.

Administrator engagement with students

Because the Compact institutions had outdated contact information for their former students, engaging them proved challenging. When they were able to finally connect with students, outreach and advising personnel discovered they needed a multi-pronged approach beyond simply encouraging re-enrollment. This included addressing a range of barriers like motivation, preparedness, financial concerns, and personal circumstances. Senior leadership felt "concierge-level" support was necessary for struggling students requiring intensive guidance.

Students who enrolled but ultimately ended up not qualifying for debt forgiveness faced additional difficulties accessing help, navigating department hurdles, and scheduling classes. Communicating with various departments often placed the burden of seeking and verifying information squarely on the student's shoulders, highlighting the need for triage and comprehensive support. Existing challenges like family commitments, work, finances, and even homelessness further exacerbated some students' struggles, ultimately leading them to stop out again. Additionally, uncertainty around the program's long-term sustainability added another layer of difficulty to effective advising.

These conversations highlight several roadblocks that can present challenges for both students and outreach and advising personnel, including outdated data, limited support, and siloed communication across departments. This suggests a need for more streamlined communication, a hand-holding approach to re-enrollment support, and a renewed strategy to solicit more current and updated contact information to reach eligible students.

Successes and challenges of the Compact's implementation

We also sought to understand the effectiveness of the outreach and communications processes, the value-add of the Compact, and how cross-collaboration efforts could be improved to develop a more thorough understanding of the effectiveness of such a program and its processes. Findings in this section, drawn from interviews with prospective and enrolled students from fall 2022 and spring 2023, and focus group conversations with administrators, are summarized below.

Outreach and communication

A number of student participants doubted the legitimacy of the Compact when they first heard about it. They were skeptical and said that they did not believe they could be eligible for debt forgiveness or that such a program even existed. While there is a public-facing website for the Compact,¹⁰ participating institutions released public statements about it, presidents co-authored an op-ed in a local paper, and the implementation team's outreach earned local and national media attention, these avenues did not sufficiently reach all students. Future outreach efforts should include additional modes of communication targeted specifically to reach more students to bolster legitimacy of the program. While legitimacy may come through outreach efforts, growth in the size of the program, and thus the number of participants and the network of participants, is also key to building legitimacy, but will take time.

For others, skepticism of the program stemmed from gaps and inconsistencies in outreach efforts, including the variation in the information provided across institutions. Some students described receiving minimal information, difficulty in finding an appropriate point of contact, and limited follow-up after initial contact. For example, one

¹⁰ Ohio College Comeback Compact, "Homepage," accessed 29 April 2024, <https://ohiocollegecomeback.org/>.

student, interviewed in spring 2023, was surprised to learn they were enrolled in the Compact. They were unclear how enrollment worked and had paid off their debt prior to enrolling.

Additionally, several students were frustrated with the lack of communication between different offices related to the Compact and were even surprised to learn of the Attorney General's involvement in the program. Importantly, some students thought the communication strategy worked well, citing advisors' clear and proactive approach in explaining the program and providing support. Although information was clearly articulated to some students, others' lack of awareness suggests critical details need to be repeated regularly, in a consistent manner, and through multiple sources to ensure all students absorb these details.

Administrators noted that while Compact-provided communication materials offer a foundation, tailoring advising to students' specific circumstance was crucial. Additionally, while appreciating Ithaca S+R's clear communication, administrators wanted stronger institutional coordination, suggesting, for instance, placing a central Compact coordinator at each institution to manage student inquiries and ensure all internal offices are fully informed of Compact-related activities. Since many of the Compact institutions also offer homegrown debt forgiveness programs or state-initiated comeback programs, it can prove difficult to manage information across all the programs and clearly identify eligibility when students may be able to take advantage of more than one. Of course, establishing a central information hub and/or adding a coordinating responsibility would require additional administrative capacity and, as described below, staff capacity is an important consideration for effective implementation.

Opportunities to increase efficiency and cross-collaboration amongst partners

Administrators echoed concerns about a lack of transparency and communication between the institutions and the Office of the Attorney General (OAG). Delays in receiving eligibility lists hindered timely outreach to students prior to the start of the semester. When institutions did receive the list, many found discrepancies. Administrators emphasized the need for regular updates and clear communication from all the partners in this initiative. Data specialists also described having to create their own

databases and processes for maintaining an updated list of qualified students.

Focus group discussions revealed that ambiguity regarding debt ownership is a key challenge. Administrators discussed the opacity around who holds debt, likening it to a “shell game” creating confusion around who the debt is really owed to. In Ohio, institutions are required to certify unpaid debt with the OAG, who may employ a collection agency to collect the debt before assigning it to the Attorney General’s special counsel. This complicated approach is not clearly understood by administrators or students, which may contribute to some students’ skepticism of the program. Although the complex nature of which entity holds the debt may be unique to Ohio, ensuring administrators have a full and complete understanding of all aspects of the program is important for any debt forgiveness program.

Administrators also voiced frustration with delays in the OAG’s canceling or reducing debt for qualified students. Even after meeting all the requirements, some students still faced unresolved outstanding debt, hindering their progress. It is important to note that the OAG faced capacity constraints and is in the process of updating an old data system, both factors that may have contributed to the miscommunication and delay in processing forgiveness.

These insights illuminate the need for transparency, clear communication, and better data management. Clarity regarding debt status, debt ownership, and forgiveness processes could improve program success and reduce skepticism. While capacity limitations and outdated data systems in the Attorney General’s office may have contributed to these challenges, institutions also faced internal data management barriers in maintaining updated eligibility lists. Addressing both external and internal barriers can make the process more seamless.

Perceptions of the Ohio Compact and its value-add as a debt resolution program

Across both interview cycles, an overwhelming majority of student participants found the existence and idea of the Compact to be inspirational and motivating in their re-enrollment decision. Interviewees emphasized that the Compact was the perfect catalyst for their transition back to higher education and an important decision factor, in addition to the support of family and the recognition of the value of a degree.

Many administrators, however, raised concerns about the effort required for the perceived benefits of the Compact. Specifically, individuals managing the day-to-day data needs and enrollment processes felt that the number of students who had enrolled and the time and effort allocated towards Compact-related work did not justify the workload when considering limited resources and existing responsibilities. This sentiment was particularly echoed by data specialists and outreach and advising personnel who pointed to the manual and duplicative documentation processes that proved time-consuming, expressing a need for more automation.

Despite current challenges, administrators celebrated the ability to impact even a single student's educational opportunity.

While the pilot year brought challenges, administrators praised Ithaka S+R's clear email communication and collaboration, valuing the chance to develop and provide feedback on Compact-specific documentation. In addition, the Compact has added a new contractor to assist with outreach, thus reducing the burden on campus administrators, an alternative to increasing internal capacity. Furthermore, initial enrollment numbers from the second year suggest significant growth in the number of participating students. Both factors are expected to improve how staff view the program's return-on-investment.

Despite current challenges, administrators celebrated the ability to impact even a single student's educational opportunity. Recognizing the program's pilot nature, they expressed optimism that processes would become more efficient in future years, allowing them to balance efforts with desired outcomes. The encouraging enrollment reports of the second

year as well as the positive student outcomes and equity implications reported in our quantitative evaluation report stand to bolster this optimistic outlook.¹¹

These conversations highlight the motivational force the Compact plays for both students and the administrators assisting them. But, the mismatch of expectations in both the amount of effort required and the expected returns points to an important disconnect that should be addressed through increased transparency. Though there were hurdles, administrators acknowledged the value of student impact and recognized the potential for future improvements.

Conclusion and key recommendations

Through interviews, focus groups, and questionnaires, we explored the complex issue of stopped-out students struggling to return to postsecondary education and the effectiveness of debt forgiveness programs like the Ohio Compact in helping them return. We explored three key areas: the reasons behind debt accumulation and its impact, the reasons students initially stopped-out, and student and administrator experiences with the Ohio Compact. We also attempted to understand whether Compact outreach was successful and to identify how the program could be improved to maximize its success. These findings helped yield real-time adjustments to the pilot program. Many recommendations were applied during the course of the implementation and others are being considered for the program's long-term sustainability. Below we summarize the key recommendations stakeholders should consider as they continue the Compact's work. These recommendations can also help inform the design and implementation of other debt forgiveness programs.

¹¹ James Dean Ward, Joanna Dressel, Pooja Patel, "Removing the Institutional Debt Hurdle: Findings from an Evaluation of the Ohio College Comeback Compact," *Ithaka S+R*, 9 May 2024, <https://doi.org/10.18665/sr.320628>.

- **Increase marketing efforts.** Consider diverse and high-visibility outreach channels like billboards, social media postings, and partnerships with workforce development and other community partners. Maintaining consistency in outreach and communication of the program ensures clarity and reinforces program value. Moreover, targeting these efforts towards historically underserved communities may help close equity gaps while also providing a high return on marketing expenditures given the increased likelihood of these groups to participate in the Compact.¹² We recommend that these marketing efforts leverage the motivating effect that students spoke about and include language that helps stopped-out learners envision themselves completing their credential. It may be helpful to incorporate student testimonials and to quantify the impact of the program as measured by the number of students who have received debt forgiveness and earned a degree or certificate in marketing materials. These efforts can help legitimize the program and counteract any skepticism students may have.
- **Increase awareness of the program among campus administrators.** One important finding was that other offices and administrators on campus did not know about the Compact. Students had to spend additional time advocating for themselves and serve as the information source about the Compact for some campus officials. The lack of awareness created additional administrative hurdles for students, potentially derailing their academic trajectory again. One concrete step would be to include more details about the program, including points of contact and specific steps to enrolling, on the Compact website that can be used to keep stakeholders across campus informed. For example, a clear visual representation of the re-enrollment process could help administrators situate their role or understand the role of other offices. In addition, strengthening and clarifying understanding between institutional leaders and the Attorney General's office regarding debt ownership can provide essential clarity to students and staff.

¹² James Dean Ward, Joanna Dressel, Pooja Patel, "Removing the Institutional Debt Hurdle: Findings from an Evaluation of the Ohio College Comeback Compact," *Ithaka S+R*, 9 May 2024, <https://doi.org/10.18665/sr.320628>.

- **Promote holistic advising and pair the Compact with wraparound supports.** Students returning to school face a broad range of challenges and providing additional wraparound supports are likely to maximize the program’s benefits. Additionally, we recommend that institutions coordinate offices and services, including non-institutional sources (e.g., SNAP), and direct Compact participants or would-be participants to these resources. Understanding what is available may be an important factor as students consider returning. Additionally, external partnerships with organizations who work with returning students and provide wraparound coaching from enrollment to graduation can help ease students’ transition back to school and provide the “concierge-level” support needed. Establishing checkpoints throughout the semester for advisors to touch base with students on their academic progress and other needs is also a way to ensure students receive the support they require. Of course, this may require additional capacity among institutional staff, which should be incorporated into any efforts being made to re-engage stopped out students.
- **Improve efficiency of data validation and debt forgiveness.** Delays in processing debt-related data with the OAG and initiating the forgiveness process create problems for students and administrators. Creating more efficient data processes will alleviate uncertainty for students regarding debt forgiveness and avoid situations where tax returns may be garnished by the state. Improved efficiency will also help administrators avoid expending time and effort on maintaining their own data files and records of student debts. Finally, improved processes will help avoid any negative experiences students and administrators have with the Compact, which can discourage both groups and undermine the goals of the program. Importantly, both the OAG and Compact staff are actively working on improving data processes; however, we recommend these are continually monitored for effectiveness and efficiency and that other debt forgiveness programs build this monitoring into their design.
- **Consolidate responsibility for the Compact to a single office or individual.** We recommend that institutions create a centralized Compact office or officer to streamline communication with external stakeholders (e.g., Ithaka S+R) as well as keep all institutional stakeholders informed of ongoing Compact-related activities and serve as a source of information that relates the

Compact to other programs on campus (e.g., other debt forgiveness programs). Administrators felt that communication from Ithaka S+R was clear, but they lacked a cohesive touchpoint on the institutional side. This office or officer should also serve as the liaison to the rest of the institutional community and support our previous recommendation of keeping all campus departments apprised of the program details.

- **Make the program permanent.** While it is important to pilot programs in order to assess their impact and value before allocating additional resources to them, the pilot period implies a temporary status. In the case of the Compact, this status led some individuals to encourage students to quickly take advantage of the opportunity in case it would not be available in the future. By making the program permanent, advisors and students can consider if delaying enrollment by a term or two is optimal so that students can structure their lives in a way that allows them to return to their studies successfully. Making the program permanent will also give administrators an opportunity to solidify processes and practices thus reducing uncertainty. This shift will make administrators' work more predictable and improve efficiency.

Appendix A: Ohio College Compact Eligibility Requirements

The Compact consists of eight institutions in northeast Ohio, four community colleges and four public four-year institutions. Students who have a debt under \$5,000 owed to one of these institutions are able to re-enroll in any of the eight institutions and have their debt forgiven (subject to guidelines described below). When a student cross-enrolls at another institution, the newly attended institution subsidizes a portion of the debt forgiveness, at a rate that exceeds what the original institution is likely to collect through a collections process. In this way, the Compact creates a win-win-win scenario where students receive debt forgiveness and the ability to re-enroll or transfer, institutions receive new tuition revenue or a subsidy on their debt forgiveness that is higher than the expected collections rate, and the state of Ohio benefits from additional adult learners with SCNC returning to school and working towards their credentials.

In order to be eligible for the Compact, individuals:¹³

1. must have stopped out of a Compact institution at least one academic year ago, and cannot have stopped out before the year 2000;
2. cannot be concurrently enrolled in an associate's or bachelor's degree program at another institution;
3. had a 2.0 or higher cumulative grade point average (GPA) at the time of stopping out;
4. must owe a principal balance \$5,000 or less to their former institution, and can only owe a balance to one of the eight institutions; and

¹³ Although not a formal requirement, the process the OAG used to check for special counsel and bankruptcy status restricted eligibility to only individuals with Social Security numbers in their student records.

5. must have had their debt certified to the Ohio Office of the Attorney General (OAG),¹⁴ and the individual cannot be currently involved in bankruptcy proceedings or assigned to special counsel status.¹⁵

Appendix B: Participation and Methods

We began interviewing students in January 2023 and continued until September 2023, capturing the experiences of prospective, Compact eligible students, and those enrolled under the Compact during the fall 2022 and spring 2023 terms who qualified for debt forgiveness. Both prospective students and enrolled students from the fall 2022 and spring 2023 terms were predominantly people of color and female. Students enrolled in the spring 2023 term came from a mix of two-year and four-year institutions and were pursuing majors in various STEM-related fields, liberal arts, social work, and media. Additionally, questionnaires were distributed to students enrolled in the fall 2022 and spring 2023 terms but did not qualify for debt forgiveness. During the summer 2023, we conducted four focus groups with different groups of administrators at Compact institutions to understand how they have worked with students, internally with other offices, and with Compact staff.

For the first phase of interviews conducted in winter 2023, we recruited prospective, Compact-eligible students who participated in the November 2022 survey.¹⁶ Questions were designed to understand the experiences of survey participants who were and were not enrolled in the Compact, why they were left with institutional debt, and their overall life circumstances. A total of 74 survey participants indicated an interest in participating in an interview, of which 10 participated in the interview process—two participants had enrolled in the Compact during the fall 2022 term and

¹⁴ Some students who did not have their debt certified with the OAG were allowed to participate in the Compact after investigations into the data could not produce a logical reason for the debt not being certified, at no fault of the student.

¹⁵ Special counsel status refers to when the OAG assigns cases to third-part vendors or lawyers to pursue collections.

¹⁶ Pooja Patel and James Dean Ward, “Institutional Supports for Students with Stranded Credits: Survey Results from the Ohio College Comeback Compact,” *Ithaka S+R*, 9 November 2023, <https://sr.ithaka.org/publications/institutional-supports-for-students-with-stranded-credits/>.

eight had not enrolled at the time of the interview. Participants were offered a digital \$25 Amazon gift card compensating them for their participation.

The second interview phase, conducted in spring 2023, focused on students who were enrolled in the spring 2023 term and qualified for debt forgiveness or reduction at the end of the term. Questions for this phase of the study were designed to understand students' enrollment and advising experiences with the Compact, factors influencing their decision to re-enroll, circumstances surrounding their institutional debt, and their perception of the value of higher education. Eighty-four students received an invitation to participate, 17 students indicated their interest in participating, and seven students actively participated in the interview. Participants were compensated with a digital \$50 Amazon gift card for their participation.

To understand the challenges faced by enrolled students who did not qualify for debt forgiveness under the Ohio Compact, a questionnaire was distributed to 49 students who were enrolled in either the fall 2022 or spring 2023 term, with two students responding. The questionnaire covered pre- and post-Compact advising, enrollment challenges, potential institutional supports to aid degree completion, and suggestions for improving the Compact. The questionnaire was in circulation from November 9, 2023 to November 27, 2023, and as an incentive, participants received a \$25 Amazon gift card.

In addition to the perceptions of students, the research team gained further insights from administrator focus groups held in August 2023. These sessions were conducted with four main groups crucial to the Ohio Compact's operation (collectively, "administrators"): senior leadership (VPs of enrollment and Deans of Admissions), data specialists (Institutional Research, Registrar, and Enrollment Management), outreach and advising personnel (transfer/adult focus specialists, advisors, Directors of Admissions, and Enrollment Management); and financial experts (Bursar and accounting professionals). In total, 22 administrators participated in hour-long discussions. Participants were asked about their Compact-related work and processes, challenges, opportunities for efficiency, and perception of the program. Notably, the research team was unable to gather any feedback from the financial experts team because they had not yet engaged in cross-institutional payment processes, which occur after the end of the semester.